

Req ID	Requirement	Req. Priority	Max Points	UAS					ECSI				
				Eval 1	Eval 2	Eval 3	Eval 4	Eval Avg.	Eval 1	Eval 2	Eval 3	Eval 4	Eval Avg.
1	Bidder must demonstrate prior experience supplying management of, performance of, and administration of financial billing services.	MS	70	70	35	69	70	61.00	70	52.5	65	70	64.38
2	Bidder must have sufficient capacity (i.e., personnel and equipment) to perform the contract. Provide information about the firm, and information about the relevant qualifications of staff who will be assigned to the contract, if awarded. Please include: training, certifications, experience, years in industry, key clients, assignments/projects, tenure with Bidder's firm, employment status (i.e. employee or contractor) and any related work experience with state or local governmental entities or privately held companies.	MS	70	60	52.5	68	70	62.63	50	70	68	40	57.00
3	Bidder must have an established history of ethical and legal billing service practices, especially with confidentiality of client and debtor information and the level of professional standards displayed by the Bidder's employees.	MS	70	70	52.5	69	70	65.38	70	52.5	68	60	62.63
4	Bidder must include a statement identifying the out-bound and in-bound call volume capacity Bidder plans to apply to State of Washington accounts per day.	MS	70	70	35	68	35	52.00	70	70	69	70	69.75
5	Bidder must provide excellent customer service and timely support and communications.	MS	70	65	52.5	66	35	54.63	70	70	69	70	69.75
6	Bidder must provide a transition and start-up schedule of dates and specific work that would need to be completed to transition services as described in the solicitation from the incumbent to the apparent successful bidder, and to start-up these services.	MS	70	70	70	68	60	67.00	50	35	69	70	56.00
7	Bidder may demonstrate some knowledge with their financial aid billing service process, tools, and methodologies.	MS	50	50	50	48	50	49.50	30	50	49	50	44.75
8	Bidder may either maintain bi-lingual staff (Spanish speaking at a minimum) or maintain agreements with an interpreter service during the duration of any resulting contract.	DS	50	50	50	46	50	49.00	50	25	49	50	43.50
9	Bidder may share a disaster recovery plan and a methodology for testing.	DS	48	48	48	46	48	47.50	30	14.4	45	48	34.35
N/A	<b>Overall Score</b>		<b>568</b>	<b>553</b>	<b>446</b>	<b>548</b>	<b>488</b>	<b>509</b>	<b>490</b>	<b>439</b>	<b>551</b>	<b>528</b>	<b>502</b>

Req ID	Req ID	Description of Service	Req. Priority	Req. Priority	Max Points	UAS	ECSI	
1.2	A	BILLING SERVICES	Capable	Agree				
	a)	The Bidder(s) shall be responsible for handling all written or electronic correspondence and telephone calls dealing with the assigned accounts, including bankruptcy deferments.	1	1	2	2	2	
	b)	Bidder shall follow the WSAC approved Communication Timeline using only WSAC provided or approved, paper letters, electronic mail, phone call talking points and billing statement WSAC inclusion language as described in Exhibit G – Communications to Borrowers Schedule and Samples.	1	1	2	2	2	
	c)	Bidder shall provide electronic copies to WSAC of the Entering Repayment, Collection Referral and Paid in Full letters sent to debtors.	1	1	2	2	2	
	d)	Bidder shall update address information as it becomes available through forwarding addresses on returned mail or debtor self-disclosure, and maintain a history of all changes: date of update, by whom, and the previous address information. Bidder may offer other address change methods including skip tracing.	1	1	2	2	2	
	e)	Bidder shall document clear explanations of each account adjustment and activity for WSAC viewing in the memo and/or history fields of each assigned account.	1	1	2	2	2	
	f)	Bidder shall have the ability to send billing statements to at least all states of the United States, Canada, and the federal district and its major territories.	1	1	2	2	2	
	g)	Bidder shall produce monthly billing statements that itemize all program types the debtor has onto a single statement. The statement shall include the monthly minimum due for each program type and a total. If the debtor submits a payment that is less than the total minimum and the debtor does not instruct the Bidder on how to apply the payment between program types, the Bidder shall apply the payment first to loan and conditional loan program types as approved by WSAC with grant program type payment applied last. Refer to Exhibit F – Summary of Active Billing Service Accounts by Program Type.	1	1	2	2	2	
	h)	Bidder must provide a quarterly billing option for a small number of accounts that are being phased out instead of monthly statements.	1	1	2	2	2	
	i)	Bidder shall ensure that accounts in deferred status continue to receive billing statements. The billing statement shall indicate the deferment end date.	1	1	2	2	2	

