

**HESAA 2020 Depository Banking Services RFP**  
**Potential Vendor's Questions & HESAA's Answers**  
**March 17, 2020**

**Below are the responses to questions received which were relevant to the present procurement:**

1. Is it HESAA's intent to award all business to a single service provider or will you / can you award to multiple service providers?

*All proposals must be an all-inclusive bid on all services described in the RFP.*

2. In section 1.0 Purpose and Intent (page 1): It appears the web-based on-line payment application is not part of this RFP - Please confirm.

*HESAA collects online payments through its own web-based portal, however as stated in this RFP these payments need to be processed by the vendor.*

3. In section 4.5 General Lockbox Processing Instructions (pages 6 and 7) Please provide the number of items processed as Automated and the number of items processed as Semi-Automated. Under reporting requirements: Please confirm you require the reports to be available via the web as well as paper to be available by 8:00 a.m.

*The number of items processed as Automated is approximately 7,000 per month and those processed as semi-automated is 2,000 per month.*

*Required reports must be available by 8:00 AM via web and paper reports should be available by 10:00 AM.*

4. In section 4.6 Processable Items (page 7 and 8): How many foreign checks were received during calendar year 2019. Please provide additional information regarding cash payments received at the Lockbox (total dollars, number of deposits, etc.).

*HESAA did not receive any foreign checks, which must be receivable in US dollars, or any cash payment to the lockbox, in calendar year 2019, or in 2020 to date.*

5. In section 4.7 Unprocessable Items (pages 8 and 9). Please provide the number of each unprocessable item type for calendar year 2019.

*The number of unprocessable items are as follows:*

1. Remittance document but no payment. (DOC-NO \$): approximately 4 per month;
2. Items made payable to any other State Agency, corporation, or partnership, whether endorsed to order or not. (X PAYEE): 8 IN CALENDAR YEAR 2019;
3. Foreign check payable in other than US funds. (X FRGN): ZERO;
4. Correspondence received with no payment. (CORR-NO \$): approximately 40 per month;
5. Mutilated or torn payments and/or remittance documents that cannot be read or processed. (MUTIL): approximately 8 per month;
6. Change of address without payment. (COA-NO\$): approximately 60 per month;

*7. Any other item that the contractor considers a problem must be rejected as unprocessable (MISC): ZERO.*

6. On page 9 section 4.10 Packaging and Delivery Instructions. Exhibit H says: "A messenger must deliver the package no later than 10:00 a.m. the following workday." Is this in addition to the reports mentioned in section 4.5? Are these the same reports, if so please indicate the desired deadline for delivery (8:00 a.m. or 10:00 a.m.)?

*Per Exhibit H, no later than 10:00 AM (see response to question 3).*

7. In section 4.24: Implementation Schedule (pages 17 and 18) it states: "the contractor must provide an implementation schedule starting with the anticipated award date to contract commencement and beyond if applicable." What is the timeline for awarding and implementing? Do you have a mandatory go live date for this contract?

*It is anticipated that the HESAA Board will approve the selected vendor at their April 22, 2020 meeting, making the award date approximately ten days later, after the Governor's veto period ends.*

*The intent is to go live with this contract on July 2, 2020. At no point shall the go live date extend past December 1, 2020.*

8. Section 5.4 Additional Information (pages 23 – 25) mentions forms and certifications (a – g). It clearly states the contractor and all subcontractors will need to provide a copy of the New Jersey Business Registration Certificate. Do the other forms (b-f) need to be completed by subcontractors or just the primary contractor?

*Subcontractors only need to provide a copy of the New Jersey Business Registration Certificate.*

9. Exhibit K Vendor Cost Schedule – Please provide volumes for a typical month for each service listed in the exhibit.

*Please see attached volume schedule for February 2020, which HESAA deems as typical of monthly volume.*

10. Would you please confirm that an online bill website is not required? In Question 3 it states receiving files for electronic bank online bill pay checks.

