



REQUEST FOR PROPOSAL

Member Benefit Debit Card Program

Issue Date: April 20, 2026

RFP Reference No.: RFP26.10.001

COWLITZ

INDIAN TRIBE

1055 9th Avenue
Longview, WA 98632



COWLITZ INDIAN TRIBE REQUEST FOR PROPOSAL

Member Benefit Debit Card Program

April 20, 2026

CONFIDENTIALITY STATEMENT

This **Request for Proposal (RFP)** and any attachments are confidential and proprietary to the **Cowlitz Indian Tribe (the Tribe)** and are intended solely for use in preparing a response to this solicitation. Unauthorized use, disclosure, reproduction, or distribution is strictly prohibited. If you received this document in error, please notify the Tribe immediately and destroy all copies.

Questions or concerns regarding this RFP should be directed to the Point of Contact below.

1. RFP Summary

Item	Details
Issuing Entity	Cowlitz Indian Tribe
RFP Title	Member Benefit Debit Card Program
Point of Contact	Christopher Zuzow, Assistant Tribal Manager
Contact Email / Phone	citadminrfps@cowlitz.org / 360.827.0107
Questions Due	May 4, 2026, at 5:00 PM PDT
Proposal Due Date	May 22, 2026, at 5:00 PM PDT
Submission Method	Email (PDF) to: citadminrfps@cowlitz.org
Subject Line	“RFP – Member Benefit Debit Card Program – [Company Name]”
Anticipated Interviews	As Needed
Anticipated Award	June 2026
Anticipated Start	July 2026

SUBMISSION INSTRUCTIONS

Please submit proposals via email to: citadminrfps@cowlitz.org

Subject line: “RFP – Member Benefit Debit Card Program – [Company Name]”

Proposals must be received no later than the date and time indicated above.



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2. Sovereign Status; Non-Waiver

The **Tribe is a federally recognized sovereign Tribal Nation.**

Nothing in this RFP, the Tribe's issuance of this solicitation, evaluation of proposals, communications with vendors, selection of any vendor, or any subsequent negotiations shall be construed as a waiver of the Tribe's sovereign immunity.

3. Background

The Tribe administers a range of governmental programs through its 400+ employees designed to support the health, well-being, and economic stability of its 5,000+ Tribal members and program participants.

These programs include, but are not limited to:

- Health and Human Services programs
- Emergency assistance programs
- Education support programs
- Youth and Elder services programs
- Community development programs
- Cultural programs
- Incentive or reimbursement programs

Program Participants may include:

- Tribal Members
- Cowlitz Indian Tribe Employees
- Cowlitz Indian Tribe Contractors and/or Volunteers
- Non-Tribal members, or members of other Tribes
- Minor beneficiaries
- Non-Native Individuals receiving services through Tribal departments

4. Project Overview, Goals, and Timeline

The Tribe seeks a qualified vendor capable of providing a **secure debit card platform** that enables the **Tribe** to distribute **program benefits** through a **centralized financial debit card system**.

The debit card system must support multiple Tribal programs and be flexible to accommodate future program structures, including those that may align with federal General Welfare Exclusion (GWE) standards under the Tribal General Welfare Exclusion Act. Because some Tribal members and program participants may reside outside the United States, the platform



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must support global debit card network usage while maintaining appropriate security and financial controls.

The selected **Vendor must be able to implement the debit card program within sixty (60) days of an executed contract** and must provide technical support to the Tribe when requested and on-going customer support to program participants. The selected Vendor will work closely with the Tribe's Administration and IT teams.

5. Program Requirements

A Vendor's proposal must address each component below and include details on how they meet the following:

A. Debit Card System Capabilities

The platform must enable the Tribe to:

- i. Load funds onto debit cards for program participants.
- ii. Administer multiple Tribal programs through a single platform while maintaining the ability to segment and manage participant groups (e.g., Tribal members, clients, employees) for funding, permissions, and reporting purposes.
- iii. Maintain strong financial controls and fraud prevention protections.
- iv. Protect participant data and privacy.
- v. Provide robust reporting and auditing tools, including reporting on international transactions where applicable.
- vi. Scale to support future Tribal program expansion and additional benefit programs.

