



State of West Virginia  
Agency Master Agreement

Order Date: 2017-06-21

CORRECT ORDER NUMBER  
MUST APPEAR ON ALL PACKAGES,  
INVOICES, AND SHIPPING PAPERS.  
QUESTIONS CONCERNING THIS  
ORDER SHOULD BE DIRECTED TO  
THE DEPARTMENT CONTACT.

<b>Order Number:</b> AMA 1300 1300 STO1700000005	<b>Procurement Folder:</b> 292240
<b>Document Name:</b> Merchant Services Consultant	<b>Reason for Modification:</b>
<b>Document Description:</b> Merchant Services Consultant	
<b>Procurement Type:</b> Agency Master Agreement	
<b>Buyer Name:</b> Shelly Murray	
<b>Telephone:</b> (304) 341-7089	
<b>Email:</b> shelly.murray@wvsto.com	
<b>Shipping Method:</b> Vendor	<b>Effective Start Date:</b> 2017-06-21
<b>Free on Board:</b> FOB Dest, Freight Prepaid	<b>Effective End Date:</b> 2020-06-20

VENDOR	DEPARTMENT CONTACT
<b>Vendor Customer Code:</b> VS0000011822 W CAPRA CONSULTING GROUP INC 221 N LaSalle St Suite 1325  Chicago IL 60601  US <b>Vendor Contact Phone:</b> (312) 543-9899 <b>Extension:</b> <b>Discount Percentage:</b> 0.0000 <b>Discount Days:</b> 0	<b>Requestor Name:</b> Shelly Murray <b>Requestor Phone:</b> (304) 341-7089 <b>Requestor Email:</b> shelly.murray@wvsto.com

INVOICE TO	SHIP TO
WEST VIRGINIA STATE TREASURERS OFFICE 322 70TH ST SE  CHARLESTON WV 25304  US	WEST VIRGINIA STATE TREASURERS OFFICE 322 70TH ST SE  CHARLESTON WV 25304  US

<b>Total Order Amount</b>	Open End
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DEPARTMENT AUTHORIZED SIGNATURE

SIGNED BY: Shelly Murray

DATE: 2017-06-21

ELECTRONIC SIGNATURE ON FILE

Extended Description:

The vendor, W. Capra Consulting Group, agrees to enter with the West Virginia State Treasurer's Office, Cash Management Division, into an Open End Contract to provide the WVSTO with Merchant Services Consultation per the Specifications, Terms & Conditions, Bid Requirements, Addendum No. 1 dated 2/10/2017, and the Vendor's Proposal dated 2/23/2017 incorporated herein by reference and made a part of hereof.

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
1	80101508			HOUR	\$185.000000
Service From		Service To			

Commodity Line Description: Business intelligence consulting services (Off-site)

Extended Description:

Consulting services - performed off-site

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
2	80101508			HOUR	\$250.000000
Service From		Service To			

Commodity Line Description: Business intelligence consulting services (On-site)

Extended Description:

Consulting services - performed On-site

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
3	80101508			HOUR	\$185.000000
	Service From	Service To			

Commodity Line Description: Business intelligence consulting services (Agency Off-site)

Extended Description:

Consulting services - performed Off-site for State Agency

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
4	80101508			HOUR	\$250.000000
	Service From	Service To			

Commodity Line Description: Business intelligence consulting services (Agency On-site)

Extended Description:

Consulting services - performed On-site for State Agency

<b>STO1700000005</b>	<b>Document Phase</b> Final	<b>Document Description</b> Merchant Services Consultant	<b>Page 3</b> <b>of 3</b>
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### **ADDITIONAL TERMS AND CONDITIONS**

See attached document(s) for additional Terms and Conditions

**February 24, 2017**

Shelly Murray  
Deputy Treasurer, Purchasing  
West Virginia State Treasurer's Office  
322 70<sup>th</sup> Street, S.E.  
Charleston, WV 25304

**Dear Ms. Murray:**

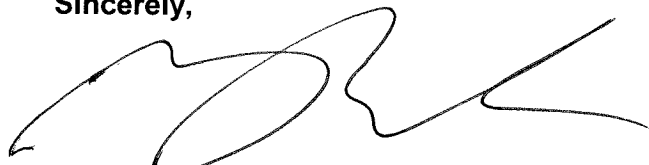
Thank you for providing W. Capra Consulting Group with the opportunity to respond to the following solicitation:

**ARFP STO1700000001 (Merchant Services Consultant)**

Enclosed you will find 6 signed copies of W. Capra's Cost Sheet response to the aforementioned solicitation.

Please feel free to contact us if you have additional questions.

**Sincerely,**

A handwritten signature in black ink, appearing to read 'Matt Beale', with a stylized, flowing script.

**Matt Beale**  
**Vice President**  
**W. Capra Consulting Group**

## Attachment C: Cost Sheet

**Cost information below as detailed in the Request for Proposal and submitted in a separate sealed envelope. Cost should be clearly marked.**

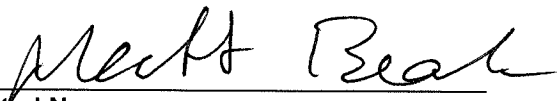
All services shall be calculated and billed via detailed invoice at an hourly rate, payable monthly in arrears. There will be no billing or payments for anything other than the hourly charges.

The hourly rate shall include all expenses, including without limitation, travel, copying, overhead and direct out-of-pocket expenses.

Vendor understands that all services will be provided and billed for based upon actual hours. The hours provided are general estimates only and shall only be used for evaluation purposes. The STO makes no guarantee to the actual quantity of services that will be required by the STO or any agency.

		Hourly Rate	Hours	TOTAL
1.	Consulting Services Off-Site	\$185	352	\$65,120.00
2.	Consulting Services On-Site	\$250	128	\$32,000.00
3.	Agency Hours Off-Site	\$185	25	\$4,625.00
4.	Agency Hours On-Site	\$250	25	\$6,250.00
	<b>TOTAL:</b>		<b>530</b>	<b>\$107,995</b>

Vendor hereby covenants, agrees and acknowledges that Vendor will provide the Services specified in the RFP and contained in its Technical Proposal for the amount(s) proposed on this Cost Proposal Form and that the person signing this Cost Proposal Form has authority to bind the Vendor.

  
Printed Name

  
Authorized Signature

**If applicable, sign and submit the attached Resident Vendor Preference Certificate with the proposal.**

# **State of West Virginia Request for Proposal**

## **Merchant Services Consultant RFP ARFP STO1700000001**

**W. Capra Consulting Group  
221 North LaSalle Street  
Suite 1325  
Chicago, IL 60601  
Phone: (312) 873-3300  
Fax: (312) 873-3299**

**Matt Beale  
[mbeale@wcapra.com](mailto:mbeale@wcapra.com)**



**Signature**

2/23/17

**Date**

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# Attachment A: Vendor Response Sheet

- 4.3 Qualifications and Experience:** Vendor should provide information regarding their firm, such as staff qualifications and experience in completing similar projects; references; copies of any staff certifications or degrees applicable to this project; proposed staffing plan; descriptions of past projects completed entailing the location of the project, project manager name and contact information, type of project, and what the project goals and objectives were and how they were met.

