



OFFICE OF THE
ARIZONA STATE TREASURER
KIMBERLY YEE
TREASURER



RFP 25-04 Prepaid Card Services

Questions and Answers

Questions are listed in the order received. State's responses are in **RED**.

1. **Question:** Page 56, Pricing: "Unlimited cash access via a bank teller at participating Visa or MasterCard banks." Can you define unlimited?

Cash access up to the available balance on the card.

2. **Question:** Page 56, Pricing: "The Contractor is authorized to pass through-third party bank and/or network charges related to any out-of-network ATM usage to the Cardholder.
NOTE: All services free of charge to Payroll and Retirement Cards. Can out-of-network ATM fees be charged to the cardholder for all programs?

Yes.

3. **Question:** Can you provide a list of countries the State will need to ship cards to?

The list of countries with ASRS retirees residing outside the United States changes frequently, often monthly. Due to this volatility, we cannot provide a current, reliable list at this time.

4. **Question:** Can you provide the anticipated annual card volume for each program?

See attached 2024 reports.

5. **Question:** Can you provide the average load per card and frequency of loads for each program?

See attached 2024 reports (Agency: AZR). Deposits are loaded monthly.
We were unable to obtain the information for the other agencies.

6. **Question:** Can you provide the spend mix/percent to include: Pin/Signature, ATM in-network and out of network, ACH off the card and OTC for each program?

See attached 2024 reports (Agency: AZR).
We were unable to obtain the information for the other agencies.



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7. **Question:** Page 56: Please confirm that Offerors are expected to create their own format for Exhibit A – Pricing, as the RFP does not provide a required template.

ASTO will leave it up to the Offerors to determine the format as long as all fees charged are fully disclosed in the response.

8. **Question:** How will Exhibit A – Pricing be evaluated to ensure a fair and equitable comparison among all Offerors?

The evaluation team uses an evaluation scoresheet based solely on the criteria listed in the RFP. ASTO encourages each bidder to be as detailed and transparent as possible regarding pricing.

9. **Question:** RFP Section 5, Submission of Offer, item 1 states: “Alternatively, the electronic submission will be accepted via secure email/file exchange if pre-arranged with ASTO.” Please confirm that electronically emailed bids are permissible if pre-arranged with ASTO as stated in Section 5, Submission of Offer, item 1. If so, please provide the steps Offerors need to take to prearrange an email submission.

Provide notification via email to RFPproposal@aztreasury.gov. Also, if the files are very large, be prepared to submit proposals via a secure file sharing system in lieu of email.

10. **Question:** RFP Section 5, items 2, 3, and 7 state that an ink or original signature is to be applied to the forms. Please confirm that an electronic signature is acceptable for pre-arranged electronic email submissions.

Electronic signatures are acceptable.

11. **Question:** RFP Section 1 states that the contract will be executed on or before June 4, 2026, while Exhibit C requires the transition from the legacy cards to be completed “with an end day of no later than June 4, 2026.” Will the State please confirm that the expected go-live date is June 4, 2026? If so, please confirm that the State will complete contract execution in time to support an adequate implementation period, or alternatively extend the current contract to allow for successful implementation prior to the legacy contract ending.

The contract needs to be executed on or before June 4, 2026. We will work through the expected go-live date after contract award.



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12. Question: StateRAMP certification is associated with cloud solutions. Can the State please confirm that the StateRAMP requirement does not apply to non-cloud solutions? If so, can the State please remove the associated required documentation?

If the service provided is exclusively card issuance, AZRAMP or StateRAMP documents are not required. ASTO will not remove the associated required documents. Firms use different operations techniques to conduct business which may require StateRAMP certification. If StateRAMP certification is not applicable, a firm should state this in the RFP response.

13. Question: Can you please provide historical data for each program (Child Support, Unemployment insurance, Payroll, and Retirement):

- a. Number of active cards by month
- b. Number of deposits by month
- c. Dollar value of deposits by month
- d. Number of ATM transactions by month (in-network and out-of-network)
- e. Number of POS transactions by month
- f. % of direct deposit vs prepaid card
- g. Number of replacement cards issued by month
- h. IVR and CSR call volume by month
- i. Countries where cards have been sent and volume
- j. International transaction Volume for POS and ATM transactions

See attached 2024 reports (Agency: AZR). 100% direct deposit accounts.

