

Question & Answer #3 and Amendment #2

#00719 / #00819 – Commercial Card Services

This document is posted to capture questions received during the Question & Answer Period and Pre-Bid Conference and to add Participating States and state specific Terms & Conditions to solicitation #00719 / #00819 for Commercial Card Services.

#	Question	Response	Did this change the solicitation?
1	In Section 3.7, Bid Submittal Checklist, of the Competitive Solicitation document, you state, “Do not include marketing material in your response”. What would you define as marketing material? Would you allow for exhibits that specifically support a response to a need directly mentioned in Exhibit B1?	The direction against including marketing materials is to ensure that bid submittals are detailed. ‘Marketing Material’ usually lack the detail needed in a bidder narrative response. If marketing materials would provide a complete response to the Exhibit requirements, Bidders may choose to submit that material. Bid materials should not include links to websites or items that can be altered. The bid should not be a generic advertisement, but provide detailed responses to the requirements and questions asked.	Yes.
2	For Mandatory Requirement questions throughout Exhibit B1, would you allow for narrative explanations for mandatory requirements we cannot agree to in an effort to explain our positioning and what services we can provide?	As stated in Section 4.3, Mandatory and Mandatory Scored requirements are non-negotiable. If bidders have questions about specific requirements, of any type (M, MS, NM, NMS) those questions should be raised prior to the end of the Question & Answer period. Enterprise Services may amend the solicitation document in response to that feedback.	No.

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3	In Exhibit B1, Question 2.20, are you specifically asking for summary data or transaction data? Providing transaction data would cause privacy issues.	Statewide Administrator will need to have access to pull reports for all transaction data within their state under the Master Agreement.	No.
4	In Exhibit B1, Question 3.3, can you please provide your definition of the word, "post"? Would you consider this to be after the merchant has batched the transaction?	In this instance the transaction appearing within the Purchase Card data management and reporting system.	No.
5	In Exhibit B1, Question 3.18, can you provide more information on a TIF file and an example in which you would use it?	.tiff files are a format in which documents can be saved. It is a file type similar to .jpg, .pdf, and .gif.	Yes.
6	In Exhibit B1, Question 4.4, you state, "Participating States will not accept forced/pushed 'top-down' system changes unless required by federal law". We would imagine all providers would have a system in which it's difficult to have specific customers dictate what is ultimately available for all clients using the system. Would you consider moving this question to the NMS category and allow us to explain what we can and or are open to accommodating for this parameter?	The statement "Participating States will not accept forced/pushed 'top-down' system changes unless required by federal law" has been removed.	Yes.

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7	In Exhibit B1, Question 5.1, can you provide some context around why it is important to have the time-stamp in local time?	Having transactions and reports reflect the time zone of the transaction location or report request are important for a number of reason: • If transactions and/or reports show an odd time (i.e. 2am) that may alert program administrators to a potential card issues or fraudulent charge. • Actual time of transactions is important to effectively determine if there is a response from the Program Administrator required. • Reports need to reflect the time the data was pulled for the sake of accuracy.	No.
8	Exhibit B1, Question 5.7, how would you define “overrides”?	In this instance, “overrides” include the following; • Merchant overrides - transactions that have been pushed through by a merchant location. • Bank Overrides – customer calls bank and get transaction pushed through • Program Administrator – PA calls bank and gets transaction pushed through	Yes
9	In Exhibit B1, Question 8.8, are cardholders intended to be a part of this question? Question 8.8 in Exhibit B2 does not mention cardholders. Can you clarify why cardholders would be a necessary aspect of the category 1 solution?	Thank you for catching our error. Account Coordinators for both categories will be required to support Cardholders.	Yes