## **VENDOR RESPONSE:**

W. Capra Consulting Group, LLC (W. Capra) has become one of the premier payment and retail technology consulting firms with a focus on assisting our clients provide best in class consumer experiences and giving consumers the ability to pay when they want, how they want, and where they want. Since our founding in 2000, our name and reputation have been built on the fundamental principle of providing value to our clients (merchants) in the ever-changing world of payments. Most of our consultants have held leadership positions within merchant organizations prior to joining W. Capra, which allows us to understand the merchant pain points and struggles and help our clients overcome these challenges. We have been, or are currently, engaged with many of the nation's top merchants providing services ranging from strategic direction and supplier selection to implementation and deployment.

W. Capra has been engaged to lead or support twelve merchant acquiring RFPs in the last four years and is fully able to meet the needs described by the STO. We will be able to provide functional resources (and not just consultant bodies) to deliver value to the STO RFP team to ensure the merchant acquiring RFP is completed successfully to select the correct merchant acquiring partner that meets the STO's requirements from functional, technical, services, and financial perspectives.

W. Capra is pleased to provide responses related to our qualifications and experience below. We welcome the opportunity to come on-site or host a conference call to answer any questions the STO may have following the review of our response.

- 4.3.1** Vendor should provide an overview and history of its organization, including parent and/or subsidiary companies and the number of employees. Provide the address of the office location(s) that will service the STO.

## **VENDOR RESPONSE:**

W. Capra Inc., the parent to W. Capra Consulting Group, LLC, was founded in 2000 in Chicago, Illinois, recently opening its second office in Nashville, Tennessee with consultants based in the US and globally. W. Capra is steadily growing and currently employs over 115 consultants and support staff across the country.

We offer professional services focused on identifying, integrating, and delivering payment, loyalty, technology, and security solutions. We provide consulting services to



a wide variety of industries including government, quick service restaurant, general and specialty retail, grocery, pharmacy, and convenience and retail fuels. Our clients range from Fortune 50 corporations to mid-market enterprises.

More information regarding W. Capra Consulting Group can be found at:  
[www.wcapra.com](http://www.wcapra.com).

**W. Capra – Chicago Office**

221 N LaSalle Suite 1325  
Chicago, IL 60601

**W. Capra – Nashville Office**

4235 Hillsboro Pike Suite 202  
Nashville, TN 37215

- 4.3.2** Vendor should provide evidence, in the form of a resume, that each person providing assistance to the STO has knowledge regarding the skill and services that the STO will seek in the RFP it proposes to issue for merchant services.

**VENDOR RESPONSE:**

W. Capra respects the STO's request to receive a resume of each person that would be providing assistance to the STO throughout the RFP lifecycle. However, as the exact timeline of a decision and associated project kick-off is unclear, we cannot commit to individual resources that can be made available. We have included resumes of likely resources we envision to successfully participate in this initiative in the response packet.

W. Capra reserves the right to provide substantially similar resources if the listed resources cannot be made available due to scheduling conflicts by the agreed start date with STO.

- 4.3.3** Vendor should provide at least two examples of previous experience in project management and supported completed RFP's for merchant services.

**VENDOR RESPONSE:**

W. Capra has been, or is currently, involved in all phases of RFP management on behalf of clients of various industries. W. Capra has managed and/or supported the RFP process for merchant acquiring services across multiple verticals including general retail, specialty retail, pharmacy, quick serve restaurants, and convenience and retail fuel.

W. Capra has developed a methodology for executing merchant acquiring RFP engagements that can be tailored across any industry vertical. At a high level, the phases, and associated activities, defined by this methodology are listed in the table below:

Phase	Activities
<b>Current State Analysis</b>	<ul style="list-style-type: none"> <li>• Examine existing processes to identify areas for improvement and best practices</li> <li>• Interview team members in key functional areas related to payment acceptance, settlement, reconciliation, fee monitoring, chargeback handling, customer service, and operations support</li> <li>• Identify “quick win” opportunities</li> </ul>
<b>RFP Creation and Management</b>	<ul style="list-style-type: none"> <li>• Engage key functional groups to define schedule and resourcing, base economics, and discuss potential vendors</li> <li>• Define key requirements</li> <li>• Write RFP documents, including RFP Narrative and vendor communications</li> <li>• Validate final vendors</li> <li>• Manage vendor Q&amp;A</li> <li>• Create RFP scorecard</li> </ul>
<b>RFP Analysis and Recommendation</b>	<ul style="list-style-type: none"> <li>• Detailed review and scoring of all RFP responses</li> <li>• Identification of short list providers</li> <li>• Management of on-site vendor presentations, including agenda creation and presentation scorecards</li> <li>• Final vendor recommendation, including executive presentation to client leadership</li> </ul>
<b>Contract Negotiations</b>	<ul style="list-style-type: none"> <li>• Provide input and guidance to assist with merchant acquiring services master services agreement</li> </ul>

The above methodology will be tailored to meet the needs for the STO to help support and provide subject matter expertise related to the merchant services acquiring RFP. W. Capra understands the STO has already started the RFP process, so W. Capra would provide supplemental subject matter expertise to compliment the existing team.

Related to the STO request for W. Capra to provide client references, W. Capra must maintain the confidentiality of its clients and, as such, we cannot provide specific client names at this time. If W. Capra is selected as a finalist, W. Capra is willing to work with the STO to arrange reference calls for the STO to speak with current and/or past clients as mutually agreed.

The below list is meant to show the breadth of experience by giving examples of the type of clients and verticals that we have been engaged for merchant acquiring RFPs in the last four years:

1. Leading Specialty Boating Retailer
2. Top General Clothing Retailer (US and Canada)
3. Largest Pharmacy Retailer
4. Three of the Major Petroleum Brands
5. Three Mid-Sized Petroleum Marketers
6. Top Quick Service Restaurant

In addition to the list above, W. Capra has performed a current state analysis and managed RFPs for retail technology selection for an additional 10-15 clients in this time frame.

- 4.3.4** Vendor should provide its knowledge of credit card industry and merchant processing as well as its understanding of interchange and discount fees.

**VENDOR RESPONSE:**

W. Capra, as a company, has over 15 years of experience in working with merchants in optimizing their credit card acceptance processes, lowering the cost of acceptance, selecting merchant processing providers, and implementing new processing relationships. W. Capra has analyzed interchange, discount fees, dues, assessments, and other branded network fees for some of the largest retailers in the US, including the largest drugstore chain, three of the largest specialty retailers, five major oil companies and five of the top quick service restaurants. We have also worked with small retailers that have as few as 30 stores.

We have managed RFP selection processes for many of these same clients and have achieved significant success in finding savings through lowering fees that can be negotiated and by improving operations to lower interchange and fees when possible. In these projects, we perform a Current State Analysis to benchmark the client's contracts, costs and processes against best practices to identify opportunities for financial savings and process improvements. This typically includes a line-by-line review of the merchant statements to ensure that the merchant is a) billed accurately, b) is receiving "pass through" costs at the correct, contracted rate, and c) is optimizing its processing to receive the best rates possible under the brand/network rules.

