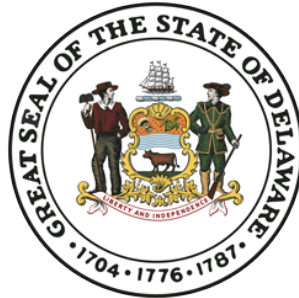


June 29, 2026



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

**ADDENDUM #3 – ADDENDUM TO REQUEST FOR PROPOSAL (“RFP”)
NUMBER STA263185-LOANDATAB (SHORT-TERM CONSUMER LOAN
DATABASE AND DATABASE-RELATED SERVICES)**

This Addendum #3, effective June 29, 2026, provides responses to questions 21 through 41 received prior to the close of business on June 25, 2026. All other terms and conditions of the RFP remain the same.

Responses to Questions

Question 21

Section: 2.2.6

Paragraph: f

Page: 6

RFP Text: “Borrower’s gross monthly income;”

Question: Can the State confirm whether “Gross Monthly Income” and “Monthly Income” are intended to represent distinct data elements, or if a single field is sufficient?

A single field representing the borrower’s monthly income is sufficient.

Question 22

Section: 2.2.6

Paragraph: g

Page: 6

RFP Text: “The amount of the Short-Term Consumer Loan transaction;”

Question: Can the State clarify whether “Loan Amount” and “Advance Amount” are equivalent, or if they represent separate required data fields?

“Loan Amount” and “Advance Amount” may represent different amounts and should be represented in separate data fields.

Question 23

Section: 2.2.6

Paragraph: i

Page: 6

RFP Text: “The date of the Short-Term Consumer Loan transaction;”

Question: Can the State confirm whether “Agreement Date” should be system-generated at the time of transaction, and whether any manual override capability is required?

The “Agreement Date” should reflect the date of the contract and should be entered by the licensee.

Question 24

Section: 2.2.6

Paragraph: j

Page: 6

RFP Text: “The anticipated date that the Short-Term Consumer Loan transaction will be paid off;”

Question: Can the State clarify the definition and intended use of the referenced date field, including whether it corresponds to the loan “Due Date” or another milestone in the loan lifecycle?

The referenced date field corresponds to the short-term loan’s “Due Date”.

Question 25

Section: 2.2.6

Paragraph: introductory paragraph

Page: 5

RFP Text: “Additionally, based on future legislative changes... other data elements may need to be collected by the Database...”

Question: Can the State confirm whether there have been any changes to previously defined data elements or reporting requirements compared to the current production system?

There have been no changes to Del. C. §§ 2235A, 2235B and 2235C since implementation of the current production system.

Question 26

Section: 2.2.6

Paragraph: introductory paragraph

Page: 5

RFP Text: “It is preferred that all information indicated below... be collected...”

Question: Can the State provide additional clarification for any data elements that are not explicitly defined in the RFP to ensure consistent interpretation across vendors?

The OSBC believes that the data elements are adequately described in Section 2.2.6 of the RFP.

Question 27

Section: 2.2.6

Paragraph: o

Page: 6

RFP Text: “Routing number and checking account number for any check securing the loan;”

Question: For bank routing and account information, does the State require separate structured fields, or would a combined field (e.g., ACH/check reference) be acceptable?

Separately structured fields would provide clarity and differentiate between the routing number and account number.

Question 28

Section: 2.2.6

Paragraph: hh

Page: 7

RFP Text: “Date any legal proceedings are initiated by Licensee against borrower for nonpayment;”

Question: Can the State clarify whether tracking legal proceedings is required within the system itself, or whether it is acceptable for such information to be maintained externally by the lender?

It would be acceptable for this information to be maintained externally by the lender, and such information is not required to be entered into the database by the lender.

Question 29

Section: 2.2.6

Paragraph: kk

Page: 8

RFP Text: “If the Short-Term Consumer Loan is charged off, the dollar amount charged off;”

Question: Regarding charge-offs, does the State require explicit tracking of charge-off events as a discrete data element, or is reporting of balance adjustments sufficient?

While this data field should be included in the Database, it is acceptable for the licensee to input the charge-off amount into the data field.

Question 30

Section: 2.2.6

Paragraph: ll

Page: 8

RFP Text: “Source of repayment (employment vs. Social Security);”

Question: For “source of repayment,” does the State require this information to be captured as structured, reportable data, or are structured categorical values with optional supporting notes acceptable?

The field should describe the borrower’s source of repayment. A text box would be acceptable.

Question 31

Section: 2.2.6

Paragraph: u

Page: 7

RFP Text: “Name of the Licensee’s employee entering data;”

Question: In environments where lenders utilize external POS systems, can the State clarify expectations for user attribution and audit trails, including whether attribution must be enforced within the system or may rely on lender-controlled identity management?