*HESAA collects online payments through its own web-based portal, however as stated in this RFP these payments need to be processed by the vendor.*

11. Would HESAA consider moving the due date for proposals to a date no earlier than April 20, 2020?

*HESAA is not planning to extend the due date for proposals at this time.*

12. Will you share all questions and responses from all potential respondents?

*HESAA posts all questions and responses on the HESAA website.*

13. Can you please confirm the number of accounts?

*Currently HESAA is requesting that one account be setup. However, pursuant to section 4.1 of the RFP, HESAA reserves the right to increase the number of depository accounts as the need arises during the course of the contract term.*

14. Can you please provide at least 3 months of Account Analysis and bank statements so we can determine the best fit for the Authority?

*HESAA does not deem this question relevant to the present procurement.*

15. Will the Authority accept a PO Box location of Lancaster, PA?

*Please see the response to question #17 below.*

16. For the remittance documents, does the Authority require all Barcode, OCR scan lines and QR box layout for payment processing?

*Yes, HESAA requires barcodes, OCR scan lines and QR box layout for payment processing.*

17. Section 4.2 - Is the distance from the New Jersey border simply 50 miles in diameter, or 50 miles driving distance?

*HESAA is requesting that the driving distance be within 50 miles.*

18. Section 4.16 1 Other Electronic and Web Based Payment Types: Is HESSA looking to replace their current online payment portal OR for the bidder to accept ACH files originated by HESAA's current on-line payment platform?

*HESAA is not replacing its current payment portal. The contractor must accept ACH files originated by the current payment platform, which HESAA sends in the standard NACHA format.*

19. Section 4.16 3 eLockbox: Does HESAA require to have the ability to correct account numbers for payments received through this channel?

*Yes, HESAA requires the contractor to have the ability to correct account numbers for payments received through the eLockbox.*

20. Please clarify those sections which you expect us to respond to? Are we responding to both Section 4 Scope of Services AND Section 5 or ONLY to Section 5?

*Proposals should demonstrate the bidder's ability to perform all of the required services.*

21. Confirm that HESAA requires a paper deposit slip for each lockbox deposit to be mailed to HESAA.

*Yes. HESAA requires a paper deposit slip for each lockbox deposit to be mailed to HESAA.*

22. Do you see higher volumes at a certain time of the month, quarter, year? If so, by how much on average?

*No, HESAA does not see higher volumes at certain times of the month, quarter or year.*

23. Is the remittance data to be captured (invoice #, payment amount and ID #) all included in the scan line and elsewhere on the coupon that can be read in case of a damaged scan line?

*If the scan line is damaged then the payment should be treated as an exception and sent to HESAA for manual posting.*

24. How much cash is received on a monthly basis on the lockbox?  
*HESAA rarely receives any cash in the lockbox.*
25. HESAA indicates that there are 2 lockboxes, please describe in detail what payments are processed in box 1 and what payments are processed in box 2? Where are the scannable payments and where are the manually keyed payments?  
*HESAA currently uses one lockbox.*
26. Please explain your special return item requirements as you are being charged a fee for specialized instructions.  
*If bidders elect to include a fee for special returned item requirements in their proposal, then the bidders should define the special returned item requirements for which they are charging*
27. Does each coupon contain the same field elements to capture? If not, please explain the difference.  
*HESAA's remittance slips all contain the same field elements as the scan line.*
28. Does HESAA desire weekend processing of lockbox items if available?  
*Yes, HESAA desires weekend processing of lockbox items received over the weekend if available.*
29. Does HESAA require a separate reporting file at the end of the day for each box or a combined file? Please provide detail around timing and contents of file (not including fields outlined in the exhibits). Confirm that you need batches reported in quantity of 50 in the file. Confirm that it is one file at end of day or by next business day morning including multiple deposit cuts.  
*HESAA currently only has one lockbox. Batches should be reported in a quantity of 50 in the file. The file should be delivered by 3:00 pm each day. All transactions that occur after 3:00 pm shall be in the following day's file.*
30. Lockbox Rough Sorts – please describe all sorting requirements when processing lockbox payments.  
*Sections 4.5 through 4.7 of the RFP provide HESAA's requirements.*
31. Please explain your special returned item requirements as you are being charged a fee for specialized instructions.  
*If bidders elect to include a special returned item fee in their proposal, then the bidders should define the specialized instructions for which they are charging.*
32. Please explain the difference of your eLockbox payment return and payment reversed.  
*A payment return occurs when an account is closed. A payment reversed when an item has been presented with insufficient funds.*
33. Please describe any special processes required to process the lockbox work as you are currently being charged a Special Processing charge.  
*If bidders elect to include special processing charges in their proposal, then the bidders should define the special processes for which they are charging.*