14. Question: For the last 12 months, could you please provide the following for each payment use-case? (Unemployment, Child Support, Payroll and Retirement Benefits)

- Number of active cards
- Number of loads per month
- Dollar amount of loads per month
- Number of ATM withdrawals per month
- Dollar amount of ATM withdrawals per month
- Number of teller withdrawals per month
- Dollar amount of teller withdrawals per month
- Number of POS PIN transactions per month
- Dollar amount of POS PIN transactions per month
- Number of POS signature transactions per month
- Dollar amount of POS signature transactions per month



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- Number of transfers to a personal bank account per month
- Dollar amount of transfers to a personal bank account per month
- Number of live agent phone calls per month
- Number of IVR calls per month

See attached 2024 reports (Agency: AZR).

- 15. Question:** On Page 16 it's noted that Arizona will evaluate and rank the AZRAMP Level 1 Prerequisite Control Sheets internally and not share the results with responding bidders. Will you also confirm that you protect this document for Public Records requests? Are you willing to sign a Non-Disclosure Agreement that reflects that commitment to obtain this information in a public procurement?

Any specific security documents, including AZRAMP, will be kept separate and are not subject to public disclosure. If the AZRAMP prerequisite control sheet is completed and submitted it should be done so on a separate spreadsheet/document. Keep in mind, if the service provided is exclusively card issuance, AZRAMP or StateRAMP documents are not required.

- 16.** We would like to request permission to submit the electronic copies of the proposal via secure email. Our security team does not permit us to copy any file to a USB drive that is not password protected. Can you please confirm if this is acceptable?

Yes, as stated in the RFP.

- 17.** In lieu of a Letter of Insurability, would the State allow bidders to submit certificates of insurance as evidence of insurance coverage?

Yes.

- 18.** What are the annual volumes across each of the different programs under this RFP (POS transactions, ATM withdrawals, total disbursed volume, etc)?

See attached 2024 reports (Agency: AZR).

- 19.** What is the average number of Cardholders for these programs?

See attached 2024 reports (Agency: AZR).

- 20.** Are there any enhancements you are looking for in the upcoming responses, from your previous contract/Incumbent?



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None.

21. It is mentioned that email submissions would be accepted, with pre-arrangement - how do we go about facilitating this?

See response to Question #9.

22. Since the debit card issuer needs to be PCI DSS certified, please confirm that AZRamp and StateRAMP will not apply but rather the Contractor's PCI Level 1 assessment and SOC 2 assessment would cover their security posture?

If the service provided is exclusively card issuance, AZRamp or StateRAMP documents are not required. The PCI DSS certification meets the security requirements for this contract.

GO E-Disbursement

Management Statistics Report - Quarterly

Reporting Period: Jan 01, 2024 thru Mar 31, 2024

Agency: AZR

Program: AZR

BIN: 559758

Currency

INTERNATIONAL

Total Transaction for Reporting 26

Overall Total: 26

	ATM	Bank Teller	POS Total	Accel PIN Based	MasterCard PIN Based	Signature Based	Deposits
Number of Transactions	9	0	17	0	0	17	0
Percent of Total Transactions	35%	0%	65%	0%	0%	65%	0%
Aggregate Transaction Value	-\$763.50	\$0.00	-\$1,366.35	\$0.00	\$0.00	-\$1,366.35	\$0.00
Average Transaction Value	-\$84.83	\$0.00	-\$80.37	\$0.00	\$0.00	-\$80.37	\$0.00
Average Number of Transactions Per	9.00	0.00	5.67	0.00	0.00	5.67	0.00
Number of Debit Transactions	5	0	16	0	0	16	0
Amount of Debit Transactions	-\$763.50	\$0.00	-\$1,367.01	\$0.00	\$0.00	-\$1,367.01	\$0.00
Number of Credit Transactions	0	0	1	0	0	1	0
Amount of Credit Transactions	\$0.00	\$0.00	\$0.66	\$0.00	\$0.00	\$0.66	\$0.00

