



STATE OF DELAWARE  
OFFICE OF THE STATE BANK COMMISSIONER

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FROM: Kevin J. Urso  
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DATE: July 15, 2019

SUBJECT: ADDENDUM TO INVITATION TO BID – CONTRACT NO.  
STA19007 - LOANDATABA

*RFP Section Number:* II.B

*Paragraph Number:* 6

*Page Number:* 2

*Text of passage being questioned:* **Compensation to the Vendor for operating the Database shall be paid, in part, through per transaction fees paid entirely by Licensees through the Commissioner pursuant to § 2235B(e)(4) and as scheduled by the Commissioner, shall provide the following as a complete and comprehensive Database with report generating capabilities to meet the needs of the Commissioner as set forth herein:**

*Question 1:* How many transactions do you estimate will occur per year?

*Answer:* Refer to annual "Short Term Consumer Loan Database Operations Reports at: <https://banking.delaware.gov/annual-reports/>.

*Question 2:* Is this consistent over a period of this contract?

*Answer:* Refer to annual "Short Term Consumer Loan Database Operations Reports at: <https://banking.delaware.gov/annual-reports/>

*Question 3:* What do you estimate is the maximum and minimum number of transactions per year?

*Answer:* Refer to annual "Short Term Consumer Loan Database Operations Reports at: <https://banking.delaware.gov/annual-reports/>

*Question 4:* *Paid, in part...* - what part does the state recommend that we charge for the transactions and how much up-front? 50%-50% or some other ration?

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Answer: Under the current contract, the licensee pays the transaction fee, which is set at \$1.50 / transaction. Pricing for the awarded contract will be determined through negotiations with the bidder that is selected for such negotiations.

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*RFP Section Number:* II.B.5.e

*Paragraph Number:* 2

*Page Number:* 3

*Text of passage being questioned:* **Deleting identifying borrower information from the Database on a regular and routine basis at any designated period after a Short-Term Consumer Loan is paid off;**

*Question:* Do we need to delete permanently or use soft delete?

*Answer:* Permanently delete from all tables.

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*RFP Section Number:* II.B.10

*Paragraph Number:* 5

*Page Number:* 5

*Text of passage being questioned:* **Operate a call center with a toll-free telephone number for the following purposes:**

- a. **To advise borrowers of the reason for their ineligibility as reported by the Licensee;**
- b. **To assist in resolving problems relating to denial of eligibility;**
- c. **To assist in resolving disputes between borrowers or potential borrowers and Licensees, and**
- d. **To certify eligibility of potential borrowers and/or to input loan data when the Licensees are unable to access the Database.**

*Question 1:* How many calls do you expect in a day? In a year?

*Answer:* Unknown as the volume is market driven. The Commissioner's Office does not track or maintain this information.

*Question 2:* Do you need Call Center for Weekends and off-business hours?

*Answer:* The operating hours for the call center with a toll-free telephone number will be determined through contract negotiations, but at the very least, will include normal weekday business hours and may include weekend hours.

*Question 3:* Do you need Call Center only during business hours?

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*Answer:* The operating hours for the call center with a toll-free telephone number will be determined through contract negotiations, but at the very least, will include normal weekday business hours and may include weekend hours.

*Question 4:* What is the average duration of a call? Maximum duration?

*Answer:* Unknown as the volume is market driven. The Commissioner's Office does not track or maintain this information. .

*Question 5:* How is the assistance to resolving problems rendered? What are the steps required to resolve problems?

*Answer:* Problem resolution is issue specific and is the responsibility of the vendor, with the assistance of the Commissioner's Office, as needed.

*Question 6:* How is the assistance to resolving disputes rendered? What are the steps required to resolve disputes?

*Answer:* Problem resolution is issue specific and is the responsibility of the vendor, with the assistance of the Commissioner's Office, as needed.

*Question 7:* How do eligible borrowers get certified?

*Answer:* For purposes of this answer, "certified" is understood to mean the vendor's notification of borrower's eligibility for a short-term consumer loan under Section 2235(A) of Title 5 of the Delaware Code. Real-time notification from vendor back to licensee is through the database interface.

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*RFP Section Number:* II.B.11

*Paragraph Number:* 6

*Page Number:* 6

*Text of passage being questioned:* Refer consumer complaints outside the scope of Items 10.a, 10.b, and 10.c above to a specific contact person within the Commissioner's office.

