ADDENDUM ACKNOWLEDGEMENT FORM
Addendum No. 3

SOLICITATION NO.: **19-RFP-011-BM**

SOLICITATION TITLE: **Strategic Business Development (SBD) Lending Solutions**

OPENING DATE: **January 31, 2019 at 3:00 P.M., Eastern Time**

DATE: **January 9, 2018**

Please be advised that the following changes are applicable to the original specifications of the above referenced RFP:

Changes to the Specifications are indicated by **underscore**, deletions are indicated by a ~~strikethrough~~.

1. **C.1, Purpose is hereby amended as indicated below:**

The purpose of this procurement is to acquire a cloud-based **loan origination platform** solution automating the loan application, approval process, loan payment and distribution, and repayment process. **The loan origination platform must allow for DEO to specify guideline to enable automated processing for loan transactions.**

2. **C.2, Background/Overview is hereby amended as indicated below:**

Contractor must have the capacity to **provide a loan origination platform solution** ~~service~~ **for** the above listed small business loan programs administered by DEO or its partners.

The contractor will be responsible for providing ongoing maintenance and support **of the platform solution**. The respondent must provide pricing details regarding the maintenance and support cost for an initial three years and potential renewal of three years on Attachment B, Cost Proposal.

3. **C.3, General Description is hereby amended as indicated below:**

DEO is seeking a ~~lending solutions and loan servicing provider~~ **Contractor** to ~~perform~~ **provide** the **solution** ~~services~~ below for loans applications submitted to the OSB or one of its partners or certified Administrators. ~~Maximum compensation to administer and service loans will not exceed Fifty Thousand Dollars ($100,000.00) per year.~~

The solution must be:
- Secure and cloud-based.
- Public-facing and user-friendly.
- Interactive and accessible by multiple agencies.
- Functional on multiple types of devices e.g. laptop and mobile.
- Able to feed data fields to the database.
- Scalable to meet the needs and capacity of all DEO **OSB** loan programs.

The solution must allow for:
- The state to retain ownership of the data.
- The state to define an approved, denied, and defaulted loan.
- Direct deposit loan payments and repayments.
- Confidential treatment of any information which may be confidential or exempt from public records disclosure.

The proposal will provide a solution through a Software-as-a-Service (SaaS) model in which ongoing maintenance and support will be provided by the cContractor. The Respondent must provide pricing details regarding maintenance and support costs for an initial years and potential renewal of years in Attachment B, Cost Proposal.

The cContractor **platform** must meet the following high level technical requirements:

#	Loan Origination Platform Technical Requirements
1	Ability to manage ongoing reporting specific to each loan OSB program.
2	Ability to manage ongoing reporting and data tracking management associated with OSB sources of funds.
3	Other funding/funder-related features available as part of the base price of the solution.
4	Capability to handle/reject duplicate client records.
5	Capability to collect demographics loan applicants.
6	Capability to handle error/omission during the entry of applications.
7	Capability to provide support to the Loan Administrators offered through the OSB.
8	Capability to provide technical customer support**.**
9	Capability to provide personalized applications for each loan program within OSB.
10	Capability to upload applications electronically.
11	Capability to give "real time" prompts and not move forward if certain required data is not entered.
12	Capability of system to aid in determining eligibility for OSB loan programs.
13	Capability to provide a small business "start-up" score when no historical data is available.
14	Capability to provide statistical indicators related to lending or repayment capabilities.
15	Capability to import customer data or service data from a flat file or other external source.
16	Capability to identify and reject addresses that do not exist.
17	Capability to update system with addresses of newly developed properties.