This data field is not required to be completed by the licensee. The expectation is that the licensee's employee's name would be entered into this data field of the Database.

Question 32

Section: 2.2.6

Paragraph: ee

Page: 7

RFP Text: "Dollar amount of refunds made to borrower for partial prepayments..."

Question: For refund tracking, can the State clarify whether capturing related transaction types satisfies the requirement, or if explicit refund transactions must be separately recorded?

If completed by the licensee, then this field should describe the dollar amount of refunds made to the borrower for partial prepayments of the short-term consumer loan.

Question 33

Section: 2.2.22

Paragraph: 2.2.22

Page: 10

RFP Text: "No later than March 1, 2027, maintain and operate the Database in conformance with Section II of the Americans with Disabilities Act ("ADA") and Level A and Level AA success criteria and conformance requirements specified in WCAG 2.1..."

Question: Please confirm whether ADA and WCAG 2.1 compliance is required at initial system implementation or if full compliance is only required by March 1, 2027 as stated.

Presently the US DOJ's stated deadline is April 26, 2027; however, compliance with ADA and WCAG 2.1 is required by OSBC not later than March 1, 2027. See <https://www.federalregister.gov/documents/2026/04/20/2026-07663/extension-of-compliance-dates-for-nondiscrimination-on-the-basis-of-disability-accessibility-of-web>

Question 34

Section: 5.31

Paragraph: entire section

Page: 32–33

RFP Text: "Vendor Background Check Requirements..."

Question: Can the State confirm the specific scope and standard of background checks required to ensure compliance with RFP requirements?

Vendor Background Check Requirements are detailed in Section 5.31 of the RFP. No further details are available at this time.

Question 35

Section: 4.2.12

Paragraph: entire section

Page: 15

RFP Text: “The State of Delaware reserves the right to... waive defects, technicalities or any specifications...”

Question: For requirements that may be addressed through alternative technical approaches, does the State permit functionally equivalent solutions that meet the underlying regulatory and reporting intent?

The OSBC will consider proposals which include alternative technical approaches that meet the underlying regulatory and reporting requirements.

Question 36

Section: 4.3.3

Paragraph: Criteria Weight

Page: 20

RFP Text: “Technical Functionality – 100 pts; Experience...; Product Support...”

Question: Given the current program activity levels, can the State clarify how proposals will be evaluated with respect to maintaining continuous regulatory readiness, system availability, and compliance versus transaction processing capabilities?

The OSBC may evaluate these criteria through demonstrations and examples provided in the proposals.

Question 37

Section: 4.3.2

Paragraph: Proposal Selection Criteria

Page: 19

RFP Text: “The Proposal Evaluation Team shall assign... points...”

Question: How will the State evaluate risks associated with transitioning from the existing production system, including impacts to licensee integrations, data continuity, and regulatory readiness?

These risks will be included when evaluating the criteria described in Section 4.3.3 of the RFP.

Question 38

Section: 3.2.2

Paragraph: Experience criteria

Page: 11

RFP Text: “Experience, expertise, capacity and financial strength of vendor.”

Question: To what extent will demonstrated experience operating the current Delaware program, including system performance and historical reliability, be considered in the evaluation?

Demonstrated experience will be included when evaluating the criteria described in Section 4.3.3 of the RFP.

Question 39

Section: 4.2.20

Paragraph: 4.2.20

Page: 18

RFP Text: “Provide at least four (4) business references consisting of two (2) current and two (2) previous customers of similar scope and value...”

Question: If the Vendor does not have former customers due to the nature of this system (e.g., contracts conclude due to legislative changes rather than vendor replacement), will the State accept four (4) current customer references in lieu of the required two (2) current and two (2) previous customers?

In the event that an interested vendor who submits a timely proposal does not have previous customers, then four (4) current customers will be considered as acceptable business references.

Question 40

Section: 4.2.21

Paragraph: Award of Contract

Page: 18

RFP Text: “The lowest bid is not the deciding or the most significant factor...”

Question: In evaluating cost proposals, how will the State assess pricing for systems serving primarily as regulatory infrastructure rather than high-volume transaction platforms?

Although cost is a factor, the OSBC will also evaluate proposals based on the database requirements and vendor evaluation as described in the RFP.

Question 41

Section: Addendum 1

Question: Is the single sign on requirement only for the state reporting site? If not, please specify all sites this requirements pertain to.

Single Sign-On is required by the Delaware Department of Technology and Information (DTI) for the sites that allow access to the Database. These sites are the reporting site accessed by licensees to report data, and the site accessed by regulators to review the data.

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”.