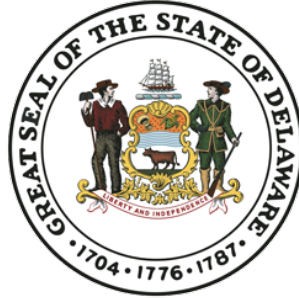


June 26, 2026



**State of Delaware
Office of the State Bank Commissioner**

**ADDENDUM #2 – ADDENDUM TO REQUEST FOR PROPOSAL (“RFP”)
NUMBER STA263185-LOANDATAB (SHORT-TERM CONSUMER LOAN
DATABASE AND DATABASE-RELATED SERVICES)**

This Addendum #2, effective June 26, 2026, revises the cover page and Section 1.1 of the RFP by replacing the schedule of events with the following schedule (see below), and the “Bid Closing” and “Proposal Submission Deadline” dates on the cover page are revised accordingly. In addition, responses to the first set of questions received are posted below. The responses to the remaining set of questions received will be posted as Addendum #3 by Tuesday, June 30, 2026. All other terms and conditions of the RFP remain the same.

Public Notice of the RFP Date: Friday, June 12, 2026

Deadline for Questions Date: Thursday, June 25, 2026

Response to Questions Posted by: Date: Tuesday, June 30, 2026 (revised)

**Deadline for Receipt of Proposals Date: Monday, July 13, 2026 at 4:00 PM (EDT)
(revised)**

Estimated Notification of Award Date: TBD

Responses to Questions

1.

- Section: 2.2
- Paragraph: 2.2 (introductory paragraph) and 5.3.2
- Page: 4, 21
- Text: "Vendor, in exchange for compensation, in part, through per transaction fees paid by Licensees..." and "subscription license costs shall be incurred at the individual license level only as the individual license is utilized..."
- **Question:** The compensation structure references per-transaction fees and per-license subscription costs. Given current transaction volumes, will the State consider a fixed minimum monthly or annual base fee to cover the Vendor's fixed operating costs (call center, hosting, availability, statutory reporting, compliance) independent of transaction volume? If so, how should that base fee be represented in the cost proposal?

Yes, as an alternative to “per-transaction fees” and “per-license subscription costs,” the State of Delaware, Office of the State Bank Commissioner (“OSBC”) will consider a fixed minimum monthly or annual base fee to cover the Vendor’s fixed operating costs independent of transaction volume. The base fee may be represented on an annual basis in the cost proposal.

2.

- Section: 2.2
- Paragraph: 2.2 introductory paragraph
- Page: 4
- **Question:** To allow Vendors to model the per-transaction fee structure accurately, will the State provide the historical annual transaction counts and the number of active eligibility inquiries for the most recent three to five years?

Yes. Short-Term Consumer Loan data covering the most recent 10 years is publicly available in the Short-Term Consumer Loan Database Operations Reports on our website at <https://banking.delaware.gov/annual-reports/>.

3.

- Section: 5.3.2
- Paragraph: 5.3.2
- Page: 21
- Text: "Additional subscription license requests above actual utilization may not exceed 5% of the total..."

- **Question:** Please clarify how "individual license" is defined for pricing purposes — is a license counted per licensee entity, per store location, or per named user? This materially affects subscription-based cost modeling.

See OSBC's response to question #1. The license subscriptions should be implemented in accordance with the Vendor's subscription-based cost model.

4.

- Section: 2.2.10
- Paragraph: 2.2.10
- Page: 8
- Text: "Operate a call center with a toll-free telephone number..."
- Question: What are the State's expected service levels for the call center (hours of operation, required coverage, maximum response/resolution times), and can the State provide historical call volumes to support staffing and cost estimates?

Call centers should be operational during short-term consumer lenders' operating hours in order to assist borrowers and/or licensees in real time. There has been no reportable loan activity since mid 2022, and although actual call volume has not been tracked, it is believed that there has been a very low amount of calls.

5.

- Section: 2.2.15
- Paragraph: 2.2.15
- Page: 9
- Text: "Submit to the Commissioner no later than February 28 of each year a report..."
- Question: Will the incumbent's existing report format and historical datasets be made available to the awarded Vendor to ensure continuity of the statutory annual report?

Yes, see response to Question #2. These reports are available on our website at <https://banking.delaware.gov/annual-reports/>.

Transition and incumbency

6.

- Section: 2.2.3
- Paragraph: 2.2.3
- Page: 4
- Text: "Capture historical loan data from the Licensees."
- Question: An existing database has operated since 2013. Will historical loan and borrower data be migrated from the current system to the awarded Vendor, and if so, in what format, what volume,

and over what timeframe? Will the current operator be contractually obligated to support data extraction and transition?

