



**February 23, 2026**

**Wayne Water Districts  
RFP – Banking and Related Services  
Addendum No. 1**

The purpose of this addendum is to answer questions received during the open question and answer period. All other terms and conditions given in this Request for Proposals are in full force and effect.

**Vendor Question:** Can you explain to me how you're using account reconciliation?

**Answer:** District staff currently have the ability to download transactions to an excel file for the purposes of bank reconciliation. The District plans to convert to new ERP software in the next 2-3 years and would like the ability to receive or download daily and/or monthly BAI files to take advantage of automated reconciliations using bank provided files. At a minimum, we will need continued capability to download bank transactions to an excel or .csv format.

**Vendor Question:** Can you explain how you'd like to utilize the Direct Transmission? Are these for Positive Pay issued check files?

**Answer:** The District desires the ability to initiate and transmit ACH debits and credits. Examples of typical transmissions would be: payroll ACH, vendor ACH, utility billing bank drafts. We do not currently utilize positive pay regularly for checks but have the capability and need the ability to use positive pay. We do utilize positive pay for ACH debits to our account.

**Vendor Question:** Image Cash Letter: Can you explain how you're using this today?

**Answer:** The image cash letter service is the District's use of remote scanning and deposit of check payments onsite through Jack Henry software and payment services. The corresponding image of the deposited check batch (image cash letter) is accessible through our current vendors website.

**Vendor Question:** Do you locked bags or plastic? Do you wait for those to be worked or drop off?

**Answer:** The District is currently required to use plastic bags at the District's expense. We are currently required to utilize night drop for daily deposits at a specific branch and processed deposit slips are picked up inside the branch with our regular change order.

**Vendor Question:** Are you originating debits or credits?

**Answer:** We currently initiate payroll and vendor ACH. We upload payroll ACH files via a secure portal. Our current software does not have the ability to create ACH files for vendor payments. We initiate roughly 10 vendor ACH payments monthly through our current vendor's website. We will have the ability to create files for vendor payments when we convert to a new ERP system in the next 2-3 years. Utility billing drafts are currently processed through our third-party vendor, InvoiceCloud.

**Vendor Question:** I see 22 on the Attachment D – are these for stop payments?

**Answer:** Yes, this is the per account stop payment maintenance fee. Our current vendor does not charge for the ability to access this service through digital treasury. We are charged a stop payment fee for each stop payment we initiate.

**Vendor Question:** Can you explain how you utilize this today(Lockbox)?

**Answer:** We do not currently utilize a lockbox service for mail payments. We receive what are described as "lockbox" payments from our current vendor. This is payment transmittal electronically for our current vendor's customers who initiate online bill payments to our Districts. We plan to outsource receipt and processing of mail payments in the future but no later than our ERP software conversion timeline of 2-3 years. We would like to know the current costs and implementation requirements for the purpose of creating an internal timeline.

**Vendor Question:** For the ACH origination (payroll and vendor payments),do you utilize those on all 6 accounts?

**Answer:** Yes, for vendor payments, 5 accounts for payroll.

**Vendor Question:** Do you have an estimate of the number of stop payments that are placed on month per average?

**Answer:** We average 1 stop payment per month across all 6 operating accounts.