



Request for Quote West Virginia Banking and Auditing Services for Program Vouchers

Banking and Auditing Services for the West Virginia
Farmers' Market Nutrition Program
RFQ NO. AGR1412

03/04/14 10:04:32AM
West Virginia Purchasing Division

ORIGINAL

Due date:
March 6, 2014
1:30 PM EST

SOLUTRAN

Customized Payment Solutions



State of West Virginia
 Department of Administration
 Purchasing Division
 2019 Washington Street East
 Charleston, WV 25305-0130

Solicitation NUMBER: AGR1412 PAGE: 1

ADDRESS CORRESPONDENCE TO ATTENTION OF
 LEAN WINGLERD
 304-558-0468

*622132459 763-559-2225
 SOLUTRAN INC
 3600 HOLLY LANE #60
 PLYMOUTH MN 55447

DEPARTMENT OF AGRICULTURE
 MARKETING & DEVELOPMENT
 BUILDING 1, ROOM M28
 1900 KANAWHA BOULEVARD, EAST
 CHARLESTON, WV 25305 304-558-2221

DATE PRINTED: 02/27/2014
 BIDDING OPENING DATE: 03/06/2014
 BIDDING OPENING TIME: 1:30PM

LINE	QUANTITY	UOM	CAT NO	ITEM NUMBER	UNIT PRICE	AMOUNT
ADDENDUM NO. 1						
ADDENDUM IS ISSUED:						
1. TO CHANGE THE BID OPENING DATE TO MARCH 6, 2014 AT 1:30PM.						
2. TO PROVIDE RESPONSES TO VENDORS' QUESTIONS REGARDING THE ABOVE SOLICITATION. QUESTION AND ANSWER PAGES ARE ATTACHED.						
3. TO REVISE THE ORIGINAL SPECIFICATIONS, SEE LIST OF CHANGES ATTACHED AND COMPLETE SET OF REVISED SPECIFICATIONS ATTACHED.						
4. TO PROVIDE ADDENDUM ACKNOWLEDGMENT. THIS DOCUMENT SHOULD BE SIGNED AND RETURNED WITH YOUR BID. FAILURE TO SIGN AND RETURN MAY RESULT IN THE DISQUALIFICATION OF YOUR BID.						
***** END OF ADDENDUM NO. 1 *****						

SIGNATURE: *[Signature]* TELEPHONE: 763-559-2225 DATE: 3/03/2014
 TITLE: CEO FEIN: 41-1593424 ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO SOLICITATION, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: AGR1412

Instructions: Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

Acknowledgment: I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

Addendum Numbers Received:

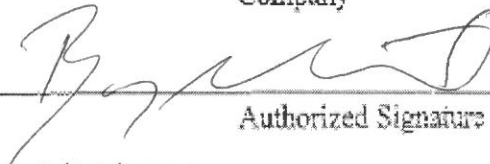
(Check the box next to each addendum received)

- | | |
|--|--|
| <input checked="" type="checkbox"/> Addendum No. 1 | <input type="checkbox"/> Addendum No. 6 |
| <input type="checkbox"/> Addendum No. 2 | <input type="checkbox"/> Addendum No. 7 |
| <input type="checkbox"/> Addendum No. 3 | <input type="checkbox"/> Addendum No. 8 |
| <input type="checkbox"/> Addendum No. 4 | <input type="checkbox"/> Addendum No. 9 |
| <input type="checkbox"/> Addendum No. 5 | <input type="checkbox"/> Addendum No. 10 |

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further understand that any verbal representation made or assumed to be made during any oral discussion held between Vendor's representatives and any state personnel is not binding. Only the information issued in writing and added to the specifications by an official addendum is binding.

Solutran

Company



Authorized Signature

3/03/2014

Date



State of West Virginia
 Department of Administration
 Purchasing Division
 2019 Washington Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

Solicitation

NUMBER
AGR1412

PAGE
1

ADDRESS CORRESPONDENCE TO ATTENTION OF:
DEAN WINGERD 304-558-0468

*622132459 763-559-2225

SOLUTRAN INC
 3600 HOLLY LANE #60
 PLYMOUTH MN 55447

VENDOR

SHIP TO

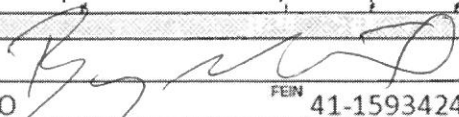
DEPARTMENT OF AGRICULTURE
 MARKETING & DEVELOPMENT
 BUILDING 1, ROOM M28
 1900 KANAWHA BOULEVARD, EAST
 CHARLESTON, WV 25305 304-558-2221

DATE PRINTED
02/12/2014

BID OPENING DATE: 03/04/2014

BID OPENING TIME 1:30PM

LINE	QUANTITY	UOP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
OPEN END CONTRACT						
THE WEST VIRGINIA PURCHASING DIVISION FOR THE AGENCY, WV DEPARTMENT OF AGRICULTURE, IS SOLICITING BIDS TO PROVIDE BANKING AND AUDITING SERVICES FOR THE CLEARING OF FARMERS MARKET NUTRITION PROGRAM VOUCHERS, PER THE ATTACHED SPECIFICATIONS.						
ATTACHMENTS INCLUDE:						
1. INSTRUCTIONS TO VENDORS SUBMITTING BIDS.						
2. GENERAL TERMS AND CONDITIONS.						
3. AGR1412 SPECIFICATIONS.						
4. CERTIFICATION AND SIGNATURE PAGE.						
5. PURCHASING AFFIDAVIT.						
6. RESIDENT VENDOR PREFERENCE (RVP) FORM.						
0001	1	LS		946-25		
BANKING AND AUDITING SERVICES FOR PROGRAM VOUCHERS						

SIGNATURE 	TELEPHONE 763-559-2225	DATE 2/28/2014
TITLE CEO	FEIN 41-1593424	

WHEN RESPONDING TO SOLICITATION, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'

REQUEST FOR QUOTATION #AGR1412

Banking & Auditing Services for Clearing of WV Senior Farmer's Market Nutrition
Program Food Instruments

11. MISCELLANEOUS:

- a. Contract Manager: During its performance of this Contract, Vendor must designate and maintain a primary contract manager responsible for overseeing Vendor's responsibilities under this Contract. The Contract manager must be available during normal business hours to address any customer service or other issues related to this Contract. Vendor should list its Contract manager and his or her contact information below. The Agency reserves the right to reject any staff proposed or later assigned to the project, and require the Vendor to remove them from the project. No change to the assigned Contract Manager may occur without prior, written (email suffices) notification of the Agency. Project staff meetings will occur at the Agency's location, as often as needed during the life of the contract, to address issues arising on the project. Attendance at these meetings by the Contact Manager is mandatory, optional for all other Vendor staff working on the project. All travel expenses to attend these meetings are the responsibility of the Vendor.