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10	In Exhibit B1, Question 8.20, can you define who you would consider to be part of the “customer service team”?	In this instance ‘customer service team’ would include the Relationship Manager, Account Coordinator, and anyone answering a customer service line supporting the awarded Master Agreement and/or Participating Addendum.	No.
11	In Exhibit B1, Question 11.6, can you please provide more context around scenarios in which you would want cards to be delivered active?	Purchasing Entities may have an internal need – such as a natural disaster- which requires cards to be shipped in an ‘active’ status. Specific instances are not currently known.	No.
12	In Exhibit B1, Question 11.9, we are interpreting this question to be asking what our process is for security issues, or breaches. Is this a correct interpretation? If not, can you please provide more context to your question?	This requirement is included in order to grasp how bidders avoid requiring mass re-issuances to a Participating State and/or Purchasing Entity. Mass re-issuances could be for any reason – security issues, breach, expiration, etc.	No.
13	In Exhibit B1, Question 12.6, are you asking for how our guides are organized, or to provide a summary of what guides we offer?	This narrative response should include a description of the User reference guides available to system users. Bidders may choose to include a description of how the guides are organized.	No.
14	In Exhibit B1, Question 13.5, we believe we would adhere to this requirement as all electronic statements are available within 24 hours of the billing cycle. Can you confirm that this statement adheres to the spirit of the request?	For accounts that have elected to receive statements, electronically available statements are acceptable.	Yes.

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15	In Exhibit B1, Question 15.3, you list “merchant disputes” as an occurrence requiring fraud protection coverage. Due to the fact the Associations do not consider merchant disputes as fraud, would you consider removing this bullet from the mandatory requirement?	Merchant disputes have been removed from list of fraud types.	Yes.
16	In Exhibit B1, Question 15.7, can you clarify what you mean by “reporter’s credentials”?	From this question, we are trying to determine how the bidder will ensure the person reporting the fraud has the authority/rights to report fraud for that account.	No.
17	In Exhibit B1, Question 15.9, can you define what you would consider a mass attack? We believe you are trying to define a credit master run but can you clarify? Would it be possible to provide an example for additional clarity?	In this instance ‘mass attacks’ means any large volume attack of multiple fraudulent activities ranging in dollar amounts and impacting multiple cards during the same time period.	No.
18	Regarding your definition of File Turn within Exhibit H of the solicitation document, can you clarify the difference between file turn and client held days?	File turn and Client-held days have been updated in Exhibit H – Definitions.	Yes.

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19	In Exhibit C1, Fees, if these are the only fees allowed, it could prevent a participant from being able to perform certain functionalities. Is that an aspect you want to be included in the contract? Would you allow us to include additional fees subject to usability from participants? For example, most states don't allow cash functionality, but some universities have it as an option. Would we be able to include a fee such as this?	Bidders may choose to offer other supplemental type complimentary services and/ or for fee services. Descriptions of these services and/or fees should be included in Exhibits J1 or J2 – Supplemental Services, respectively.	Yes
20	In Exhibit I, 2018 Program Details, you do not provide information for Colorado. Would you be able to provide any information for this state?	Purchase Card volume details for Colorado were added in Amendment 2, posted on 6/18/2019.	No.
22	In the current agreement, the incentive share is only required for corporate liability programs. Please confirm that this would be the case in the new agreement.	All card products, no matter the liability type will be able to earn rebates.	No
23	(Referring to rebate payment by the awarded Contractor to the Participating State/Purchasing Entity) Are the issuers of this RFP open to the idea of payment being made within 60 days of the end of the quarter as opposed to 45 days? With so many payments being made, having time to adequately audit quarterly spend numbers becomes an issue in 45 days. This request becomes critical in cases where a check is being issued as opposed to ACH.	Rebate delivery has been updated to reflect payment due no later than the 60 th day following the end of each quarter or calendar year, as applicable.	Yes

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24	Page 9 of the Competitive Solicitation provides: "If bidder requires any additional addendums, agreements, card user agreements or the like, copies of those documents must be included in the bid." Page 23 provides: "Do not provide a copy of a bidder's or a third party standard contract or proposed language in the bid." It is our interpretation that these two statements contradict each other. Can you please provide clarification? Is it OK to provide a standard form of commercial account agreement, if the response provides that the terms and conditions of the CCA will be subordinate to the terms and conditions of the Master Agreement?	Standard form Card User Agreements (CUA) will be reviewed as part of the bid submittal. Terms and conditions of the CUA will not change the terms and conditions of the Master Agreement. Bidders should not submit a bidder's or third party standard contract or proposed language in the bid as a replacement for the sample Master Agreement.	No.
25	In Section 3.7, Bid Submittal Checklist, of the Competitive Solicitation document, you state, "Do not include marketing material in your response". What would you define as marketing material? Would you allow for exhibits that specifically support a response to a need directly mentioned in Exhibit B2?	See response to Question #1 .	No.
26	For Mandatory Requirement questions throughout Exhibit B2, would you allow for narrative explanations for mandatory requirements we cannot agree to in an effort to explain our positioning and what services we can provide?	See response to Question #2 .	No.

