



# **STATE OF INDIANA**

**REQUEST FOR INFORMATION/INNOVATION 26-86377**

**INDIANA DEPARTMENT OF ADMINISTRATION**

**ON BEHALF OF THE  
INDIANA OFFICE OF TECHNOLOGY**

**SOLICITATION FOR:  
PAYMENT PROCESSING SERVICES**

**RESPONSE DUE DATE:  
FEBRUARY 13, 2026, BY 3:00 PM EASTERN TIME**

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# REQUEST FOR INFORMATION/INNOVATION 26-86377

## **INTRODUCTION**

This is a Request for Information/Innovation (RFI) issued by the Indiana Department of Administration (IDOA) on behalf of the Indiana Office of Technology (IOT) regarding the Payment Processing Services.

It is the intent of IDOA to solicit responses to this Request for Information/Innovation in accordance with the specifications contained in this document and associated attachments. Neither this RFI nor any response (proposal) submitted hereto is to be construed as a legal offer.

## **THE STATE MAY ELECT TO LIMIT PARTICIPATION IN ANY FUTURE COMPETITIVE SOLICITATION TO VENDORS THAT RESPOND TO THIS RFI.**

## **BACKGROUND AND OBJECTIVE OF THE RFI**

The State of Indiana currently supports a centralized payment processing program that allows state agencies to accept electronic payments through a standardized enterprise platform. This platform facilitates credit card, debit card, and electronic check transactions across agency websites, mobile applications, and in-person channels.

The current payment processing contract is approaching renewal, and the State is evaluating:

1. Whether to maintain the current exclusive dual-vendor model or adopt a more inclusive multi-vendor model
2. Opportunities to streamline operations and reduce administrative overhead
3. The potential for revenue sharing or cost offsets
4. The staffing requirements and governance structures used by other states and organizations
5. Opportunities to offer new payment services and channels for agency customers

The State is also interested in understanding how vendors can help meet modern expectations for **security, accessibility, fraud prevention, and real-time reporting** while maintaining compliance with applicable state and federal standards.

## **Information Requested**

Respondents are invited to provide detailed information and recommendations on the following areas:

### **A. Payment Processing Capabilities**

1. Describe the types of payments your platform supports (e.g. credit, debit, ACH, digital wallets, etc.).
2. Outline the key system integrations you currently support (e.g. web portals, APIs, POS systems).
3. Describe your chargeback model and ability to prevent or recover chargeback losses
4. Describe any POS systems you offer, including inventory management, reports, and all hardware and software solutions offered.

### **B. Contract and Procurement Models**

1. Describe typical contracting models used with state governments (e.g., statewide master contracts, NASPO ValuePoint participation, individual agency agreements).
2. Indicate whether your company participates in or can be procured through **NASPO ValuePoint** or other cooperative purchasing agreements.
  - a. If not currently a NASPO member, please indicate if your company is willing to become one
3. Describe pricing structures, including options for:
  - a. Transaction-based fees
  - b. Convenience or service fees
  - c. Flat monthly or annual fees
  - d. Revenue sharing or rebate models

### **C. Governance and Management**

1. Describe how other states manage oversight of their payment processor(s). Include the number of staff typically dedicated to vendor management and reporting.
2. Provide examples of governance models where a single enterprise processor serves all agencies versus models allowing agency autonomy.
3. Provide information about your uptime/reliability performance and service level commitments.
4. Describe your security, fraud mitigation, and PCI compliance standards.
  - a. Include your plan for handling PCI compliance requirements and preventing the State from being in scope for PCI DSS.
5. Indicate whether you provide administrative portals or reporting tools for both enterprise-level and agency-level management.
6. Describe your third-party relationships and services that would be provided by them.

### **D. Revenue and Financial Considerations**

1. Describe any revenue or payment arrangements you currently provide to state or public-sector clients (e.g., rebates, revenue share, or transaction offsets).
2. Identify methods you would use to reduce or eliminate direct costs to the state.
3. Provide examples of financial structures that balance cost recovery with payer experience.

### **E. Implementation and Support**

1. Outline your approach to implementation and onboarding for large, decentralized organizations.
2. Describe your customer support model, including response time commitments and escalation procedures.
3. Indicate whether you provide dedicated account management and/or on-site support for enterprise clients.

### **F. Innovation and Future Trends**

1. Describe emerging technologies or innovations your organization offers (e.g., real-time payments, open banking, digital wallet integration).
2. Identify how you ensure accessibility and inclusion for all users, including those with disabilities.
3. Provide any insights into industry trends or future considerations for state-level payment processing.
4. Describe any specializations or innovative products and services you offer that have been developed for specific government agency use cases (e.g., child support State Disbursement Units, state dept. of motor vehicles, or state dept. of natural resources).

The goal of this RFI is to gather general functionality and general pricing structures from vendors for the development of a potential Request for Proposal (RFP).

IOT is requesting information to formalize the scope of work for a potential RFP by allowing the vendor community to apprise the IOT on information that should be considered as part of the scope of work.

