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June 26, 2026

To: Potential Proposers

Subject: ADDENDUM 2 - RFP: Prepaid Card Services 2026

The City of Los Angeles Office of Finance hereby issues this Addendum for all potential proposers for the above RFP issued on June 10, 2026.

QUESTIONS RECEIVED AND RESPONSES

1. Could the City provide: An estimated annual card volume and/or total annual disbursement amount, even if only a rough range, across the anticipated initial programs?

A: Across the initial anticipated programs, the City estimates a combined initial annual volume of approximately 5,100 cards and a total annual disbursement range of $43 million to $43.8 million, subject to funding availability. A breakdown by participating departments is provided in the response to Question 3.

2. Could the City provide: The minimum language requirements for live customer support? The RFP references support in "multiple languages," but does not specify which languages are required.

A: The minimum operational requirement for live and automated customer support is in English and Spanish. Beyond this baseline, proposers are expected to outline their full multilingual capabilities to serve the diverse demographics of the City of Los Angeles.

Please note that under Section 6.0 Evaluation Criteria 3 (Service Delivery Approach), which accounts for 25% of the total weighted score, proposals will be competitively evaluated on the strength and flexibility of their multilingual customer service delivery.

The more Tier 1 languages of Spanish, Korean, Armenian, Chinese (Cantonese and Mandarin), Filipino/Tagalog, and Farsi you offer in your customer service delivery, the higher weighted score you will achieve for this criterion.

3. How many prepaid card programs does the City anticipate requiring?

a. For each program, please provide the estimated number of cardholders and the total annual disbursement amount.

b. Are these disbursements expected to consist of recurring loads, one-time payments, or a combination that varies by program?

A: The City currently anticipates initiating four programs across two City departments: the Los Angeles Department of Transportation (LADOT) and the Community Investment Department (CID). Estimated program volumes are provided below:

Program Name	Number of Cards	Disbursement $	Cadence
LADOT Mobility Wallet Program	1,000	$1 million – $1.8 million	Combination
CID Income Support Program	3,000	$40 million	One Time
CID Guaranteed Income Program	100	$1 million	Recurring
CID Emergency Financial Assistance	1,000	$1 million	Combination

4. As the RFP includes product specifications that appear applicable to both consumer-owned and agency-owned funds, are you anticipating offering both types of programs?

A: Yes. The City anticipates offering both types of programs.

5. Section 2.4, page 8, references "see Programmatic Restrictions" in the second bullet. Please provide this list/reference.

A: Programmatic restrictions include the platform's ability to implement targeted spending restrictions or MCC blocks based on specific program parameters. This includes, but is not limited to, the ability to restrict funds to essential categories (e.g., groceries, transportation, etc.) or prohibit transactions at specific vendor types (e.g., gambling or liquor establishments).

Please refer to the fourth bullet point of Section 2.5 (Data Tracking, Reporting, and Controls) on page 7 of the RFP Prepaid Card Services 2026 PDF.

An example of the MCC restrictions for the Los Angeles Department of Transportation Mobility Wallet Program:

MCC	Description	Vendors
4111	Transportation–Suburban and Local Commuter Passenger, including Ferries	LA Metro, Metro Bike Share monthly passes, local municipal bus
4112	Passenger Railways	Amtrak, Metrolink
4121	Taxicabs and Limousines	Uber, Lyft and Curb and Taxis, Paratransit
4131	Bus Lines	Municipal local buses and private bus services like Greyhound and Flixbus.
4789	Transportation Services Not Elsewhere Classified	Metro Micro, LAX Flyaway, shuttle services
7512	Car Rental Companies	BlueLA EV Carshare, any carshare service, regular rental car service
5940	Bicycle Shops – Sales and Service	Bike repair, bike rental, bike purchase.
7999	Recreation Services–Not Elsewhere Classified	Shared Scooters, Metro Bike Share at the kiosk.

6. What is the City's average annual disbursement amount for public subsidies and benefits issued through prepaid card accounts and related debit cards?

A: The average annual disbursement amount across the initial participating departments is approximately $43.8 million.

7. Can the City provide historical and projected annual volumes for the initial contract term, including the number of participants served, cards issued (instant issue, personalized, and virtual), replacement cards, funding events/loads, and total annual disbursement dollars across all anticipated programs and departments?