18	Capability to upload soft copies of required customer documentation and associate them with the loan applicant's profile. Such documents include: • Driver's License or Non-Driver's Identification Card • State Issued Picture Identification Card • Certifications • Birth Certificate • Resume • Landline Phone Bill (Not Cell Phone Bill) • Mortgage statement/Mortgage Deed • Recent Pay Stub • IRS Form W-2 (Wage and Tax Statement) • IRS Form 1040 (Federal Income Tax Form) • TANF Income Statement • Supplemental Security Income (SSI) Statement • Employer Income Verification • Any other supporting document
19	Capability to accept electronic signatures.
20	Capability to be compatible with mobile devices.
21	Capability to make payments via direct deposit to approved OSB borrowers.
22	Capability to receive loan repayments from OSB borrowers.
23	Capability to monitor repayment status of all approved loans through the OSB.
24	Other intake related features available as part of the base price of the solution.
25	Capability to segregate services received by applicants and borrowers based on staff person providing the direct service.
26	Capability to segregate services received by applicants and borrowers based on the DEO service provider administering the services, as well as the date of the service.
27	Other service/outcome entry related features available as part of the base price of the solution.
28	Capability to initiate and facilitate case management by staff, to record detailed notes, and to follow-up on clients.
29	Capability to store all history of services/outcomes associated with a loan and loan application.
30	Capability to maintain a database of loan applications, loan closing documentation, borrower demographic information and correspondence.
31	Capability of the system to track various types of client interactions (i.e. phone calls, meetings, file updates.)
32	Capability to upload documents, files and images so that files may be audited online/electronically; and also accept scanned supporting documents while associating those files with a given record.
33	Other loan management related features available as part of the base price of the solution.
34	Capability to protect client privacy via user access levels and masking of social security numbers.
35	Capability to restrict read/write access to client SSNs by unauthorized staff.
36	Capability to archive records and/or to designate inactive clients for reason e.g. death, migration out of area, or no longer eligible.
37	Other applicant and borrower data related features available as part of the base price of the solution.

38	Capability to dynamically generate reports based on selected parameters, dates and terms/characteristics. Such parameters include starting date, ending date, zip code, county, or program.
39	Capability to generate unduplicated applicant and borrower counts across all agency programs and partners.
40	Capability to export a user-created report to a Word document, Excel or Adobe.
41	Capability to generate data integrity check reports as well as logs of modifications to already entered data.
42	Capability for staff persons to generate a report of all pending follow-up actions to be done as of the date of the report.
43	Capability for managers to generate a report on all follow-up actions that are past due by staff persons responsible for each.
44	Other reporting related features available as part of the base price of the solution.
45	Capability of the system to allow for custom program/service creation.
46	Capability of the system to allow for the addition of demographic characteristics deemed necessary at a later date.
47	Capability to maintain electronic applications of approved and denied applicants.
48	Capability to search the system by multiple criteria including repayment status and defaulted loans.
49	Capability of sending defaulted loans to collection agency contracted with OSB.
50	Capability to use active directory authentication/passwords and access levels to restrict staff access to certain client/outcome data.
51	Capability for the system to have an Application Programming Interface (API) that would allow DEO access to the database.
52	Capability to restrict staff ability to revise previously entered records/services/outcomes without administrator permission.
53	System updates that keep DEO up to date with OSB Reporting requirements are included as part of ongoing maintenance.
54	Capability to establish agency level and program level outcome/service targets, and to track actual performance against established goals and targets.
55	Other system administration features available as part of the base price of the solution.
56	**Web based account and applicant origination platform.**

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4. **C.4, Deliverables, Tasks, Performance Measures and Financial Consequences is hereby amended as indicated below:**

Analysis and Design Phase		
Deliverable No. 2 – Loan Program Customization		
Description/Tasks	**Minimum Level of Performance**	**Financial Consequences**
Contractor must **train and assist DEO OSB to** develop a customized **loan origination platform** ~~program~~ for each loan program as identified in the Project Schedule, as specified in section C.5.2.	Contractor must **train and assist DEO OSB to** develop a customized **loan origination platform** ~~program~~ for each loan program as identified in the Project Schedule, within 15 business days of contract execution. Evidence the customized programs and any other required documentation must be submitted and approved by DEO.	Failure to ~~provide~~ **successfully assist DEO OSB develop** a customized **platform** ~~program~~ for each loan program within 15 business days of contract execution will result in a deduction of 5% of the deliverable cost for each business week beyond the due date. Such reduction shall be made from the deliverable payment.
		Deliverable 2 - $Cost

Configuration and Development Phase		
Deliverable No. 3 – Testing		
Description/Tasks	**Minimum Level of Performance**	**Financial Consequences**
Contractor must **train and assist with** ~~complete~~ all testing, as specified, in section C.5.3.	Contractor must ~~perform~~ **assist DEO OSB with** all testing, as specified, within 30 business days of contract execution. Evidenced by the submission of detailed testing results and any other required documentation and resolutions, which must be approved and accepted by DEO. Acceptance of this Deliverable will be evidenced by the submission of testing sign-off documents approved by DEO.	Failure to ~~complete~~ **assist DEO OSB** all testing, as specified, within 30 business days of contract execution will result in a deduction of 5% of the deliverable cost every five business days beyond the due date. Such reduction shall be made from the deliverable payment.

