AMENDMENT OF SOLICITATION/MODIFICATION OF CONTRACT

1. CONTRACT D CODE	PAGE OF PAGES
	1 29

2. AMENDMENT/MODIFICATION NO.	3. EFFECTIVE DATE	4. REQUISITION/PURCHASE REQ. NO.	5. PROJECT NO. *(If applicable)*
0001	09/24/2018		

6. ISSUED BY CODE 208050

DENVER ACQUISITION OFFICE FOR SBA
DENVER FINANCE CENTER
721 19TH STREET
SUITE 301
DENVER CO 80202

7. ADMINISTERED BY *(If other than Item 6)* CODE

8. NAME AND ADDRESS OF CONTRACTOR *(No., street, county, State and ZIP Code)*

CODE FAC LITY CODE

(x) 9A. AMENDMENT OF SOLICITATION NO.
73351018R0010

x 9B. DATED *(SEE ITEM 11)*
09/07/2018

10A. MODIFICATION OF CONTRACT/ORDER NO.

10B. DATED *(SEE ITEM 13)*

11. THIS ITEM ONLY APPLIES TO AMENDMENTS OF SOLICITATIONS

☒ The above numbered solicitation is amended as set forth in Item 14. The hour and date specified for receipt of Offers ☐ is extended ☒ is not extended.
Offers must acknowledge receipt of this amendment prior to the hour and date specified in the solicitation or as amended , by one of the following methods: (a) By completing tems 8 and 15, and returning 1 copies of the amendment; (b) By acknowledging receipt of this amendment on each copy of the offer submitted ; or (c) By separate letter or telegram which includes a reference to the solicitation and amendment numbers. FA LURE OF YOUR ACKNOWLEDGEMENT TO BE RECEIVED AT THE PLACE DESIGNATED FOR THE RECEIPT OF OFFERS PRIOR TO THE HOUR AND DATE SPECIFIED MAY RESULT IN REJECTION OF YOUR OFFER If by virtue of this amendment you desire to change an offer already submitted , such change may be made by telegram or letter, provided each telegram or letter makes reference to the solicitation and this amendment, and is received prior to the opening hour and date specified.

12. ACCOUNT NG AND APPROPRIATION DATA *(If required)*

13. THIS ITEM ONLY APPLIES TO MODIFICATION OF CONTRACTS/ORDERS. IT MODIFIES THE CONTRACT/ORDER NO. AS DESCRIBED IN ITEM 14.

CHECK ONE	
	A. THIS CHANGE ORDER IS ISSUED PURSUANT TO: *(Specify authority)* THE CHANGES SET FORTH IN ITEM 14 ARE MADE IN THE CONTRACT ORDER NO. IN ITEM 10A.
	B. THE ABOVE NUMBERED CONTRACT/ORDER IS MODIF ED TO REFLECT THE ADM NISTRATIVE CHANGES *(such as changes in paying office, appropriation date, etc.)* SET FORTH N ITEM 14, PURSUANT TO THE AUTHORITY OF FAR 43.103(b).
	C. THIS SUPPLEMENTAL AGREEMENT IS ENTERED INTO PURSUANT TO AUTHORITY OF:
	D. OTHER *(Specify type of modification and authority)*

E. IMPORTANT Contractor ☐ is not. ☐ is required to sign this document and return _____ copies to the issuing office.

14. DESCRIPTION OF AMENDMENT/MODIFICATION *(Organized by UCF section headings, including solicitation/contract subject matter where feasible.)*

SBA-ODA Data Analysis and Loan Recommendation Services

The purpose of this amendment 0001 is to post the questions and answers.
Proposals are due via email no later than October 4, 2018 at 1:00 pm ET
All other terms and conditions remain the same.

Period of Performance: 11/01/2018 to 10/31/2023
Please contact the Contract Specialist with any questions.
Contract Specialist:
[redacted] [redacted]

Except as provided herein, all terms and conditions of the document referenced in Item 9 A or 10A, as heretofore changed, remains unchanged and in full force and effect.