B. Meet Industry Security, Fraud Protection, and Privacy Standards

- i. Protect program funds through strong fraud monitoring, transaction controls, and financial safeguards.
- ii. Privacy: Protect participant information and ensure compliance with applicable privacy and data protection standards.
- iii. Data protection, cybersecurity, and incident notifications.
- iv. The vendor must notify the Tribe as soon as practicable, but no later than twenty-four (24) hours, of any confirmed or suspected security incident, data breach, fraud event, or unauthorized access impacting Tribal funds or data.

Vendors must disclose the allocation of liability for unauthorized or fraudulent transactions, including any circumstances under which losses are borne by the vendor, issuing bank, or the Tribe.



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C. Compliance

Maintain compliance with applicable regulatory frameworks including:

- i. Bank Secrecy Act (BSA)
- ii. Anti-Money Laundering (AML)
- iii. Know Your Customer (KYC)
- iv. PCI-DSS payment security standards
- v. Confidentiality and participant privacy protections where applicable
- vi. SOC 1 Type I and SOC 2 Type II Reports - Failure to attach SOC report(s) will result in disqualification.
- vii. Regulatory standing, integrity, and notifications

D. Accessibility and Customer Service Support

- i. Ensure program recipients can easily access funds within the United States and internationally, recognizing that some Tribal members and program participants may reside outside the United States.
- ii. The platform must support global payment network acceptance (e.g., Visa or Mastercard) while allowing the Tribe to enable, restrict, or monitor international transactions through administrative controls.
- iii. Customer Service Support must include: 24/7 cardholder support; Lost or stolen card assistance; Replacement card processing.

E. Scalability

- i. Provide a platform capable of supporting multiple Tribal benefit programs with program-level controls and reporting, and future program growth.

F. Program Flexibility and GWE Compatibility

The Tribe requires a debit card platform capable of supporting multiple Tribal benefit programs simultaneously. While this RFP is not limited to a single program structure, the system must allow the Tribe to design programs that may align with federal General Welfare Exclusion (GWE) standards where applicable.

- i. The vendor must demonstrate the ability to support:
- ii. Segregation of funds by program
- iii. Administrative program controls
- iv. Program-specific reporting.
- v. Documentation required for Tribal program compliance

Vendor is not responsible for determining program eligibility under federal tax law; however, the system architecture must support program structures that maintain appropriate documentation and financial controls.



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G. Program Banking Structure, Funds Control, and Asset Protection (Required Disclosures)

Please clearly describe the financial structure supporting the debit card program and the safeguards used to protect Tribal funds.

- i. Issuing Bank and Program Structure
- ii. Program Accounts and Fund Segregation
- iii. Funding Authorization and Controls
- iv. Reconciliation and Reporting
- v. Fraud Protection and Card Controls

6. Scope of Work

Each proposal must include a Scope of Work that details each stage of work identified below and provides an implementation timeline for each component.

A. Program Configuration, Alignment with the Tribe's internal operating systems, Training, etc.

B. Card Issuance and Implementation Across the US and Internationally

- i. Physical debit cards
- ii. Virtual card options
- iii. Named cards and temporary cards
- iv. Reloadable and non-reloadable card options
- v. Custom card branding with Tribal logos should be available.
- vi. Cards must be usable nationwide and internationally through major payment networks such as Visa or Mastercard and must support ATM withdrawals where permitted by program rules.