Contract Manager: Brad Hauser

Telephone Number: 763-519-7241

Fax Number: 763-559-8872

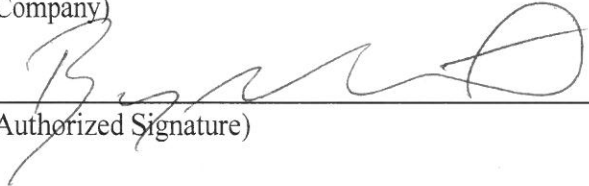
Email Address: Bradh@solutran.com

CERTIFICATION AND SIGNATURE PAGE

By signing below, I certify that I have reviewed this Solicitation in its entirety; understand the requirements, terms and conditions, and other information contained herein; that I am submitting this bid or proposal for review and consideration; that I am authorized by the bidder to execute this bid or any documents related thereto on bidder's behalf; that I am authorized to bind the bidder in a contractual relationship; and that to the best of my knowledge, the bidder has properly registered with any State agency that may require registration.

Solutran

(Company)



(Authorized Signature)

Barry Nordstrand

(Representative Name, Title)

763-559-2225

(Phone Number)

763-559-8872

(Fax Number)

February 28, 2014

(Date)

STATE OF WEST VIRGINIA
Purchasing Division

PURCHASING AFFIDAVIT

MANDATE: Under W.Va. Code §5A-3-10a, no contract or renewal of any contract may be awarded by the state or any of its political subdivisions to any vendor or prospective vendor when the vendor or prospective vendor or a related party to the vendor or prospective vendor is a debtor and: (1) the debt owed is an amount greater than one thousand dollars in the aggregate; or (2) the debtor is in employer default.

EXCEPTION: The prohibition listed above does not apply where a vendor has contested any tax administered pursuant to chapter eleven of the W. Va. Code, workers' compensation premium, permit fee or environmental fee or assessment and the matter has not become final or where the vendor has entered into a payment plan or agreement and the vendor is not in default of any of the provisions of such plan or agreement.

DEFINITIONS:

"Debt" means any assessment, premium, penalty, fine, tax or other amount of money owed to the state or any of its political subdivisions because of a judgment, fine, permit violation, license assessment, defaulted workers' compensation premium, penalty or other assessment presently delinquent or due and required to be paid to the state or any of its political subdivisions, including any interest or additional penalties accrued thereon.

"Employer default" means having an outstanding balance or liability to the old fund or to the uninsured employers' fund or being in policy default, as defined in W.Va. Code § 23-2c-2, failure to maintain mandatory workers' compensation coverage, or failure to fully meet its obligations as a workers' compensation self-insured employer. An employer is not in employer default if it has entered into a repayment agreement with the Insurance Commissioner and remains in compliance with the obligations under the repayment agreement.

"Related party" means a party, whether an individual, corporation, partnership, association, limited liability company or any other form or business association or other entity whatsoever, related to any vendor by blood, marriage, ownership or contract through which the party has a relationship of ownership or other interest with the vendor so that the party will actually or by effect receive or control a portion of the benefit, profit or other consideration from performance of a vendor contract with the party receiving an amount that meets or exceeds five percent of the total contract amount.

AFFIRMATION: By signing this form, the vendor's authorized signer affirms and acknowledges under penalty of law for false swearing (W. Va. Code §61-5-3) that neither vendor nor any related party owe a debt as defined above and that neither vendor nor any related party are in employer default as defined above, unless the debt or employer default is permitted under the exception above.

WITNESS THE FOLLOWING SIGNATURE:

Vendor's Name: Solutran

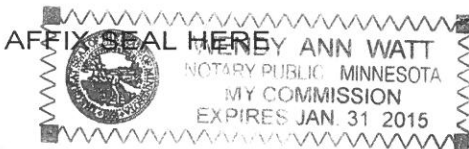
Authorized Signature: [Signature] Date: 2/28/2014

State of Minnesota

County of Hennepin, to-wit:

Taken, subscribed, and sworn to before me this 28 day of February, 2014.

My Commission expires: January 31, 2015.



NOTARY PUBLIC Wendy A. Watt

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I. Qualifications





Solutran is a privately-owned company that was organized in 1982. In 1989, Solutran won its first WIC FI processing contract. Solutran grew this new business line into an effective and efficient product offering that services 58 WIC, WIC FM, and Senior FM programs. Solutran has been in the WIC/WFMNP/SFMNP check processing business longer than any other check processor. Solutran currently process over 5.6 million WIC/WFMNP/SFMNP checks per month.











Solutran has been providing SFMNP check processing services to the Agency since 2007. Our 7 year relationship has grown and matured into a seamless working partnership where Solutran intimately understands the needs of the Agency. Our staff has remained consistent across the years. John Kruk will continue to provide excellent customer service on day-to-day issues, Bradley Houser will provide account management oversight and Brenda Berry is the executive level contact. Solutran has all of the RFQ required services in place and offers the Program the ease of continuing on with “business as usual” since there will be no new contract implementation.







By partnering with Solutran, you get a dedicated team working with you to provide attentive, responsive service as well as a strong business relationship. We take pride in the personal service and strong relationships that our clients desire. These "soft skills", combined with our years of experience and focus on customized payment solutions, bring you a uniquely flexible financial processing service. Solutran provides proven, cost-effective results — with integrity.

A. Experience

Solutran provides banking, auditing and clearinghouse services for 31 Farmers’ Market Programs. The following is a list of our current Farmers’ Market customers.

