



ADDENDUM #3

Request for Proposals
Banking Services
Solicitation No. 2019-7008

Addendum 1 – Issued October 8, 2019

To Offerors:

The following additions, deductions, changes and corrections to the proposal and specifications for the above referenced project shall hereby be incorporated into the work, and their affect on the proposal shall be reflected in the Offeror's proposal. Offerors shall also verify this fact by indicating the receipt of the addendum in their proposal.

CHANGES:

Add to Section 2.1.38 of the RFP: Include a description of your lockbox processes in your proposal. This should be described in Evaluation Factor 3.

Interviews are expected to be held. See RFP Section 4.3.1. If so, Interviews will include a site visit to the proposer's lockbox operation.

QUESTIONS:

1. Please provide an updated Attachment I Fee Submission Form to reflect the analysis statement provided in Addendum 2. **The fee submission form reflects the charges CMHA expects. CMHA is not updating Attachment I for each bank account. If there are specific items which your bank charges fees, please submit a question requesting CMHA to add those items.**

2. In Attachment I Fee Submission form does CMHA want respondents to show fees net of earnings allowance and show net interest, if applicable? If so, Attachment I may need to be updated further. **Provide fees and provide earnings allowance/interest rates. The future balances in the accounts will not be identical to past balances.**

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3. In Attachment K is each month of earnings allowance based on the total 12 month average deposit balance displayed in 2.1.39 or is CMHA going to provide the average deposit balance for each month (April-September 2019) in order for the responders to provide the earnings allowance for each month? **The proposers can average the deposit balance that was provided through the Analysis statement.**

4. What are the top initiatives CMHA is focused on for the rest of this year and into 2020? **Proposers are encouraged to review CMHA's website to review the strategic plan (a new plan is in the early development phase), CEO briefings, and other updates. CMHA is in the midst of changing enterprise management software systems. CMHA is also in the midst of converting public housing units via RAD.**

Proposers are strongly encouraged to discuss new processes for receiving Tenant payments including any relationships with other vendors which may be utilized.

5. What is important to CMHA in a banking partner? **Please see the evaluation factors in the RFP. Customer service is part of CMHA's mission, and CMHA expects the same from its banking partner. CMHA also expects earnings to exceed expenses.**

6. Please confirm that responders will not be required to conform to Sec. 2.2.6.1 per the conversation at the pre-bid meeting. **That statement is incorrect; as explained during the pre-proposal conference, typically CMHA does not request evidence that background checks and drug testing were completed unless there is a question. Regardless, CMHA expects that the bank will utilize employees working with CMHA who have no issues with background checks or drug testing.**

7. Please elaborate with an example of when Sec. 2.2.6.4 would be enforced. **CMHA's strategic plan requires contracts include performance standards. However, banking services are difficult to set performance standards. Proposers are welcome to suggest alternatives.**

8. Since we are not required to submit the "Reference" documents (E, F, G and H) referred to on page 18 # 3.6, please advise how we communicate our edits to those documents. Would that be upon award? **As discussed in the pre-proposal conference, no edits to HUD documents or requirements will be accepted. Those**

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are mandatory terms. Also, as discussed, any other requests for language changes must be submitted during the question and addendum period. See RFP Sections 3.3.1, 5.1, 5.2, 5.6, 1.11, etc. A proposer who waits to seek contract term changes after the evaluation is complete appears to be seeking an unfair advantage over other proposers rather than full and open competition.

9. Does the Authority require ACH Fraud Filter Reports to be faxed to you, or are you open to receiving them through the banking portal? (2.1.2) **Faxed, mailed and received through the banking portal and emailed.**

10. Does the Authority require ACH Notifications of returns to be mailed to you, or are you open to receiving them exclusively through the banking portal or via email? (2.1.4) **Mailed, emailed or through the banking portal.**

11. Does your current financial institution print the Authority's checks? Or do you purchase them directly from a supplier? (2.1.8) **Checks are purchased through a supplier.**

12. Does the Authority currently manually print and issue your own checks? If so, how many checks do you issue per month? (2.1.8) **CMHA manually prints our own checks. The number of checks issued per month should be on the analysis statement.**

13. Does your current financial institution print the Authority's deposit tickets? **Yes.** Or do you purchase them directly from a supplier? (2.1.13) **No.**

14. If you have access to images of checks online through the banking portal do you still require them on CD? (2.1.18) **Yes.**

15. To what countries do you currently send international wire transfers? (2.1.23)? **Rarely do we send international wire transfers.**

16. Does the Authority currently have any special arrangements with the branches for specialized services? **Yes – mainly branch deposits.**

17. How are your E-payment services handled? Is IVR provided through current bank? (3.5) **The tenants are provided the bank account so that they can deposit the funds directly from their own account. They have to sign an authorization form.**

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18. Is the E-Payment volume provided for online payments only? (3.5) **Yes.**
19. Do you utilize any Bill Pay Consolidator services currently? If so what are the associated volumes? **No – but we are considering that option of payment services.**
20. Do you have custom files for any of your current services? **No.**
21. Is there a reason why the Authority is calling with Balance requests in lieu of using the internet? Approximately how many balance inquiries does the Agency staff make by phone per month? (2.1.27) **The service is not available with the present bank. This is a service we are looking forward to.**
22. If the Authority has access to Account Reconciliation Reports online through the banking portal, do you still require a CD with images? (2.1.34) **Yes.**
23. Do the Authority's current prepaid debit cards have custom artwork on them? (2.1.38) **Yes.**
24. Does the Authority expect information on the General Requirements listed in section 2.2 at this time? (2.2) **Yes.**
25. Are the economic inclusion goal percentages stated a percentage of the contract value? (2.4) **Yes.**
26. Do you have an estimate of when you would start implementation once the contract is awarded? **Three to six months.**
27. Are there other balances outside of the \$25m provided that could be in consideration? (2.1.39) **No.**
28. Would it be possible to see the Cardholder fee schedule? **No.**
29. Of the 5,000 cards how many are actively funded monthly? **All of them.**
30. On the submission form, there is one line item of 8874 for Lockbox. Our lockbox pricing consists of several line items: WLBX MONTHLY MAINTENANCE,

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WLBX STOP FILE MONTHLY MAINT, WLBX PAYMENT PROCESSED, WLBX DATA ENTRY KEYSTROKES, LBX ONLINE VIEWING MAINT, LBX DATA FILE MAINT, LBX ONL VIEWING PER IMG-7 YRS

LBX DEPOSITS PROCESSED, LBX DEPOSITED ITEMS, E-LOCKBOX SET UP FEE, E-LOCKBOX MONTHLY MAINT, E-LOCKBOX PER ITEM, EPAY WEB&ADMIN PYMT NON RECUR, EPAY IVR MINUTES, RLBX WEB EXCEPTION PER ITEM. Do you have any suggestions? **The Analysis statement contains all the services that can be compared to your pricing.**

31. Can you confirm if an electronic signature is acceptable for the original copy?
Yes.

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