C. Card Activation and On-Going Supports

Participants must be able to activate cards through multiple methods including:

- i. Online portal
- ii. Mobile application
- iii. Phone support
- iv. The activation process must include appropriate identity verification procedures.
- v. Vendor must describe procedures for handling:
 - a. Participants without government identification
 - b. Individuals in remote locations
 - c. Elders or participants with limited technological access



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D. Participant Eligibility

- i. Identity Verification Flexibility: Vendors must describe alternative verification options when SSN or traditional identification is unavailable (e.g., minors, non-member participants, or individuals without standard documentation).
- ii. The system must support issuance of cards for different subgroups of program participants including:
 - a. Tribal members
 - b. Non-member program participants/clients
 - c. Minor beneficiaries (with guardian authorization)
 - d. Employees/Volunteers

E. Administrative Access and Controls

- i. Vendor must provide a secure administrative portal allowing authorized Tribal staff to issue cards, load funds, monitor transactions, manage participants, and generate reconciliation reports. Role-based permissions and audit logs must be supported.
- ii. Interest and Float Disclosure: Vendors must disclose whether interest or float income may be generated on program funds while held in settlement or card accounts and specify whether such earnings are retained by the vendor, issuing bank, or returned to the Tribe.
- iii. Card Limits Disclosure: Vendors must disclose system limits including maximum card balances, daily load limits, ATM withdrawal limits, and transaction limits and indicate whether limits can be customized by the Tribe.
- iv. The system must allow Tribal administrators to configure program rules including:
 - a. Spending limits
 - b. Merchant category restrictions
 - c. Geographic restrictions
 - d. Transaction limits
 - e. Segregation of program funds and separate program reporting.
 - f. Vendors must clearly disclose the end-to-end flow of Tribal funds, including custody arrangements, settlement timing, reconciliation controls, and the treatment of any interest or float generated while funds are held.

F. Reporting and Auditing

Vendor must provide detailed reporting systems and tools including:

- i. Transaction histories



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- ii. Card issuance tracking
- iii. Program funding reports
- iv. Unused or expired balances
- v. Dormant card reporting

Reporting tools must support independent reconciliation by Tribal staff and provide audit trails sufficient for internal and external audits.

G. Confidentiality and Participant Privacy

Certain Tribal programs may involve individuals receiving sensitive services.

- i. The platform must support enhanced protection for participant confidentiality and privacy. These services that may involve: Domestic violence survivors; Human trafficking victims; Emergency shelter recipients; Protective services clients, and Minors participating in Tribal programs under guardianship.
- ii. The platform must ensure that participant information is protected from unauthorized disclosure while still allowing the Tribe to administer benefit programs effectively.

7. Quotes/Costs

Vendors must provide a comprehensive and transparent cost proposal that includes all fees associated with implementing and operating the Member Benefit Debit Card Program.

A. Card-Related Fees

- i. Card production and mailing
- ii. Replacement or reissue fees
- iii. Card return or upload fees
- iv. Custom card design fees
- v. Shipping and delivery fees

B. Transaction and Account Fees

- i. Reload fees
- ii. Inactivity fees
- iii. ATM withdrawal fees (domestic and international; include MoneyPass or equivalent network options)
- iv. Paper statement fees
- v. Account closure fees

C. Program Setup and Pricing

- i. Implementation or setup fees
- ii. Price per card issued



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- iii. Disclosure of any optional or ancillary charges
- iv. Volume discounts, if applicable

D. Additional Features

- i. Online portal access and API integration costs
- ii. Financial education tools or resources
- iii. Text alert or notification fees
- iv. Custom reporting or analytics fees

E. International and Expedited Services

- i. Costs associated with serving members outside of the United States
- ii. Surcharges for expedited or instant funding services

F. Fee Schedule

- i. Vendors must provide a clear and fully itemized fee schedule for all services offered under the proposed program.

G. Pricing Structure

Vendors must align pricing with the Tribe's estimated program volume and anticipated growth. Pricing proposals should address:

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

Vendors must clearly indicate how pricing may adjust based on the following assumptions:

- i. Estimated member recipients: 5,000 with projected annual growth of 5%
- ii. Payment frequency
- iii. Average payment amount
- iv. Total annual disbursement volume tiers
- v. Inflation-based or bank-driven adjustments
- vi. Pricing tied to system uptime service-level agreements (SLAs) and penalties for non-compliance

H. Fee Stability and Review

Vendors must:



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- i. Specify the duration of any fixed fee structures
- ii. State the frequency at which fees may be reviewed or adjusted (e.g., annually).
- iii. Vendors must provide a total cost of ownership model over a three-to-five-year period.

