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Addendum No. 1

DATE: October 5, 2026

Project: *RFP 26-21*
Banking Services

In accordance with documents prepared by: *The Worcester Housing Authority*.

TO: BIDDERS

Acknowledge receipt of all *Addenda* on the FORM FOR GENERAL BID. **Failure to do so may subject the bidder to disqualification.**

The attention of bidders submitting bids for the above subject project is called to the following addendum to the Term of Contract and the Questions and Clarifications. The items set forth herein, whether of omission, addition, substitution, or clarifications are all to be included in and form a part of the bid submitted.

This Addendum No.1 consists of **ITEMS 1 – 2**, which are hereby incorporated into the Bidding Documents:

ITEM NO. 1: REVISION TO REQUEST FOR PROPOSAL

Term of contract on pages 29 and 39 was changed to January 1, 2027 through December 31, 2031.

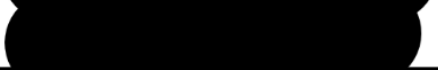
ITEM NO. 2: QUESTIONS/CLARIFICATIONS

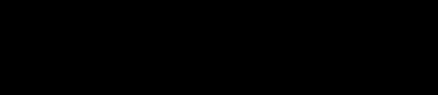
- Q1. Would the Authority please provide existing Analysis statements which show only the number of transactions and specific treasury service line items. Pricing does not need to be included. Those statements would assist in providing an accurate proposal. **There is no analysis statement. The transaction numbers listed on pages 13 and 14 of the RFP are the number of transactions.**
- Q2. Please clarify whether the transaction totals provided on pages 13 and 14 are Monthly or Annual? Some seem lower for a yearly transaction total. **Annual**
- Q3. Is the Authority currently paying Vendors with ACH Payments? If so, how many Vendor payments are sent/originated per month? **Yes. Average 75/month.**
- Q4. Is ACH used for Direct Deposit of Payroll? **Yes**
- Q5. How is the Authority currently transmitting ACH files to the bank? Importing the file via online banking (dual approval) or direct transmission via Secure site?
Import the file via online banking with dual approval.
- Q6. Does the Authority deposit cash? If so, what is the approximate dollar amount of cash deposited at a branch per month? **No**
- Q7. How many accounts are zero balance accounts (child ZBA) that get funding from another checking account via auto transfer nightly? **9**
- Q8. How many parent/main funding ZBA accounts are there? **9**
- Q9. Are the transfers between accounts, mentioned in the RFP, done manually online?
Yes
- Q10. Does the Authority currently have a Purchase card VISA program in place? **No**
- Would the Authority be interested in receiving information on a TD Purchase card program? **No**
- If the Authority currently has a Purchase card program, what is the estimated annual spend currently charged to the card program? **n/a**
- Q11. How many outgoing wires are sent each month? **1**
- Q12. How many incoming wires are received each month? **1**

- Q13. How many checking accounts using Pos Pay also need a full monthly reconciliation statement? **5**
- Q14. Does the Authority require an electronic output file of checks paid? If so, for how many accounts? **No**
- Q15. Are the Authority's existing PO Boxes owned by the bank or the Authority? **Bank**
- Q16. Who is your current Lockbox provider? **Lighthouse Payments**
- Q17. Where is your current PO Box located? **Boston, MA**
- Q18. How many separate lockbox addresses are required to collect payments? **1**
- Q19. If only 1 lockbox, how many checking accounts are checks deposited into? **4**
- Q20. If multiple accounts, is there a unique identifier within the scanline to direct which account to deposit that check into? **Yes**
- Q21. How many Checks are received via Lockbox on a monthly basis? **400**
- Q22. Do all boxes have scannable coupons that contain the information needed to be included in the transmission file? **Yes**
- Q23. Please provide a sample tenant coupon for all types of payments received via Lockbox.

Worcester Housing Authority
630A Plantation Street
Worcester, MA 01605

Tenant Name: 

Address: 

Rental Rate: 



Worcester Housing Authority
Department 1330
PO Box 986500
Boston, MA 02298-6500

Amount Enclosed: _____

- Q24. Is there any information that needs to be manually captured off the coupon (entered by hand) that is not in the scan line? **No**

- Q25. If yes, what type of information and how many characters per coupon need to be manually entered? **n/a**
- Q26. Are coupons printed in house or through an outside vendor? How often are they mailed out? **In-house. Annually**
- Q27. What information do you need in the Daily transmission file (columns of information) and is all the information in the scan line? **Batch number/transaction number/unit identification number/tenant identification number/deposit date/last name/first name/amount paid.**
- Q28. Please provide a sample output Lockbox file format.



LIGHTHOUSE PAYMENT SERVICES

Payments Made Simple

Invoice Detail Report - Worcester HA

Page 1 of 1

Business Unit : Worcester Housing Authority

Rpt Gen : 09/03/2026 15:08:06

Deposit Date: 09/03/2026

Batch	Transaction #	PoolID/Unit #	Client #	Deposit Date	Last Name	First Initial	Amount Paid
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- Q29. Does the Authority utilize Lockbox Online to view images of processed checks, correspondence and coupons on a daily basis? **Yes**
- Q30. Does the Authority currently utilize an Online Exception Processing system to decision Unprocessable items to reduce the number of items that need to be sent back? **Yes**
- Q31. Approximately how many items need to be decisioned monthly? **Averages 3/month**
- Q32. Return packages are routinely sent back overnight mail for tracking purposes. Is this sufficient to the Authority? **Yes**
- Q33. Do you receive any special report from Lockbox listing check number sorting? **No**

All other terms and conditions of these contract documents remain unchanged.