
TO: ALL PROSPECTIVE RESPONDENTS

FROM: PURCHASING DEPARTMENT

DATE: AUGUST 12, 2019

RE: COLLECTION AGENCY SERVICES | RFP #20/21-01

The following information is provided in reference to the aforementioned subject.

- 1. Reconfirm the due date for this procurement.**
See page 3 of the RFP.
- 2. When is the anticipated award date?**
See 'contract term' on page 3 of the RFP.
- 3. Provide greater details on proposal evaluation and how selected vendor(s) will be chosen.**
See page 17 of the RFP.
- 4. Are bidders permitted to deviate in any way from any manner of quoting fees expected? For example, if there is a pricing page in the RFP, can bidders submit an alternate fee structure? If there is no pricing page in the RFP, do you have any preference for how bidders should quote fees or can bidders create their own pricing categories?**
See page 22 of the RFP.
- 5. Describe level of satisfaction with current or recent vendor(s) for the same purchasing activity.**
Satisfaction with current vendor is not relevant to this RFP.
- 6. If this is a term contract subject to renewal, what is the term and maximum number of options?**
See 'contract term' on page 3 of the RFP.
- 7. To what extent will the location of the bidder's proposed location or headquarters have a bearing on any award?**
A vendor that has the necessary documentation to perform debt collection services for public entities in the State of NJ is eligible to submit a proposal.
- 8. How are fees currently being billed by any incumbent(s), by category, and at what rates?**
Prior awarded fees and rates are not relevant to this RFP. Each vendor will make a business decision regarding proposed fees and rates.
- 9. What estimated or actual dollars were paid last year, month or quarter to any incumbent(s)?**
See page 22 of the RFP.

- 10. To how many vendors are you seeking to award a contract?**
See section 6.1.1 on page 21 of the RFP.
- 11. Will accounts be primary placements, not having been serviced by any other outside collection agency, and/or will you also be referring secondary placements? If so, should bidders provide proposed fees for the secondary placements also?**
See page 24 of the RFP.
- 12. What collection attempts are performed or will be performed internally prior to placement?**
See page 22 of the RFP.
- 13. What is the total dollar value of accounts available for placement now by category, including any backlog?**
See page 22 of the RFP.
- 14. What is the total number of accounts available for placement now by category, including any backlog?**
Answer #3 on page 22 of the RFP applies.
- 15. What is the average age of accounts at placement (at time of award and/or on a going-forward basis), by category?**
1st placement – one year, 2nd placement – two years.
- 16. What is the monthly or quarterly number of accounts expected to be placed with the vendor(s) by category?**
Answer #9 on page 22 of the RFP applies to quantity; category allocation unknown at this time.
- 17. What is the monthly or quarterly dollar value of accounts expected to be placed with the vendor(s) by category?**
Answer #9 on page 22 of the RFP applies to quantity; category allocation unknown at this time.
- 18. What has been the historical rate of return or liquidation rate provided by any incumbent(s), and/or what is anticipated or expected as a result of this procurement?**
See page 22 of the RFP.
- 19. What billing service do you utilize?**
See page 22 of the RFP.
- 20. Have all cases been fully adjudicated at the time of placement?**
Yes.

- 21. Will accounts held by any incumbent(s) or any backlog be moved to any new vendor(s) as a one-time placement at contract start up?**
See page 22 of the RFP.
- 22. What is your case management / accounting software system of record?**
Colleague (Ellucian)
- 23. Who is your electronic payment / credit card processing vendor?**
Official Payments (ACI Worldwide)
- 24. What process should a vendor follow, or which individual(s) should a vendor contact, to discuss budget-neutral services outside the scope of this procurement, but related to it, designed to recover more debt prior to outside placement and lower collection costs?**
Services outside the scope of this RFP are not being considered.
- 25. How do your current processes and/or vendor relationship(s) systematically determine if the death of a responsible party has occurred?**
Accounts are deactivated in Colleague by the registrar. Collection activity is terminated with agency via email notification.
- 26. How do your current processes and/or vendor relationship(s) handle the death of a responsible party?**
See answer to question #25.
- 27. Do you have a designated process or policies around deceased accounts today, and what is envisioned in the future?**
See answer to question #25.
- 28. Do you currently search and file probated estate claims? Have you considered an automated tool to identify and file probated estate claims?**
Services outside the scope of this RFP are not being considered.
- 29. Page 17 of the RFP states that “the College will place approximately 1,000 uncollected accounts with an estimated value of \$1,000,000 per year.” Page 22 includes the following frequently asked question and answer: “Question #9: What is the average balance and number of accounts? Answer #9: About 600 accounts per semester at an average balance of about \$700.” Which is more recent? Both figures were estimates and represent the range of anticipated accounts and balances.**
- 30. In regard to subcontractors, the use of vendors for services such as skip tracing and letter service are customary in the collection industry. For the purposes of this RFP, does the College deem these types of service providers as sub-contractors?**
Services contracted in the regular course of performing debt collection (i.e. skip tracing, letter service, etc.) are acceptable; assignment of the collection service itself is not permissible.