In addition to our direct experience in helping clients, W. Capra also participates in industry trade associations and conferences. We are members of the Merchant Advisory Group (MAG), the National Association of Convenience Stores (NACS), Connexus (the technical standards arm of NACS), the US Payments Forum (formerly the EMV Migration Forum) and the Payments Education Forum. We lead several Special Interest Groups at these associations and have developed a reputation for our knowledge of payments, cost management, payment technology, EMV leadership, data security, and overall strategy.

- 4.3.5** Vendor should describe its knowledge, experience and understanding of PCI.

**VENDOR RESPONSE:**

W. Capra and our consultants have vast knowledge of PCI DSS and the applicable requirements across the 12 major requirements groupings. W. Capra has consultants that maintain Internal Security Assessor (ISA) and Payment Card Industry Professional (PCIP) certifications.

W. Capra has helped our clients define the scope of the cardholder data network by documenting data in motion, data at rest, and data in transit across the cardholder data

network to identify potential areas of exploitation and to make recommendations to reduce the overall cardholder data environment and reduce the scope for PCI DSS.

W. Capra has helped clients maintain their annual Level 1 Report of Compliance and managed the process of working with various QSA organizations in the industry.

Lastly, W. Capra understands the value to protecting and/or removing PCI data from a merchant's environment to transfer risk from the organization and reduce liability insurance costs. W. Capra has experience in identifying solutions to either remove or render data useless using technologies such as Point-to-Point Encryption and Tokenization. If selected as the chosen vendor, W. Capra will work with the STO to ensure that the merchant acquiring RFP includes the appropriate security services to potentially be provided by the chosen merchant acquirer.

- 4.3.6** Vendor should describe its knowledge and experience with Visa international rules/regulations as it relates to service fees, convenience fees and surcharging.

**VENDOR RESPONSE:**

Through our work with merchant clients (and many of our consultants as former merchant leaders), W. Capra has deep experience in working under the Visa, and other brand, Operating Rules. These rules are constantly changing and the rules regarding service fees, convenience fees, and surcharges have long been a source of friction between the merchant community and Visa (and other card brands). The ability of any merchant processor to assist STO to favorably interpret the rules and assist in compliance should be a differentiating requirement in the RFP. W. Capra's experience in working with the Visa Operating Rules will help define the requirements that will allow the STO to positively differentiate across acquirer participants.

- 4.3.7** Vendor should provide a description of its understanding of integration and interface of treasury cash management systems with financial/accounting software and platforms.

**VENDOR RESPONSE:**

W. Capra has worked with many of its clients in integrating and designing interfaces to the client's treasury cash management systems with financial accounting software. W. Capra has experience in supporting the reconciliation interface to various accounting platforms (PeopleSoft, SAP, etc.).

W. Capra will help the STO with guidance around the available transactional data from the merchant acquirer to be used for reconciliation purposes. Additionally, while not in scope for the current services being requested, W. Capra has helped its clients in designing new reconciliation processes (including selection of reconciliation vendors) to reconcile on a transactional or summary level and also create General Ledger entries for financial accounting software.

**4.3.8** Vendor should provide information on its experience working with state governments.

**VENDOR RESPONSE:**

W. Capra has worked with various government agencies across our practice areas. W. Capra has experience working with local, state, and national governmental agencies.

As mentioned above, W. Capra must maintain the confidentiality of its clients. If W. Capra is selected as a finalist, W. Capra is willing to work with the STO to arrange reference calls for the STO to speak with current and/or past clients as mutually agreed.

**4.3.9** Explain any current or anticipated litigation, or other legal proceeding or government investigation, to which Vendor is a party.

**VENDOR RESPONSE:**

W. Capra is not currently involved in, nor anticipating, any litigation, legal proceedings, or government investigation to which W. Capra is a party.

**4.4 Project and Goals:** The project goals and objectives are:

**4.4.1** The STO is requesting proposals in which the consultant will review the work of its Merchant Services processing. Vendor should describe how it will provide an independent assessment of current processing and operations with a resultant report and appropriate recommendations for enhancement of the STO Merchant Services efforts related to its infrastructure as required in 4.5.1.

**VENDOR RESPONSE:**

As described in the response to question 4.3.3, W. Capra has developed a proven methodology that begins with a Current State Analysis. It is essential for our team to understand the current STO payment processing environment in order to successfully consult on the merchant acquiring RFP. To further expand upon our capabilities, W. Capra has performed numerous assessments of current state processing and operations, including cost of acceptance benchmarking, as well as operational and technical gap identification that can result in “quick win” cost savings and/or process optimization opportunities for our clients.

W. Capra has built a successful process to perform a Current State Analysis incorporating industry best practices to identify key opportunities to enhance business operations for achieving long term strategic goals. W. Capra tailors a set of discovery questions to a particular client environment and holds on-site discovery sessions with relevant functional groups to fully understand client current state decisions, architecture, and business practices. Applying subject matter expertise of industry best practices and benchmarking against clients of comparable industry and size, our team is able to completely understand the merchant processing environment, provide

recommendations, and understand the requirements needed to successfully execute the subsequent merchant acquiring RFP.

- 4.4.2** Vendor should describe the timeliness of the engagement fulfillment and provide a “best estimate” of the anticipated, typical amount of time between the start of the engagement and finalization of this RFP. This should include a timeline detailing an estimate of the number of hours that will be necessary for the development of the Merchant Services RFP and subsequent selection process.

**VENDOR RESPONSE:**

W. Capra has the experience leading the management and execution of RFP engagements according to the proven methodology highlighted in section 4.3.3 of our response. A typical timeline for W. Capra to lead and execute an RFP engagement is depicted below.

Phase	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12
Current State Analysis												
RFP Management												
RFP Analysis and Recommendation												

Based on the request of the STO for the chosen vendor to support the existing STO RFP core team, as opposed to leading the engagement, W. Capra has modified its typical timeline as it expects some of the activities (e.g., RFP documents, RFP scorecards, etc.) to be created by the STO with review and guidance from W. Capra. Below is a modified timeline that W. Capra expects will be required to execute the STO merchant acquiring RFP.

Phase	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11
Current State Analysis											
RFP Management											
RFP Analysis and Recommendation											

The timeline highlighted above includes the activities estimated by W. Capra to successfully complete the merchant acquiring RFP process. It should be noted that W. Capra has not provided estimates for contract negotiations as it has not been determined when that process will begin after the award of business to the merchant acquirer. W. Capra is happy to discuss with the STO how we can support and provide direction on contract negotiations.

Based on the above schedule, W. Capra is proposing providing a team of payment experts to support the STO team. This team will include a Project Manager, Business Analyst, and Payments SME, with executive oversight by the W. Capra Engagement Lead. The following table highlights the estimated hours, by phase, to complete the engagement:

Resource	Current State Analysis	RFP Management	RFP Analysis & Recommendation	TOTAL
Engagement Lead	12	0	32	44
Project Manager	60	44	80	184
Business Analyst	60	20	0	80
Payment SME	48	44	80	172

- 4.4.3** Vendor should discuss how it will define the scope of work and resources needed for completing the Merchant Services RFP (both internal and/or external involved parties: i.e. STO–IT, acquiring bank, other STO divisions, etc.)