Yes, if necessary, the current Vendor is expected to assist in the transition of services, including the migration of transactional data in a delimited (either: Tab, Pipe, or Comma Separated) flat file format.

7.

- Section: 2.2.21
- Paragraph: 2.2.21
- Page: 9
- Text: "Complete pre-implementation testing and implement the Database... NO LATER THAN OCTOBER 16, 2026."
- Question: Given the October 16, 2026 go-live requirement, what is the planned transition approach from the incumbent system, and will there be a defined parallel-run or cutover period? Will the incumbent be required to maintain operations until the awarded Vendor's system is accepted?

The current contract expires on October 31, 2026. If necessary, the incumbent is expected to maintain operations until the awarded Vendor's system is accepted.

8.

- Section: 4.2.16 / 5.28
- Paragraph: 4.2.16 and 5.28
- Page: 24, 32
- Question: Is the current database operated by the State directly or by a third-party vendor under contract? If under contract, what is the expiration date of the current agreement, and is this RFP a scheduled re-competition or driven by a change in requirements?

The current database is operated by a third-party vendor under contract with an expiration date of October 31, 2026. This RFP is a competitive procurement to continue the database services and is not driven by a change in statutory requirements.

9.

- Section: 2.2.22
- Paragraph: 2.2.22
- Page: 9
- Text: "...maintain and operate the Database in conformance with Section II of the Americans with Disabilities Act... WCAG 2.1... NO LATER THAN MARCH 1, 2027."

- Question: Is the new WCAG 2.1 / ADA Title II conformance requirement a primary driver for this procurement? Does the current system meet this requirement, or is remediation expected as part of the new contract?

No, the new WCAG 2.1 / ADA Title II conformance requirement is not the basis for this procurement. The database does not meet the WCAG 2.1 / ADA Title II conformance requirement; however, the compliance date is April. Compliance with this requirement is required of the selected vendor.

10.

- Section: 2.2.6
- Paragraph: 2.2.6
- Page: 5
- Text: "...based on future legislative changes or rulemaking associated with 5 Del. C. §§ 2235A, 2235B and 2235C..."
- Question: Are any legislative or regulatory changes currently anticipated that would alter the definition, permissible terms, or expected volume of short-term consumer loans during the contract period?

The OSBC does not anticipate any legislative or regulatory changes regarding short-term consumer loans at this time.

11.

- Section: 4.2.6
- Paragraph: 4.2.6
- Page: 14
- Text: "Prices quoted in the proposal shall remain fixed and binding on the bidder at least through January 31, 2027."
- Question: For a multi-year service with implementation costs concentrated in year one, will the State accept a cost proposal that separates one-time implementation/transition fees from recurring operational fees? Is a milestone-based payment schedule (§5.20) expected for the implementation phase?

Yes, the OSBC will accept a cost proposal that separates one-time implementation/transition fees from recurring operational fees. A milestone-based payment schedule may not be necessary for the implementation phase.

12. What was the annual spend under the previous contract for these services?

Prior contracts were priced with annual spend amounts below \$100,000.

13. If this is a new contract, what is the estimated annual budget?

There is no estimated annual budget for this procurement. The vendor's cost proposal should be developed independently of any budget estimated by the OSBC and any prior contract amounts. See section 4.2.10 Realistic Proposals in the RFP.

14. Is the agency open to a hybrid delivery model utilizing a combination of onshore and offshore resources?

No. See section 5.27 Vendor Activity in the RFP.

15. Will the work be performed onsite, remotely, or through a hybrid arrangement?

There is no requirement for the work to be performed onsite, i.e. at State of Delaware facilities.

16. Would it be possible to consider a 1–2 week extension to the proposal submission deadline?

No. However, if OSBC decides to further extend the submission deadline for all bidders beyond the revised deadline stated in this Addendum #2, notice of that revised extension deadline will be posted as an Addendum on bids.delaware.gov in accordance with the RFP (Section 4.2.15).

17. Is this contract intended for a single vendor or for multiple vendors?

OSBC does not intend to engage multiple vendors.

18. Who is the current or previous incumbent vendor for these services?

The current incumbent vendor is Catalis Regulatory & Compliance LLC.

19. Are there any challenges, gaps, or pain points with the current solution or contractor that the agency is looking to address through this procurement?

No, this procurement is being conducted due to the expiration of the current agreement. OSBC's contractual requirements and its expectations of the Awarded Vendor are set forth in the RFP.

20. Is there a projected contract award date and anticipated start date?

The projected contract award date is the July/August 2026 timeframe. The database should be implemented in accordance with the RFP (Section 2.2.21).

In accordance with Section 4.2.15 of the RFP, this Addendum is posted on the State of Delaware Procurement website at bids.delaware.gov and is accessible by searching Contract Number "STA263185-LOANDATAB".