FMNP / SFMNP Experience	
 Alabama	Alabama Market Authority FMNP/SFMNP (2005 - present) <ul style="list-style-type: none"> • Monthly Check volume <ul style="list-style-type: none"> ○ FMNP – 4,528 ○ SFMNP – 51,719
 Arizona	Arizona FMNP/SFMNP (1991- present) <ul style="list-style-type: none"> • Monthly Check volume <ul style="list-style-type: none"> ○ FMNP – 5,400 ○ SFMNP – 5,500
 Arkansas	Arkansas FMNP (1995- present) <ul style="list-style-type: none"> • Monthly Check volume – 4,200
 Iowa	Iowa FMNP/SFMNP (1999- present) <ul style="list-style-type: none"> • Monthly Check volume <ul style="list-style-type: none"> ○ FMNP – 26,000 ○ SFMNP – 35,000

FMNP / SFMNP Experience	
 Kansas	Kansas SFMNP (2010- present) <ul style="list-style-type: none"> • Monthly Check volume - 7,000
 Kentucky	Kentucky SFMNP (2006- present) <ul style="list-style-type: none"> • Monthly Check volume - 14,802
 Maine	Maine FMNP (2010- present) <ul style="list-style-type: none"> • Monthly check volume - 1,000
 Maryland	Maryland FMNP / SFMNP (1999- present) <ul style="list-style-type: none"> • Monthly Check volume: <ul style="list-style-type: none"> ○ FMNP – 22,000 ○ SFMNP – 13,500
 Mississippi	Mississippi FMNP / SFMNP (2007- present) <ul style="list-style-type: none"> • Monthly Check volume <ul style="list-style-type: none"> ○ FMNP – 3,000 ○ SFMNP – 4,000
 Montana	Montana FMNP (1999- present) <ul style="list-style-type: none"> • Monthly Check volume - 1,000
 Nebraska	Nebraska FMNP / SFMNP (1997- present) <ul style="list-style-type: none"> • Monthly Check volume <ul style="list-style-type: none"> ○ FMNP – 10,000 ○ SFMNP – 6,000
 New Jersey	New Jersey FMNP / SFMNP (1999- present) <ul style="list-style-type: none"> • Monthly Check volume <ul style="list-style-type: none"> ○ FMNP – 8,000 ○ SFMNP – 17,000
 North Carolina	North Carolina FMNP (2003- present) <ul style="list-style-type: none"> • Monthly Check volume -8,000
 Oklahoma	Chickasaw Indian Nation FMNP / SFMNP (1999- present) <ul style="list-style-type: none"> • Seasonal Check volume <ul style="list-style-type: none"> ○ FMNP – 15,500 ○ SFMNP – 12,000

FMNP / SFMNP Experience	
 Rhode Island	Rhode Island FMNP / SFMNP (1998- present) <ul style="list-style-type: none"> • Monthly Check volume <ul style="list-style-type: none"> ○ FMNP – 4,000 ○ SFMNP – 4,000
 South Carolina	South Carolina Department of Social Services SFMNP (2008- present) <ul style="list-style-type: none"> • Monthly Check volume - 10,000
 Virginia	Virginia Department for the Aging SFMNP (2009- present) <ul style="list-style-type: none"> • Monthly Check volume -17,588
 West Virginia	West Virginia SFMNP (2007- present) <ul style="list-style-type: none"> • Monthly Check volume <ul style="list-style-type: none"> ○ FMNP – 2,000 ○ SFMNP – 176,000
 Wisconsin	Wisconsin FMNP/SFMNP (1991- present) <ul style="list-style-type: none"> • Monthly Check volume <ul style="list-style-type: none"> ○ FMNP – 18,000 ○ SFMNP – 23,000
Territories of the United States	
Guam FMNP (1994- present) <ul style="list-style-type: none"> • Monthly Check volume - 5,000 	 Guam

References

Solutran has a long list of satisfied customers. We narrowed this list to two customer references:

Alabama FMNP/SFMNP

Solutran has been a contractor for the Alabama Market Authority Program since 2005. The Alabama Farmers' Market Program has Solutran process over 400,000 FIs per season. As part of our contract with Alabama, Solutran provides account maintenance, monthly bank statements, FI processing according to program determined requirements, electronic paid files and reports, and access to processed checks via SOAR (Solutran's Online Account Reporting system.)

Contact Information

Mr. Don Wambles
 Director
 Alabama Farmers Market Authority
 770 Washington Ave, Ste 330
 P. O. Box 302700
 Montgomery, AL 36130-2700
 Phone: (334) 242-2661
 Email: Don.Wambles@fma.alabama.gov

Mississippi FMNP/SFMNP

Solutran has been a contractor for the Mississippi Department of agriculture since 2007. The Mississippi Farmers' Market Program has Solutran process over 42,000 FIs per season. As part of our contract with Mississippi, Solutran provides account maintenance, monthly bank statements, FI processing according to program determined requirements, electronic paid files and reports, and access to processed checks via SOAR .

Contact Information

Mr. Purvie Green
 Farmer Market Manager
 Mississippi Department of Agriculture
 121 N. Jefferson St.
 Jackson, MS 39201
 Phone: (601) 359-1168
 Email: purvie@mdac.state.ms.us

B. Contract Manager

Bradley Hauser will be the contract manager. He has directly participated in all of Solutran's Farmer Market accounts. The following is Bradley's resume:

Bradley Hauser

Phone: (763) 519-7241
 Fax number: (763) 519-559-8872
 Email: bhauser@solutran.com

EXPERIENCE

Account Relationship Management 13 years
 WIC Program 9 years
 Check Processing Operations 7 years
 EBT Experience 3 years

PROGRAM RELATED QUALIFICATIONS

- Project management
- Farmers' Market subject matter expertise
- Banking/Financial operations management
- WIC subject matter expertise
- Web reporting
- Client service

CAREER SUMMARY

Bradley Hauser has worked at Solutran for over 20 years with much of his career supporting and/or selling to clients in the check and ACH processing industries. He is the most senior Account Manager at Solutran. His tenure includes working with clients in the direct marketing, publishing, retail and WIC industries. Experience with retail, particularly grocers, provided great insight to WIC payment processing. He capitalized on this knowledge as he transitioned to supporting WIC clients in the recent three years. Early in his career, he spent a number of years in operations including serving as the evening Check Operations Manager. Brad's experience in operations served him well throughout his career providing a great knowledge base with payment processing.