#	Question	Response	Did this change the solicitation?
27	In Exhibit B2, Question 2.17, can you please provide your definition of “restricting fuel type”?	System must allow for Program Administrators to restrict fuel type at the card account level (i.e. Card A – assigned to a Diesel vehicle cannot purchase standard fuel).	Yes .
28	In Exhibit B2, Question 2.18, when you use the term “quantity”, are you referring to dollar amount or fuel amount?	Quantity is meant to be gallons. Dollar per transaction limit is reflected in Requirement 2.32.	Yes.
29	In Exhibit B2, Question 2.23, we are interpreting this is an application for a new account, not a credit application. Can you clarify your definitions for “account” and “application” in the context of this question?	This Narrative Response should include the detailed process for establishing a new account and card in its entirety. If a multi-step process, include details for each step. In this situation a “new account” reflects a new Purchasing Entity or program with a Purchasing Entity. A “new card” reflects a new card account (Purchaser) within an already established Purchasing Entity (or program with a Purchasing Entity). Our requirement does use the term “application”.	No.
30	In Exhibit B2, Question 2.35, can you describe what the goal of this requirement is?	Some purchasing entities use the card data management and reporting system to track charges through to payment. Due to that, Purchasing Entities will need to know which transactions have been approved and sent to accounting for payment. This requirement is also included in Exhibit B1 – Requirement 2.28.	No.

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31	In Exhibit B2, Question 3.18, can you provide more information on a TIF file and an example in which you would use it?	See response to Question #5 .	No.
32	In Exhibit B2, Question 4.4, you state, "Participating States will not accept forced/pushed 'top-down' system changes unless required by federal law". We would imagine all providers would have a system in which it's difficult to have specific customers dictate what is ultimately available for all clients using the system. Would you consider moving this question to the NMS category and allow us to explain what we can and or are open to accommodating for this parameter?	See response to Question #6 .	No.
33	In Exhibit B2, Question 5.6, you list "Last 4 digits of Credit Card number", as a data requirement. Would you consider alternative ways for identifying each card by its number to be sufficient for this requirement?	A card identifying number must be included in the extracted or downloaded data. This number must be the last 4-6 digits of the card number. Having to manage a separate number to identify the card account, is not helpful.	Yes
34	In Exhibit B2, Question 13.5, we believe we would adhere to this requirement as all electronic statements are available within 24 hours of the billing cycle. Can you confirm that this statement adheres to the spirit of the request?	See response to Question #14 .	No.

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35	In Exhibit B2, Question 15.7, can you clarify what you mean(t) by "reporter's credentials"?	See response to Question #16 .	No.
36	In Exhibit B2, Question 15.9, can you define what you'd consider a mass attack? We believe you are trying to define a credit master run but can you clarify? Would it be possible to provide an example for additional clarity?	See response to Question #17 .	No.
37	How will WA manage the end of the Q&A period and any impacts to the solicitation? Since the Q&A period ends so close to the bid due date, will there be a deadline where no additional changes to the solicitation can be made.	As stated in Q&A #1 posted on 6/10/2019, Enterprise Services will attempt to answer questions as efficiently as possible. As questions are received throughout the solicitation timeline, Question & Answer (QA) documents and potential solicitation amendments will be posted to WEBS. See solicitation document, Section 1.1 Competitive Solicitation – Amendment & Modification. There is not a final date/deadline for changes to the solicitation to be made. In an effort to ensure major changes to the solicitation don't happen at the last minute, bidders are encouraged to submit questions early in the process.	No.
38	Can electronic files be saved to one (1) USB Drive?	Yes, as long as there is a technical file folder with documents and a rebate/incentive share file folder with documents.	Yes