A: Please refer to the baselines provided in responses to Questions 1 and 3.

8. Which City departments are expected to utilize this contract during the initial term, and can the City provide estimated participant counts and funding volumes by department or program?

A: The initial utilizing departments are the Los Angeles Department of Transportation (LADOT) and the Community Investment Department (CID). Please see the response to Question 3 for detailed participant counts and funding volumes by program.

9. Can the City provide estimated annual cardholder support volumes, including live-agent calls, IVR transactions, lost/stolen card reports, dispute claims, and languages required beyond English and Spanish?

A: Estimates for citywide active support volumes are not currently available across all departments. However, as an operational baseline, Los Angeles Department of Transportation (LADOT's) current program experiences approximately 30+ initial inquiries per day via call, text or email with inquiry volumes peaking significantly at the launch and conclusion of a program cycle. For language criteria, please refer to the response to Question 2.

10. Approximately how many City staff, community-based organizations, contractors, or other partners will require administrative portal access, card inventory management capabilities, enrollment permissions, and training/support under this contract?

A: The City estimates that approximately up to 10 City staff as main administrators and up to 50 Community-Based Organization front-line staff for program enrollment permission and card registration. These estimates will vary per program needs and specifications.

11. Does the City currently utilize a prepaid card solution? If so, can the City provide annual utilization metrics (participants, cards issued, funding volume, transaction volume, and support volume) and indicate whether any active cardholders would require migration to the awarded solution?

A: Yes, the City currently utilizes a prepaid card solution. While consolidated transaction volumes are not available, Los Angeles Department of Transportation (LADOT) reports an average baseline of approximately 150,000 transactions per 1,000 active cards. For general program volume, please refer to the table provided in Question 3. Existing cardholders will require migration to the awarded solution.

12. For pricing purposes, does the City have a baseline volume assumption or not-to-exceed volume that proposers should use when developing fixed pricing for the five-year contract term?

A: Please refer to the estimated figures provided in Question 1 and 3 as the baseline volume assumption.

13. Please provide historical annual volumes and total dollar values for the past three years, along with any anticipated growth projections during the contract term for each of the stated payment methods: Instant Issue Cards, Personalized Cards, Virtual Cards.

A: The City's estimates currently date back to 2025 which is the beginning of our current prepaid card solution. For anticipated baseline volume assumptions, please refer to the responses in Question 1 and 3.

14. What is the current or preferred expiration for each payment type?

A: The expiration parameters vary by program depending on the individual department's program regulations. For example, Los Angeles Department of Transportation (LADOT) programs typically span 6 to 12 months and the City requests the return of all remaining unused funds at the conclusion of the program period. In contrast, Community Investment Department (CID) programs do not impose expiration dates for disbursed funds. The selected solution must support both configurations.

15. How many different products does the City currently utilize? Are there different configurations for each of the three payment methods stated? ex: MCC filtering, different expirations, bulk vs individual, promotion/incentive vs disbursement, etc?

A: The City does not currently utilize multiple product lines. The current solution is a single product with the flexibility to adjust configurations based on the specific initiatives. The City is seeking a solution with multiple configurations such as MCC filtering, different expirations, bulk and individual, single load and reloadable through one product line or multiple product lines.

16. What percent of each of these payment types are single load vs reloadable cards?

A: The exact percentage splits are not pre-determined. However, using the program data from Question 3, approximately 60% of the anticipated initial card volume is under single load, with the remainder utilizing recurring or combination loads.

17. Can the City provide a list of the programs and use cases supported by these disbursements, noting if they are subsidies, assistance, incentives, reimbursements, etc?

A: Please refer to the detailed program table in the response to Question 3. Use cases consist of public subsidies, income support, and financial assistance.

18. Please describe any integration requirements with existing City systems.

A: There is no direct integration with the City's systems. The Contractor must provide a secure, web-based administrative portal allowing authorized City staff to manage card inventory, enroll participants, and execute fund disbursements. This portal must include robust reporting functionality, enabling staff to generate real-time reports on card inventory levels, total fund disbursement, and aggregate spending data. Please refer to the Scope of Work outlined in Section 2.3 and Section 2.5 of the RFP for required technical capabilities.

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