	j)	Bidder shall clearly state the payoff amount and corresponding date this amount was calculated through on each billing statement for all interest bearing accounts.	1	1	2	2	0	
1.2	B	GENERAL ACCOUNT MANAGEMENT						
	a)	WSAC shall at all times remain owner of its accounts. Bidder shall only accept WSAC accounts referred by WSAC.	1	1	2	2	2	
	b)	The Bidder should accept all types of unpaid accounts referred for billing.	1	1	2	2	2	
	c)	The varying types of accounts that may be placed with the Bidder by Washington State, are general in nature and may include but are not limited to: outstanding grant receivables, conditional loan repayments, and loan repayments.	1	1	2	2	2	
	d)	Bidder shall return accounts at WSAC's request within ten (10) business days.	1	1	2	2	2	
	e)	Bidder shall refer all deferment requests to WSAC except for bankruptcy. If Bidder becomes aware of a bankruptcy, Bidder shall immediately place a deferment of collection activity on the account for the duration of the bankruptcy court's automatic stay of relief. Deferment shall be cancelled by the Bidder within two (2) business days of Bidder becoming aware of the debtor's discharge or dismissal from bankruptcy and Bidder's verification that the account's underlying debt was not discharged in the bankruptcy action.	1	1	2	2	2	
	f)	Bidder shall forward all bankruptcy notices and court documents to WSAC within two (2) business days of receiving such documents.	1	1	2	2	2	
	g)	Bidder shall promptly deposit funds collected for the WSAC into a trust account at a bank, approved by WSAC, within 2 banking days, following escrow payment schedule provided by WSAC. Bidder shall transfer the funds to WSAC with a detailed statement whose form is approved by the WSAC.	1	1	2	2	2	
	h)	Bidder shall annually provide a list of other services offered that are not currently included in the Scope of Work to WSAC and an updated listing of service costs. Additional services provided and changes to costs shall be approved by WSAC in a written contract amendment signed by Bidder and WSAC.	1	1	2	2	2	
1.2	C	DEBTOR PAYMENTS						
	a)	Bidder shall post all payments collected to the debtor's account no later than one business day after date of receipt.	1	1	2	2	2	
	b)	Bidder shall track "other costs" individually, such as legal fees and returned check charges.	1	1	2	2	2	

