



MONROE COUNTY WATER AUTHORITY

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October 14, 2026

ADDENDUM No. 1
TO THE
REQUEST FOR PROPOSAL
FOR
BANKING SERVICES

This contains the above-referenced Addendum.

You must acknowledge receipt of this Addendum by signing below and submitting this cover sheet with your proposal or e-mail to Amy.Molinari@mcwa.com by 12:00 p.m. EST on Friday, November 6, 2026.

ACKNOWLEDGEMENT OF RECEIPT:

Signature

Name and Title *(Please Print)*

Company Name *(Please Print)*

October 14, 2026

ADDENDUM No. 1
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To: All Holders of the RFP

Your attention is directed to the following questions received for the above-referenced RFP.

1. What software is the Water Authority currently using?

The Authority utilizes an internally developed General Ledger System maintained by the IT department. This system processes all General Ledger and Accounts Payable transactions.

2. If the Bank does not have an immediate branch location nearby, is that a means for disqualification?

Yes.

3. Has the Authority contemplated using armored courier or smart safe services for cash deposits?

No, the Authority does not believe this service is necessary.

4. Does the Authority require paper back for all items and correspondence outlined in the RFP or will the Water Authority accept an image file? What is done with the correspondence and items sent back to the Authority?

The Authority requests that the correspondence is physically sent back to us. We respond to the customers.

- 5. Does the Authority currently utilize an intraday exception process to review any rejected items?**

No, the Authority requests all checks that are unprocessed be sent back to us.

- 6. Is there any seasonal fluctuation or peak processing months?**

No.

- 7. What reports are most critical to the Authority for reconciliation, operations and auditing?**

The reports that are most critical are the monthly account statements and reconciliation report of outstanding checks.

- 8. What are the biggest challenges or pain points with the current lockbox provider?**

None.

- 9. Does the Water Authority accept credit and/or debit cards payments through the lockbox?**

No.

- 10. Would it be possible to provide Exhibit C (Bank Services Bid Form) as an Excel file?**

The Excel file is attached. It is also available on the Authority's website at <https://www.mcwa.com/public-information/procurement-opportunities/>

- 11. How many deposits are made each day at the branch?**

Two.

- 12. What is the total dollar amount of deposits made at the branch on a daily basis?**

The amount for the deposits fluctuates depending on the time of the month. There is such a fluctuation that it is difficult to provide an average.

- 13. Is the Authority open to using a cash vault?**

No

- 14. You mention "the bank will be required to provide certain transaction confirmations and respond to other requests" - can the Authority provide clarification of what type of confirmations and requests?**

Upon request, the bank would need to provide documents/backup should our auditors need any clarification.

- 15. Is the Authority open to using an online exception tool to first review unbalanced items to determine if they can process or if they need the item returned?**

The Authority may be interested in learning more about this option.

- 16. Please define the scanline and what each set of numbers represent**

The scanline is located on the coupon (Exhibit F) and is what our current provider uses. We could alter the scanline for a new provider.

- 17. You mention in section 2.8 that the item must balance - looking at the coupon, is the processor expected to balance the check to either the "Pay by" or "Pay After" balance?**

Balance the coupon(s) to the check. Most coupons use the Pay by balance.

- 18. Can the Authority provide file specifications and a sample file they would like to have to report lockbox transactions daily to post from?**

The Authority uses a standard NACHA file layout for posting.

- 19. Can the Authority provide a current set of lockbox instructions?**

1. Process everything that you can
2. Return checks without coupons to use
3. Return Correspondence to us
4. We do have a line on the coupons for email, please return those to us as well.

- 20. How does the Authority currently issue refunds to customer?**

Yes.

- 21. What Accounting Software doe the Authority use?**

The Authority utilizes an internally developed General Ledger System maintained by the IT department. This system processes all General Ledger and Accounts Payable transactions.

- 22. Do you process payments via check in your office or are all checks processed via lockbox?**

The Authority processes payments via check in our office.

- 23. Does the Authority process their own payroll?**

Yes.

- 24. Will the Authority provide a supplier spend file that reflects a fiscal year's worth of vendor payments including vendor name, address, city, state, zip total paid, payment type and payment term? This will allow is to properly scope your opportunity for payable optimization.**

The Authority does not feel this is necessary to respond to the RFP.

- 25. The Authority mentions the possible use of Remote Deposit Services - how many locations and scanners would be needed?**

We would only need 1 location.

- 26. Is the Authority presently collecting, storing, maintaining, and validating the supplier bank account and transit routing numbers that are required for ACH payments?**

Yes.

- 27. What fraud prevention tools does the Authority use presently to mitigate payment risk?**

The Authority uses secure FTP sites for uploads and downloads.

- 28. What payment terms are extended to suppliers?**

The Authority pays net 30.

- 29. What does the Authority use EDI Payment Services for?**

The Authority pays its vendors through ACH.

- 30. There is no volume provided. Do you want confirmation these services are available or are you looking for price per service?**

Volume of weekly ACH payments varies anywhere between \$100,000 to \$2.5M.

31. What does ACH missing control totals refer to?

This refers to when the Authority misses sending the control totals to the bank for ACH files.

32. What does File Transfer Base Fee refer to?

This refers to the amount to process files between the bank and MCWA.

MONROE COUNTY WATER AUTHORITY

Amy A. Molinari
Director of Finance & Business Services