**VENDOR RESPONSE:**

In the first phase of the engagement, W. Capra will perform a Current State Analysis to quickly learn and understand the payment processing ecosystem. With assistance from the STO, the W. Capra resources will examine the existing payment cost structure, architecture, technology, and operational processes, while also interviewing key STO stakeholders to identify areas for improvement and best practices. W. Capra will also attain a high-level overview of the existing retail and e-commerce channels. Both of these activities will inform our analysis of the RFP documents that will be created by the STO RFP project team.

W. Capra recommends an initial data discovery followed by a face-to-face meeting at STO headquarters to begin the discussions / interviews described below.

W. Capra will review the following functional areas:

- Interchange qualification fee review
- Contract(s) – terms and fee schedules
- Vendor invoices
- Payment acceptance authorization and settlement processes
- Reconciliation and funding processes
- Payment architecture
- Fraud checking
- Transaction fee review
- Chargeback handling (including re-presentments and operational processes)
- Analytics
- Payment operations customer service review
- Payment operations refund and customer retention procedures

During the face-to-face sessions (approximately 2 days), W. Capra would recommend meeting with the following functional areas to understand the current and future business requirements, opportunities for improvement, and potential barriers:

- STO Treasury / Accounting (4 hours)
- STO Operations (2 hours)
- STO Information Technology (4 hours)
- STO Customer Service / Contact Centers (2 hours)
- 3rd Party Vendors used to support STO (TBD)

During the RFP phases of the engagement, W. Capra expects that the STO will identify a core project team that will work closely with the W. Capra resources. At this time, W. Capra cannot determine what resources from an STO perspective will be involved in the RFP process. As the purpose of the W. Capra team will be to provide subject matter expertise and support to the RFP process, W. Capra defers to the STO on what resources they envision being involved with the RFP creation, management, analysis, and recommendation. If a core team has not been identified, W. Capra can work with the STO to provide recommendations on best practices for the team as well as overall project governance. W. Capra will provide the support where required. This will include, but not be limited to:

- Review of STO RFP narrative
- Review of STO RFP requirements
- Review of STO RFP scorecards (if needed)
- Review of RFP responses
- Assistance with final recommendation

**4.4.4** Vendor should discuss how it will provide consulting support throughout the Merchant Services RFP process in regards to its availability and relationship/project manager dedicated to STO.

**VENDOR RESPONSE:**

As described in our response to question 4.4.3, the W. Capra team will be available to support the STO team as required. W. Capra offers its clients the highest level of consulting support in all phases of engagements. This will include supporting the STO with a primary point of contact (Project Manager) who will bring in additional W. Capra resources based on activities and the support required. Also, as described in our response to question 4.4.2, W. Capra will assign resources for the duration of the Merchant Services RFP process to ensure continuity and optimal support.

Dedicated resources that are knowledgeable in both the STO project and other acquirer RFP projects will be made easily available to support throughout the duration of the contract. This includes, but is not limited to, communications via email, phone, video conferencing, on-site visits, and actively participating in meetings and/or presentations as necessary. In the event the primary point of contact is unavailable, secondary



resources with intimate knowledge of the STO project and RFP processes will be made available.

- 4.4.5** Vendor should describe how it will analyze current bank account structure in relation to the operations, existing banking services and products (i.e. equipment).

**VENDOR RESPONSE:**

Utilizing industry best practices derived from nearly two decades of experience, W. Capra will analyze the current bank account structure in relation to the operations, existing banking services, and products (i.e., equipment) during the Current State Analysis phase of the engagement.

W. Capra will review the following functional areas:

- Interchange qualification fee review
- Contract(s) – terms and fee schedules
- Vendor invoices
- Payment acceptance authorization and settlement processes
- Reconciliation and funding processes
- Payment architecture
- Fraud checking
- Transaction fee review
- Chargeback handling (including re-presentments and operational processes)
- Analytics
- Payment operations customer service review
- Payment operations refund and customer retention procedures

As part of the analysis, W. Capra will determine how the STO can gain maximum value from banking services, reduce costs, and improve overall efficiency of payment processes and systems. Some of these opportunities could be implemented independently of the implementation of the new merchant acquirer if BB&T is not chosen as the go forward vendor.

- 4.4.6** Vendor should describe how it will recommend content for a Merchant Services RFP that will achieve best practices while keeping the STO's goals and current work environment in mind. Vendor should also describe how it will provide guidance as needed throughout the RFP process.

**VENDOR RESPONSE:**

W. Capra has extensive experience creating and managing the content required to successfully execute a merchant acquiring RFP. This content includes vendor communications, project narratives, requirements documentation (functional, technical, services, etc.), vendor score cards, on-site agendas, and cost models. Additionally, W. Capra's experience utilizing our proven methodology expands outside of merchant

acquiring. This includes executing RFPs for technology products such as payment switches, middleware applications, security solutions, and payment terminals. W. Capra will utilize our past experience managing RFPs of all types to recommend appropriate content for the Merchant Services RFP. The importance of a comprehensive and clear narrative cannot be stressed enough as it directly correlates to the quality of RFP responses the STO can expect, and W. Capra is extremely knowledgeable in this area.

As the RFP process will be led by the STO, W. Capra will provide guidance by conducting regular status meetings, reviewing RFP content, offering expert opinion to supplier responses, participating in vendor oral presentations, and drafting the final solution recommendation.

- 4.4.7** Vendor should describe how it will assist the STO in developing Merchant Services/Payment Card Handling handbook that will be distributed to all State Agencies/Spending Units as a guide in safeguarding credit card payment information.

**VENDOR RESPONSE:**

W. Capra has extensive experience in leading the conversion to a new merchant acquirer. As part of this process, W. Capra has accumulated many best practices in how to prepare and train associates that are accepting and/or managing payments on a day-to-day basis. This includes not only retail associates but also corporate entities. These best practices include, but are not limited to:

- Processes and procedures
- PCI objectives and guidelines
- EMV-specific training
- Fraudulent activities

Additionally, the handbook could be tailored based on the end user. W. Capra will work with the STO to define the level of scope and end users to develop a plan to create the Merchant Services/Payment Card Handling handbook.

- 4.4.8** The STO desires to make available to state agencies/spending services, Merchant Services consultation services to provide agencies with the knowledge and understanding regarding best practices in merchant services as it relates to STO processing. Vendor should describe how it will provide these consultation services, in an ad hoc manner, as requested and needed by state agencies/spending units.

**VENDOR RESPONSE:**

W. Capra subject matter experts (SMEs) have the requisite knowledge to provide consulting services in an ad hoc manner to other state agencies/spending services. Based on the required services, W. Capra SMEs have the ability to provide these services informally at immediate request and time of inquiry, through a semi-formal boilerplate presentation or in formal presentation style, to all relevant and necessary state agencies/spending units. Additionally, SMEs can be available through various

forms of communication for similar questions and concerns from various state agencies/spending units.