	c)	Bidder shall transmit all NSF fees on amounts collected from returned checks to WSAC. No additional fees may be charged by Bidder.	1	1	2	2	0	
	d)	Bidder shall negotiate Grant Programs (College Bound Scholarship, State Need Grant, and Promise to College) minimum monthly payment amounts only with prior approval from the WSAC. This consent may be authorized by a prior written agreement in which specific parameters are established for grant programs only. Bidder shall monitor and collect all negotiated payments. WSAC Director of Student Financial Assistance or their designee shall approve all reduced payment amounts for the Conditional Loan and Loan programs on an individual basis.	1	1	2	2	2	
	e)	Bidder shall communicate with debtor the final payment date and amount due to prevent overpayment and in compliance with ACH rules. Bidder shall only process the final Automated Clearing House (ACH) payment to reflect the accurate balance as of the account on the date of payoff.	1	1	2	2	2	
	f)	The Bidder shall suspend action, either temporarily or permanently, on any account, upon written notification of a request from the WSAC to suspend action or as otherwise required by law. Bidder shall notify WSAC in writing when the suspension is implemented.	1	1	2	2	2	
	g)	The Bidder shall not accept a compromise settlement on any account on behalf of the WSAC. All settlement offers received by the Bidder shall be forwarded to the WSAC who will negotiate and approve settlement in writing by letter or email. WSAC shall establish settlement parameters and if a payment schedule is negotiated, Bidder shall monitor and collect the payments.	1	1	2	2	2	
	h)	The Bidder shall provide information to the WSAC in order that the WSAC may process all refunds. The Bidder shall not process refunds to the debtor.	1	1	2	2	2	
	i)	Bidder shall adhere to requirements to notify debtor of changes to payment amounts and due dates. Written or email notice must be provided at least 10 calendar days prior to a change to the payment amount. Written or email notice must be provided at least 7 calendar days prior to a change in payment date. Debits may vary for reasons including but not limited to: payment is the final ACH amount, annual change in interest rate, WSAC approved deferment of payments for a specific period of time and approved reduced payment amounts.	1	1	2	2	2	
1.2	D	RECORDS AND REPORTS PROVIDED BY BIDDER						
	a)	At a minimum, the Bidder shall provide WSAC the reports identified in Exhibit H – Sample Reports. Bidder shall provide the option to tailor the report package to the WSAC needs including additional report formats.	1	1	2	2	2	

	b)	Bidder shall provide the CSV format reports in a format that can be separated by program type as described in Exhibit H – Sample Reports. Bidder shall separate all payments in payment reports by principal, interest, and fees if applicable. Bidder shall provide clear concise descriptions including report parameters for standard Bidder generated reports not included in Exhibit H – Sample Reports.	1	1	2	1	2	
	c)	Bidder shall provide to the WSAC all available records and files pertaining to accounts when required by federal, Washington State, and WSAC audits or as otherwise directed by the WSAC.	1	1	2	2	2	
	d)	Current program types are listed in Exhibit F – Summary of Active Billing Service Accounts by Program Type. The WSAC may add new program types during the contract period without incurring additional costs.	1	1	2	2	2	
1.2	E	BIDDER SYSTEM CAPABILITIES						
	a)	Bidder shall establish, maintain, and monitor adequate internal controls to ensure the accuracy, privacy and integrity of all account data, and protect WSAC funds throughout the contract period.	1	1	2	2	2	
	b)	Bidder shall provide a real-time electronic system allowing the WSAC access to perform adjustments, add memos and allow editing by original author, straightforward print options, and review of account history including a payment interface between the provider and the WSAC for auto posting.	1	1	2	2	0	
	c)	Bidder shall ensure that the software system it uses allows look-up by complete social security number or last four digits of social security number and by full or partial name.	1	1	2	2	2	
	d)	Bidder shall accept various methods of payment including but not limited to, checks, money orders, major credit cards, debit and offer ACH withdrawals.	1	1	2	2	2	
	e)	Bidder shall have the capacity to accurately calculate, track and bill multiple rates of interest; simple interest; and multiple types of interest (e.g. fixed or variable), including the ability to change individual account rates and automatically make interest changes for an entire program type based on current interest rate. Bidder shall calculate and bill interest consistent with the applicable Washington State and federal laws as directed by the WSAC.	1	1	2	2	2	
	f)	Bidder shall ensure that the software system it uses allows for the complete history of each account transaction, billing and communications activity in chronological order.	1	1	2	2	2	
	g)	Bidder shall have the ability for non- confidential communication via email.	1	1	2	2	2	
	h)	Bidder must provide a toll-free phone number for access by WSAC staff and debtors.	1	1	2	2	2	
	i)	Bidder shall provide customer service and support to debtors by telephone, email and mailings during normal business hours of 8:00 am to 5:00 PM Pacific Time (PT).	1	1	2	2	2	