31. In regard to 2.1.3.1, what percentage of placements does the College expect to be 1st placements? what percentage is anticipated for 2nd placements?

The College does not have this information at this time.

32. In regard to 2.2.3, will the College please provide a copy of the promissory note or the verbiage from the promissory note that allows the College to pass collection fees on to borrowers with the QA response?

PROMISSORY NOTE FOR TUITION PAYMENT PLAN

I promise to pay Union County College (College) \$ _____ for my registration in classes for the Spring 2019 semester in accordance with the schedule shown above.

I also understand and agree to the following:

- A \$35.00 payment plan processing fee will be added to my account. This fee is due at the time the plan is set-up and is non-refundable.
- A \$35.00 late fee will be added to my account for each payment that is not received by the specified due date. If a late fee is added to my account I may not be considered for the Tuition Payment Plan for future semesters.
- The amount due is subject to revision based on changes to my registration, financial aid eligibility or other factors. A revised promissory note is required if additional charges are added to my account. In the absence of a revised note the additional charges are due and payable immediately.
- By registering I acknowledge responsibility for paying the tuition and fee charges for the classes I select. Should I chose not to attend, I am responsible for officially dropping in accordance with published College deadlines. Failure to attend class does not constitute an official withdrawal and I will remain responsible for all charges.
- The College is authorized to apply any federal, state, institutional or other scholarships and grants awarded to me towards my outstanding balance. If scholarships/grants are reduced for any reason I will be responsible for making payment to the College.
- Failure to pay or satisfactorily resolve my balance will result in:
 - Action by the College including but not limited to, denial of registration privileges, and withholding the release of transcript and grade reports.
 - My account being sent to collection. If sent to collection I agree to pay the fees of any collection agency, which may be based on a percentage at a maximum of 40% of the debt, and all costs and expenses, including reasonable attorneys' fees and court costs incurred in the collection effort.

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE <small>The cost of your credit as a yearly rate.</small>	FINANCE CHARGE <small>The dollar amount the credit will cost you.</small>	AMOUNT FINANCED <small>The amount of credit provided to you or on your behalf.</small>	TOTAL OF PAYMENTS <small>The amount you will have paid after making all payments as scheduled.</small>
0.00 %	\$ 00.00	\$	\$

Student Signature/Date: _____ Student Accounts Signature/Date: _____

33. In regard to 3.2, are three New Jersey public institution clients required, or will public institution references outside New Jersey combined with a large higher education client base be acceptable?

At least three (3) clients that are educational institutions in New Jersey are required.

34. In general, this procurement references “firms” often, is the College looking to only contract with law firms?

No, the term firm(s) is only used to reference a company that may be submitting a response to this RFP.

35. In general, who are the current incumbents?

The current incumbent(s) are not relevant to this RFP.



36. In general, what is the College looking to improve under this RFP?

The College's intends to award a contract that provides the best value for services, price and other factors considered.

37. In general, has the current contract gone full term and have all options to extend been exercised?

The College's existing contract expires September 30, 2019.

38. Is an agency able to submit the information for the Agency Profile form in their own format to allow for more space to provide complete answers?

If more space is required, the respondent may include additional information in their proposal referenced on the Agency Profile form with a notation of where to find the required information within the proposal.

39. Due to the public nature of this procurement and the sensitivity of this information, can home addresses and personal information of individuals owning 10% of more in the company be provided after award?

Failure to submit the required information for the Statement of Ownership Disclosure will be cause for rejection pursuant to N.J.S.A. 52:25-24.2 (P.L. 2016, c. 43). The College will make all attempts to redact any personally identifying information if a public disclosure is required.

A signed copy of this addendum, signed by an Officer of the Bidder authorized to do so, must be included with the firm's submitted proposal for RFP# 20/21-01: Collection Agency Services.

SUBMITTED BY _____

SIGNATURE: _____

TITLE: _____

VENDOR NAME: _____

PHONE #: _____ EMAIL: _____

DATE: _____