



**Responses to Questions in Reference to the Governor's Office of Storm Recovery  
Request for Proposals for Lockbox Banking Services for CDBG\_DR Programs  
RFP # 201612\_052**

**January 3, 2017**

1. Can the GOSR provide detailed monthly volume estimates for each Lockbox PO Box location including: single full payments, partial payments, multiples, check only payments, rejects, foreign items, correspondence items (with payment and without payment) received?
  - a. Currently GOSR only receives checks at the approximate rates below. We expect these numbers to be increased.

Single full payments	60
Partial payments	23 applicants in repayment plans
Check only	500
ACH debit estimate	1000
Rejections	< 5
Foreign items	none
Correspondences	< 10

2. Can the GOSR provide an image of the remittance document/invoice and envelope?
  - a. See Attachment 3 on page 39 of the RFP. No specific envelope is provided.
3. Can the GOSR provide written processing instructions for each lockbox?
  - a. Written processing instructions will be developed jointly by the selected vendor and GOSR.
4. How does the GOSR handle exceptions, correspondence & rejects today?
  - a. All documentation of extraneous correspondence, exceptions and rejects are immediately sent as .pdf files to GOSR. GOSR treats these on a case-by-case basis.
5. Does the GOSR receive electronic lockbox payments via ACH, If so, How may are received each month?
  - a. GOSR currently does not have ACH processing. It is a requirement capability for new vendor.

6. In addition to the lockbox, are you requesting collection via a hosted website that would include ACH and credit card payments?
  - a. GOSR wants applicants to be able to pay us via ACH or credit card. We do not intend to set up a special website to do this. However we are amenable to discussing the best practices and proceeding in the most efficient manner.
7. Does the GOSR have any special processing or requirements (such as: end of month or end of year processing)?
  - a. Not currently.
8. How does the GOSR process out-of-balance multiple payments?
  - a. GOSR has not had any out-of-balance multiple payments.
9. Can the GOSR accommodate Secure FTP?
  - a. Yes.
10. Can the GOSR provide the daily lockbox data transmission file layouts?
  - a. File layouts will be developed jointly by the selected vendor and GOSR during the implementation phase.
11. Would the GOSR like images of correspondence and or any supporting documents received by the lockbox? If so, how would GOSR prefer to receive the images?
  - a. Yes, this is a requirement. See “3.2. Scope of Services and Key Deliverables” on page 12 of the RFP.
12. Does the GOSR accept Credit Card payments as a form of payment in the lockbox?
  - a. Not currently. In addition to the check and ACH debit services requested in the RFP, respondents may offer credit card merchant services and payment processing.
13. Can the GOSR provide detail on the daily lockbox transmission deadline?
  - a. This has not yet been established.
14. What are the average balances maintained in the account what would need to be collateralize?
  - a. The average balance is not expected to exceed \$1,000,000. Amounts in excess of the FDIC insurance amount would need to be collateralized.
15. How many deposit accounts would need to be utilized with this contract?
  - a. One to five accounts would be utilized.
16. Who is the incumbent provider of these services?
  - a. GOSR does not currently have a lockbox provider.
17. For ACH files, can you please provide details on the maximum dollar amount contained in each file sent to the bank for processing?
  - a. The estimated ACH debit file range is from \$500 to \$1,000,000.

18. How often are ACH files sent to the bank for processing?
  - a. The estimated volume is ten files per month.
  
19. Can you please provide us a typical month's account analysis statement showing monthly volume details?
  - a. This is not possible.
  
20. On Page 15 of the RFP – Section 4.2, there is a list of Required Qualifications of Respondent. "If we are not an MWBE and do not subcontract lockbox processing work for the security of our clients and their data, are we prohibited from bidding?"
  - a. You are not prohibited from bidding. However please note that Commitment to Compliance with Regulations is assigned 20 points as one of the evaluation criteria. For more info please refer to sections 1.3 and 4.2 of the RFP.
  
21. Are the payments being collected those that are identified under the NY Rising Recapture program?
  - a. Collected payments are from programs set up through GOSR using CDBG-DR funding. Currently we are recapturing funds from the Single Family Homeowner Program, the Small Business Program and the Buyout/Acquisition Program. Eventually, any and all funds for CDBG-DR that are owed back to GOSR Programs will be collected through the recapture process.
  
22. Will this be a wholesale lockbox? Meaning that we will data key fields from the coupon? Or will there be a scan line for automated detection of the key fields?
  - a. Initial implementation requires capturing data from Attachment 3 on page 39 of the RFP. Scan line automation could be implemented in the future.
  
23. Please provide a sample of the lockbox coupon.
  - a. See Attachment 3 on page 39 of the RFP.
  
24. For credit card acceptance, would that be via a website and the lockbox and are you requesting a convenience fee model?
  - a. Respondent may propose a solution.
  
25. Please provide clarity around the statement on page 14 under Information Services and Reporting Requirements regarding generating and sending electronic deposit files to multiple banks and providing daily uploads of remittance data including files to GOSR.
  - a. The selected respondent will be required to periodically transfer funds from the bank accounts in which deposits are accepted to other State of New York bank accounts. The respondent will be required to provide the remittance data captured through its lockbox, including bank deposit information, data captured from forms or coupons, and document and check image files to GOSR through a process to be developed in the program-specific Development and Implementation phase of the GOSR engagement.
  
26. Will there be an opportunity for a second round of questions once answers are received?
  - a. Please refer to Addendum 1 for this RFP on the website for a revised timeline.