15A. NAME AND TITLE OF SIGNER *(Type or print)*		16A. NAME AND TITLE OF CONTRACT NG OFFICER *(Type or print)*	
		[redacted]	
15B. CONTRACTOR/OFFEROR	15C. DATE SIGNED	16B. UNITED STATES OF AMERICA	16C. DATE SIGNED
(Signature of person authorized to sign)		*(Signature of Contracting Officer)*	

Questions and Answers

Important Clarification to Note:

- SBA's expectation is to have the data analysis and loan recommendation within 10 minutes. If they are not processed within the 10 minutes you must provide a recommendation no later than 24 hours on any given application. Any recommendation later than 24 hours may result in reduced payment by 50% of the full rate per application. Any recommendation received later than 1 week may result in the payment reduced to 25% of the full rate per application. If a continuous issue occurs termination may be done in accordance with FAR Part 12.403 and FAR Part 49.

- **The total page limit for the IDIQ proposal is increased from 30 to 35 pages and it includes the IT security plan. The PROPOSAL PREPARATION INSTRUCTIONS now read as follows:** There is a 35 page limit on your technical proposal for the IDIQ contract and a 30 page limit on the technical proposal for the Task Order.

- Proposals are due via email no later than October 4, 2018 at 1:00 pm ET

Questions and Answers:

1. Is there an incumbent for this contract?
   Answer 1: There is no incumbent. This is a new requirement.

2. Can you tell me please if there is another RFP coming for augmenting the SBA disaster loan program **processing** – or – has the SBA decided to make it entirely electronic?
   Answer 2: SBA does not have an additional RFP in the works. The RFP posted for loan recommendation services is the only RFP expected for "processing" services.

3. Is Professional past performance acceptable and counted for the scoring for this contract.
   Answer 3: Past Performance is one of the factors that will be used to score the RFP responses, as well as technical proposal and price proposal. SBA is assuming that "Professional" Past performance means that the company has not performed these services but individuals in the company have performed these services. Past Performance/Prior Experience Information Required has 2 parts to it; One (1) is past performance questionnaires and two (2) is information that is required as part of your the technical proposal. Past performance questionnaires are required as part of this requirement if none can be provided then you past performance will be a neutral rating.

4. What is justifiable documentation for Professional Past Performance?
   Answer 4: As part of this requirement each offeror must a submit (as part of the technical proposal) Past Performance/Prior Experience Information on at least three (3) contracts performed for services comparable to the government's requirement in the similarity in topic, dollar value, workload and duration to demonstrating your ability to perform the proposed effort. For each reference, include the following information in the proposal:

   - Project title,
   - Description of the project,

Questions and Answers

- Contract number,
- Contract amount,
- Government Agency/Organization,
- COR's name, address, and phone number,
- Contracting Officer's name, address, and phone number,
- Contract and, if applicable, task order number,
- Current status, e.g., completed and/or if in progress, start and estimated completion dates,
- Dollar value and type of contract,
- Name of company being referenced, and,
- A brief narrative of why you deem the reference to be relevant to this effort
- A discussion of any problems encountered on the identified contract and the corrective action taken by the Offeror.

5. How many vendors will be awarded on this IDIQ?
   Answer 5: There will only be one (1) IDIQ contract issued. This requirement is for a single award IDIQ Contract.

6. The minimum task order is $10K, approximately how many loan recommendations are on each task order.
   Answer 6: It is difficult to know the exact amount of recommendations that will be needed per year. The tasks orders will be for the amount of applications received per year. The RFP contains the amount of applications received over the past ten years along with a per year estimate of files. Utilize those numbers as a baseline of the task order request.

7. The email refers to quote but the Sol is identified as RFP. Which is it?
   Answer 7: RFP

8. Besides the contractor awarded this contract, is the SBA also performing data analysis and recommendations? Will contractor be doing all SBA disaster loan applications submitted, or will only be called upon when the SBA is overburdened with applications or performing a % of the applications received by the SBA?
   Answer 8: The contractor is expected to provide data and recommendations for all applications received per year. The final loan decision resides with SBA – ODA.