CAREER HIGHLIGHTS

- Lead Account Manager at Solutran for all Farmers' Market and WIC-related business successfully supporting approximately 58 WIC, Farmers Market and Senior Farmers Market entities.
- Demonstrates solid knowledge on Farmers' Market and WIC payment and exception processing between Agencies, retailers and Solutran operations
- Supported top customers at Solutran throughout his career continually striving to bridge client needs with product evolution through successful implementations and on-going client support.
- Vast knowledge in the payments industry including check, ACH, returns, exceptions and now EBT.
- Key resource for working with Senior Management on contracts and contract renewals.

EDUCATION

University of St. Thomas, St. Paul, MN: BS, Marketing

CERTIFICATIONS

Certified Treasury Professional (CTP)

II. Mandatory Requirements

A. Banking Services – Internet-based FI System

Solutran agrees to provide the requirements found in the following sections of the RFQ:

- 4.1.1.1
- 4.1.1.2
- 4.1.1.3
- 4.1.1.4
- 4.1.1.5
- 4.1.1.6

These services will be provided to the Agency with the same level of excellence that is currently experienced.

B. Printing and Delivery of Food Instruments

Solutran will use The Creative Division of Royal Business Forms (Creative) to provide the printing and distribution of FI stock for the Agency. Creative is located at 600 Twelve Oaks Center Dr., Suite 215, Wayzata, MN 55391. Mark Heesen is the contact person for the Program. Mark can be reached at mheesen@cbfmn.com or (952) 476-2200.

Creative's relationship with Solutran dates back to 1986 when Creative started producing rebate checks for Solutran's customers. What began as a singular program to print rebate checks has grown into a specialized line of MICR document product offerings that includes the FM/WIC market. In 1995 Creative entered the WIC market. Creative handles checks for numerous state WIC, WFMNP or SFMNP programs. They provide services to Alabama, Iowa, Hawaii, Louisiana, Maryland, Mississippi, Montana, Nebraska, New Jersey, North Carolina, Rhode Island, South Carolina, West Virginia, Wisconsin, the territory of Guam, and several Native American Tribes. Over the past 14 years Creative has produced hundreds of millions of checks for WIC, WFMNP, and SFMNP programs for Solutran customers.

Solutran agrees to provide, through our subcontractor Creative Business, the requirements found in the following sections of the RFQ:

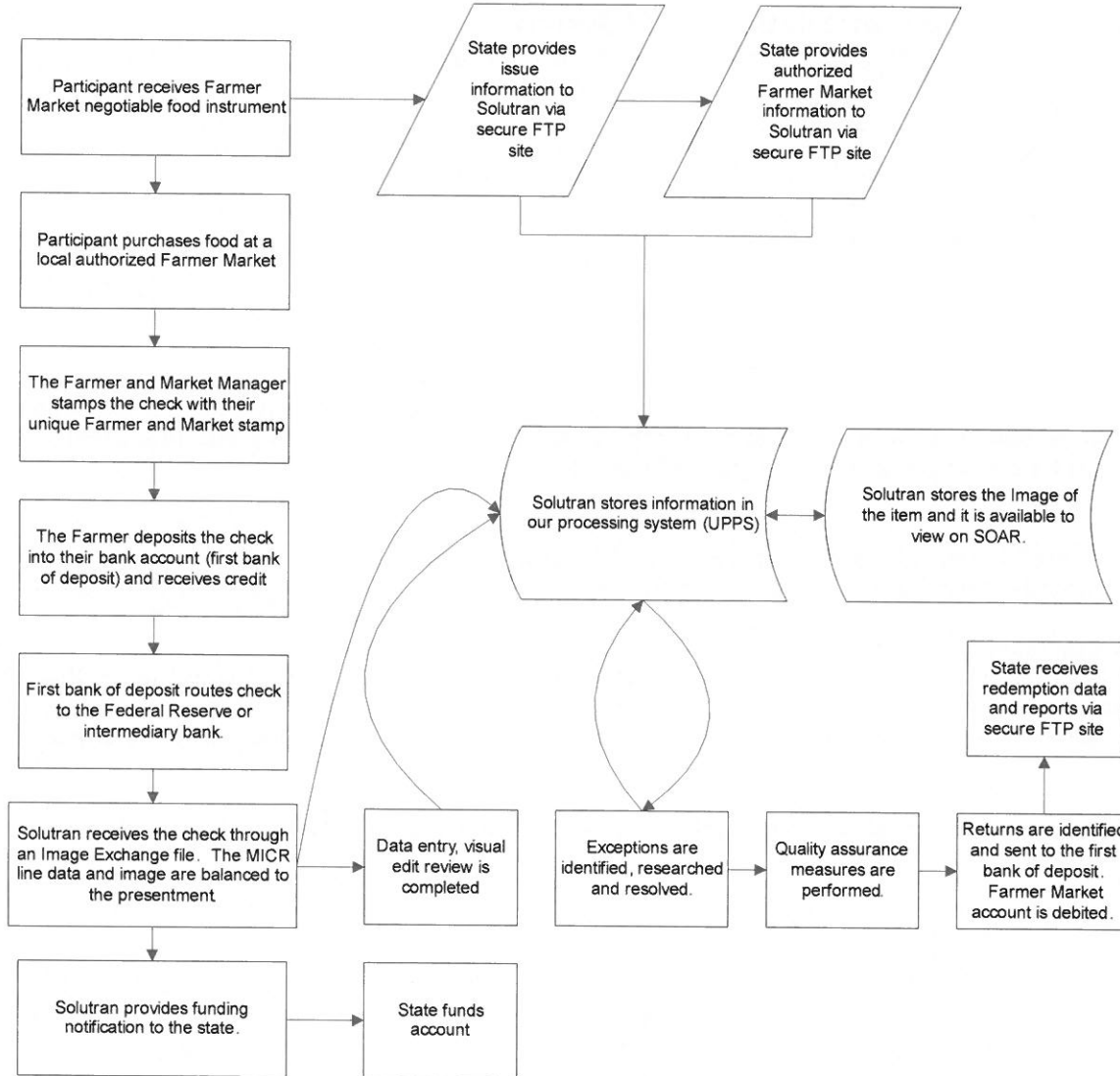
- 4.1.2.1
- 4.1.2.2
- 4.1.2.3
- 4.1.2.4
- 4.1.2.5
- 4.1.2.6
- 4.1.2.7

These services will be provided to the Agency with the same level of excellence that is currently experienced.

C. Banking Services – Clearing Food Instruments

1. Processing Overview

The following chart and narrative discusses the flow of Farmers’ Market FIs from the participant to receipt by Solutran and Solutran’s processing of the FIs and outputs provided to the Agency.