GO E-Disbursement

Management Statistics Report - Quarterly

Reporting Period: Jan 01, 2024 thru Mar 31, 2024

Agency: AZR

Program: AZR

BIN: 559758

Currency: USA

Total Transaction for Reporting 35,974

Overall Total: 35974

	ATM	Bank Teller	POS Total	Accel PIN Based	MasterCard PIN Based	Signature Based	Deposits
Number of Transactions	3,769	344	27,504	6,453	6,141	14,921	4,357
Percent of Total Transactions	10%	1%	76%	18%	17%	41%	12%
Aggregate Transaction Value	-\$446,423.93	-\$384,689.41	-\$1,279,377.99	-\$347,975.12	-\$299,772.79	-\$631,630.08	\$2,822,764.50
Average Transaction Value	-\$118.45	-\$1,118.28	-\$46.52	-\$53.92	-\$48.81	-\$42.33	\$647.87
Average Number of Transactions Per	6.55	2.19	26.75	6.28	5.97	14.51	2.90
Number of Debit Transactions	2,200	344	27,160	6,377	6,110	14,673	0
Amount of Debit Transactions	-\$446,423.93	-\$384,689.41	-\$1,296,873.02	-\$351,189.32	-\$301,777.54	-\$643,906.16	\$0.00
Number of Credit Transactions	0	0	355	76	31	248	4,357
Amount of Credit Transactions	\$0.00	\$0.00	\$17,495.03	\$3,214.20	\$2,004.75	\$12,276.08	\$2,822,764.50

GO E-Disbursement

Management Statistics Report - Quarterly

Reporting Period: Jan 01, 2024 thru Mar 31, 2024

Agency: AZR

Program: AZR

BIN: 559758

Currency

ALL

Total Transaction for Reporting 36,000

Overall Total: 36000

	ATM	Bank Teller	POS Total	Accel PIN Based	MasterCard PIN Based	Signature Based	Deposits
Number of Transactions	3,778	344	27,521	6,453	6,141	14,938	4,357
Percent of Total Transactions	10%	1%	76%	18%	17%	41%	12%
Aggregate Transaction Value	-\$447,187.43	-\$384,689.41	-\$1,280,744.34	-\$347,975.12	-\$299,772.79	-\$632,996.43	\$2,822,764.50
Average Transaction Value	-\$118.37	-\$1,118.28	-\$46.54	-\$53.92	-\$48.81	-\$42.37	\$647.87
Average Number of Transactions Per	6.56	2.19	26.75	6.27	5.97	14.52	2.90
Number of Debit Transactions	2,205	344	27,176	6,377	6,110	14,689	0
Amount of Debit Transactions	-\$447,187.43	-\$384,689.41	-\$1,298,240.03	-\$351,189.32	-\$301,777.54	-\$645,273.17	\$0.00
Number of Credit Transactions	0	0	356	76	31	249	4,357
Amount of Credit Transactions	\$0.00	\$0.00	\$17,495.69	\$3,214.20	\$2,004.75	\$12,276.74	\$2,822,764.50

	Account Totals	Card Totals
First Day of Reporting Period:	2,191	1,994
Last Day of Reporting Period:	2,315	2,187
Newly Added during Reporting	124	193
Accounts with at Least one transaction during	1,538	
Cards Stated Lost or Stolen during Reporting Period:		54
Cards Deactivated for Other Reason during Reporting		9

GO E-Disbursement

Management Statistics Report - Quarterly

Reporting Period: Apr 01, 2024 thru Jun 30, 2024

Agency: AZR

Program: AZR

BIN: 559758

Currency

INTERNATIONAL

Total Transaction for Reporting 38

Overall Total: 38

	ATM	Bank Teller	POS Total	Accel PIN Based	MasterCard PIN Based	Signature Based	Deposits
Number of Transactions	6	0	32	0	0	32	0
Percent of Total Transactions	16%	0%	84%	0%	0%	84%	0%
Aggregate Transaction Value	-\$887.33	\$0.00	-\$3,233.75	\$0.00	\$0.00	-\$3,233.75	\$0.00
Average Transaction Value	-\$147.89	\$0.00	-\$101.05	\$0.00	\$0.00	-\$101.05	\$0.00
Average Number of Transactions Per	3.00	0.00	5.33	0.00	0.00	5.33	0.00
Number of Debit Transactions	4	0	32	0	0	32	0
Amount of Debit Transactions	-\$887.33	\$0.00	-\$3,233.75	\$0.00	\$0.00	-\$3,233.75	\$0.00
Number of Credit Transactions	0	0	0	0	0	0	0
Amount of Credit Transactions	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

