

Appendix A Technical Specifications

96868 Credit Reporting and Monitoring

Scope of Work

JEA is seeking a vendor to provide tools to assess consumer risk at start of service. The tools that are needed consist of the following: credit/risk score; any report/removal of delinquent customer accounts (write off); ability to verify customer identity when provided with required information; and provide alerts of customer financial status already reported. Ability to accept and apply positive consumer payment activity.

Scope of Responsibility

Credit Reporting RFP – Technical Specs
Consumer Credit Services

- Consumer Credit Worthiness - The vendor will provide a mechanism to determine credit worthiness based on a customer's payment history, and recommend whether the incoming customer's utility services be deposited.
- Fraud Prevention and Identity reporting – JEA would like the vendor to provide a mechanism that would allow JEA representatives to authenticate the incoming customer's identity without the customer having to physically travel to JEA to provide proof of identification. The mechanism should be simple and easy to use by JEA employees and quick in the eyes of the customer.
- Ability to provide web access to the vendor's customer information input page, allowing the JEA person (customer applying via phone call) or the customer (applying for service on JEA.com) to enter their information for the purpose of determining risk and returning a value to JEA.
- Ability to provide a collections solutions to identify the identity of a utility applicant
- Ability to provide Red Flag compliant program solution on new and existing consumer accounts (i.e. deceased customer, minor, etc)
- Ability to generate a DAILY file that will JEA can use for mailing or emailing adverse action letters. Need both customer mail and email addresses to be reported to JEA.
- Ability to provide ad hoc reporting on the state of some or all accounts within the Residential portfolio of business
- JEA expects the vendor's web service to have the capability to accept a call placed directly from JEA's billing system (CC&B), so that JEA representatives do not have to log into the vendor website to run a credit check for each prospective customer.

Provide a single point of contact for the business.

JEA averages approximately 5600 consumer inquiries per month.

JEA averages approximately 700 consumer fraud prevention and identity inquiries per month.

Additional Requirements and known specs:

- The ability for a JEA employee to access a vendor website page from JEA.com, to complete a credit risk analysis on behalf of the customer at the time of a service request. The result should tell the requestor whether or not their new account is to be deposited, and whether JEA requires further consumer authentication before service is started.
- The ability to have a customer access a vendor website page from JEA.com, to complete a credit risk analysis at the time of a service request. The result should tell the customer whether their new account is to be deposited, and whether JEA requires further authentication from them before service is started.
- The ability to have a customer access a vendor website page from a JEA mobile application, to complete a credit risk analysis at the time of a service request. JEA does not currently have a mobile app, but we will be developing one.
- The ability for a customer's positive utility payment history to be included in their credit file - OR – provide a mechanism for the customer to positively impact their credit without JEA interaction. Currently, JEA reports only negative payment history.
- Be able to provide information regarding regulatory compliance in terms of consumer data protection
- Provide a link to a vendor help desk for technical website or reporting questions.

- Provide recommendations on current products offered by the vendor which can help JEA minimize depositing customers who are borderline based on scoring, but perhaps should not be deposited due to overall low credit risk that they represent.

At a minimum, JEA would expect the vendor to provide an ID match condition for the following:

- **Deceased or non-issued SSN** – an invalid number indicates possible fraud
- **Minor** – The provided SSN is tied to a minor
- **No Record found** - No information resides in the vendor database, unable to confirm the applicant
- **ID Match, Meets credit score cut** - The information provided matches the information in the vendor database, customer NOT to be charged a deposit
- **ID Match, Does not meet credit score cut** - The information provided matches the information in the vendor database, customer to be charged a deposit
- **ID Match, Fraud Alert Present** - Consumer was a victim of ID theft and/or placed a consumer statement on their file
- **ID Match to Other, Does not Meet Credit Score Cut** - The information provided shows a discrepancy in the vendor database
- **ID Match to Other, Fraud Alert Present** - Consumer was a victim of ID theft and/or placed a consumer statement on their file.
- **ID No Match** - No matching file. SSN identified with other consumer.
- **Credit Support Suppressed** - Consumer has frozen their credit file / File Frozen Due to State Legislation

Examples of potential messaging to be reported to JEA personnel, dependent upon the above match conditions are:

- Present two forms of ID to JEA – Deposit 2 Times Consumption required
- Present two forms of ID - Waive Deposit
- Waive Deposit
- "File Frozen Due to State Legislation"

Report Needs - these are reports that we require, some of which may be available in the vendor's standard reporting. JEA is interested to see the vendor's portfolio of available standard reporting:

1) Consumer Credit Reporting

- Provide archived data of past reports that were run on prospective customers at the time of a service request.
- Provide a summary of daily transactions, available via the vendor website.
- Be able to produce a report to populate adverse action letters to customers.
- Provide a macro excel file that will allow JEA personnel to summarize the historical data into various data elements including:
 - Timeframe/time range, Score range, number of inquiries by score, number of inquiries scored, percentage of overall scored, cumulative number scored and cumulative percentage scored based on results for a period of time.
 - Summarize the number of total records, number total scored and overall % scored for a selected timeframe.