At an authorized farmer, the participant selects the allowable food items. Farmer stamp number is manually entered by the farmer at the time the instrument is redeemed. The farmer deposits the checks at their local bank and receives credit.

Each FI has a MICR line containing information that includes the routing and transit number, account number, serial number, and dollar amount. As the checks are presented through the banking and Federal Reserve channels, the MICR line is captured. An image exchange (IE) file containing the MICR line detail and item image is presented to Solutran for settlement.

To properly process FIs according to the requirements of this RFQ, we understand that the Agency will provide the following file:

- **Vendor File-** A complete file of farmer information that will contain farmer name, stamp number, and address. Updates to these files will be provided periodically by the Department.

Day 1

Image exchange files are sent directly to Solutran from the Federal Reserve and various presenting banks for settlement.

Solutran's Account Services Department loads the image exchange files. They perform reject repair and balancing on all files. Electronic cash letters are reconciled to the Federal Reserve and presenting banks calculated totals.

Processing Image Exchange Cash Letters

Solutran currently receives 100% of Farmers Market FIs through image exchange cash letter presentments. Solutran starts downloading files at approximately 12:00 a.m. Central Time and continues until all files have been pulled into our system. Each file presented is segregated by who sent the file, either the Federal Reserve or various presenting banks. Our system expedites processing because we have the capability to process multiple files concurrently. Solutran loads all MICR data and images provided in the image exchange file. We perform system edits and repair incomplete MICR on FIs that fail one of the control table edits. Each FI is assigned a unique sequence number which is maintained in our processing system.

Reconciling Image Exchange Cash Letters

Once the MICR detail is captured and rejects repaired, the rejects are merged with the non-rejected FIs and reconciled the image exchange file total. It is during this first phase that the FI serial number and the processed date (the date the instruments are received by Solutran for processing) are determined. At times during these processes, checks are identified which need to be adjusted. These adjustments occur and are transparent to the Agency as the changes are made prior to charging the Agency's bank account.

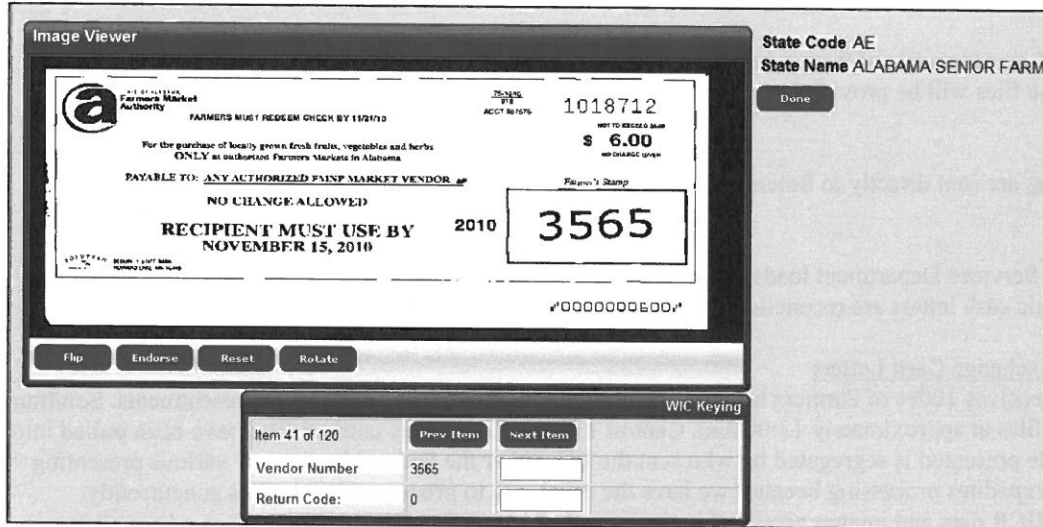
The grand total of all the entries are balanced to the overall presentment charges and Solutran provides the Agency with a funding request.

Capture Farmer Number and Returns

As each cash letter entry is reconciled, the data and images are imported to the WICKey application.

The Solutran Data Entry operators begin to manually capture the farmer number as well as reviewing each FI for specific manual edits. FIs which fail to meet the Agencies manual review edits and/or FIs with an invalid or missing farmer number will be flagged for research and possible return.

The following is a screen shot of our WICKey data entry screen where farmer numbers are keyed from the image of the FI.



The Account Services area currently has 8 full-time dedicated data entry operators who start at 6:30 a.m. Central Time. In addition to the dedicated FM/WIC processing team, Solutran also draws on other operational staff with WIC/FM experience. This team consists of 10 team members. Start times are flexible and based upon the current volume and ability to meet client deadlines. Batches of instruments are automatically assigned to a data entry operator when they select a batch.

The operator is responsible for reviewing the edit requirements of the Agency to ensure that the instruments meet the Agency criteria. As some of these edits can have various interpretations, the Account Services area has a Sr. Data Entry Representative, a Sr. WIC Reconciler as well as the Manager who are available to answer questions or escalate issues of concern to the Solutran WIC Resource Center. If the instrument fails to meet the expected results or is questionable, the data entry operator will flag it for further research by the Solutran WIC Reconciliation Team. Each data entry operator is responsible for maintaining production at a minimum of 100% of the productivity target (all exceed this target) to ensure that we meet client deadlines. Quality issues are detected and corrected in the reconciliation phase. Each issue is addressed with the data entry operator and is part of the employee's performance review.

Images of all FIs captured are available for viewing by serial number and dollar amount the day after processing.

Day 2

Once all FIs are captured with the instrument serial, farmer numbers, and processing date exceptions are identified against the edits and history information stored in UPPS.

The image of the exception checks are imported to the Exception Image Browse Queue. Exceptions are assigned to the reconciler by exception reason code. The following chart indicates possible exception reasons, the cause, Solutran controls, and resolution.