As these additional consulting services would be considered additional to the services being proposed to the STO for the Merchant Services RFP support, W. Capra will need to work with the STO to develop a model to engage W. Capra consultants and the associated expectations that will be required. W. Capra is open to discussing this matter in greater detail if selected as the chosen partner to assist with the Merchant Services RFP project.

# Attachment B: Mandatory Specification Checklist

**\*\*NOTE\*\*** Any requested documentation should be submitted with vendor's proposal and must be submitted upon request.

## 4.5 Mandatory Requirements

The following mandatory requirements must be met by the Vendor as a part of the submitted proposal. Failure on the part of the Vendor to meet any of the mandatory specifications shall result in the disqualification of the proposal. The terms "must", "will", "shall", "minimum", "maximum", or "is/are required" identify a mandatory item or factor. Decisions regarding compliance with any mandatory requirements shall be at the sole discretion of the Purchasing Division.

- 4.5.1** Vendor must provide initial recommendations of the Merchant Services RFP and comment on draft RFP documents with regard to industry best practices and any applicable banking regulatory compliance based on its review of processes.

### **VENDOR RESPONSE:**

W. Capra has vast RFP experience, with specific experience in Acquirer RFP creation. Yes, we will provide initial guidance and recommendations to STO personnel for drafting and/or enhancement of the Merchant Services RFP materials. In addition, W. Capra's guidance will be based on industry best practices, and applicable compliance rules, based on STO internal processes and goals.

- 4.5.2** Vendor must have availability to meet with all divisions within the STO as part of the review and analysis of current infrastructure. The STO requires, at a minimum, one initial site visit within 45 days of the contract award. All other meetings may be in the form of conference call via telephone or in person at the request of the STO.

### **VENDOR RESPONSE:**

As described in our response to question 4.4.5, W. Capra will execute a Current State Analysis to quickly learn about the STO payment ecosystem. As part of this phase of the engagement, W. Capra typically proposes to come on-site and meet with various functional areas within the STO (and others, if required).

If awarded the contract for services, W. Capra will assign resources within one week of contract execution and be readily available to travel for an initial site visit well within 45 days of the contract being awarded. The timeline outlined in the question above is far less aggressive than typically encountered, so W. Capra can support moving as quickly as the STO desires. W. Capra resources will be made available throughout the duration of the contract to the STO by whichever forms of communication the STO deems preferable, including subsequent on-site meetings at the request of the STO. W. Capra will need to work with the STO to determine the number of on-site visits required, as this cost needs to be factored into the hourly rate for resources.

- 4.5.3** Vendor must participate in conference calls via telephone and other interactions, including in person, with the STO as necessary to support development and administration of the Merchant Services RFP.

**VENDOR RESPONSE:**

W. Capra resources have experience in supporting client projects through appropriate communication channels, as preferred by the client, to reach necessary goals and project completion. Yes, W. Capra will provide the STO with all support the STO deems necessary to develop and administer the Merchant Services RFP to ensure a successful completion of the project. W. Capra would expect on-site visits required to review/finalize the RFP documentation, on-site vendor presentations, analysis of vendor responses, and the final recommendation meeting with STO leadership. All other communications can be handled via conference calls, WebEx meetings, etc., to meet the needs of the project.

- 4.5.4** Vendor must assist STO staff in developing answers to questions from RFP bidders during the pre-bid question period.

**VENDOR RESPONSE:**

Yes, the W. Capra team will assist STO staff in developing thorough answers to RFP bidder questions during the pre-bid question period. W. Capra's industry expertise, payments knowledge, and supplier familiarity will be instrumental in the STO's ability to effectively answer all questions posed by RFP bidders.

- 4.5.5** Vendor must participate, as directed by the STO, in interactions with potential bidders during oral presentations of proposals.

**VENDOR RESPONSE:**

Yes, W. Capra will actively participate in all interactions with potential bidders during oral presentations of proposals, as required or directed by STO personnel. With the vast experience in leading RFPs, W. Capra consultants have developed an intimate knowledge of the various acquiring providers in the payment industry. W. Capra has great familiarity with on-site oral presentations with merchant acquirers and will be active participants.

- 4.5.6** Vendor must assist in writing and in review of the STO Merchant Services/Payment Card Handling handbook.

**VENDOR RESPONSE:**

Yes, W. Capra resources will assist in development, writing, editing, revising, and completion of the STO Merchant Services/Payment Card Handling handbook to ensure accuracy, conciseness, readability, and alignment with payment card industry standards and best practices.

- 4.5.7** Vendor must continuously have availability to engage in ongoing ad hoc consultations with the respective departments within the STO in regards to Merchant Services for the term of the contract/agreement. Out sourcing or contracting to third parties will not be acceptable.

**VENDOR RESPONSE:**

Yes, W. Capra resources will be available throughout the duration of the contract to engage in ongoing consultation with respective departments within the STO, as necessary. W. Capra will not outsource or contract to third parties for ad hoc consulting services.

W. Capra would like to discuss this topic in greater detail with the STO to determine what level of ad hoc consulting services the STO envisions being required so that we can accurately forecast the required services.

- 4.5.8** Vendor must provide a dedicated or primary consultant and team of representatives to the STO during the term of the contract. Dedicated consultant must be located within the continental United States.

**VENDOR RESPONSE:**

W. Capra resources and contact information will be provided to the STO with the final staffing plan and timeline. We will provide the STO a primary project manager who will act as the primary point of contact for the duration of the contract. Secondary resources will be made available in the event that the primary contact is unavailable for the term for the contract. All W. Capra resources working with the STO will be located within the continental United States.

By signing below, I certify that I have reviewed this Request for Proposal in its entirety; understand the requirements, terms and conditions, and other information contained herein; that I am submitting this 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.

W. Capra Consulting Group  
(Company)

Matt Beale - Vice President  
(Representative Name, Title)



3129722433 / 3128735299  
(Contact Phone/Fax Number)

2/23/17  
(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.

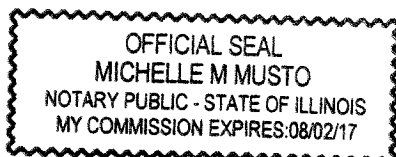
**DEFINITIONS:**

**"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: W. Capra Consulting GroupAuthorized Signature: [Signature] Date: 2/23/17State of IllinoisCounty of Cook, to-wit:Taken, subscribed, and sworn to before me this 23rd day of February, 2017.My Commission expires 08/02, 2017.**AFFIX SEAL HERE****NOTARY PUBLIC**Michelle M. Musto



**DESIGNATED CONTACT:** Vendor appoints the individual identified in this Section as the Contract Administrator and the initial point of contact for matters relating to this Contract.