	j)	Bidder shall ensure that the software system it uses is available for WSAC access between the hours of 7:00 AM and 7:00 p.m. (PT), excluding weekends and Washington State holidays.	1	1	2	2	2	
	k)	k)Bidder' electronic system shall have the ability to securely transmit the following types of updates: i.Name/address/social security number changes ii.Repayment schedule requests iii.General file maintenance iv.Renegotiated payment arrangements, temporarily reduced payment arrangements, and deferrals.	1	1	2	2	2	
	l)	Bidder shall ensure that all reports will be current through close of business Friday and available for viewing on-line the following Monday by 7:00 AM (PT) and at the end of month.	1	1	2	2	2	
	m)	Bidder shall ensure that all reports are available on-line for the duration of the contract.	1	1	2	2	2	
	n)	Bidder's system shall have the capability to interface with WSAC for the purpose of transferring past due accounts to the WSAC on a monthly schedule. Bidder shall cease billing once accounts are returned to WSAC for collections activity and not resume billing these accounts without WSAC approval.	1	1	2	2	2	
	o)	Bidder shall provide the ability for WSAC to fully automate the electronic upload of new receivables to the Bidder's system as well as the download of payment information made to accounts. Full automation requires a process that can be setup in coordination with WSAC to use mutually agreed upon file formats and can run on a schedule and without any human intervention required. File transfers need to use the SSH File Transfer Protocol, also known as Secure File Transfer Protocol (SFTP).	1	1	2	2	2	
	p)	Bidder shall provide the ability for WSAC to automate the electronic download of payments made to accounts to the WSAC'S system using a secure file transfer protocol, such as SFTP (SSH File Transfer Protocol). Bidder shall provide files every night so data is available by 6:00 AM the following morning (Pacific Time) and in modern file formats which include CSV (Comma Separated Values).	1	1	2	2	2	
	q)	Bidder shall provide the ability to amend any nonpayment transaction and have the loans, conditional loans, or grants returned to the original status before the change was made, tracking the changes in the historical transaction record.	1	1	2	2	2	
	r)	Bidder shall provide and maintain a user friendly website for debtors that provides access to services including but not limited to online payment, customer support, WSAC prepared forms, link to WSAC repayment web page, and contact information. Bidder's website shall provide the ability to display current payoff balance by grant, conditional loan, and loan.	1	1	2	2	2	

	s)	Bidder shall provide the ability to view and produce a copy of all billing statements.	1	1	2	2	2	
1.2	F	COMMUNICATIONS AND TRAINING						
	a)	Bidder shall furnish to WSAC an electronic acknowledgement of every debt assigned including date assigned, debtor's name, WSAC account number, program type and the amount assigned within ten (10) business days of receipt.	1	1	2	2	2	
	b)	Bidder shall supply the WSAC names, telephone numbers, email addresses, and availability of Bidder personnel directly involved with servicing the WSAC's accounts.	1	1	2	2	2	
	c)	Bidder shall provide personnel available during WSAC (PT) business hours to answer general inquiries by WSAC staff, immediately. Bidder shall systematically track WSAC requests for service issues; and Bidder's response to such issues will be considered complete only when both Bidder and WSAC agree the issue is resolved. Bidder shall respond to WSAC communications within 1 business day.	1	1	2	2	2	
	d)	Bidder shall provide training and online resources to WSAC staff and Bidder staff assigned to work with the WSAC accounts, in areas of report access and analysis, on-line system use and features, and all other available features at the start of the contract and annually thereafter. Bidder shall provide training contact.	1	1	2	2	2	
1.2	G	COMPLIANCE						
	a)	Bidder shall exercise its best, prudent and lawful efforts to bill all accounts referred.	1	1	2	2	2	
	b)	Upon receiving the account Bidder shall mail a validation of debt notice to the debtor at the last known address, on billing service letterhead as provided by FDCPA (15 U.S.C. § 1692 et seq.	1	1	2	2	2	
	c)	Bidder shall not commence legal action against any debtor who issues an NSF check in payment for any WSAC debt without written approval by the WSAC.	1	1	2	2	2	
	d)	Bidder shall ensure that all legal work related to WSAC be done only by attorneys who are designated a Special Assistant Attorney General by the Washington State Office of the Attorney General at the time the legal work is performed and only with prior-approval by WSAC.	1	1	2	2	0	
	e)	Bidder shall comply with the Family Education Rights and Privacy Act, (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) and applicable State of Washington laws regarding the privacy of debtor's records and related access to and release of those records.	1	1	2	2	2	

