C L A R I F I C A T I O N # 1

TO: **ALL PROSPECTIVE VENDORS**

FROM: **Mark Anderson, Director, Purchasing Department**

DATE: **November 11, 2026**

RE: **COLLECTION AGENCY SERVICES – RFP2027-02**

The following information is added to the proposal documents for the aforementioned subject.
Questions/Answers:

Q1-To what extent will the location of the bidder's proposed location or headquarters have a bearing on any award?

A1-Your location is not in itself a determining factor in the award. Your proposal will be based on qualifications, experience, collection performance service capabilities and proposed fee.

Q2-What estimated or actual dollars were paid last year, last month, or last quarter to any incumbent(s)?

A2-Gross collection received from Agency was $97,234.36 as of Oct. 2026

Q3-What is the total dollar value of accounts available for placement now by category, including any backlog?

A3-Not available at this time. But there are 2 categories, Regular Accounts and Deferred Accounts (Accounts on Payment Plan)

Q4What is the total number of accounts available for placement now by category, including any backlog?

A4-Not available at this time. But there are 2 categories, Regular Accounts and Deferred Accounts (Accounts on Payment Plan)

Q5-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?

A5-Between 6% – 8%

Q6-What billing servicer do you utilize?

A6-We do not currently use a billing servicer.

Q7-Have all cases been fully adjudicated by the time of placement?

A7- No. Accounts are referred to the collection agency for recovery of outstanding student obligations.

Q8-If applicable, 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?

A8-No. There will only be a 1st Placement good for 2 contract years.

Q9-What is your case management/accounting software system of record?

A9- The college uses Colleague ERP to manage all accounts.

Q10-Who is your electronic payment/credit card processing vendor?

A10-The college uses ACI Worldwide, Inc. as our payment processor.

Q11-Can you please indicate what inbound and outbound contact methods, beyond phone calls or letters (such as email and text), would be permitted by the scope of work?

A11- In the "Collection Service Agreement", the usual contact methods have always been phone calls and collection letters.

Q12-Please reconfirm the due date for this procurement by providing it in response to answers to questions.

A12- When is the anticipated go-live date? January 2027
A12- When is the anticipated award date? December 2026

Q13-Are bidders permitted to deviate in any way from any manner of quoting fees you may be expecting? 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?

A13- No. The Proposal document includes the price page that must be completed and adhered to.

Q14-Please describe your level of satisfaction with your current or recent vendor(s) for the same purchasing activity, if applicable.

A14- Our current vendor has a recovery average of 6% - 8%

Q15- Of the account placed monthly, what percentage are tuition-related accounts versus miscellaneous student's receivables?

A15- The College's collection placements consist primary of tuition-related balances, with the remaining accounts representing miscellaneous student receivables. A percentage breakdown is not currently maintained.

Q16- What percentage of accounts placed are associated with active students versus former students/alumni?

A16- We Mainly have active students who have financial delinquency.

Q17- Are there any restrictions on placing accounts associated with students receiving federal financial aid or currently enrolled students?

A17- All accounts are subject to applicable federal and state regulations, institutional policies, and established collection procedures. Account eligibility is evaluated prior to placement to ensure that balances are valid. Properly assessed and appropriated for collection. Accounts to be placed are ages one (1) year or over. Therefore, these students are not currently enrolled.

Q18-UCNJ has provided aggregate placement and collection results for the current contract. Can UCNJ provide the total placement dollars and gross collections separately for each contract year?

A18- We will try our best to provide the total placement dollars and gross collections separately for each contract year.

Q19-What is the expected account recall frequency, and what are the most common reason for account recalls?

A19- Recalls are on as-needed basis and eventually at the end of the 2-year contract. Reason for re-call are mostly payment received, dispute, bankruptcy, deceased and administrative correction.

Q20- how are bankruptcy filings, deceased accounts, disputes decease, disputes and fraud claims currently handled?

A20- We expect an automatic recall for the above reason by notifying the College as soon as the information has been made available to the agency.

Q21-what file format and transmission method will UCNJ use for account placement account updates, payment files and remittance reporting though Colleague ERP?