*Question 1:* What needs to be done for this?

*Answer:* Complaints should be referred to the Office of the State Bank Commissioner via the following website: <https://banking.delaware.gov/consumer-complaints/>.

*Question 2:* Is this a phone call or email to inform the Commissioner's office?

*Answer:* Complaints should be referred to the Office of the State Bank Commissioner via the following website: <https://banking.delaware.gov/consumer-complaints/>.

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*Question 3:* Are there standard forms for this communication?

*Answer:* Complaints should be referred to the Office of the State Bank Commissioner via the following website: <https://banking.delaware.gov/consumer-complaints/>.

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*RFP Section Number:* II.B.20

*Paragraph Number:* 8

*Page Number:* 6

*Text of passage being questioned:* Implement the Database to include all requirements to insure operability of the Database NO LATER THAN OCTOBER 1, 2019.

*Question 1:* Is this a hard deadline?

*Answer:* See RFP Amendment #2 at [http://bidcondocs.delaware.gov/STA/STA\\_19007-LOANDATABA\\_ad2.pdf](http://bidcondocs.delaware.gov/STA/STA_19007-LOANDATABA_ad2.pdf). “Implementation of database date” has been changed to November 18, 2019. At the sole discretion of the Commissioner’s Office, extending the implementation deadline may be necessary depending on the progress of contract negotiations with the bidder that is selected for such negotiations.

*Question 2:* Will it be possible to extend the timeline since we expect requirement gathering and customization may need more time?

*Answer:* See RFP Amendment #2 at [http://bidcondocs.delaware.gov/STA/STA\\_19007-LOANDATABA\\_ad2.pdf](http://bidcondocs.delaware.gov/STA/STA_19007-LOANDATABA_ad2.pdf). “Implementation of database date” has been changed to November 18, 2019. At the sole discretion of the Commissioner’s Office, extending the implementation deadline may be necessary depending on the progress of contract negotiations with the bidder that is selected for such negotiations.

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*Section Number:* III.A.5

*Paragraph Number:* 5

*Page Number:* 7

*Text of passage being questioned:* Experience and demonstrated ability: Successful implementation and continual operation for a period of at least one year immediately prior to this RFP of an Internet based database accessible on a real time basis for at least one jurisdiction under a statute regulating small dollar-value...

*Question 1:* Is the State willing to consider a custom solution?

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*Answer:* Subject to successful contract negotiations with the bidder that is selected for such negotiations, the Commissioner's Office would be willing to accept a custom solution as long as required services are met and are compliant with State requirements.

*Question 2:* Will the state accept ONLY COTS solutions?

*Answer:* Subject to successful contract negotiations with the bidder that is selected for such negotiations, the Commissioner's Office would be willing to accept a custom solution as long as required services are met and are compliant with State requirements.

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*Section Number: N/A*

*Paragraph Number: N/A*

*Page Number: N/A*

*Text of passage being questioned: General Questions*

*Question 1:* Does the State have an incumbent providing these services?

*Answer:* Yes.

*Question 1 – Part (a):* If yes, who is the vendor?

*Answer:* Veritec Solutions, LLC

*Question 1 – Part (b):* How long has this vendor been providing these services to the state? "

*Answer:* Since 2013

*Question 1 – Part (c):* What is the contract amount per year?

*Answer:* Under the original terms, the contract amount was based on the amount of transactions per year.

*Question 2:* What is the allocated budget for this project?

*Answer:* Agency budget is not required for this project.

*Question 3:* Do all licensees use the same POS System?

*Answer:* Unknown. The Commissioner's Office does not track or maintain this information.

*Question 4:* List all the POS Systems used by the licensees.

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*Answer:* Unknown. The Commissioner's Office does not track or maintain this information.

*Question 5:* How do you want the vendor to interface with the POS system? APIs, Web methods or some other method(s)?

*Answer:* It is expected that the vendor will interface with the licensees POS system via the Web.

*Question 6:* How many training sessions are required?

*Answer:* To be determined by the successful vendor with the approval of the Commissioner's office.

*Question 7:* How many licensees are there in the State of Delaware?

*Answer:* Total number of licensees under Chapter 22 of Title 5 of the Delaware Code, can be found at <https://banking.delaware.gov/non-depository-institutions/> under the "License Lenders" link.

*Question 8:* Will the training sessions only be in New Castle County or must they be provided in Sussex and Kent counties?