8. Terms, Conditions, and the Tribe's Rights

The Tribe reserves the right to reject any or all proposals; request clarifications; conduct interviews; verify references; negotiate terms; modify scope, portfolio assignments, or timelines; or cancel and reissue this RFP at any time.

Contract Terms; Sovereign Protections; Required Disclosures

- A. Sovereign Immunity; No Waiver:** Nothing in this RFP, the Tribe's issuance of this solicitation, evaluation of proposals, communications with proposers, selection of any proposer, or any subsequent negotiations shall be construed as a waiver of the Tribe's sovereign immunity. Any waiver of sovereign immunity must be expressly authorized by written action of Tribal Council and, if granted, shall be specific and limited to the particular matter identified in the written authorization.
- B. Confidentiality; Non-Disclosure Agreement (NDA):** As a condition of participation in this RFP process, vendors may be required to execute the Tribe's standard Non-Disclosure Agreement (NDA) prior to receiving any non-public, confidential, or sensitive information relating to this procurement or participating in subsequent stages of the evaluation process.
- C. Dispute Resolution; No Arbitration/Mediation:** The Tribe does not agree to mandatory arbitration or mediation provisions. Any dispute resolution mechanism proposed by a proposer—including arbitration, mediation, or consent to jurisdiction—must be expressly disclosed in the proposal. The Tribe will not accept any dispute resolution provision that requires arbitration or mediation unless expressly authorized in writing by Tribal Council.
- D. Indemnification:** The Tribe does not agree to indemnification provisions that require the Tribe to indemnify, defend, or hold harmless the proposer or any third party. Any indemnification clause proposed by a proposer must be expressly disclosed in the proposal. The Tribe will not accept any provision that implies or requires a waiver of sovereign immunity or obligates the Tribe to indemnify, defend, or hold harmless another party unless expressly authorized by Tribal Council.
- E. Governing Law; Venue; Jurisdiction:** Any proposed terms regarding governing law, venue, jurisdiction, choice of forum, or service of process must be expressly disclosed in the proposal. The Tribe will not accept terms that subject the Tribe to state court jurisdiction, impose a non-Tribal forum, or otherwise imply a waiver of sovereign immunity, unless expressly authorized by written action of Tribal Council.



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- F. Limitations of Liability; Fiduciary Duties; Standard of Care:** Any limitation of liability, limitation of remedies, disclaimer of consequential damages, or waiver/disclaimer of fiduciary responsibility proposed by a proposer must be expressly disclosed in the proposal. The Tribe will not accept any term that limits or disclaims the proposer's fiduciary duties, the Prudent Investor Standard, or the duty of care owed to the Tribe.
- G. Vendor Standard Terms and Conditions; Required Submission with Proposal:** All proposers must submit all proposed terms and conditions with their proposal, including without limitation: (i) the proposer's standard agreement and any exhibits/schedules; (ii) any account agreements, fee schedules, side letters, service agreements, platform agreements; (iii) privacy/cybersecurity addenda and data processing terms; (iv) any custodial or third-party platform terms the proposer requires the Tribe to sign; and (v) any policies incorporated by reference into proposer contracts. Failure to submit these materials may render the proposal non-responsive. Failure to submit vendor standard terms and conditions, including any cardholder agreements, issuing bank terms, platform agreements, or terms incorporated by reference, may render a proposal non-responsive.
- H. Tribe Rights; Rejection of Unacceptable Terms:** The Tribe reserves the right to deem a proposal non-responsive if it contains unacceptable legal terms, including but not limited to arbitration, mediation, indemnification by the Tribe, waiver of sovereign immunity, improper venue/jurisdiction provisions, or limitations that reduce fiduciary duties. The Tribe may require proposers to revise or remove unacceptable terms as a condition of further consideration or award.

