

Maine Community College System

Collection Services RFP — Questions and Answers

Posted: April 13, 2026

Q1: How many agencies does MCCS anticipate awarding, and how will accounts be distributed?

A: MCCS anticipates awarding contracts to multiple agencies. The current arrangement involves three agencies. This is not an exclusive contract — each college retains full discretion to work with one or more of the awarded agencies based on their preference. Colleges are not required to use all awarded agencies.

Q2: Does this establish a pool model, and may colleges engage agencies outside the contract?

A: This contract establishes a pool of approved agencies from which individual colleges may elect to engage. Colleges are not required to utilize all awarded agencies. Colleges may not engage collection agencies outside of this awarded contract for the scope of services covered by this RFP.

Q3: May responses be submitted electronically? Are hard copies required?

A: All proposals must be submitted electronically via email to nmadore@mainecc.edu. Hard copy submissions are not required. Proposals should be submitted as a single PDF or Word document per the Standard Terms and Conditions.

Q4: What specific debt types will be assigned for collection?

A: Accounts placed for collection will consist of all student-related receivables, including but not limited to tuition, room and board, and fees.

Q5: Will these be primary placements only, or will secondary/tertiary placements be included?

A: Both primary and secondary placements may be included. Accounts that have been closed and returned by one agency without resolution may be re-placed with another awarded agency at the college's discretion. The decision to re-place accounts and the selection of the receiving agency will be made by each individual college based on performance history and other factors.

Q6: What is the expected placement frequency?

A: Colleges will forward accounts for collection on a biannual basis (twice per year). Individual colleges may vary slightly in their timing.

Q7: Is a physical Maine office required, or is licensure sufficient?

A: Licensure to operate in the State of Maine is mandatory in accordance with the Contractor Requirements section of the RFP. All vendors performing collection services for MCCS must be properly licensed to operate in Maine.

A: With respect to a physical office, the RFP states that contractors must "maintain an office in Maine to allow for adequate available local staff and support," however, the RFP expressly provides that if no office is maintained in the State of Maine, the vendor must fully explain its procedures for collecting Maine debts. Accordingly, vendors that do not maintain a physical office in Maine are not disqualified, provided they clearly and comprehensively describe how

they will perform compliant, effective in-state collection services and provide adequate access, staffing, reporting, and support for MCCS.

Q8: Are there Maine-specific restrictions on SMS, email, or automated dialing? Will consent data be provided?

A: The RFP requires that contractors be in compliance with all applicable federal and state laws, including the Federal Debt Collection Practices Act and applicable privacy laws. MCCS will not prescribe or prohibit specific communication channels. It is the sole responsibility of the contractor to ensure that any communication method used complies with all applicable federal and state laws and regulations, including consent, frequency, content, opt-out, and timing requirements.

Q9: May agencies direct consumers to their own payment portal? What is the remittance process?

A: Payments may be collected and processed through the agency's payment portal. The agency shall remit funds to the college net of the agreed-upon commission fee within 10 days of month-end, consistent with the RFP requirements. Colleges also retain the option to receive remittance on a gross basis with a separate fee invoice, at their discretion.

Q10: Is the agency's commission fee added to the debtor's account balance?

A: Under the RFP, the collection agency's compensation is structured as a commission paid from collected funds, not as an automatic charge added to a debtor's account balance. The RFP states that only funds collected by the agency or on behalf of the agency are subject to commission, and that if MCCS collects funds through State set-off mechanisms, no commission is owed to the agency on those amounts. Any charges to a debtor beyond the principal balance must be expressly authorized by applicable law and the underlying debt agreement.

Q11: Please confirm how the contingency rate works.

A: The proposed contingency rate represents the percentage of each dollar collected that the agency retains as its fee. For example, a 25% rate means the agency retains \$25.00 from every \$100.00 collected, with the remaining \$75.00 remitted to the college.

Q12: Is employee bonding required at submission or upon award?

A: Employee bonding is a contractor requirement, not a scored evaluation factor. Vendors may satisfy this requirement either at the time of proposal submission or upon contract award, provided they certify in their proposal that they have the ability to obtain and maintain the required bonding. Failure to maintain required bonding during contract performance would constitute a contractual compliance issue.

Q13: Are accounts pre-scrubbed for bankruptcy, deceased status, or disputes prior to placement?

A: MCCS colleges do not conduct systematic pre-scrubbing of accounts prior to placement. However, colleges make reasonable efforts to exclude accounts where a bankruptcy notification or proof of death has been received and processed prior to placement. Accounts with known active disputes are generally reviewed before placement at the discretion of the individual college. Awarded agencies are expected to conduct their own due diligence during the pre-collect period, consistent with applicable law and industry best practices.

Q14: Are there specific reporting format or system integration requirements?

A: No specific reporting format or system integration is required at this time. Reporting requirements and formats will be agreed upon between the agency and each individual college following contract award, consistent with the minimum monthly reporting requirements outlined in the RFP.

Q15: Will reporting be segmented by campus?

A: Performance reporting and account segmentation will be organized at the college level. Each college will receive its own reporting, and the System Office will receive consolidated performance reports as stated in the RFP.

Q16: Will MCCS protect audited financial statements from FOAA public records requests?

A: Pursuant to the General Provisions of the RFP, all proposals submitted are public records subject to the Maine Freedom of Access Act (FOAA). However, vendors may request protection for specific portions of their submissions by clearly identifying, at the time of submission, any information legally claimed to be exempt from disclosure, such as a trade secret. MCCS cannot guarantee nondisclosure of audited financial statements or other proposal materials, but will apply FOAA exemptions where legally appropriate. Vendors are reminded that failure to identify claimed trade secrets at submission authorizes MCCS to conclude that no such exemption applies.