34. In the vendor cost schedule, there is a line item for disbursements. However, there is no reference to this in the RFP. Can you please clarify?

*If bidders are charging HESAA for the disbursements listed in Exhibit K, then they should include those charges in their proposal.*

<u>AFP Code</u>	<u>Service Description</u>	<u>Month</u>	<u>(Per)</u>
230	<b>BALANCE AND COMPENSATION</b>		
	RECOUPMENT MONTHLY	4,250	Month
	<b>GENERAL ACCOUNT SERVICES</b>		
10000	ACCOUNT MAINTENANCE W/ CHK RETURN	1	Account
10000	ACCOUNT MAINTENANCE-CHECK STORE		Account
10020	ZERO BALANCE MASTER ACCOUNT MAINT		Account
10021	ZERO BALANCE MONTHLY BASE		Account
10100	DEBITS POSTED	100	Debit
10101	CREDITS POSTED	20	Credit
10310	DDA STATEMENT - PAPER	1	Statement
10499	CLIENT ANALYSIS STATEMENT-PAPER	1	Statement
10101	DESKTOP DEPOSIT CREDIT POSTED		Credit
	<b>LOCKBOX SERVICES</b>		
50405	WHOLESALE LOCKBOX (WLBX) CD ROM	1	CD ROM
50405	WLBX CD ROM PER IMAGE	400	Check
50000	WLBX MONTHLY BASE		Lockbox
50400	WLBX DATA TRANSMISSION MTHLY BASE		Lockbox
50320	WLBX FAX NOTIFICATION MONTHLY BASE		Fax
05011L	WLBX NON TRUNCATION PKG PREP BASE	1	Lockbox
50400	WHOLESALE LOCKBOX IMAGE		Lockbox
50500	WLBX ONLINE DECISION MONTHLY BASE		Lockbox
50100	WLBX STANDARD ITEM PROCESSED	6,200	Remittance
50100	WLBX REMIT PROCESSED EXPRESS MAIL		Remittance
50121	WLBX MICR DATA CAPTURE PER LINE		Transaction
50530	WLBX CORRESPONDENCE REJECTS	20	Transaction
05011R	WLBX DOCUMENTS SCANNED		Image
50620	WLBX 90 DAY B/W IMAGE ARCHIVE		Image archived
50127	WLBX VALUE ADDED KEYING		Keystroke
05011F	WLBX PAPER RETURN		Transaction
50301	WLBX DAILY DEPOSIT CUT		Deposit
50331	WLBX DUPLICATE OR CUSTOM REPORT		Report
50020	WHOLETAIL (WTLBXV) MONTHLY BASE	1	Lockbox
50320	WTLBX FAX NOTIFICATION MTHLY BASE		Fax
50400	WTLBX DATA TRANSMISSION MTHLY BASE		Lockbox
05011L	WTLBX NON TRUNCATED PKG MO BASE		Lockbox
50500	WTLBX ONLINE DECISION MONTHLY BASE		Lockbox
50400	WTLBX WLI MONTHLY BASE		Lockbox
50100	WTLBX STANDARD ITEM PROC NON SCAN		Remittance
50122	WTLBX TOTAL PAYMENTS PROCESSED	6,200	Coupon