Training and Knowledge Transfer Phase		
Deliverable No. 5 –Training Materials and Knowledge Transfer Plan		
Description/Tasks	**Minimum Level of Performance**	**Financial Consequences**
Contractor will ~~develop~~ **provide** training materials, as specified in section C.5.5. Training materials must include: procedures, interactive courses, schedule, support, curriculum, sample data, etc. needed to train the DEO administrators and users of the new solution. ~~Develop~~ **Provide** a knowledge transfer plan, as defined below, which includes information on how DEO administrators will make future configuration and modifications to the solution.	A minimum of one (1) set of Training Materials and the Knowledge Transfer Plan, as specified in Section C.5.5, within 50 business days of contract execution. The Training Materials and the Knowledge Transfer Plan for each phase shall be accepted only upon approval by DEO.	The Training Materials and the Knowledge Transfer Plan must be 100% completed, submitted and approved within 50 business days of contract execution. Failure to complete and submit each approved task, as specified, will result in a deduction of 5% of the deliverable cost every five business days beyond the due date. Such reduction shall be made from the deliverable payment.
		Deliverable 5 - $Cost

5. **C.5, Contractor's Responsibilities is hereby amended as indicated below:**

Contractor agrees to perform the following:

1. Facilitate the Project kickoff meeting at DEO's location and develop the Project Management Plan (PMP) and the PMP sub-plans in Microsoft Project. As part of the PMP, Contractor must conduct weekly project status meetings and provide DEO weekly project status reports. The Project Management Plan must include:

   a. Project Plan Summary;
   b. Project Scope Management Plan;
   c. Resource Management Plan;
   d. Risk Management Plan;
   e. Communication Plan;
   f. Project Change Management Plan;
   g. Project Schedule (developed in Microsoft Project format);
   h. Quality Management Plan; and
   i. Security Management Plan.

2. Loan **Origination Platform** ~~Program~~ Customization:

   a. Contractor will work with DEO's Enterprise Architecture team to determine any required hardware, software, and/or equipment required to develop a customized program for each loan program, as part of the Contractor's solution.

b. Contractor will purchase required hardware, software, and equipment, as approved by DEO, for the logical and physical architecture, server specifications, software components and licenses, high-level work flow, database and network design, interface/Webservices, and reporting requirements.

c. Contractor will **assist DEO OSB** implement customizations per DEO OSB requirements.

d. Contractor will work with OSB staff to develop customized applications and processes for each loan program.

e. Payments for this deliverable will be made as tasks are completed per the approved project schedule and verified and approved by DEO. Contractor must submit a line item invoice to DEO's Contract Manager and provide sufficient supporting documentation to support a pre- and post-audit of items billed to include, but not limited to: Bills of lading for equipment, hardware, or software purchased, serial numbers, manufacturer, models, solution design requirements met, or user acceptance tests tools developed by Contractor and approved by DEO.

3. Testing. Contractor will **assist and instruct DEO OSB how to** perform applications, infrastructure, and network testing to include, but not limited to:

a. Functional testing to check whether the application is working as per the requirements;

b. Conduct integration testing to ensure the integration of the SaaS system with others;

c. Perform exploratory testing on new test cases;

d. Test the network security, security threats, integrity and accessibility as part of infrastructure and security testing;

e. Ensure the quality of the SaaS connectivity as well as testing the user interface with respect to portability and compatibility;

f. Regression testing;

g. Conduct load, performance and scalability testing to verify the behavior of the application at peak loads, in multiple environments;

h. Analyze browser compatibility of the application when accessed on different browsers

i. Conduct API testing to ensure functionality, security, completeness, and performance of associated documentation; and

j. Validate any customer queries as a part of Operational testing.

k. Payments for this deliverable will be made as tasks are completed per the approved project schedule and verified and approved by DEO. Contractor must submit a line item invoice to DEO's Contract Manager and provide sufficient supporting documentation to support a pre- and post-audit of items billed to include, but not limited to: Bills of lading for equipment, hardware, or software purchased, serial numbers, manufacturer, models, solution design requirements met, or user acceptance tests tools developed by Contractor and approved by DEO.