Exception Reason	Cause	Control and Resolution
Invalid Farmer	Farmer number was not keyed correctly.	When the farmer number is incorrectly keyed, the system alerts the operator that the farmer is invalid. This requires the operator to re-key the number for validation. If the number was captured accurately and is still invalid, the item will be returned.
	Farmer number was properly keyed but not present on the vendor file provided by the State.	When there are more than 5 instruments with the same invalid farmer number, Solutran will contact the Department and inform them of the issue and provide a timeframe for the Department to respond with a pay/no-pay decision.
Unreadable Farmer Stamp/ Missing Farmer Stamp	Farmer does not stamp the instrument properly.	Solutran will attempt to capture the farmer number using the farmer endorsement information on the back of the instrument compared to the information provided by the Department in the vendor file. If the farmer number can be determined, the item will be paid. If the farmer number cannot be determined, it will be returned.
Deposited Late	Instrument was presented after the account is closed.	Solutran will contact the Department if we receive a farmer check after November 16 th for a pay/no pay decision.
Second Presentment	Instrument was returned and is re-deposited by the farmer.	If the instrument can be re-deposited with correction we will review the instrument to determine payment. If the instrument cannot be re-deposited with correction, the check will be returned.
Duplicate Item	Duplicate instrument received through the banking channels.	Solutran receives duplicate instrument, meaning the instrument is a replication of an earlier presented instrument; we will complete an adjustment to the presenting bank and receive credit
	Instrument serial number was captured incorrectly on one of the two clearings.	If the instrument serial number was captured incorrectly on the second presented item, it will be corrected and paid if it meets all other edits. If the first instrument indicates the incorrect instrument number, the State will be informed of the correct instrument number.
	Fraud Item	The instrument would be returned.

Exception Reason	Cause	Control and Resolution
Invalid Dollar Amount	MICR line is for an amount other than \$2.00.	Our UPPS system knows the dollar allowable for each account. If the MICR file contains a dollar amount different than the allowable, we will submit for an adjustment.
Invalid Serial Number	Instrument serial number does not meet the Department requirement for length.	This is an internal Solutran control. As items are processed, we validate instrument serial number length to ensure it is correct and meets the Department requirement.

Throughout the reconciliation process, checks identified as being a return are placed in the Bank of First Deposit (BOFD) keying application. The BOFD keying application allows the checks to be returned via image exchange versus returning the paper instruments. The BOFD routing number is keyed and return reason is placed on the image of the instrument. An example of a returned instrument image is shown.

The image shows a check from the West Virginia Department of Agriculture. The MICR line at the bottom reads: **6 (Six) Dollars for Fruits and Vegetables**. A large stamp in the center reads: **Missing Signature - Do Not Redeposit**. The check number is **49684690** and the amount is **31308**. The date is **January 27, 2011**. The MICR line at the bottom of the check is **⑆ 496**.

Once all the FIs are reconciled, redemption files are created for the Agency. All paid and return detail by instrument including return reason code will be submitted on a daily basis. The file is placed in the secure FTP site for pick up by the Agency the following morning along with the file of reports created for that processing day. Reports provide summary data and detail for instruments in the redemption file.

FM Edit Scripts

We have in place the edits required by the West Virginia Department of Agriculture. So that each data entry operator has a complete understanding of the Program's unique edit requirements, a document is used at each data entry station as a guide for the operators to assure that each of the Program's unique edit criteria is followed. The Agencies current scripts for return reasons used by Solutran Operations are provided below:

WEST VIRGINIA SENIOR FARMER (WS) – 806434
 Updated: 6.2012

- 01 MISSING VENDOR NUMBER
- 03 UNREADABLE VENDOR NUMBER
 PAY UNREADABLE VENDOR NUMBERS UNDER VENDOR NUMBER 8888
- 07 INVALID VENDOR NUMBER- VOID DO NOT REDEPOSIT
- 21 MISSING SIGNATURE
 "X" IS ACCEPTABLE

- 31 ALTERED – VOID DO NOT REDEPOSIT
- 38 ENCODING ERROR – CORRECT AND RESUBMIT
IF THE VENDOR IS AN INTERNAL SPIN VENDOR, ADJUST VIA SPIN, AND DO NOT RETURN.
- 50 SECOND PRESENTMENT – VOID DO NOT REDEPOSIT
CONSIDERED A SECOND PRESENTMENT:
 - INVALID VENDOR NUMBER
 - ALTERED
 - ALLOWED FOR SECOND PRESENTMENT:
 - MISSING VENDOR NUMBER
 - UNREADABLE VENDOR
 - MISSING SIGNATURE
- 51 OVER ACCOUNT MAX

2. RFQ Specifications

The following chart provides the RFQ section number and Solutran’s commitment to each requirement.

Section Number	Response
4.1.3.1	<p>Solutran agrees to reject FIs for the return reasons currently in place under the expiring contract with West Virginia WIC. Upon award, we will discuss with the Agency if there are any changes needed to these reasons.</p> <p>Upon comparison of requirements in this section of the RFQ to the services we currently provide to the Agency, we have identified significant discrepancies in file exchanges and the provision of ACH payments. First the Agency only provides electronic vendor information under the existing contract. The RFQ requires a more extensive exchange of files. Upon award we will discuss these changes with the Agency and if there is a need for Solutran to ingest the new files, we will provide a programming fee for the project.</p> <p>Second, we serve no other Senior Farmers' Market Programs that provide ACH payments to farmers. We would like to understand the goal of performing this service. Upon award we will discuss this change with the Agency and if there is a need for Solutran to provide the ACH service, we will provide a programming fee for the project.</p>
4.1.3.2	Solutran will provide this service.
4.1.3.3	We serve no other Senior Farmers' Market Programs that provides ACH payments to farmers. We would like to understand the goal of performing this service. Upon award we will discuss this change with the Agency and if there is a need for Solutran to provide the ACH service, we will provide a programming fee for the project.
4.1.3.6	Solutran will provide this service.
4.1.3.7	Solutran will provide this service.
4.1.3.8	Solutran will provide this service.
4.1.3.9	Solutran will provide this service.
4.1.3.10	Solutran will provide this service.
4.1.3.11	Solutran will provide this service.
4.1.3.12	Solutran will provide this service.
4.1.3.13	Solutran will provide this service.
4.1.3.14	Solutran will provide this service.
4.1.3.15	Solutran will provide this service.
4.1.3.16	Solutran will provide this service.
4.1.3.17	Solutran will provide the secure FTP site and reports as we presently do. The Agency only provides

Section Number	Response
	electronic vendor information under the current contract. The RFQ requires a more extensive exchange of files. Upon award we will discuss these changes with the Agency and if there is a need for Solutran to ingest the new files, we will provide a programming fee for the project.
4.1.3.18	Solutran will provide this service with the stipulation that the daily invoice deadline be discussed once award has been made.