GO E-Disbursement

Management Statistics Report - Quarterly

Reporting Period: Apr 01, 2024 thru Jun 30, 2024

Agency: AZR

Program: AZR

BIN: 559758

Currency: USA

Total Transaction for Reporting 36,351

Overall Total: 36351

	ATM	Bank Teller	POS Total	Accel PIN Based	MasterCard PIN Based	Signature Based	Deposits
Number of Transactions	3,691	357	28,015	7,924	4,991	15,120	4,288
Percent of Total Transactions	10%	1%	77%	22%	14%	42%	12%
Aggregate Transaction Value	-\$427,984.23	-\$403,541.11	-\$1,263,646.75	-\$434,351.22	-\$231,089.80	-\$598,205.73	\$2,772,126.03
Average Transaction Value	-\$115.95	-\$1,130.37	-\$45.11	-\$54.81	-\$46.30	-\$39.56	\$646.48
Average Number of Transactions Per	6.54	2.09	27.47	7.77	4.89	14.82	2.93
Number of Debit Transactions	2,169	357	27,615	7,825	4,962	14,828	0
Amount of Debit Transactions	-\$427,984.23	-\$403,541.11	-\$1,284,948.96	-\$438,996.83	-\$232,504.55	-\$613,447.58	\$0.00
Number of Credit Transactions	0	0	420	99	29	292	4,288
Amount of Credit Transactions	\$0.00	\$0.00	\$21,302.21	\$4,645.61	\$1,414.75	\$15,241.85	\$2,772,126.03

GO E-Disbursement

Management Statistics Report - Quarterly

Reporting Period: Apr 01, 2024 thru Jun 30, 2024

Agency: AZR

Program: AZR

BIN: 559758

Currency: ALL

Total Transaction for Reporting 36,389

Overall Total: 36389

	ATM	Bank Teller	POS Total	Accel PIN Based	MasterCard PIN Based	Signature Based	Deposits
Number of Transactions	3,697	357	28,047	7,924	4,991	15,152	4,288
Percent of Total Transactions	10%	1%	77%	22%	14%	42%	12%
Aggregate Transaction Value	-\$428,871.56	-\$403,541.11	-\$1,266,880.50	-\$434,351.22	-\$231,089.80	-\$601,439.48	\$2,772,126.03
Average Transaction Value	-\$116.01	-\$1,130.37	-\$45.17	-\$54.81	-\$46.30	-\$39.69	\$646.48
Average Number of Transactions Per	6.54	2.09	27.50	7.77	4.89	14.85	2.93
Number of Debit Transactions	2,173	357	27,647	7,825	4,962	14,860	0
Amount of Debit Transactions	-\$428,871.56	-\$403,541.11	-\$1,288,182.71	-\$438,996.83	-\$232,504.55	-\$616,681.33	\$0.00
Number of Credit Transactions	0	0	420	99	29	292	4,288
Amount of Credit Transactions	\$0.00	\$0.00	\$21,302.21	\$4,645.61	\$1,414.75	\$15,241.85	\$2,772,126.03

	Account Totals	Card Totals
First Day of Reporting Period:	2,315	2,109
Last Day of Reporting Period:	2,363	2,240
Newly Added during Reporting	48	131
Accounts with at Least one transaction during	1,494	
Cards Stated Lost or Stolen during Reporting Period:		49
Cards Deactivated for Other Reason during Reporting		9

GO E-Disbursement

Management Statistics Report - Quarterly

Reporting Period: Jul 01, 2024 thru Sep 30, 2024

Agency: AZR

Program: AZR

BIN: 559758

Currency

INTERNATIONAL

Total Transaction for Reporting 40

Overall Total: 40

	ATM	Bank Teller	POS Total	Accel PIN Based	MasterCard PIN Based	Signature Based	Deposits
Number of Transactions	15	0	25	0	1	29	0
Percent of Total Transactions	38%	0%	62%	0%	2%	72%	0%
Aggregate Transaction Value	-\$2,911.79	\$0.00	-\$1,293.33	\$0.00	\$438.15	-\$1,731.48	\$0.00
Average Transaction Value	-\$194.12	\$0.00	-\$51.73	\$0.00	\$438.15	-\$59.71	\$0.00
Average Number of Transactions Per	5.00	0.00	5.00	0.00	0.20	5.80	0.00
Number of Debit Transactions	10	0	29	0	0	29	0
Amount of Debit Transactions	-\$2,911.79	\$0.00	-\$1,731.48	\$0.00	\$0.00	-\$1,731.48	\$0.00
Number of Credit Transactions	0	0	1	0	1	0	0
Amount of Credit Transactions	\$0.00	\$0.00	\$438.15	\$0.00	\$438.15	\$0.00	\$0.00