  
(Signature, Name)

Matt Beale - Vice President  
(Printed Name, Title)

221 N LaSalle Suite 1325, Chicago IL 60601  
(Address)

312 972 2433 / 312 873 3299  
(Phone Number) / (Fax Number)

MBEALE@WCAPRA.COM  
(Email address)

**CERTIFICATION AND SIGNATURE:** By signing below, or submitting documentation through wvOASIS, I certify that I have reviewed this Solicitation in its entirety; that I understand the requirements, terms and conditions, and other information contained herein; that this bid, offer or proposal constitutes an offer to the State that cannot be unilaterally withdrawn; that the product or service proposed meets the mandatory requirements contained in the Solicitation for that product or service, unless otherwise stated herein; that I am submitting this bid, offer or proposal for review and consideration; that I am authorized by the vendor to execute and submit this bid, offer, or proposal, or any documents related thereto on vendor's behalf; that I am authorized to bind the vendor in a contractual relationship; and that to the best of my knowledge, the vendor has properly registered with any State agency that may require registration.

W. Capra Consulting Group  
(Company Name)

Matt Beale - Vice President  
Printed Name/Title

  
(Authorized Signature) Date 2/23/17

312 972 2433 312 873 3299  
(Phone Number) (Fax Number)

MBEALE@WCAPRA.COM  
(Email)

FEIN 36-4382050

## ADDENDUM ACKNOWLEDGEMENT FORM

SOLICITATION NO.: ARFP STO1700000001

**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.

W. Capra Consulting Group  
Company

[Signature]  
Authorized Signature

2/23/17  
Date

NOTE: This addendum acknowledgment should be submitted with the bid to expedite document processing.

## SUMMARY OF QUALIFICATIONS

Consultant has been with W. Capra for almost six years where he helps lead the payments practice and provides subject matter expertise to card present and card not present merchants related to retail transformation conversions, loyalty and consumer engagement, and security and compliance. For the past two years, consultant has focused on EMV, Encryption, and Tokenization where he helps omni-channel merchants prepare and navigate the multi-layered security journey across many verticals including Grocery, Quick Service Restaurant, Retail, Drug-Store and Petroleum. Holds up-to-date knowledge on industry trends, payment strategy, and roadmap development. Possesses best-in-class payment solutions delivery experience.

## PROFESSIONAL EXPERIENCE

### **W. Capra Consulting Group**

**May 2011 – Present**

#### **Director of Payments, Nashville, TN**

- Responsible for P&L of \$2.5M gross revenue and providing company direction related to products and services
- Responsible for managing executive level relationships including CIO, CISO, and CFO across a number of clients
- Responsible for leading multiple teams assisting clients projects ranging from strategic roadmaps through implementation. Some highlights include:
  - Responsible for team to set 5 year Payments Strategy and execution of four concurrent RFPs to meet end state architecture requirements
  - Responsible for multiple teams leading EMV Level 3 Terminal brand certifications across multiple industry verticals including grocery, pharmacy, and retail
  - Responsible for leading projects to help clients reduce overall cost of acceptance with final savings ranging from \$400K to \$1M annually
  - Responsible for team to select and convert to a new payment acquirer with the implementation of EMV prior to October 2015 card brand liability shift
  - Responsible for team to lead the selection and implementation of new payment middleware to enable EMV and security solutions for one of the country's top ten quick service restaurants

#### **Sr. Payments Consultant, Chicago, IL**

- Responsible for leading multiple concurrent payment architecture and data security projects across multiple verticals and channels
  - Managed the vendor selection process through Request for Proposal for the world's largest pharmacy company including merchant acquiring and security solutions
  - Managed Request For Proposal creation, delivery, and supplier selection for specialty retailer to reengineer payment architecture to remove non-PCI compliant payment software (currently leading conversion project with new supplier)
  - Responsible for documenting RFP requirements and assisting in supplier selection for new cashless infrastructure for worlds largest quick service industry merchant
  - Managed implementation of required tools and subsequent PCI audit for a petroleum marketer to receive Report on Compliance as a Level 1 merchant
  - Created IT Security Policies and Procedures document for petroleum marketer to assist with PCI compliance
  - Managed engagement to develop host authorization software to replace current payment architecture for regional petroleum marketer
  - Responsible for leading discovery and documentation project for a Regional Financial Institution to highlight key gaps in data security from both a PCI and PII perspective

#### **Loyalty Service Delivery Manager (for British Petroleum), Chicago, IL**

- Responsible for Information Technology service delivery for all functionality related to loyalty programs including end to end transactional processing, loyalty settlement, and back end reporting

- Managed monthly budget forecasting and accruals for loyalty steady state processes
- Managed new loyalty functionality implementations including all areas of SDLC, including requirements gathering, SIT and UAT testing, and deployment
- Responsible for management of two loyalty vendors
- Managed loyalty software related defects, including providing subject matter expertise for loyalty software functionality to IT and business stakeholders

**Project Manager (for British Petroleum), Chicago, IL**

- Responsible for leading Tier 3 Information Technology support team for largest retail marketing project implementing which included five loyalty software solutions across 7,000 retail locations with project budget of over \$30M.
  - Managed issues and risks logs for identified software defects
  - Worked with multiple software vendors for production support in troubleshooting and resolving key issues
  - Provided weekly governance status updates on production support issues identified in deployment
  - Managed team of individuals to provide subject matter software functional expertise to project teams, business and project stakeholders

**Affinion Group, Inc.**

**December 2005 – May 2011**

**Project Manager, Stamford, CT**

- Responsible for leading capitalized Information Technology projects through entire SDLC; including thorough communication, requirements gathering, design and development, risk mitigation, QA and UAT testing, and schedule and budget management
  - Implemented a Sales Tax payment processing solution for American Express. Allowed for additional customers to enroll, fulfill, and bill successfully resulting in projected 100K new joins and \$1.5M increase in net revenue
  - Responsible for leading a top 5 company initiative in 2009 to successful implementation. Implemented Documentum Platform company-wide coordinating 2M in capital spend – used to provide PCI compliant repository for all Proof of Enrollments; included migration of 120M images into new repository
  - Managed project and reporting team overseeing projects including, but not limited to: Alternative Payment Offer Development, Price Point Increase, and Payment Re-Presentment Optimization Analytics which resulted in approximately \$7M in additional revenue or cost savings in 2010/2011

**Business Analyst, Stamford, CT**

- Responsible for analyzing business processes to align with company initiatives
  - Key player in project to identify and define all in-scope PCI processes and systems, both domestically and abroad, in support of global PCI level 1 compliance initiative
- Accountable for understanding business needs to create business requirements documents for capitalized projects across a wide array of operational departments

**Database Marketing Project Specialist, Stamford CT**

- Responsible for documenting all business/technology processes for US and UK locations to meet Payment Card Industry (PCI) requirements for annual audit
  - Led interview discovery sessions
  - Documented business process flows
  - Documented technology cardholder data flows
- Business lead for all department projects including: Enhancement and maintenance of department databases, marketing lead file issue resolution, and GLBA vendor enhancements

**EDUCATION**

Vanderbilt University (2005)

Nashville, TN

Bachelor of Science, Cum Laude, Mathematics

## **SUMMARY OF QUALIFICATIONS**

Candidate is an accomplished Payments professional with extensive consulting and operational experience. Holds leadership experience in a variety of business sectors, with extensive experience in payments processing, managing acquirer and banking relationships, managing RFP and selection processes for payment technology and processing. Possesses a proven track record of managing payment-related projects, improving client profitability, lowering payment acceptance costs, negotiating contracts, and building relationships. In addition to payments, candidate has also improved service delivery and optimized the supply chain of a large c-store chain, as well as led strategic procurement initiatives and identified financial management and process improvements for a major oil company.