2) Fraud and Identity Reporting

- Verifying customer identification - Provide a pass-rate report summary
- Verifying customer identification - Provide a volume report summary
- Verifying customer identification - Provide an exception report summary

Schedule of Completion:

New contract to be in place by January 15, 2020.

**Appendix B - Minimum Qualification Form
#96868 Credit Reporting and Monitoring**

GENERAL

THE MINIMUM QUALIFICATIONS SHALL BE SUBMITTED ON THIS FORM. IN ORDER TO BE CONSIDERED A QUALIFIED BIDDER BY JEA YOU MUST MEET THE MINIMUM QUALIFICATIONS LISTED BELOW, AND BE ABLE TO PROVIDE ALL THE SERVICES LISTED IN THIS SOLICITATION.

THE BIDDER MUST COMPLETE THE BIDDER INFORMATION SECTION BELOW AND PROVIDE ANY OTHER INFORMATION OR REFERENCE REQUESTED. THE BIDDER MUST ALSO PROVIDE ANY ATTACHMENTS REQUESTED WITH THIS MINIMUM QUALIFICATIONS FORM.

PLEASE SUBMIT VIA EMAIL TO: GARLJB@JEA.COM

RESPONDENT INFORMATION

COMPANY NAME: _____

BUSINESS ADDRESS: _____

CITY, STATE, ZIP CODE: _____

TELEPHONE: _____

FAX: _____

E-MAIL: _____

PRINT NAME OF AUTHORIZED REPRESENTATIVE: _____

SIGNATURE OF AUTHORIZED REPRESENTATIVE: _____

NAME AND TITLE OF AUTHORIZED REPRESENTATIVE: _____

MINIMUM QUALIFICATIONS:

- The Respondent shall be one of the three major credit reporting bureaus (in alphabetical order): Equifax, Experian, and TransUnion.
- The Respondent shall provide evidence of successful completion of two (2) similar Credit Reporting and Monitoring contracts within three (3) years of the Response Due Date. The contracts shall be of similar complexity as specified in Appendix A – Technical Specifications.

Please note, any Respondent whose contract with JEA was terminated for default within the last two (2) years shall have their Response rejected.

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96868 APPENDIX B – RESPONSE FORM
Credit Reporting and Monitoring

The Respondent shall submit all documents via email to: Brooke Garland at: garljb@jea.com.

Company Name: _____

Company's Address _____

Phone Number: _____ FAX No: _____ Email Address: _____

BID SECURITY REQUIREMENTS

- ☒ None required
☐ Certified Check or Bond Five Percent (5%)

TERM OF CONTRACT

- ☐ One-Time Purchase
☒ Annual Requirements
☐ Other, Specify- Project Completion

SAMPLE REQUIREMENTS

- ☒ None required
☐ Samples required prior to Response Opening
☐ Samples may be required subsequent to Bid Opening

SECTION 255.05, FLORIDA STATUTES CONTRACT BOND

- ☒ None required
☐ Bond required 100% of Bid Award

QUANTITIES

- ☐ Quantities indicated are exacting
☒ Quantities indicated reflect the approximate quantities to be purchased Throughout the Contract period and are subject to fluctuation in accordance with actual requirements.

INSURANCE REQUIREMENTS

Insurance required

PAYMENT DISCOUNTS

- ☐ 1% 20, net 30
☐ 2% 10, net 30
☐ Other _____
☐ None Offered

Item No.	ENTER YOUR BID FOR THE FOLLOWING DESCRIBED ARTICLES OR SERVICES Credit Reporting and Monitoring	TOTAL BID PRICE
	TOTAL BID PRICE (Transfer from Appendix B - Response Workbook)	\$<<insert TOTAL BID PRICE here>>

☐ **I have read and understood the Sunshine Law/Public Records clauses contained within this solicitation. I understand that in the absence of a redacted copy my proposal will be disclosed to the public “as-is”.**

RESPONDENT CERTIFICATION

By submitting this Response, the Respondent certifies that it has read and reviewed all of the documents pertaining to this Solicitation, that the person signing below is an authorized representative of the Respondent Company, that the Company is legally authorized to do business in the State of Florida, and that the Company maintains in active status an appropriate contractor's license for the work (if applicable). The Respondent also certifies that it complies with all sections (including but not limited to Conflict Of Interest and Ethics) of this Solicitation.

We have received addenda _____

_____ Handwritten Signature of Authorized Officer of Company or Agent _____ Date

_____ through _____

_____ Printed Name and Title