*Answer:* The Commissioner's office expects that training for licensee shall take place in all three Counties and in Dover for the Commissioner's staff.

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*Question 1:* Section V Contract Terms and Conditions, Item 3: As a Service Subscription: Please provide additional definition regarding how the 5% is utilized in the billing structure for licensees service subscription costs.

*Answer:* This requirement is not applicable to this RFP.

*Question 2:* Section hh State of Delaware Technology and Information Requirements, Item 1: Please provide a definition of Cloud-based engagements to determine compliance with the Attachment 6 cloud service terms.

*Answer:* The term engagement is referring to an agreement between the State and a vendor to follow our protocol when our data is in an off-site location.

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### Questions / Answers

Paragraph B, Subsection 1

Page Number: 2

Text: "Implement, customize (as required) and maintain a Database that shall be accessible by all Licensees and the Commissioner on a real-time basis via the Internet."

*Question 1:* Is the customization mentioned in this sentence outside the scope of the requirements outlined in the rest of this RFP document?

*Answer:* The customization is as required and may or may not fall outside of the outlined RFP requirements.

*Question 2:* This requirement seems to indicate a web portal will act as the User Interface for both Licensees and the Commissioner- are there any authentication requirements or Single Sign On functionality required for logging into the portal?

*Answer:* Under the current database, each user logs-in with a unique user name and password.

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Section II: Scope of Services

Paragraph B, Subsection 2

Page Number: 2

Text: "Provide an option for the Database to interface directly with each Licensee's point-of-sale system."

*Question 1:* Approximately how many licensees will need this interface?

*Answer:* Approximately 65 licensees

*Question 2:* What Point of Sale systems are currently used by the Licensees?

*Answer:* Unknown. The Commissioner's Office does not track or maintain this information.

*Question 3:* Is the expectation that as part of this project, the selected vendor needs to provide support to the licensees for implementing the interface to the Database with their POS system?

*Answer:* Yes

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**Questions / Answers**

*Question 4:* What is the purpose of the interface (i.e. recording loan payments, interest fees - input)?

*Answer:* To maintain consumer loan data in accordance with State requirements as described in Section II.B. of the RFP.

*Question 5:* Is there a need to allow the licensee's POS system to be able to retrieve any information from the Database?

*Answer:* No.

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Section II: Scope of Services

Paragraph B, Subsection 3

Page Number 2

Text: "Capture historical loan data from the Licensees."

*Question 1:* Do the Licensees currently store common data elements among them?

*Answer:* *Unknown. The Commissioner's Office does not track or maintain this information.*

*Question 1 – Part (a):* Or would there need to be a data quality/conformance exercise necessary to prepare for the import of historical data?

*Answer:* To be determined by the successful vendor and the licensees.

*Question 2:* If individual borrowers had transacted with more than one Licensee in the past, is there a matchkey to be used to bring disparate Licensee data into one borrower record in the new database?

*Answer:* To be determined by the successful vendor and the licensees.

*Question 3:* Approximately how many unique borrowers are there?

*Answer:* *Unknown. The Commissioner's Office does not track or maintain this information.*

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Page Number: 3

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### Questions / Answers

Text: "Establishing and maintaining a process for responding to transaction verification requests from a Licensee in the event the Database is inaccessible due to technical difficulties;"

*Question 1:* What is the SLA for responding to these requests?

*Answer:* The Commissioner's Office does not track or maintain this information.

*Question 2:* If the Database and/or Web Portal is inaccessible, what is considered a valid alternative? Send an email to support? Manual tracking by call center team?

*Answer:* To be determined by Vendor, subject to approval by the Commissioner's Office.

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#### Section II: Scope of Services

##### Paragraph B, Subsection 6

Page Number: 3

Text: "Required Information to be Collected and Stored in the Database."

*Question 1:* Are each of these data elements currently collected by Licensees?

*Answer:* Yes.

*Question 2:* Is it expected that there will be field edits in the new database to ensure data conformity across Customer records?

*Answer:* Yes, it is possible that field edits will be necessary.

*Question 3:* Are any of these field values to be calculated within the database, or always entered post calculation by the Licensee? (see h within this list).

*Answer:* The licensee should have this required information pre-calculated.

*Question 4:* What is the difference between h and x in this list?

*Answer:* Item h. requires the calculated APR to be collected and stored in the database; while item x. may be collected and stored in the database and reflects the APR disclosed to the borrower.