50201	WTLBX UNMATCHED PAYMENTS		Coupon
50202	WTLBX MULTI CHECK/COUPON PAYMENTS		Coupon
05021P	WTLBX EXCESS CHECK ONLY SURCHARGE		Transaction
05013F	WTLBX REMIT PROC FOREIGN CHECKS		Check
05013B	WTLBX REMIT PROCESSED CASH		Remittance
59999	WTLBX REMIT PROCESSED EXPRESS MAIL	1	Remittance
50127	WTLBX MICR DATA CAPTURE PER LINE	6,200	Transaction
50131	WTLBX MULTIPLE PAYEE		Transaction
50530	WTLBX CORRESPONDENCE REJECTS		Envelope
59999	WTLBX CHECKS		Transaction
50114	WTLBX ROUGH SORTS < 5		Remittance
50114	WTLBX ROUGHSORT 5 OR LESS NONSCAN		Remittance
50520	WTLBX ONLINE DECISION EXCEPTN POST		Transaction
50100	WTLBX DOCUMENT SCANNED		Image
50100	WTLBX DOCUMENT SCANNED NON SCAN		Image
50129	WTLBX VAK		Transaction
50620	WTLBX 90 DAY B/W IMAGE ARCHIVE		Image archived
50129	WTLBX VALUE ADDED KEYING		Keystroke
50301	WTLBX DAILY DEPOSIT CUT	20	Deposit
59999	WTLBX RESTRICTIVE/SPECIAL PROCESS		Transaction
50401	WTLBX TRANSMISSION ITEM	7,800	Transaction
50331	WTLBX DUPLICATE OR CUSTOM REPORT		Report
5021F	WTLBX COUPONS RETURNED	6,200	Coupon
50101	WTLBX CHECK INSPECTION / NEGOT		Occurrence
50000	ONLINE LOCKBOX REPORTING		Account
05031Z	ONLINE LOCKBOX SUBSCRIPTION MTHLY BASE	4,500	Item
50099	ELECTORNIC LOCKBOX PAYMENT REVERSED		Transaction
50030	ELECTRONIC LOCKBOX MONTHLY MAINT (W/CROSS REF)	1	Transmission
59999	E-BOX PAYMENT	9,000	ITEM
50401	WTLBX TRANSMISSION MONTHLY BASE	1	MONTH
59999	WTLBX STD ITEM PROCESSED NON SCAN	1,650	ITEM
50122	WTLBX MULTI PAYMENT	100	ITEM
50002	WTLBX PARTIAL PAYMENT	2,025	ITEM
59999	WTLBX MICR CAPTURE NON-SCANNABLE	1,650	ITEM
50101	WTLBX IMAGING - SCANNABLE	24,750	ITEM
59999	WTLBX IMAGING NON-SCANNABLE	4,100	ITEM
50424	WTLBX 7 YEAR B/W IMAGE ARCHIVE	28,800	ITEM
59999	WTLBX CHECK COPY NON-SCAN TRANS	1,625	ITEM
59999	WTLBX CHECK ADDED KEYING - NON SCAN	35,000	ITEM
59999	WTLBX PAPER RETURN - NON SCAN	2,500	ITEM
50410	WTLBX FIRST CLASS POSTAGE PKG	140	ITEM
59999	E-BOX PAYMENT RETURN	20	ITEM
59999	E-BOX PAYMENT RETURN REVERSED	5	ITEM