## **PROFESSIONAL EXPERIENCE**

**W. Capra Consulting Group**  
**Project Manager, Chicago, IL**

**February 2005 – Present**

Notable Project Work Includes:

- For major petroleum company / convenience-store clients:
  - Advised on payment acquiring and settlement provider RFI/RFP process.
  - Negotiated acquirer contracts, contract renewals and extensions.
  - Participated in card processing strategy and RFP process for new payment card acquirer as Subject Matter Expert.
  - Led Fleet Card Strategy project to assess the retailer's current fleet program, the fleet card marketplace and recommend actions to stem account losses and grow fleet volume.
  - Deployment project manager for rollout of loyalty program to 2,000 locations.
  - Project manager for conversion of Visa, MasterCard settlement to new processor for 7,000 store chain. Successfully completed conversion without issues. Identified and implemented \$5 million in interchange cost savings as part of the conversion.
  - Led and managed the implementation of a payment card authorization and settlement processing system that saved \$3-\$4 million per year in processing costs for 250 store chain. Created and managed integrated project plans, coordinated delivery and implementation across eight vendors, lead acceptance testing, and provided post go-live support. Created and implemented ongoing operational support processes and transitioned to client's support team.
  - Performed an analysis of the structure, processes and effectiveness of the payments organization.
  - Recommended organizational changes and process improvements.
- For large drugstore chain:
  - Advised and participated in RFP and selection process for payment acquirer.
  - Analyzed payment processing strategy, existing contracts and payment architecture.
  - Consulted on Data Security project to remove all PCI data from the client environment. Advised on the RFP to select an Encryption and Tokenization provider to protect cardholder data in the client's systems.
- For large specialty and apparel retailers:
  - Analyzed current payment operations and identified ~\$1 million in opex savings and opportunity to reduce card receivables by 1 day for specialty retailer.
  - Conducted an RFP for entering into preferred routing agreements for debit and credit cards that is saving retailer \$400k per month..
  - Led a current state analysis of payment process for national apparel retailer that identified over \$1 million in cost savings and improved cash flow by one day.
  - Led payment processing RFP for US and Canada, the selection of a new provider and conversion to new provider.
  - Led implementation of new transaction reconciliation system and integration to client's financial systems.

- Provided subject matter expertise for EMV implementation in US and Canada.
  - Provided assistance and expertise in implementing EMV capability.
- For several large grocery chains:
  - Participated in EMV project kick off sessions including training on EMV, requirements defining, project planning, vendor management.
- For large QSRs:
  - Prepared comprehensive payment strategy and implementation roadmap for cashless payment acceptance.
  - Consulting on acquirer RFP and selection process, implementing new payment middleware, security solutions and financial reconciliation programs.
- Has presented at the following conferences or membership groups:
  - Merchant Advisory Group Annual and Mid-Year Conferences
  - National Association of Convenience Stores Annual Conference
  - FIS Small Issuer Conference
  - Tribal Summit Group Annual Meeting
  - Association of Financial Professionals Annual Conference
  - AJB Software User Meeting

## **BP Products, North America**

**1989 – 2003**

### **Performance Analyst, U.S. Fuels Business Unit, Chicago, IL**

- Responsible for the preparation of annual and five-year performance plans and monthly performance reporting for a \$15+ billion business unit.

### **Supply Chain Manager, U.S. Retail**

- Improved supply chain capabilities for 900 company-owned convenience stores through the management of major supplier relationships, development and measurement of key performance indicators, and creation of order and delivery processes.
- Implemented a \$300M+ wholesale distribution agreement for all stores in under 90 days.
- Reduced in-store cigarette inventory by one-third in test markets through analysis of sales data, product range rationalization and training of store managers.
- Implemented performance management process for wholesale and food service distributors resulting in improved on-time deliveries (from 70% to over 95%) and order fill rates.

### **Procurement Manager, U.S. Retail Programs**

- Led strategic procurement projects using skills in: project management, drafting and negotiating contracts, financial analysis, preparing requests for proposals and evaluating supplier responses.
  - Merged the BP Visa and Amoco Visa credit card programs resulting in \$4+ million annual savings.
  - Increased soft drink margins by over \$750,000 annually by combining regional cooler marketing agreements into an exclusive, national agreement.

### **Manager-Franchise Systems, Amoco Certicare**

- Managed key vendor relationships and maintaining franchisee service levels for the automotive repair franchise.
- Negotiated outsourcing, marketing and technology licensing agreements with suppliers which enabled BP Amoco's withdrawal from the business.

### **Manager-Payment Processes, Amoco Oil Brand Marketing**

- Oversaw retail acceptance of credit and debit cards at 10,000 Amoco-branded sites
  - Accountable for P&L impact of marketer transaction fee revenue and card transaction expenses.
  - Responsible for marketer transaction fee pricing.
- Managed key relationships with the Amoco card issuer (Associates/Citibank), credit card processors, Visa, MasterCard and other issuers.
- Accountable for internal relationships with IT and Accounting for all card-related issues.

- Co-managed project to convert 8 million credit card accounts from the Amoco to the Associates/FDR processing systems without a disruption in processing capability or customer service levels.
- Negotiated credit, debit and stored value card processing agreements.
- Initiated projects to reduce credit card fraud at the pump which resulted in a 50% reduction in losses and top-quartile industry performance.

**Manager-Credit Card Risk Management, Amoco Oil Company**

- Developed and implemented credit card risk management strategies, policies and procedures for Amoco credit card portfolio of 8 million accounts and \$500+ million in receivables.
  - Implemented credit limits on accounts which reduced average credit loss by 30%.
  - Designed a collection agency bonus and compensation plan that increased collections of bad accounts by \$3 million.
- Played key role in the sale and outsourcing the Amoco credit card portfolio to The Associates (Citibank) including presenting recommendations to senior management, creating the RFP, evaluating capabilities of buyers, responding to data requests and negotiating contracts.

**Financial Analyst, Amoco Oil Company**

- Held a series of positions responsible for planning, forecasting and analyzing financial performance of refining, marketing, supply, credit card and motor club operations.

