

**RFS 22-67238: PROCUREMENT and TRAVEL CARD PROGRAM
MINIMUM REQUIREMENTS
ATTACHMENT I**

The Minimum Requirements indicate the basic requirements that all Respondents must adhere to in order to be considered responsive. All Respondents must state their ability and willingness to meet these Minimum Requirements in their Transmittal Letter and in this attachment of their proposal. Failure to do so will be considered grounds for disqualification from further consideration.

Instructions: In the yellow shaded boxes, please confirm the Respondent's ability to meet each Minimum Requirement. If Respondent is unable to respond YES to all Minimum Requirements but believes they have an alternative solution, please provide the alternative solution with an explanation. Alternatives will be reviewed and considered by the State as to whether they satisfy the minimum requirements, but the State reserves the right to not accept proposed alternatives.

Respondent Name:

JPMorgan Chase Bank, N.A.

Minimum Requirement		Respondent Meets Minimum Requirement? (Yes/No)
Card Program Requirements		
1	Respondent must provide at a minimum the following card types: procurement card, travel card.	Yes.
2	Respondent must be able to issue cards to either an agency /entity or to an individual.	Yes.
3	Respondent must offer Corporate Liability.	Yes.
Card Format, Set Up & Delivery		
3	All cards issued must be chip-based for both domestic and international use.	Yes.
4	Respondent must be able to provide real (plastic) cards at no charge.	Yes.
5	Respondent must be able to receive electronic application requests (through Respondent online Platform and via email) to create or to change account information.	Yes.
6	Respondent must be able to create accounts, issue, and deliver cards within ten (10) days or less after the receipt of an approved application from the Participating Entity Procurement Card manager.	Yes.

7	Respondent must be able to expedite new account creation and card delivery in rush situations in which accounts are created and cards are delivered within five (5) business days or less of an approved request.	Yes.
Controls and Customization		
8	Respondents online platform must identify potential split transactions to avoid the established single transaction limit set for a card.	Yes.
9	Respondents must have an online platform in place with a planned availability of twenty-four (24) hours per day, every day of the year. This is outside of scheduled downtime for maintenance or upgrades.	J.P. Morgan has four releases per year to add additional features and to maintain and enhance the application's underlying technology. The standard downtime for scheduled releases is 48 hours. To minimize client impact, the releases are always performed over the weekend. J.P. Morgan's PaymentNet system has a standing goal of 99.8% uptime.
10	Respondents must offer immediate override capabilities (both permanent and temporarily) to the State Contract Administrator to authorize transactions that may otherwise be prohibited.	Yes.
11	Respondent must be able to provide controls to restrict purchases by dollar limit (transaction amount, daily spending amount, monthly spending, limit or prohibit cash advances), MCC code (by transaction per day, transaction limits, and monthly spending limit), MCC group, ETC...	Yes.
Transactions and Data		
12	A transaction data file layout must be developed to meet the State's requirement for file transfer or interface to the State's PeopleSoft ERP system	Yes.
13	Respondent must post all transactions to accounts within two working days from the date of receipt of the transaction authorization.	Yes.

14	Respondent must at a minimum record the following data for each transaction: date of purchase, cardholder name, Account number, MCC Code, Merchant name, Merchant address, Merchant Federal Identification Number, Purchase Amount, 1099 reporting data, Posting date, Respondent processing/reference number, Level I, II and III Merchant Data.	Yes.
15	Any credits or payments that are delayed or incorrectly applied by Respondent must not affect the respective account's file turn or the State's rebate.	J.P. Morgan strives to rectify payment issues as quickly as possible. As a best practice, we strongly recommend leveraging one of our semi-automated/ automated payment methods.
Statements and Billing		
16	Respondent must provide monthly electronic and paper statements of all charges, credits, and all other amounts due for that billing period <i>only</i> , as outlined by the Participating Entity during account set up.	Yes.
17	Respondent must have the ability to provide monthly statements to multiple recipients for the same account.	Yes.
18	Respondent must offer the following billing options: Individually Billed Accounts and Centrally Billed Accounts.	Yes.
19	Respondents will not place a maximums cap on the number of central bills requested by a Participating Entity.	Yes.
Payments		
20	Respondent must be able to receive and post payments daily in standard format.	Yes.
21	Respondent shall be able to accept payment at the individual cardholder level or central bill level.	Yes.
22	Respondents will not be able to suspend accounts without written approval from the State Contract Administrator.	Yes.
Customer Service		
24	Respondent must provide a dedicated customer service team and/or customer service manager for the State that is capable of addressing common account issues as well as problems with payments.	Yes.
25	Respondent customer service must be available 24 hours per day, 7 days per week, including holidays.	Yes.

Training		
26	Respondent must develop a Card Program Implementation and Management Manual and training specific to the State's needs.	J.P. Morgan is committed to providing training tailored to the State's needs. In addition, J.P. Morgan has a robust online training manual and video tutorials. J.P. Morgan also provides downloadable resources for your Program Administrators as well as Cardholders.
Reporting Requirements		
27	Respondent must offer access to an online reporting platform that allows both queries of existing account information and transaction data. All reports must be offered in Excel, PDF and delimited text downloadable format.	Yes.
28	Respondent must meet all Federal guidelines and requirements for 1099 reporting.	Yes.
Online Platform Requirements		
29	Respondent must provide a web-based online program management and reporting platform.	Yes.
30	Respondent "online platform" must run under commonly used web-browsers and support at a minimum Internet Explorer v11 or higher, or Edge, Chrome v71 or higher, Firefox v62 or higher, and Safari v12 or higher for iOS operating systems.	Yes.
31	Respondents "online platform" must support multi-factor authentication for access.	Yes.
32	System maintenance and upgrades shall be performed with minimum, and with the goal of "no" system interruptions, maintaining or exceeding current 99.9% performance.	J.P. Morgan has four releases per year to add additional features and to maintain and enhance the application's underlying technology. The standard downtime for scheduled releases is 48 hours. To minimize client impact, releases are always performed over a weekend. J.P. Morgan's PaymentNet system has a standing goal of 99.8% uptime.
33	Respondent must provide on-going technical support related to program performance, data integrity, interface file processing, transaction approval or disputing, report creation, or query functionality. The Respondent must provide a single point of contact for technical support.	Yes.
Data Privacy and Security Specifications		

34	Respondent must ensure that all transactions are compliant with the most current version of PCI DSS or its successor.	Yes.
35	Respondent must provide and maintain an appropriate information security program to prevent the unauthorized disclosure, misuse, alteration, or destruction of confidential information.	Yes.
36	Respondent must have policies and procedures in place to detect relevant Red Flags that may arise in the performance of the Respondent's activities under the Contract.	Yes.
37	Respondent represents and warrants that its collection, access, use, storage, disposal and disclosure of Personal Information complies with all applicable federal and state privacy and data protection laws, including without limitation, those listed in RFS Section 1.4.11	Yes.
38	Respondent must have policies and procedures in place to report, track and resolve any compromise or breach of network security that may arise in the performance of the Respondent's activities under the Contract.	Yes.
39	Respondent shall have policies and procedures used to maintain the security and confidentiality of PII.	Yes.
40	Respondent shall maintain set(s) of documents, instructions, and procedures which enable the Respondent to respond to accidents, disasters, emergencies, or threats without any stoppage or hindrance in its key operations ("Business Continuity Requirements").	Yes.