4. Implementation of the Solution. Contractor will complete the following Implementation tasks within the timeframe specified in the approved project schedule:

a. Deliver the solution ensuring technical requirements in Section 3, General Description, are incorporated into the solution configuration.
b. Resolve testing/defect issues.
c. Contractor must **assist DEO OSB** successfully test, launch, and deploy the approved solution and will be paid upon successful deployment of the approved solution.
d. Contractor must submit a line item invoice to DEO's Contract Manager and provide sufficient supporting documentation to support a pre-and post-audit of items billed. Payment for this deliverable will be approved by the Business Project Manager after DEO verifies the solution is completely operational and in production.

5. Training Materials and Knowledge Transfer Plan. Contractor will develop Training Materials consisting of the procedures, interactive courses, schedule, support, curriculum, and sample data needed to train the DEO administrators and users of the new solution. Contractor will develop a Knowledge Transfer Plan, which will include information on how DEO administrators will make future configuration and modifications to solution.

6. Knowledge Transfer. Contractor will conduct on-site Knowledge Transfer based on training materials. The Knowledge Transfer Plan shall be accepted only upon approval by DEO.

Project Closure. Contractor will submit a Project Closure Report which includes details of the activities needed to close out all project activities, tasks, and reports. Supporting reports to the Project Closure Report that shall be provided by the contractor include:

a. Project Lessons Learned Project Report;
b. Project Release Document (Signed);
c. Post Implementation Review Report;
d. Post Implementation Evaluation Report;
e. Change Log (Closed Out);
f. Contract(s) Closure.

7. Work with DEO staff to establish any necessary technical environments.
8. ~~Conduct and document requirements sessions.~~
9. Obtain the necessary understanding of DEO and Division processes, requirements and data.
10. ~~Refine the business processes that will exist as a result of the new solution implementation.~~
11. ~~Identify any gaps between current and future processes.~~
12. ~~Analyze and refine the database design.~~
13. ~~Validate needs through prototyping of functionality, navigation, state and federal reporting, and workflow.~~
14. Revise deliverables as a result of the review and approval process.
15. ~~Document issues and decisions in the requirements sessions.~~
16. Be able to provide services under this Contract immediately after receiving training from DEO to contractor employees.

17. Designate a Project Manager to work with the DEO Project Manager in fulfilling the contractor's requirements under this Contract. Immediately notify the DEO Project Manager of any changes in project manager designations by e-mail as they occur.
18. Notify and fully report to the DEO Project Manager verbally within twenty-four (24) chronological hours and in writing within seventy-two (72) chronological hours if any data in the contractor's possession related to this Contract is improperly used, copied, or removed by anyone, except an authorized representative of DEO, and any other infractions of any provisions of this Contract, or relevant laws and regulations, including but not necessarily limited to sections 443.171(5) and 443.1715, F.S., and any provision of 20 CFR Part 603. Reporting requirements also apply to threats and complaints involving actual or suspected criminal fraud, waste, abuse, or other criminal activities. Upon receipt, DEO will evaluate the information, determine appropriate actions, and notify the contractor of additional actions required, if any.
19. Immediately notify the DEO Project Manager and submit a written report within twenty-four (24) hours of any situation which could reasonably be expected to adversely affect the contractor's ability to fulfill its responsibilities under this Contract.
20. Comply with the requirements of the AST as defined in Rule 74-1, F.A.C., and section 282.0051(3), F.S.
21. Conduct regularly scheduled project status meetings, no less than weekly.
22. Prepare and submit weekly Status Reports to DEO's Project Manager.
23. Provide office staff available during regular business hours (9:00am-5:00pm EST) Monday through Friday, not including federally recognized holidays, to respond to borrower inquiries and or account maintenance.

Failure to file a protest within the time prescribed in Section 120.57(3), Florida Statutes, or failure to post the bond or other security required by law within the time allowed for filing a bond shall constitute a waiver of proceedings under Chapter 120, Florida Statutes.

_____   _____
*Authorized Representative's Signature   **Date**

_____
*Typed Name and Title of Authorized Representative

*This individual must have the authority to bind the Respondent.