A21- We anticipate utilizing a secure electronic file exchange process and data security requirements. Final file specifications and transmission procedure will be established during contract implementation. Currently we are utilizing CSV, Excel or PDF for account placement (uploading files) using a Secure FTP or the secure portal of the agency. Payments from the agency are now received via ACH.

Q22- Are there any institution-specific communication requirement or student services standards that agencies must follow when contacting debtors?

A22- It is our recommendation that in order to protect the College's reputation, maintain transparency and accountability the agency must provide clear and accurate account information, handle inquiries and disputes professionally, protect the confidentiality of student information, and maintain communications practices consistent with the College's institutional standards. Any complains, disputes balances for appropriate handling. The agency must also refrain from making unauthorized commitments, adjustments, or settlement arrangements on behalf of the College. All communications must comply with applicable federal and state laws and regulations governing debt collections practices.

Q23- Who is the current collection agency, and what contingency rates are they paid on regular, second placement and litigation accounts?

A23- Allied Accounts Services. The College intends to award a contract to one collection agency only with first placements only. Additional accounts may be placed. No 2nd placements and Litigation accounts.

Q24- The FAQ notes the College is satisfied with an 8.8% recovery, while the placement figures provided (Nov. 2024 to Sept. 2026) show about 5%. Which figure reflects current performance, and over what period?

A24- Current performance is between 6% – 8% since first placement.

Q25- The FAQ states there will only be first placements, but the Bid Proposal Form asks for a Second Placement rate. Should we quote a second placement rate, and how will it be weighed?

A25- There will only be first placements but you may, at your discretion, submit a 2nd placement rate.

Q26- How will proposals be evaluated? Please share any criteria or weighting beyond price (for example, recovery performance, references, or reporting).

A26- Your proposal will be based on qualifications, experience, collection performance service capabilities and proposed fee.

Q27- The Scope estimates 900 to 1,000 accounts per year (about $1,000,000), while the FAQ references about 1,500 accounts. Which figure should we use, and what is the expected size of the first placement in January 2027?

A27- You are looking at around 1200 accounts with a placed value of around $1.6M

Q28- Of the accounts placed, approximately what share are Deferred Payment Plan accounts (collection costs added to the balance) versus Non-Deferred accounts?

A28- Not available at this time.

Q29- Does the College currently report placed accounts to the credit bureaus, and has the incumbent pursued litigation on any accounts?

A29- The College does not report placed accounts with Credit Bureaus and does not allow litigation on accounts.

Q30 -Experience of Bidder. The General Terms ask for evidence of three similar projects from New Jersey public institutions in the past five years. Section 3.2 and the Trade Reference Form ask for three to five college and university references, preferably in New Jersey. Will references from public colleges and universities outside New Jersey satisfy this requirement?

A30- It may be taken into consideration.

Q31- How often will accounts be placed (monthly, by term, or another schedule)?

A31- Initial placement is January 2027 and additions will be by Term (after 1 year outstanding).

Q32- The RFP2027-02 Checklist lists "Disclosure of Investment Activities in Russia and Belarus," but the form is not in the RFP package. Could you please provide it, or confirm that the State of New Jersey standard certification (N.J.S.A. 52:32-60.1) is acceptable?

A32- There is no requirement to submit form “Disclosure of investment Activities in Russia and Belarus” please disregard request. No such form was attached.

Q33- The Instructions to Bidders call for one original and one copy, while Section 3.0 calls for two copies along with the original. Please confirm how many printed sets you would like.

A33- Please submit one original and two copies

C L A R I F I C A T I O N # 1

TO: **ALL PROSPECTIVE VENDORS**

FROM: **Mark Anderson, Director, Purchasing Department**

DATE: **November 11, 2026**

RE: **COLLECTION AGENCY SERVICES – RFP2027-02**

Please complete below. A signed copy of this clarification, SIGNED BY AN OFFICER OF THE VENDOR AUTHORIZED TO DO SO, must be included with your proposal submission.

Submitted by_____

Signature: _____

Title: _____

Company or Corporation: _____

Phone #: _____ Email: _____

Date: _____ _____