Request for Information
02-106-25

State of Alaska
Department of Administration
Division of Administrative Services

Date Issued: October 9, 2024

AARDR COLLECTION PLATFORM SOLUTION

Introduction:
The Department of Administration (DOA), Division of Administrative Services (DAS), is seeking information from qualified vendors who can provide collection platform software suitable for managing the collection efforts of all debt types provided by the State of Alaska (SOA) executive branches and other governmental entities.

This request for information (RFI) does not guarantee future work. The information gathered will aid DAS in conducting market research to ascertain the availability of resources.

Background Information:
The Division of Administrative Services' Aged Accounts Receivable and Debt Recovery (AARDR) program provides portfolio management of aged account receivable accounts and the collection process for SOA executive branches and governmental entities. The staff is specialized in the complex administrative and legal requirements of aged accounts receivable, allowing other state departments and governmental entities more freedom to focus on their core missions.

The purpose of this RFI is to gather information from vendors who are qualified to provide a AARDR collection platform software that can work with the State's current Integrated Resource Information System (IRIS). IRIS Advanced is the State's system for accounting, financial, procurement, payroll, and human resource management functions.

Response Information:
Responses must include the following information:
1. Organization name, contact name, mailing address, phone number, and email of designated point of contact;
2. Existing capableness and competence related to the services identified above to include answers to the RFI Questionnaire; and
3. Responses provided in both word and PDF formats, including any supplemental attachments.

Below, is a list of key features SOA would require in a solution. Please provide a response to each item to indicate if your solution satisfies the requirement. If there is functionality you feel should be highlighted, outside of the requirements below, please include those details within your RFI response.

1. Data Management
- **Centralized Database**: A single, centralized platform to host all relevant debt collection data. Relevant debt collection data will include but is not limited to debtor demographics, amounts owed, interest, fees, attachments, account activity, notes, and historical payments actions.
- **Multi-Debt Type Support**: Ability to manage various types of debt (personal, business, tax, fines, child support, student debt, medical, criminal restitution, etc.) and associated security/compliance for each debt type.
- **Data Import & Export Tools**: Support for automated or manual imports/exports (CSV, XML, etc.).
- **Record Retention & Archiving**: Configurable retention schedules to comply with legal requirements for data storage. Example, if the State requires you to archive debt for 10 years.

2. Security & Compliance
- **Data Encryption**: Ensure encryption of data both at rest and in transit.
- **PHI/HIPPA**: Ensure encryption of PHI and /or HIPPA data for appropriate debt types. Systems should also provide audit trails and alerts of breaches.
- **Access Controls**: Role-based access control (RBAC) to restrict data access based on user roles.
- **Audit Trail**: Comprehensive logging and audit trail for all actions taken within the system to ensure compliance with regulations.
- **Compliance with Regulations**: Built-in compliance with laws like FDCPA (Fair Debt Collection Practices Act), GDPR (General Data Protection Regulation), and other local/state/federal guidelines.

3. User Roles & Portals
- **Multi-User Access**: Different access levels for various user types (government employees, private collection agencies, auditors, etc.).
- **Self-Service Portals**: Separate portals for debtors, clients, and state agencies to interact with the system (make payments, view status, etc.).
- **Client/Agency Portals**: Secure, customizable portals for agencies, departments, and contractors to access relevant data and reports.

4. Collection Features
- **Debt Tracking**: Track the status of individual accounts, including payments, settlements, and disputes.
- **Payment Processing**: Integrated payment gateway to allow for online payments, installment plans, or automatic deductions.
- **Automated Notifications**: Email, SMS, or mailed notifications for payment reminders, overdue notices, and account status changes.
- **Payment Plans**: Ability to create and manage flexible payment plans based on debtor's ability to pay.
- **Dispute Management**: Functionality to log, track, and resolve disputes from debtors or clients.
- **Offsets**: Describe the functionality to offset debts against federal payouts (e.g., tax returns), wages, etc.

5. Vendor/Agency Integration
- **Third-Party Collection Agency Integration**: Interface to seamlessly integrate with private collection agencies, legal firms, or payment processors.
- **Case Assignment**: Automated or manual assignment of accounts to collection agencies or internal teams.
- **Vendor Performance Tracking**: Track and report on performance metrics for external vendors or agencies, including recovery rates.

6. Reporting & Analytics
- **Customizable Reports**: Ability to generate and customize reports based on debt type, agency, time frame, or performance metrics.
- **Real-Time Dashboards**: Interactive dashboards for monitoring overall performance, collections progress, and program health.
- **Compliance Reports**: Pre-built reports that meet regulatory requirements for audits and reviews.
- **Export Options**: Ability to export reports in multiple formats (PDF, Excel, etc.) for easy sharing and analysis.

7. Integration with External Systems
- **API Access**: Support for integration with other systems such as financial institutions, government tax systems, and third-party software via APIs.
- **Government Databases**: Integration with other governmental databases, such as motor vehicle departments, tax agencies, and court systems for efficient data sharing.
- **Document Management**: Ability to upload, store, and manage important documents such as contracts, correspondence, and legal notices.