GO E-Disbursement

Management Statistics Report - Quarterly

Reporting Period: Jul 01, 2024 thru Sep 30, 2024

Agency: AZR

Program: AZR

BIN: 559758

Currency: USA

Total Transaction for Reporting 37,165

Overall Total: 37165

	ATM	Bank Teller	POS Total	Accel PIN Based	MasterCard PIN Based	Signature Based	Deposits
Number of Transactions	3,832	378	28,655	8,372	4,930	15,371	4,300
Percent of Total Transactions	10%	1%	77%	23%	13%	41%	12%
Aggregate Transaction Value	-\$432,560.78	-\$518,055.86	-\$1,332,144.15	-\$453,186.08	-\$230,802.08	-\$648,155.99	\$2,788,134.16
Average Transaction Value	-\$112.88	-\$1,370.52	-\$46.49	-\$54.13	-\$46.82	-\$42.17	\$648.40
Average Number of Transactions Per	6.61	2.14	27.55	8.05	4.74	14.78	2.94
Number of Debit Transactions	2,230	378	28,330	8,293	4,875	15,162	0
Amount of Debit Transactions	-\$432,560.78	-\$518,055.86	-\$1,352,069.42	-\$461,194.43	-\$234,058.56	-\$656,816.43	\$0.00
Number of Credit Transactions	0	0	343	79	55	209	4,300
Amount of Credit Transactions	\$0.00	\$0.00	\$19,925.27	\$8,008.35	\$3,256.48	\$8,660.44	\$2,788,134.16

GO E-Disbursement

Management Statistics Report - Quarterly

Reporting Period: Jul 01, 2024 thru Sep 30, 2024

Agency: AZR

Program: AZR

BIN: 559758

Currency: ALL

Total Transaction for Reporting 37,205

Overall Total: 37205

	ATM	Bank Teller	POS Total	Accel PIN Based	MasterCard PIN Based	Signature Based	Deposits
Number of Transactions	3,847	378	28,680	8,372	4,931	15,400	4,300
Percent of Total Transactions	10%	1%	77%	23%	13%	41%	12%
Aggregate Transaction Value	-\$435,472.57	-\$518,055.86	-\$1,333,437.48	-\$453,186.08	-\$230,363.93	-\$649,887.47	\$2,788,134.16
Average Transaction Value	-\$113.20	-\$1,370.52	-\$46.49	-\$54.13	-\$46.72	-\$42.20	\$648.40
Average Number of Transactions Per	6.62	2.14	27.52	8.03	4.73	14.78	2.94
Number of Debit Transactions	2,240	378	28,359	8,293	4,875	15,191	0
Amount of Debit Transactions	-\$435,472.57	-\$518,055.86	-\$1,353,800.90	-\$461,194.43	-\$234,058.56	-\$658,547.91	\$0.00
Number of Credit Transactions	0	0	344	79	56	209	4,300
Amount of Credit Transactions	\$0.00	\$0.00	\$20,363.42	\$8,008.35	\$3,694.63	\$8,660.44	\$2,788,134.16

	Account Totals	Card Totals
First Day of Reporting Period:	2,363	2,151
Last Day of Reporting Period:	2,435	2,303
Newly Added during Reporting	72	152
Accounts with at Least one transaction during	1,499	
Cards Stated Lost or Stolen during Reporting Period:		42
Cards Deactivated for Other Reason during Reporting		11