**EDUCATION**

University of Notre Dame  
MBA  
University of Notre Dame  
BBA, Finance





## **SUMMARY OF QUALIFICATIONS**

Candidate is a detail-oriented Project Manager with the ability to lead project teams and manage projects from inception to completion. The candidate has strength in identifying and analyzing risks and implementing appropriate solutions to mitigate risks. Candidate has solid verbal and written communication abilities which are enhanced through client management and interaction, leading project implementation teams and the creation and maintenance of client project documentation. Candidate is dedicated to managing client and shareholder expectations, in quality and efficiency of work and in keeping costs within allotted budget parameters. Holds industry experience within the following areas:

- Management of payment-related RFP processes, including technical and functional requirements, response scoring and vendor assessment
- Retail Technology
- EMV Assessments and Implementations
- Payment Strategy
- Project life cycle with expertise in requirements gathering, project documentation and infrastructure deployment
- Strong leader with focus on customer satisfaction and leading a diverse team environment

## **PROFESSIONAL EXPERIENCE**

### **W. Capra Consulting Group**

**December 2014 – Present**

#### **Sr. Payments Consultant, Chicago, IL**

- Managing a payment middleware implementation project for a large QSR (quick-serve restaurant) client, including the gathering of functional, technical and business requirements, managing and leading a multi-vendor solution design and planning summit and managing all additional project phases for the client, including development, test and certification and pilot and deployment
- Managed a payment middleware RFP for a large QSR client, developing all RFP-related documentation for potential vendors, reviewing and scoring responses, conducting on-site vendor presentations and providing a solution summary and vendor recommendation to the client
- Participated in a payment architecture design and supplier RFP project for a large QSR (quick-serve restaurant) chain implementing a semi-integrated payment infrastructure, point-to-point encryption and EMV
- Managed a payment gateway assessment project, including a current state analysis, requirements definition and solution recommendation for a cloud-based provider of revenue-cycle and clinical services, primarily for physician practices
- Managing an EMV implementation project for a large, multi-banner department store client, with work streams for solution validation testing, host data capture migration, business process documentation and EMV business requirements
- Achieved certification as a Visa Accredited EMV Consultant

### **Ace Hardware Corporation**

**September 2010 – September 2014**

#### **Consumer Card Manager, Oak Brook, IL**

- Managed and maintained the Ace Rewards Visa program, a co-branded credit and loyalty card, from initial launch to its current level of 60,000 cardholders and approximately \$80+ MM in annual sales
- Created annual program budget and managed to favorability and profitability within 3 years through reductions in print expenses and organizational controls on unnecessary program spending
- Developed marketing strategies and promotional and execution plans with US Bank and executed them successfully on a quarterly and annual basis

- Established and fostered relationships with hundreds of Ace retailers, while providing in-store and web-based program training, program execution documentation and in-store promotional materials and tools for selling the program
- Selected to manage the IT relationship for the Ace Consumer Marketing organization, working with Business Relationship Managers to prioritize and manage marketing-specific IT projects and defects from inception to completion

**Peters & Associates**

**August 2005 – August 2009**

**Project Manager, Oakbrook Terrace, IL**

- Created project proposals, which included effective scoping, scheduling and management of IT resources, tasks and succinct documentation of project deliverables
- Promoted a strong focus on client relationship management while supporting over 100 customers
- Developed and leveraged documentation templates, saving 1–2 hours per project and approximately \$50K to \$100K annually for the company
- Managed numerous technology implementation projects, such as Windows Active Directory, Microsoft Exchange, Windows Server, Cisco and Hewlett–Packard infrastructure devices, wireless access points and wireless networking

**Tribune Company**

**July 2000 – August 2005**

**Systems Project Manager – Technical Development, Chicago, IL**

- Managed the project initiation phase of a 22,000+ user migration to Active Directory 2003 and Microsoft Exchange 2003
- Implemented a work scheduling process to accept, schedule and prioritize projects within Tribune Information Systems
- Led a Tribune Publishing study, for 13 newspapers, to determine the economic feasibility of creating common operating environments for Circulation, Advertising, Archiving, Accounts Receivable, Messaging and Help Desk
- Managed the integration of a 3<sup>rd</sup> party Web application and the Tribune employee benefits plan for an online benefits enrollment program, eliminating paper-based submissions and saving thousands of dollars in printing and mailing costs

**U.S. Robotics Access Corporation / 3Com Corporation**

**December 1992 – July 2000**

**Manager, Applications Engineering / Product Support Manager, Skokie, IL / Rolling Meadows, IL**

- Provided project management oversight for the Applications Engineering department
- Coordinated and scheduled pre-release testing, evaluation and qualification of U.S. Robotics client modem products
- Designated Customer Support liaison, with Product Management, Sales, Marketing and R&D, for all product-related issues
- Selected to participate on product Core Teams, as the Customer Support representative, working with Product Management, Engineering, System Test, Marketing and Management
- Developed and maintained Product Support Plans for broadband modem products, for use as training and support tools by Customer Support
- Worked with strategic partners to create technical support programs to meet product and vendor-specific requirements

**EDUCATION**

Southern Illinois University at Carbondale  
Carbondale, IL

Bachelor of Science, Consumer Economics and Family Management

## **SUMMARY OF QUALIFICATIONS**

More than 10 years of experience in Business Analyst and Project Management roles. Recent RFP Management experience on behalf of two large QSR organizations. Strong analytical background focused on Business Process Improvement. Has also supported projects in banking & financial environments. Can provide cross-functional collaboration to ensure efficient processes and optimal performance.

## **PROFESSIONAL EXPERIENCE**

### **W. Capra Consulting Group Business Analyst, Chicago, IL**

**July 2016 – Present**

- Supported two large QSR clients executing Request for Proposals (RFPs) with the following:
  - Establishing finalization requirements by performing discovery interviews and current state analysis
  - Defining improvements
  - Narrative development; Description and definition of scope, current and future state, project objectives, and rules of engagement
  - Scorecards creation; Built scoring model Excel worksheet for requirements and solution scoring efficiency
  - Provided supplier follow-up via phone call or email
  - RFP Analysis; Scored suppliers RFP responses; Summarized supplier solution; Highlighted key functionalities in core requirements
  - Performed diagnostics of current business models and provided business process mapping
  - Built executive presentations with gap analysis and recommendations

### **Galitt US (Consulting & Services in Payment Systems) Business Analyst, Chicago, IL**

**October 2014 – May 2015**

- Performed third-party service provider accreditation programs with major payments brands (Discover, MasterCard), as part of the migration to chip card payments in the US
- Established the EMV Certification service organization from scratch and built the Management and Operational processes based on payments brands requirements (potential market sales of 1.5 Million dollars)

### **Banque Populaire du Nord (BPCE Group) Project Manager & Business Optimization, Lille-Northern France**

**2010 – 2014**

- Headed Business Process Optimization for middle & back-office departments, resulting in improved employee performance & reduced operation time
- Diagnosed business process & provided improvement via process mapping with procedures, running implementation, and managing change activities
- Provided recommendations to CEO on new business models and technologies for implementation (on-line enrollment, mobile payments)
- Worked closely with the Corporate “Strategic & Innovation” department to define a new long-term customer relationship and sales network change program
- Led IT Projects
- Provided functional specification & business requirements
- Supported implementations with problem solving and follow-up

## **EDUCATION**

- Project Manager Certification Training Courses (35 contact hours) for the PMP certification
- University of Lille, Northern France
  - Bachelor's and Master's degrees in Business Management