8. Automation & Workflow Management
- **Automated Case Assignment**: Automatically assign cases to collectors or vendors based on criteria such as debt type, collectability, value, or agency.
- **Automated Escalation**: Automatically escalate accounts that reach specific milestones (e.g., non-payment after X days) to a higher level of action (e.g., legal action).
- **Automated Notifications**: Pre-programmed workflows to send notifications to debtors or agencies at specific points in the debt cycle.

9. Customer Service Features
- **Case Notes & History**: Maintain a detailed log of all interactions, communications, and actions taken on each account.
- **Debtor Communication Tools**: Ability to communicate with debtors via email, text message, or mail directly through the platform.
- **Dispute Resolution Tools**: Tools to streamline the process of managing and resolving disputes from debtors.

10. Scalability & Performance
- **High Volume Processing**: Ability to handle large volumes of accounts and transactions without performance degradation.
- **Cloud or On-Premise**: Options to deploy the system either on-premises or in the cloud, depending on the agency's infrastructure needs.
- **Load Balancing**: Ensure that the system can handle increased traffic, especially during peak times (e.g., tax season).

11. Customization & Flexibility
- **Custom Workflows**: Ability to create custom workflows tailored to the agency's specific debt collection processes.
- **Custom Fields**: Support for adding custom fields and forms to meet specific data collection needs.
- **Multi-Language Support**: Interface support for multiple languages to meet the needs of diverse populations.

12. Case Management
- **Account Grouping**: Ability to group multiple debts under a single debtor for consolidated

management or the ability to attach multiple debtors to one account (i.e., joint and several functionality). Can victims (restitution recipient) be grouped or attached to an account?

- **Legal Case Management**: Tools to manage and track debts that escalate to legal action, including court dates, attorney communications, and settlement agreements.

13. Payment Methods & Collections
- **Multiple Payment Methods**: Support for multiple payment methods (credit card, ACH, checks, etc.).
- **Collections Forecasting**: Tools to predict future collections based on current trends and historical data.

14. Mobile Access
- **Mobile Compatibility**: Mobile-friendly interface or app for users (debtors, agencies, and collectors) to access the system on the go.
- **Mobile Payments**: Support for mobile payment processing through debtor portals.

Below, is a list of questions regarding support, maintenance, data ownership, migration, performance, costs and licensing. Please provide a response to each question. If there is additional information you feel should be mentioned, please include those details in your response.

15. Support & Maintenance
- What levels of customer support are provided (24/7, email, phone, live chat)?
- What is the expected response and resolution time for critical issues?
- How frequently are platform updates and patches applied?
- Are there additional costs for support, maintenance, or software upgrades?

16. Data Ownership & Migration
- Who owns the data collected on the platform—SOA or the vendor?
- How easy is it to migrate data from our existing system (e.g., Latitude or SQL) to your platform?
- Can you accommodate a migration from the existing SQL database?
- Describe the level of support provided during the migration process?
- Describe the level of support provided for system setup and user training?
- How is data handled upon contract termination (e.g., data return, deletion, and/or retention)?

17. Performance & Uptime
- What is the platform's average uptime? Do you offer a Service Level Agreement (SLA) with uptime guarantees?
- How does the platform handle high-traffic periods and prevent slowdowns or outages?
- Are there any redundancy mechanisms to ensure service availability in case of failure?

18. Costs & Licensing
- What is your pricing structure (one-time license, subscription, usage-based)and what is the benchmark cost for your program? If structure depends on portfolio size, please provide an example of how costs could be impacted by portfolio growth.
- Are there additional fees for onboarding, customization, or integrations?
- What are the licensing options for different user types or modules?

This RFI does not extend any rights to prospective vendors or obligate the state to conduct a solicitation or purchase any goods or services. DOA does not intend to award a contract from this RFI, nor will DOA be financially responsible for the preparation, or administration cost incurred to respond to this RFI. All costs associated with responding will be solely at the interested party's expense.

Procurement Officer contact information:

Interested parties must submit a written response by October 21, 2024, at 3:00 PM AKST. Responses must be sent via E-mail to doa.oppm.procurement@alaska.gov.

All questions must be in writing and emailed to: doa.oppm.procurement@alaska.gov
Attention: Glenn Delos-Reyes, Procurement Specialist
Department of Administration
Office of Procurement and Property Management

Notice to Vendors:

Pursuant to Administrative Order 352, (a) any person or business determined to support or participate in a boycott of the State of Israel will be disqualified from any procurement related to this Request for Information; and (b) the support of or participation in a boycott of the State of Israel by a person or business contracting with the State of Alaska under AS 36.30 constitutes grounds for termination of the contract. Administrative Order 352 does not apply to a contract if the person or business has fewer than 10 employees; or the amount to be paid under the contract, excluding renewals and options available under the contract, is less than $100,000.