**DEPOSITORY SERVICES**

100416	RETURN ITEM SUBSCRIPTION PER ACCT	1	Acct
100416	RETURN ITEM SUBSCRIPTION PER ITEM	35	Item

100430	RETURN ITEM SUBSCRIPTION FOR ADDITIONAL KEYED DATA	25	Acct
100015	CASH DEP/\$1 VER AT TELLER WINDOW	20	Dollar
100006	BRANCH DEPOSIT	10	Deposit
100610	DEPOSIT LOCATION REPORTING ITEM		Item
100414	ONLINE RETURN ITEM RETRIEVAL-IMAGE		Transaction
100414	ONLINE RETURN ITEM SERVICE MTHLY BASE		Customer ID
100400	RETURN ITEM - CHARGEBACK		Transaction
100400	RETURN ITEM SPECIAL INSTRUCTIONS		Transaction
100401	RETURN ITEM SPECIAL INST MTHLY BASE	1	Account
100402	RETURN ITEM REDEPOSITED	12	Transaction
100410	ONLINE RETN ITEM SUBSCRIPTION OPT DETL		Field loaded
100410	ONLINE RETN ITEM SUBSCRIPTION PER ACCT		Account
100410	ONLINE RETN ITEM SUBSCRIPTION PER ITEM		Item accessed
100015	CR POSTED - OTC STORE DEPOSITS/ND		Deposit
100610	DEPOSIT LOCATION REPORTING - ITEM		Deposit
100220	DEPOSITED CHECKS - ON US - DESKTOP	70	Check deposited
100225	DEPOSITED CHECK DRAWN ON US BANK		Check deposited
100223	DEPOSITED CHECKS	20	Check deposited
100220	DESKTOP DEPOSIT-OUR DEPOSIT ITEM	90	Check deposited
100224	DESKTOP DEPOSIT-OTHER BANK DEP ITEM	850	Check deposited
100225	WHOLESALE LOCK BOX – DEPOSITED CHECK	7,800	Check deposited
100400	RETURN ITEM – CHARGE BACK	20	Check deposited
100416	RETURN ITEM RETRIEVAL IMAGE		Check deposited
100416	RETURN ITEM SERVICE – MONTHLY BASE		Month
100401	RETURN ITEM SPECIAL INSTRUCTIONS	20	Item
151352	IMAGE VIEW < 90 DAYS – ITEM		Item
151352	DESKTOP DEPOSIT IMAGES RETRIEVED		Item
100220	WHOLESALE LBX CHECKS DEPOSITED		Check deposited

#### **PAPER DISBURSEMENT SERVICES**

151352	DESKTOP DEPOSIT IMAGES RETRIEVED	1,050	Image
151352	ONLINE IMAGE VIEW < 90 DAYS - ITEM	30	Image retrieved
151352	ONLINE IMAGE VIEW > 90 DAYS - ITEM	5	Image retrieved
150400	ONLINE SEARCH		Inquiry

#### **PAPER DISBURSEMENT RECON SERVICES**

200020	ARP MONTHLY BASE - PARTIAL		Account
200306	ARP OPTIONAL REPORTS		Report
200310	ARP REPORT STATEMENT/REPORT DELIVERY		Delivery
200329	ARP PAPER STATEMENT DELIVERY		Statement
200310	ARP PAPER STMT/REPORT MONTHLY BASE		Report
200306	ARP PAPER STMT/REPORT MONTHLY BASE		Report
200305	ARP STATEMENT MONTHLY BASE ONLINE		Account