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39	Will marketing materials not be accepted in the bid?	See response to Question #1 .	No.
40	Can financial statements be provided via a link instead of paper documentation/electronic files?	Financial statements may be requested by Enterprise Services as part of the Responsibility Check (see section 4.9 of the Solicitation Document). Bids should NOT include Bidder's financial statements in their bid. If financial statements are needed, Enterprise Services will request those at a later date. Required format of those statements will be addressed in the request.	No.
41	Recommend clarification of non-standard. Exhibit H has definition but C1&C2 request bidders provide a definition. May want to split out 'non-standard' types (i.e. large ticket, merchant negotiated). Bidders may have different rates available based on the type of non-standard purchase.	Exhibit C1 has been updated to allow for various rates for "non-standard" purchases. Definitions of the "non-standard" types have been added to Exhibit H.	Yes.
42	How will evaluation team verify the # of accepting locations, especially with most bidders partnering with a major Provider (Visa/MC)?	Exhibit B1 has been updated to have bidders provide their Association partner for Purchase Card products. Enterprise Services will use the Association partner's acceptance location number to determine the points assigned to a bidder for acceptance locations. See Solicitation Document Section 3	Yes.

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43	If all bidders “fail” a single Mandatory or Mandatory Scored requirement, can that requirement be removed?	See response to Question #2 .	No.
44	Is there an acceptable number of missed M/MS requirements?	See response to Question #2 .	No.
45	If states have participation to non-governmental agencies, do those non-governmental agencies have to meet a minimum credit check or are vendors forced to accept any applicant within the state?	Exhibit B1 – Requirement 2.17 and Exhibit B2 – Requirement 2.23 require bidders to explain, in detail, the process (paper and/or electronic) for generating a new account and adding cards to an existing account. If the process for establishing a new account varies by customer type (i.e. credit check), bidders should provide those differences in their description.	Yes
46	The introduction of the Solicitation Document states that the “Participating Addendum shall not change the material terms and conditions set forth in the Master Agreements(s)”. What happens if there is a difference of opinion between the Participating State & Awarded Contractor Vendor on a term or condition being “material”?	The Participating Addendum (PA) is an agreement between the Participating State and Awarded Contractor. The terms and conditions of the PA must be agreed upon between the Participating State and the Awarded Contractor. If negotiations between the Participating State and Awarded Contractor fail, the PA would not be executed.	No.

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47	Currently there is no requirement for an Executive Summary or Cover Letter type document. Will Executive Summary/Cover Letters be allowed as part of the bid?	Bidders may choose to include an Executive Summary or Cover Letter type document. This document will not be evaluated. If there are conflicts between the Executive Summary/Cover Letter type document and other documents in the bid, the other documents will prevail.	No.
48	Is NASPO continuing to do Intent to Participate (ITP) outreach?	No. If additional ITPs are received; the data will be posted to WEBS.	No.
49	Does ITP indicate which categories?	ITPs do not currently indicate category participation. Enterprise Services has reached out to the states that have completed the ITP process to obtain that detail. As of the release of this amendment the following states have provided this additional detail. Alaska – Cat 1 only California – Cat 1 only Colorado – Both Categories Connecticut – Cat 2 only Minnesota – Both Categories Montana – Cat 1 only Oregon – Both Categories South Dakota – Cat 1 only Utah – Both Categories Wisconsin – Both Categories If additional data is received, the data will be posted to WEBS. ITPs are not required for states to participate. States may choose to participate in categories at any point during the solicitation or term of the Master Agreement.	No.

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50	2018 volume is included in solicitation. Is 2019 trending the same way?	Knowing that quarterly sales volumes fluctuate, the 2019 Q1 sales reported to NASPO are: Cat 1 - PCard: \$759,550,265.89 Cat 2 – Fleet: \$47,132,083.00 State specific spend, as reported by the current vendor, are included in the document below.  NASPO_Reporting.xlsx	No.
51	If incumbent is awarded in either category, will the accounts for currently participating states be required to be reset or is that an option?	If the new agreement is awarded to the currently awarded Contractor, current Participating States may choose to 'reset' (i.e. re-organize under one statewide hierarchy/short name) their State's program requiring new account set ups/transition for all current Purchasing Entities. See Exhibits B1 & B2, Section 9.	No.
52	If entity joins in year 6, do they only get 1y on the contract?	Card Services cannot extend beyond the termination of the applicable Participating Addendum or Master Agreement, whichever is earlier.	No.
53	How many vendors will move forward to Evaluation Step 6 – Live Demonstrations?	The "competitive range" referenced in sections 4.1, 4.6, and 4.7 is not a set figure. The "competitive range" will be determined based on the scores established during Evaluations Steps 1-5.	No.