GO E-Disbursement

Management Statistics Report - Quarterly

Reporting Period: Oct 01, 2024 thru Dec 31, 2024

Agency: AZR

Program: AZR

BIN: 559758

Currency

INTERNATIONAL

Total Transaction for Reporting 44

Overall Total: 44

	ATM	Bank Teller	POS Total	Accel PIN Based	MasterCard PIN Based	Signature Based	Deposits
Number of Transactions	10	0	34	0	0	34	0
Percent of Total Transactions	23%	0%	77%	0%	0%	77%	0%
Aggregate Transaction Value	-\$718.97	\$0.00	-\$1,485.98	\$0.00	\$0.00	-\$1,485.98	\$0.00
Average Transaction Value	-\$71.90	\$0.00	-\$43.71	\$0.00	\$0.00	-\$43.71	\$0.00
Average Number of Transactions Per	10.00	0.00	5.67	0.00	0.00	5.67	0.00
Number of Debit Transactions	5	0	34	0	0	34	0
Amount of Debit Transactions	-\$718.97	\$0.00	-\$1,485.98	\$0.00	\$0.00	-\$1,485.98	\$0.00
Number of Credit Transactions	0	0	0	0	0	0	0
Amount of Credit Transactions	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

GO E-Disbursement

Management Statistics Report - Quarterly

Reporting Period: Oct 01, 2024 thru Dec 31, 2024

Agency: AZR

Program: AZR

BIN: 559758

Currency: USA

Total Transaction for Reporting 37,401

Overall Total: 37401

	ATM	Bank Teller	POS Total	Accel PIN Based	MasterCard PIN Based	Signature Based	Deposits
Number of Transactions	3,862	364	28,864	8,700	4,743	15,438	4,311
Percent of Total Transactions	10%	1%	77%	23%	13%	41%	12%
Aggregate Transaction Value	-\$438,326.02	-\$410,654.05	-\$1,323,294.90	-\$497,972.51	-\$202,050.43	-\$623,271.96	\$2,757,853.44
Average Transaction Value	-\$113.50	-\$1,128.17	-\$45.85	-\$57.24	-\$42.60	-\$40.37	\$639.72
Average Number of Transactions Per	6.88	2.15	27.57	8.31	4.53	14.74	2.97
Number of Debit Transactions	2,250	364	28,426	8,596	4,691	15,139	0
Amount of Debit Transactions	-\$438,326.02	-\$410,654.05	-\$1,343,408.29	-\$502,614.81	-\$206,372.94	-\$634,420.54	\$0.00
Number of Credit Transactions	0	0	455	104	52	299	4,311
Amount of Credit Transactions	\$0.00	\$0.00	\$20,113.39	\$4,642.30	\$4,322.51	\$11,148.58	\$2,757,853.44

GO E-Disbursement

Management Statistics Report - Quarterly

Reporting Period: Oct 01, 2024 thru Dec 31, 2024

Agency: AZR

Program: AZR

BIN: 559758

Currency: ALL

Total Transaction for Reporting 37,445

Overall Total: 37445

	ATM	Bank Teller	POS Total	Accel PIN Based	MasterCard PIN Based	Signature Based	Deposits
Number of Transactions	3,872	364	28,898	8,700	4,743	15,472	4,311
Percent of Total Transactions	10%	1%	77%	23%	13%	41%	12%
Aggregate Transaction Value	-\$439,044.99	-\$410,654.05	-\$1,324,780.88	-\$497,972.51	-\$202,050.43	-\$624,757.94	\$2,757,853.44
Average Transaction Value	-\$113.39	-\$1,128.17	-\$45.84	-\$57.24	-\$42.60	-\$40.38	\$639.72
Average Number of Transactions Per	6.89	2.15	27.57	8.30	4.53	14.76	2.97
Number of Debit Transactions	2,255	364	28,460	8,596	4,691	15,173	0
Amount of Debit Transactions	-\$439,044.99	-\$410,654.05	-\$1,344,894.27	-\$502,614.81	-\$206,372.94	-\$635,906.52	\$0.00
Number of Credit Transactions	0	0	455	104	52	299	4,311
Amount of Credit Transactions	\$0.00	\$0.00	\$20,113.39	\$4,642.30	\$4,322.51	\$11,148.58	\$2,757,853.44

	Account Totals	Card Totals
First Day of Reporting Period:	2,435	2,206
Last Day of Reporting Period:	2,502	2,363
Newly Added during Reporting	67	157
Accounts with at Least one transaction during	1,495	
Cards Stated Lost or Stolen during Reporting Period:		49
Cards Deactivated for Other Reason during Reporting		5