Solutran Online Reporting System (SOAR)

The following narrative discusses Solutran’s solution to section 4.1.3.15 and 4.1.3.16 of the RFQ.

Solutran’s Online Account Reporting (SOAR) is a user-friendly website that allows for customized query execution based on specific user needs. Results provide check images and specific data pertaining to the WIC instruments. SOAR is currently accessed by over 700 Solutran clients.

System Information

SOAR is a proprietary system developed specifically for our clients and their programs’ needs. The requirements for using SOAR are username and password (provided by Solutran), Internet access, and one of the following web browsers: Microsoft Internet Explorer version 4.0 or higher, or Netscape Navigator (Netscape Communicator) 4.7 or higher.

System Security

Solutran understands the privacy issues surrounding access to participant data via check image or data, therefore our system has multiple levels of security to protect the privacy and safety of your program’s account information.

The first time you log into SOAR it will require you to change your password. You can follow the instructions in the box prompted upon initial log-in. Once a user logs into SOAR, Solutran uses encryption and user authentication to secure information between customers and SOAR. Solutran also utilizes cookies to increase the security of a SOAR session. The main purpose of cookies is to identify users and possibly prepare customized actions for them. For example, we use cookies to automatically terminate a session if a customer forgets to logout. During your session SOAR will verify that your browser is utilizing the highest level of security available.

Search Screen Capabilities

The Solutran system allows you to customize your search criteria based on your particular needs. The standard search criteria included are:

- **Date** – Used to narrow down the time frame that a check was processed to speed up receiving search results.
- **Account Number** – This allows refinement of the search to a specific account (WFMNP, or SFMNP).
- **Check Number** – Used for specific check number search, range of check numbers or up to five check numbers at time in the same query execution.
- **Check Amount** – Used to find checks that were redeemed for a specific dollar amount or within a dollar range.
- **Type Code (Voucher Code)** – The type code is the State provided code that represents the food package code for a specific check. This criterion allows the user to search all food package codes, specific food package codes, or up to five at a time in the same query execution. This sort function does not apply to FM accounts.
- **Check Status** – This criterion allows the user to search for different types of paid checks such as compliance buys allows searches by rejection reason.
- **Peer Group** – This criterion is provided by the State and allows queries by vendor peer group or more precise query execution by entering in up to five particular peer groups. This sort function does not apply to FM accounts.
- **Vendor Number** – Used to refine a search to a specific vendor or range of vendor numbers.
- **Redeemed Maximum %** – This allows a percentage or a range of percentages to be entered and return the results of which checks were redeemed within that percentage to the maximum allowable. This sort function does not apply to FM accounts.

The following is a screen shot of our standard search screen that does not contain any customized search data parameters with a vendor number chosen as a search.

Results Screen Capabilities

Once the user has selected the search criteria, Solutran returns the search results per the illustration below. This screen displays individual information for each check, a hyperlink to the respective image and more detailed information.

#	Date	Check #	Vendor #	Amount	Max Amount	Check Status
1	06/04/2009	24084950	707	17.35	27.99	P0
2	06/04/2009	24084952	707	18.42	25.16	P0
3	06/04/2009	26531001	707	31.51	39.79	P0
4	06/04/2009	32811951	707	19.66	34.38	P0
5	06/04/2009	32813439	707	55.96	61.08	P0
6	06/04/2009	32813440	707	67.35	75.52	P0
7	06/04/2009	32813441	707	16.92	22.31	P0
8	06/04/2009	33165057	707	24.53	27.75	P0
9	06/04/2009	33165064	707	39.50	43.27	P0
10	06/04/2009	33652683	707	26.45	39.15	P0
11	06/04/2009	33652761	707	13.57	25.39	P0
12	06/04/2009	33655220	707	41.79	48.31	P0
13	06/04/2009	33656594	707	13.88	25.16	P0
14	06/04/2009	34011204	707	23.93	27.99	P0
15	06/04/2009	34014567	707	33.67	40.24	P0
16	06/04/2009	34015323	707	18.29	39.20	P0
17	06/04/2009	34286220	707	26.97	39.20	P0
18	06/04/2009	34291198	707	25.43	29.81	P0
19	06/04/2009	34292752	707	17.92	25.27	P0
20	06/04/2009	34295478	707	73.85	80.55	P0

Clicking once on a column header sorts these results based on that field in ascending order. An additional click on the column header sorts the results based on that field in descending order. Clicking on the instrument number will allow you to retrieve the image of the instrument as well as other supporting information tying to the particular item. SOAR also allows the user to download the results into a comma separated value file (which can be loaded into Excel for data manipulation).

Sample Instrument Image:

The check image is displayed with both front and back images showing. The user may customize the view to enlarge parts of the check or rotate the check image. On the following page is an example of the check image display.

SOLUTRAN
Solutran Online Account Reporting
Home
Logout
Jump Date

John Kruk >
> Check Query
10/10/11 >

4 of 1420 <Previous> >Next> [All Items] [New Search]

[Normal View] [Small] [Front] [Back] [Back Rotated] [Help] Click Image to Zoom In

Date: 10/05/2011	First Use Date:
Amount: \$6.00	Last Use Date:
Original Check: 110222	Paid/Return Status: P16 - Redeemed at Max
Vendor Stamp: 3187	Agency ID:
Package/Type:	Clinic Code:
Peer Group: 1	Redeemed Date:

STATE OF ALABAMA
Farmers Market Authority

FARMERS MUST REDEEM CHECK BY 11/21/11

For the purchase of locally grown fresh fruits, vegetables and herbs
ONLY at authorized Farmers Markets in Alabama

PAYABLE TO: ANY AUTHORIZED FMNP MARKET VENDOR

NO CHANGE ALLOWED

Farmer's Stamp: 3187

2011

RECIPIENT MUST USE BY NOVEMBER 15, 2011

NOT TO EXCEED BALANCE \$ 6.00

NO CHANGE GIVEN

110222 09191248 807576

Ralph Brown
MUST BE DEPOSITED BY NOVEMBER 21, 2011

4 of 1420 <Previous> >Next>
[All Items] [New Search]

Check images can be printed. The printed copy will have both the front and back on the front of a single piece of paper.

