The Richmond Municipal Identification/Debit Card Program

West County Mayors’ and Supervisors’ Association Meeting
January 24, 2013
Overview

- Richmond City Council Direction
- RFP & Selection Process
- Card Components
- Security Features
- Customer Experience
- Outreach & Education
- Timeline & Next Steps
- Questions & Answers
In July 2011, Council authorized a Municipal ID program to provide for the issuance of Municipal ID cards to Richmond residents for the purpose of:

- Providing an official form of personal identification
- Proving residency in the City
- Accessing City programs, services and activities
- Substantiate resident identity to law enforcement personnel
- Participating in local and regional commerce through the use of the pre-paid debit card function

The implementation and administration of the Program to be operated at no net cost to the City.
In October 2011, the City of Richmond released a Request for Proposals soliciting proposals from qualified vendors that could:

- Utilize their own systems to produce and distribute customized and secured identification cards
- Provide the capacity to facilitate certain payment and banking functions
- Interface with some of the existing City of Richmond systems

The City’s BidsOnline system notified 795 vendors and 15 vendors downloaded the RFP

Two proposals submitted in December 2011
Selection Process

Each proposal was evaluated by an inter-departmental team on the following criteria:

- Relevant experience
- Qualifications
- Organization
- Approach and scope of services
- Local and small local certified business participation
- Other factors such as presentation, completeness, clarity, organization, and responsiveness of proposal
Company Selected

- SF Global, LLC is a socially responsible for-profit company committed to the development of affordable, secure, and accessible financial services to individuals excluded from the banking system.

- Third Party Administrator for Oakland’s Municipal ID Card Program
Identification Card Component

Uses Include:

• Prove their residency in the City
• Access City programs, services and activities
• Help to substantiate their identity to law enforcement personnel
• Receive discounts at participating local businesses
Uses include:

- Load cash, direct deposit/ACH, money transfer at participating businesses and other locations
- Make cash withdrawals @ ATMS
- Purchases and cash-back at millions of retail locations
- Make purchases on-line and over the phone
- Send money to other cards in the US & abroad
- Manage accounts 24/7 on the Internet, voice systems (IVR) and mobile devices
- Pay bills over the phone, on the Internet and through the mail
Other Program Components

- **SECURITY:** Cardholder information is maintained by bank and stored in bank’s database. Eliminates risk of personal info divulgence via public records request.

- **POLICE ACCESS:** Police Department may be granted access to cardholder profile database in order to authenticate card. FINANCIAL INFO WILL NOT BE VISIBLE.

- **CUSTOMER CARE:** Web, mobile and call center support

- **FDIC INSURED:** Funds in each Cardholder Account insured up to $250,000
Security Features

- **Fine line pattern formed by guilloche graphic**
- **Multicolored background (blue, white)**
- **Embedded watermark of City logo**
- **Card stock is a certain thickness**
- **Not seen: UV ink that is read under a UV lamp**
- **Micro text (3pt)**
- **OV1 ink is used to print the headline. It changes from green to orange as you turn the card.**
- **Silver foil stamp of the City seal.**
- **If Visa, a Visa hologram would appear above the VISA logo.**
- **Silver holograms cover the magnetic stripe**
- **Tamper proof signature panel and magnetic stripe**
Proof of Residency

 Applicants must present an item that includes both the applicant's name and a City residential address

 Examples:
  - Utility bill dated within the last 30 days
  - Written verification issued by a homeless shelter that receives City funding
  - Written verification issued by a hospital, health clinic, or social services agency that receives City funding
  - Local property tax statement or mortgage payment receipt
  - Bank account statement
  - Employment pay stub
  - Proof of a minor currently enrolled in a City school
Proof of Identity

ONE of the following documents (must display applicant’s photograph and date of birth):
- US or Foreign Passport
- US Driver’s License
- US State ID
- US Permanent Resident Card (Green Card)
- Consular Identification (CID)

OR TWO of the following documents:
- Certified Copy of US or Foreign Birth Certificate
- Social Security Card
- National ID Card with photo, name, address, date of birth, and expiration date
- Foreign Driver’s License
- US or Foreign Military Identification Card
- Current Visa issued by a government agency
- US Individual Taxpayer Identification Number (ITIN) authorization letter
- California Educational Institution Identification Card: elementary, middle, secondary and post secondary schools
Richmond Municipal Cards will be sold at two different prices:
- Full price: $15 full price
- Reduced price: $10 (Youth, Seniors and Low-income Residents)

Fees associated with the debit card function are specified in fee schedule.
Program Cost to the City

- No net cost to the City

- SF Global will:
  - Manage and operate the program at its own cost
  - Compensate the City for all associated costs incurred by applicable City of Richmond staff for the oversight and administration of the Program
Outreach and Education

- Meetings with city employees, residents, and members from community-based organizations
- Development of outreach materials,
- Education component on fiscal
- Card deployment and future assessment of the success of the program
<table>
<thead>
<tr>
<th>Dates</th>
<th>Action</th>
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<tbody>
<tr>
<td>July 2011</td>
<td>Richmond City Council approved ordinance authorizing Municipal ID Card Program</td>
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<tr>
<td>October 2011</td>
<td>Request for Proposals Released</td>
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<tr>
<td>December 2011</td>
<td>Two (2) Proposals Received</td>
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<td>December 2012 – February 2012</td>
<td>City Staff Working Group Reviewed and Scored Proposals</td>
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<td>February 2012</td>
<td>Vendor Interviews</td>
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<tr>
<td>May 2012</td>
<td>City Council authorized City Manager to Proceed with Contract Negotiations</td>
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<td>May 2012 – March 2013</td>
<td>Contract Negotiations &amp; Implementation Schedule and Tasks Developed</td>
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<td>March 2013</td>
<td>Contract Executed</td>
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<td>June 2013</td>
<td>First ID Card Issued</td>
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Next Steps

Continue Contract Negotiations & Develop Implementation Schedule and Tasks

- Community Outreach
- Application and Intake Process
- Local Hire and Staffing
- Office Locations
- Creating Partnerships with Local Merchants and Vendors
- Financial Literacy Education
- Pre-Paid Debit Card Fee Schedule
- Customer Service
- Liability & Insurance
- Training and Police Access
- City Service Integration
THANK YOU

QUESTIONS & ANSWERS