### **RESPONSE FORMAT AND ATTACHMENTS**

Respondents should submit responses to the RFI, utilizing **Attachment A**, describing how they will meet the specific requirements of this RFI and the deliverables included within. All narrative responses must be provided to the State in Microsoft Word format. Respondents must structure their response according to the sections outlined below to facilitate the State's review of the responses. **THE TOTAL RESPONSE SHOULD NOT BE MORE THAN 15-20 PAGES IN LENGTH.**

If you would like to provide a response/feedback to this RFI for a potential RFP for IOT, you must provide your response to State as shown in the RFI Timeline and Response Submission section below.

### **RFI TIMELINE**

The following timeline is only an illustration of this RFI process. The dates associated with each step are not to be considered binding.

#### ***Anticipated RFI Dates:***

<b>Activity</b>	<b>Date</b>
Issuance of RFI	January 14, 2026
Deadline to Submit Written Questions (3:00PM Eastern Time)	January 23, 2026
Response to Written Questions/RFI Amendments	February 2, 2026
Due Date for Submissions (3:00PM Eastern Time)	February 13, 2026

### **QUESTION / INQUIRY PROCESS**

All questions/inquiries in regards to RFI 26-86377 must be submitted in writing via email using **Attachment B**, Questions and Answers Template, by the deadline of January 23, 2026 **by 3:00PM ET** to [rfp@idoa.IN.gov](mailto:rfp@idoa.IN.gov). The email subject line should contain the following phrase:

**“REQUEST FOR INFORMATION/INNOVATION 26-86377, QUESTION AND INQUIRIES.”**

Following the question/inquiry due date, IDOA will compile a list of the questions/inquiries submitted by all Respondents. The responses will be posted to the IDOA website as soon as possible. Only answers posted on

the IDOA website will be considered official and valid by the State. No Respondent shall rely upon, take any action, or make any decision based upon any verbal communication with any State employee.

Please note that Kevin March is the State's single point of contact for this RFI. **Inquiries are not to be directed to any other staff member of the IOT.** Such action may disqualify respondent from further consideration in this RFI and any subsequent RFP process.

If it becomes necessary to revise any part of this RFI, or if additional information is necessary for a clearer interpretation of provisions of this RFI prior to the due date for submissions, an addendum will be posted on the IDOA website.

### **CLARIFICATIONS AND DISCUSSIONS**

The State reserves the right to request clarifications on information submitted to the State. The State also reserves the right to conduct discussions, either oral or written, with the Respondents. These discussions could include requests for additional information, requests for cost information or technical requirements response attachment revision, etc. Additionally, in conducting discussions, the State may use information derived from the responses submitted by competing Respondents only if the identity of the Respondent providing the information is not disclosed to others. The State will provide equivalent information to all Respondents which have been chosen for discussions.

The Procurement Division will schedule all discussions. Any information gathered through oral discussions must be confirmed in writing.

### **CONFIDENTIALITY**

It is important to note that all information submitted in Respondent's proposals to this RFI will be kept confidential and will not be made available to the public unless this RFI does not result in the release of a solicitation at a later date. If a solicitation results from this RFI, then the information contained in the proposal submissions for this RFI must be made available to the public once the resulting solicitation has been awarded and the protest period has ended.

Respondents are advised that materials contained in proposals are subject to the Access to Public Records Act (APRA), IC 5-14-3 et seq., and, after award, the entire solicitation file may be viewed and copied by any member of the public, including news agencies and competitors.

Please note citing "Confidential" on an entire section is not sufficient. The Public Access Counselor (PAC) provides guidance on APRA. Respondents are encouraged to read guidance from the PAC on this topic as this is the guidance IDOA follows:

- [18-INF-06; Redaction of Public Procurement Documents Informal Inquiry](#)

Respondents claiming a statutory exception to the APRA must indicate so on a separate attachment labeled "**Confidential Documentation Listing**". That document should include the following information:

- List all documents where claiming a statutory exemption to the APRA;
- Specify which statutory exception of APRA that applies for each document;
- Provide a description explaining the manner in which the statutory exception to the APRA applies for each document.

**When claiming confidential information, respondents should submit two versions of their response:**

- 1) A confidential version (for the State's review and evaluation)
  - a. Confidential Information must be clearly marked in a separate folder.
- 2) A redacted version (for public records requests)

If the Respondent does not identify the statutory exception, the Procurement Division will not consider the submission confidential. The State also reserves the right to seek the opinion of the PAC for guidance if the State has doubts the cited exception is applicable.

Prices are **NOT** confidential information.

### **RESPONSE SUBMISSION INSTRUCTIONS**

Firms interested in providing information to IDOA should submit responses via email to [rfp@idoa.IN.gov](mailto:rfp@idoa.IN.gov). All responses must be received no later than February 13, 2026 **by 3:00PM ET**. The subject line of the email submission must clearly state the following:

**“RESPONSE TO REQUEST FOR INFORMATION/INNOVATION 26-86377”**

Any information received after the due date and time may not be considered.

No more than one proposal per Respondent may be submitted.

Tempaltes outlined in this document should be returned in their native file format.

The State accepts no obligations for costs incurred by Respondents in anticipation of being awarded a contract.