*Question 5:* What is the source of the value for gg?

*Answer:* Unknown.

*Question 6:* Is there a requirement related to section 9 to allow entry of a returned check and fee assessed?

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*Answer:* There is no Statutory or Regulatory requirement to collect and store this information.

*Question 7:* Is mm a value that is auto-assigned by the Database? Is there a pre-defined format for the Loan Number?

*Answer:* No.

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Section II: Scope of Services

Paragraph B, Subsection 9

Page Number: 5

Text: "Track all Short-Term Consumer Loan activity in the State of Delaware."

*Question 1:* Can it be assumed that all transaction activity would be entered manually or received via POS from the Licensee for each loan?

*Answer:* Yes.

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Section II: Scope of Services

Paragraph B, Subsection 10

Page Number: 5

Text: "Operate a call center with a toll-free telephone number for the following purposes."

*Question 1:* What are the expected servicing hours for the call center?

*Answer:* The operating hours for the call center with a toll-free telephone number will be determined through contract negotiations, but at the very least, will include normal weekday business hours and may include weekend hours.

*Question 2:* Are there historical call volumes to help inform a staffing plan for telephone servicing?

*Answer:* No. The Commissioner's Offices does not track or maintain this information.

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Section II: Scope of Services

Paragraph B1 Subsection 16

Page Number: 6

Text: "Provide training to Licensees and the Commissioner's staff."

*Question 1:* Is this pre-or post-implementation training?

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*Answer:* Pre-implementation and Post implementation training as determined by the Commissioner's office.

*Question 2:* Or recurring training on a published schedule?

*Answer:* Pre-implementation and Post implementation training as determined by the Commissioner's office.

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#### Section II: Scope of Services

Paragraph B, Subsection 20

Page Number: 6

Text: "Implement the Database to include all requirements to ensure operability of the Database No Later Than October 1, 2019."

*Question 1:* Given that this implementation date is 10 weeks after the awarded vendor is announced, how will the stated four-week set-up process for contract execution and purchase order initiation<sup>1</sup> in addition to a two-week window for User Acceptance Testing and Licensee training be accounted for? That will allow only four weeks for the project work to be completed.

*Answer:* See RFP Amendment #2 at [http://bidcondocs.delaware.gov/STA/STA\\_19007-LOANDATABA\\_ad2.pdf](http://bidcondocs.delaware.gov/STA/STA_19007-LOANDATABA_ad2.pdf). "Implementation of database date" has been changed to November 18, 2019.

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Paragraph A: Sa

Page Number: 7

Text: "The vendor must meet all of the following in order to qualify for submitting a proposal in response to this RFP: Successful implementation and continual operation for a period of at least one year immediately prior to this RFP of an Internet based database accessible on a real time basis for at least one jurisdiction under a statute regulating small dollar-value consumer loans."

*Question 1:* Which is the primary indicator within this requirement -database functionality or the size of the loans? We have extensive experience with databases and loan management, but not necessarily loans capped at \$1,000.

*Answer:* Pursuant to Section III.A.5a. of the RFP, "successful implementation and continual operation for a period of at least one year immediately prior to this RFP of an internet based database accessible on a real time basis for at least one

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**Questions / Answers**

jurisdiction under a statute regulating small dollar-value consumer loans."  
(Emphasis added).

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*Question 1:* how many users does the state anticipate to access the database (licensees and people from the commissioner's office?)

*Answer:* Approximately 80 (including both licensees and employees of the Commissioner's Office.

*Question 2:* What percentage of cost does the state want born by the licensees as a per transaction fee?

*Answer:* Requirements regarding the transaction fee are set forth in Section 2235B of Title 5 of the Delaware Code and 5 Del. Admin. Code § 2210-5.0

*Question 3:* Do you want generic pricing on what it normally costs to interface with licensee systems?

*Answer:* Vendor should submit whatever pricing structure(s) it deems appropriate.

*Question 4:* How many calls per month does the State expect to have our call center handle?

*Answer:* Unknown. The Commissioner's Office does not track or maintain this information.

*Question 5:* Does the State know on average how long each call takes?

*Answer:* Unknown. The Commissioner's Office does not track or maintain this information.

*Question 6:* What is the expected average answer time?

*Answer:* Unknown. The Commissioner's Office does not track or maintain this information.