#### **GENERAL ACH SERVICES**

250201	ELECTRONIC CREDITS POSTED	175	Credit
250703	ACH ONLINE SUBSCRIPTION - ITEM		Item accessed



250703	ACH ONLINE SUBSCRIPTION - ACCOUNT	7	Account/company ID
250400	ACH ONLINE RETURN SUBSCRIPTION - ITEM	375	Item accessed
250400	ACH ONLINE RETURN SUBSCRIPTION-ACCOUNT	10	ACH company ID
250000	ACH MONTHLY BASE	2	Company ID
250102	ACH ONE DAY ITEM	29,000	Transaction
250102	ACH TWO DAY ITEM	5,800	Transaction
250120	ACH ORIGINATED - ADDENDA REC	35,000	Transaction
250202	ACH RECEIVED ITEM	200	Transaction
250500	ACH PAYMENTS ONLINE BATCH RELEASE	10	Batch/file
250501	ACH TRANSMISSION CHARGE	25	Batch/file
250302	ACH RETURN ITEM-TRANSMISSION ADVICE	85	Transaction
250303	ACH RETURN ADMIN - ELECTRONIC	45	Transaction
250000	INTERNET ACH BASE FEE	1	Company ID
250102	INTERNET ACH ONE DAY ITEM	100	Transaction
250102	INTERNET ACH TWO DAY ITEM	30	Transaction
250302	ACH NOC - TRANSMISSION ADVICE	30	Transaction
250312	ACH RETURN UNAUTHORIZED QUALITY FEE	2	Transaction

#### EDI PAYMENT SERVICES

300099	ELECTRONIC LOCKBOX PAYMENT		Transaction
300524	ONLINE TREAS INFO RPT EDI SUBSC MONTHLY BASE		Account
300010	RECEIVABLES MANAGER REPORT MONTHLY BASE	1	Account
300200	REC MGR OR E-BOX TRANSMISSION	20	Transaction
300010	EDI PMT DETAIL SUBSC MO BASE	1	Account

#### WIRE & OTHER FUNDS TRANSFER SERVICE

350402	WIRE DETAIL RPT SUBSCRIPTION-ACCT		Account
350402	WIRE DETAIL RPT SUBSCRIPTION-ITEM		Item accessed
350300	WIRE IN DOMESTIC	10	Transfer
350120	WIRE BOOK TRANSFER	1	Transfer
350100	WIRE OUT DOMESTIC	45	Transfer
350124	WIRE - BOOK TRANSFER - ONLINE		Transfer
350104	WIRE-OUTGOING DOMESTIC - ONLINE		Transfer

#### INFORMATION SERVICES

4002ZZ	ONLINE EVENT MESSAGING SERVICE - EMAIL		Item reported
400224	ONLINE INTRADAY SUBSCRIPTION - ITEM		Item accessed
400003	ONLINE INTRADAY SUBSCRIPTION MTHLYBASE		Account
400274	WIRE TRANSFER DETAIL -US ACCT ITEM	10	Item reported
400001	ONLINE PREV DAY SUBSCRIPTION DETL ITEM		Item loaded
400000	ONLINE PREV DAY SUBSCRIPTION MTHLYBASE		Account
400800	ELECTRONIC EXTENDED STORAGE 120	850	Item loaded
400003	DESKTOP DEPOSIT REPORT MTHLY BASE	1	Account
400231	DESKTOP DEPOSIT REPORT PER ITEM	1,050	Item reported
400340	SEARCH - DATA RETRIEVED	10	Item
400052	PREVIOUS DAY REPORTING MAINTENANCE	1	Monthly
100272	PREVIOUS DAY REPORTING ITEMS LOADED	330	Item

400055	INTRADAY REPORTING MAINTENANCE	1	Monthly
400274	INTRADAY REPORTING MAINTENANCE ITEMS REPORTED	250	Item
400002	BAI MONTHLY BASE	1	Monthly
400221	BAI TRANSACTION REPORTED	325	Item
409999	RETURN INFOFAX MONTHLY BASE	1	Account
400003	WIRE TRANSFER DETAIL -US ACCT - MO BASE	1	Account

#### INTERNATIONAL SERVICES

609999	DEPOSITED CHECKS CANADA		Check deposited
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#### UNDEFINED SERVICES

999999	ELECTRONIC LOCKBOX DAILY REPORT FAX/EMAIL-PAGE		Item reported
999999	ELECTRONIC LOCKBOX DAILY REPRT FAX/EMAIL MO BASE		Page
999999	ELECTRONIC LOCKBOX PAYMENT RETURN		Return
999999	ELECTRONIC LOCKBOX REPORTING PACKAGE MTHLY BASE		Account
999999	ELECTRONIC LOCKBOX REVERSAL REPORTING MTHLY BASE		Account