Monthly/Daily Reports

The Check Summary Query function in SOAR provides the user the ability to look at data in a summary mode by month, by day, by paid code or by return code. The following screen shot shows a query for May 2009 through July 2009.

WIC SUMMARY REPORT
Account:
Date Range: 05/01/2009 - 07/31/2009 [\[Download\]](#)

MONTH	Paid Check Count	Amount Paid	Rejected Check Count	Amount Rejected
May	159061	\$3,068,939.49	855	\$18,004.26
Jun	164343	\$3,103,398.14	803	\$19,144.38
Jul	202291	\$3,207,673.72	1344	\$25,096.07

[Click HERE to return to report menu](#)

In the above screen shot, summary data for May through July is provided month by month. The summary data is displayed by month, paid instrument count, amount paid, rejected instrument count, and amount rejected. By clicking on the name of a specific month, a daily breakdown for that month is displayed as shown below.

WIC SUMMARY REPORT					
Account: 805300-H UT					
Date Range: 05/01/2009 - 05/31/2009					[Download]
Date	Paid Check Count	Amount Paid	Rejected Check Count	Amount Rejected	
05/01/2009	4546	\$67,316.91	52	\$660.99	
05/04/2009	9031	\$131,268.76	73	\$1,013.79	
05/05/2009	8687	\$198,014.40	31	\$780.87	
05/06/2009	18366	\$438,967.51	42	\$1,349.28	
05/07/2009	12900	\$296,573.92	53	\$1,645.68	
05/08/2009	3489	\$74,919.89	11	\$259.18	
05/11/2009	10335	\$223,730.97	54	\$1,295.95	
05/12/2009	5964	\$123,423.22	22	\$435.01	
05/13/2009	9075	\$186,442.39	54	\$1,587.28	
05/14/2009	9546	\$185,426.55	36	\$665.06	
05/15/2009	2876	\$50,767.67	0	\$0.00	
05/18/2009	9205	\$172,583.27	73	\$1,599.75	
05/19/2009	3808	\$64,836.90	10	\$252.48	
05/20/2009	11086	\$196,333.86	104	\$2,143.66	
05/21/2009	6388	\$111,174.19	98	\$1,482.88	
05/22/2009	5880	\$101,879.52	13	\$262.47	
05/26/2009	6039	\$102,269.65	18	\$303.75	
05/27/2009	7967	\$129,519.76	34	\$686.11	
05/28/2009	9892	\$153,649.86	60	\$1,282.24	
05/29/2009	3981	\$59,840.29	17	\$297.83	

[Click HERE to return to report menu](#)

As with Solutran's other screens, blue underlined data fields are hyperlinks that drill down farther into detailed data ultimately resulting in individual instrument information.

Solutran uses a system of paid codes to identify if the instrument has had any exception handling and then assigns a specific code to that instrument record. For example if an instrument was a compliance buy, the system would apply a paid code of P03. By clicking on the paid instrument count hyperlink, the user will see how the processed items are summarized into the various paid codes.

Clicking on a specific category name displays a breakdown for that category at the individual check level. See the screen shot below.

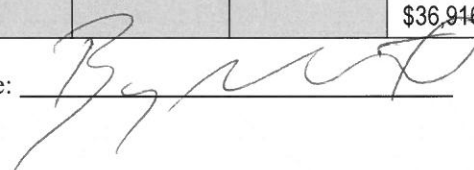
Items Found: 2 Total \$45.04		Page 1 of 1		Page: [First] <Previous< >Next> [Last]		
[New Search] [Help with this Screen] [20 per Page] [50] [100] [500] [Download]						
#	Date	Check #	Vendor #	Amount	Max Amount	Check Status
1	05/01/2009	29200487	407	24.22	0.00	P13
2	05/01/2009	29200482	407	20.82	0.00	P13
Items Displayed: 2 Total \$45.04		Page 1 of 1		Page: [First] <Previous< >Next> [Last]		

On each results screen, there is a download function to execute a download into a comma CSV file that can be used with Excel

III. Pricing Page

#	Description of Service	Unit of Measure	Unit Cost	Estimated Yearly Quantity	Extended Total
1	Price per FI for FIs presented, edited, and paid	FI	\$0.075	200,000	\$15,000.00
2	Data entry costs for capture of FMNP vendor number - 3 key strokes required	Key Stroke	Included in above price	200,000	\$ 0.00
3	Price per FI for FIs rejected	FI	\$1.25	1,000	\$ 1,250.00
4	Stamp from endorsement service	FI	\$0.65	5,000	\$ 3,250.00
5	Stop Payment for Selected Fis	FI	\$0.00	2	\$ 0.00
6	Cost for updating vendor files (submission of supplemental vendor transmissions)	Occurrence	\$0.00	12	\$ 0.00
7	Price for on-line/Internet (front & back) storage and access	Per Copy	\$0.00	200,000	\$ 0.00
8	Daily Balance Reporting (per Account per Month)	Account/per Month	\$300.00	6 Months	\$ 1,800.00
9	Daily wire transfer by 10:00 AM EST	Wire	\$3.00	252	\$ 756.00
10	Cost per Food Instrument printing & shipping FIs to agency	Each	\$0.0743	200,000	\$14,860.00
11	FDIC	Quarterly	Balances over \$0.00	0	\$ 0.00
12	Overdraft	At Occurrence when account in negative	Prime + 3% times negative balance	0	\$ 0.00
13	Programming Fee	Per hour	\$150.00	0	\$ 0.00
14	ACH Payment per FI	FI	\$1.00	0	\$ 0.00
Estimated Annual Grand Total					\$36,916.00

Vendor Name: Solutran

Signature: 

Note: Items 11, 12, 13 and 14 have been added by Solutran.

FDIC – If the Agency chooses to carry a balance instead of performing a zero account funding process, FDIC is charged by the Federal Deposit Insurance Commission to cover those balances on a quarterly base. All FDIC charges are based on balances at calendar quarter end. If the Agency chooses, to move to a zero balance funding process, there would be no FDIC charges.

Overdraft – If the Agency does not fund their account, an overdraft charge will occur. The charge will be Prime plus 3% of the negative balance.

Programming Fee – If at any time though the life of the contract the Agency wishes to make file or report changes, this fee would be applied for the hours of programming incurred by Solutran to make the change.

ACH Payment per FI – The RFQ requires ACH payments to farmers however did not provide an avenue to charge for this service. ACH payments are per FI.