9. Proposal Format and Required Content

Proposals should be concise, clearly organized, and structured according to the sections outlined below. Proposals must provide sufficient details to allow the Tribe to evaluate the vendor's experience, technical capabilities, security controls, and ability to support Tribal benefit programs.

- A. Signed Cover Letter** which includes:
- i. A brief summary of the vendor's qualifications and experience relevant to the RFP
 - ii. Acknowledgement of the Tribe's sovereign immunity and non-waiver provisions
 - iii. Confirmation that the vendor has reviewed and agrees to the RFP requirements
 - iv. Primary contact information for the proposal
- B. Firm Profile**



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Provide an overview of the organization including:

- i. Legal name and headquarters location
- ii. Years in business
- iii. Organizational structure and ownership
- iv. Financial stability and banking relationships
- v. Description of services offered relevant to debit card programs or benefit distribution systems.

C. Detailed Description of Debit Card Platform addressing all the Program Requirements in Section 5

D. Fee Schedule and Pricing Structure:

- i. Vendors must provide a clear and fully itemized fee schedule for all services offered under the proposed program. Vendors must specify the duration of any fixed fee structures and state the frequency at which fees may be reviewed or adjusted (e.g., annually).
- ii. Pricing responses must be fully itemized in accordance with **Section 7 Quotes/Costs Items A-E**. Bundled or opaque pricing that obscures individual cost components may be deemed non-responsive.

E. Indicate previous experiences or examples with Tribal or other Government Programs

Provide examples of similar programs implemented for (include program size, scope, and duration where possible):

- i. Tribal governments
- ii. State or local governments
- iii. Government benefit distribution programs

F. References

- i. Please provide at least three references, contact information, and brief description of the project with the organizations for which similar services have been provided.
 - a. **Preference may be given to vendors with Tribal government experience.

G. Required Attachments

Proposals must include the following attachments or indicate that they do not apply to Vendor. Failure to include required attachments may result in the proposal being deemed non-responsive.



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- i. **SOC 1 Type II and/or SOC 2 Type II reports**
- ii. **Proof of insurance coverage(s)**, including certificates of insurance for all applicable policies.
- iii. **Proposed agreements or standard vendor terms and conditions**, including any cardholder agreements or issuing bank terms.
- iv. **BSA/AML and KYC program summaries**, including policies governing identity verification and fraud monitoring.
- v. **Incident response and data security policies**, including breach notification procedures.
- vi. **Client references and experience summary**, including prior experience supporting Tribal governments or similar public-sector programs, if applicable.
- vii. **Detailed fee schedule**, including all card-related, transaction, and program administration fees.
- viii. **Any additional certifications, regulatory licenses, or compliance documentation** relevant to the services proposed.
- ix. **Disclose any material litigation, investigations, regulatory enforcement actions, or adverse findings** involving the firm, its affiliates, or key personnel within the past **ten (10) years**.
- x. **Certify that the firm is not suspended or debarred** and is not otherwise prohibited from contracting with **federal, state, or Tribal governments**.
- xi. **Disclose any past or pending actions** that could reasonably impact the proposer's ability to perform the services described in this RFP.
- xii. Member Benefits Card - Fee Matrix.

10. Evaluation Process and Selection Criteria

The Tribe may evaluate proposals using weighted criteria, including but not limited to:

- i. Experience and qualifications (Tribal/government)
- ii. Compliance, risk management, and internal controls (incl. SOC)
- iii. Transparency and completeness of pricing, including disclosure of all fees and cost drivers.
- iv. Reporting quality and governance alignment
- v. Operational readiness, custody/cash controls, transition plan

The Tribe may request interviews, presentations, references, or additional documentation.

11. Exhibits / Appendices

- CIT Logo Brand Guidelines 2026
- Member Benefits Card - Scoring Matrix
- Member Benefits Card - Fee Matrix