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54	Exhibit B1-Purchase Card Service Requirements: Section 5-Reporting, Item 5.6-It has been stated that these items are non-negotiable. In this item, the State is expecting only the last 4 digits of the account number. With a program of this size, only the last 4 digits will result in the appearance of duplicate account numbers. Is the State willing to accept the last 6 digits of account number?	See response to Question #33	No.
55	Exhibit B1-Purchase Card Service Requirements: Section 5-Reporting, Item 5.8-This requirement implies that quarterly reporting must be provided before the Average File Turn Days payment performance can be calculated. Please define how the quarterly volume is determined for each quarterly period that will allow for File Turn calculations to be included in the reporting?	Due date for reports requested by Requirement 5.8 & 5.9 have been updated to sixty (60) days after the end of the quarter.	Yes
56	Exhibit B1-Purchase Card Service Requirements; Section 5-Reporting, Item 5.10-Could the State please place some parameters for this item? This implies there is no limit to what type of reporting could be requested.	States will have varying requirements around transaction and rebate reporting – from data required to delivery schedule. These needs are unknown at this time. Enterprise Services has added the detail that the reporting must be transaction or rebate based. This requirement is also included in Exhibit B2 - Requirement 5.10	Yes

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57	Exhibit B1-Purchase Card Service Requirements: Section 15-Fraud Protection, item 15.2- What data attributes are required for a fraud report? A declined transaction report includes standard data attributes, however, fraud reports may verge on proprietary information.	Fraud report should not include any proprietary information but should indicate if a transaction is fraudulent, if a card is exposed to fraudulent activities and must be re-issued or similar card specific data.	No.
58	Exhibit C1, #2 Non-Standard Volume Incentive: The commercial cards market continues to evolve related to the transaction interchange rates. Currently there is Large Ticket Interchange and Merchant Negotiated Interchange. Will the State consider adding Merchant Negotiated Interchange as an additional option in the Non-Standard Volume Incentive Section?	See response to Question #41 .	No.
59	Exhibit C1, #3 – Prompt Payment Incentive: Please provide a description of how the State/NASPO calculates average file turn days. If you could include the attributes definitions as well.	See response to Question #18 .	No
60	Exhibit C1, #3 – Prompt Payment Incentive: The table ranges from 1 to 60 days, however the Master Agreement calls for payment terms of 45 days. If a participant exceeds 45 average file turn days to pay, does that associated spend volume become disqualified from rebate calculation? If the answer is no, then same question applies if the participant exceeds 60 average file turn days to pay?	Master Agreement Section 6.2 requires payment within forty-five (45) days. The Prompt payment incentive is based on a 45 day schedule.	Yes.

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61	Exhibit I-2018 Program Details: Please provide the 2018 annual volume of spend that qualified as Large Ticket Interchange transactions? Also please provide the 2018 annual volume of spend that qualified as Merchant Negotiated Interchange transactions. If Annual combined volume will be helpful if not broken out by State and Political Subdivisions.	Working with current vendor to get this additional detail. Once supplied, data will be posted to WEBS.	No.
62	Exhibit I-2018 Program Details: Please clarify the definition of # of Cards. Are these totals the number of active cards at each participant level? Example: Wisconsin Purchase Card indicates 205,100 cards, however the number of State employees is close to 75,000. At first glance, this appears to be an overstatement of active card accounts.	Working with current vendor to get this additional detail. Once supplied, data will be posted to WEBS.	No.
63	We noticed a State Payee Desk referenced in the RFP document and we believe we are registered, but can't find internal confirmation.	Only the awarded contractor will be required to register with the Statewide Payee Desk (MA Section 4.12). Click here to register. Click here to see if you are registered. If you are currently receiving payment from WA State Agencies, you are registered with the Statewide Payee Desk.	No.

#	Question	Response	Did this change the solicitation?
64	Given that the in the RFP contractors are asked to describe what transactions are considered and classified as non-standard (Exhibit C1), how will points be awarded for both standard and non-standard incentives with different definitions?	See Response to Question #41	No

Questions or responses included in this document require changes to the solicitation documents. The solicitation document has been updated and all changes are highlighted in yellow.



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Any additional questions regarding this solicitation must be directed to the Procurement Coordinator listed below.

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