	f)	Contactor shall handle and process all WSAC accounts and communications with debtors in strict conformity with all applicable Federal laws, Washington and other state laws and regulations, including but not limited to the Fair Debt Collections Practices Act (FDCPA), 15 U.S.C. § 1692 et seq., the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681 et seq.	1	1	2	2	2	
	g)	Bidder shall ensure that all systems and practices it uses including but not limited to paper filing systems, records disposal and shredding practices, and workspace and building security, provide a hierarchy of security that complies with Section 5 Safety & Security in the Contract and Exhibit I, Nondisclosure Agreement between the Bidder and WSAC, applicable laws, industry standards, and WSAC direction; and protects debtor personally identifiable information.	1	1	2	2	2	
	h)	Bidder shall utilize a computerized billing system and maintain such other internal controls as may be needed to provide a hierarchy of security that complies with Section 5 Safety & Security in the Contract and Exhibit I, Nondisclosure Agreement between the Bidder and WSAC, applicable Washington State laws, WSAC standards, and protects debtor personally identifiable information.	1	1	2	2	2	
	i)	Bidder's system must have the ability to report accounts to a national credit bureau organization, as required by U.S. Federal regulations. Bidder must respond to credit disputes filed by the debtor in a manner consistent with Federal laws, Washington and other state laws and regulations, including but not limited to the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681 et seq.	1	1	2	2	2	
	j)	Bidder must provide IRS form 1098E for debtors as required by IRS regulations.	1	1	2	2	2	
	k)	Bidder shall return an account within ten (10) business days if the debtor has notified the Bidder to stop contacting them per the Fair Debt Collections Practices Act (FDCPA), 15 U.S.C. § 1692 et seq. Bidder shall also provide the WSAC with a copy of any "stop contact" notification from the debtor.	1	1	2	2	2	
	l)	Bidder should be responsible for compliance with the ACH rules and any fines resulting from non-compliance.	1	1	2	2	2	
<b>N/A</b>	<b>N/A</b>	<b>Overall Score</b>			<b>132</b>	<b>131</b>	<b>124</b>	<b>0</b>

Cost Factor	UAS	ECSI
	Fee Amt. Per Mo.	Fee Amt. Per Mo.
Periodic Fixed Fees on a per account, per month basis		
Monthly Repayment	\$ 2.62	\$ 1.95
Cosigner	\$ 0.50	\$ -
Monthly Update	\$ -	\$ 200.00
Service Fee	\$ -	\$ 500.00
Bankruptcy Monitoring	\$ -	\$ 100.00
On-line Access Fee (for WSAC Staff)	\$ 35.00	\$ 150.00
Fixed Fees on a per event basis	Per Acct.	Per Acct.
Establish New Account	\$ -	\$ 0.75
Entering Repayment Letter	\$ -	\$ 1.50
First Billing Statement - Agency Required	\$ -	\$ -
Phone Call Introduction	\$ 1.00	\$ 1.50
Payment Due Date Reminder Email	\$ -	\$ 1.00
Phone Call Missed Payment	\$ 1.00	\$ 1.50
Missed Payment Letter	\$ -	\$ 1.50
Missed Payment Email	\$ -	\$ 1.00
Collection Referral Letter	\$ -	\$ 1.50
Phone Call Final Missed Payment	\$ 1.00	\$ 1.50
Paid in Full Letter	\$ 1.25	\$ 1.50
1098-E Notifications	\$ 1.50	\$ 2.00
NSF Notification	\$ -	\$ 1.50
<b>Total Cost</b>	<b>\$ 43.87</b>	<b>\$ 968.70</b>
<b>Overall Score (max. 300 points)</b>	<b>300.00</b>	<b>13.59</b>