9. Is there any other vendor providing these services now? If yes, who? What is the contract number? Will the SBA make available a copy of the current contract, along with all the contract invoices or should I submit a request under the Freedom of Information Act for these documents?
   Answer 9: There is no other vendor(s) providing these services. This is a new requirement.

10. Will the SBA, as part of its evaluation, be asking for a demonstration of the contractor's system?

Questions and Answers

Answer 10: As a part of the evaluation, a demonstration could be request by SBA-ODA to determine final award.

11. What type of data/information will the SBA provide to determine the "character of an applicant"? Does the SBA consider an applicant's character based on his/her credit score? How does the SBA determine if the applicant is of "good character" or other then "good character" and how does the SBA define each category?
    Answer 11: A character determination is a requirement of all SBA loans. The contractor will be provided a completed standard loan application. The contractor should be prepared to provide information regarding the applicants' criminal history, debarment or suspension from SBA programs, ongoing judgments, liens, or lawsuits. The contractor will work with SBA – ODA to confirm satisfactory data is sourced.

12. Under "Applicant Specific Characteristics", for each characteristic requested, what information/data will the SBA be providing for the contractor to analyze?
    Answer 12: SBA – ODA will provide the contractor with a standard loan application. It is up to the contractor to source and provide data to SBA – ODA regarding each specific characteristic.

13. Can ODA give us the distribution of requests from homeowners, renters, businesses by size, and nonprofits?
    Answer 13: Numbers are as of March 31, 2018:
    87.80% home applications
    4.30% rental applications
    .86% non-profit
    7.04% business (non rental)

14. Under applicant specific characteristics, is "character of applicant" determined
    a. by information collected by SBA as part of the application process, or
    b. by the contractor through third-party sources to supplement the information?
    Answer 14: A character determination is a requirement of all SBA loans. The contractor will be provided a completed standard loan application. The contractor should be prepared to provide information regarding the applicants' criminal history, debarment or suspension from SBA programs, ongoing judgments, liens, or lawsuits. The contractor will work with SBA – ODA to confirm satisfactory data is sourced.

15. If in question 2 above, the answer is "b", by the contractor, then some requests from third parties may take a longer period of time than is available for the 10 minute turnaround. Which is the determining factor:
    a. ten minute turnaround or
    b. response on applicant character?
    Answer 15: The contractor is expected to provide the information within the timeframe given. If the information is not provided in the timeframe given, it will count against the performance objective in the service delivery section.

Questions and Answers

16. Does SBA control the application filing deadlines (the typically 60 day limit after a disaster), or is this the responsibility of the contractor.
    Answer 16: SBA – ODA will set the application filing deadline date in concert with FEMA.

17. If a business is destroyed (or an agricultural cooperative, etc.), the cash flow is also destroyed. A loan might be granted to reinstate the business for future cash flow to be reinstated. Is this part of the overall consideration that is part of the first six months working with the SBA on protocols?
    Answer 17: Business loans are part of the RFP. Information about the business is expected to be sourced and a recommendation given in the 10 minute timeframe referenced in the RFP.

18. To meet the ten minute requirement, if an application is incomplete, would it just be treated as a rejection with a notation to collect more information, or would we expect that the application would not be submitted until it is guaranteed complete?
    Answer 18: The information provided to the contractor is expected to be complete when submitted to the contractor.

19. Can the SBA give us counts of the number of emergency calls placed by year during:
    a. Monday – Friday
        i. 8:00 am – 9:00 pm
        ii. 9:00 pm – 8:00 am
    b. Saturday – Sunday
        i. 8:00 am – 9:00 pm
        ii. 9:00 pm – 8:00 am
    c. Holidays
        i. 8:00 am – 9:00 pm
        ii. 9:00 pm – 8:00 am

    Answer 19: SBA – ODA has a customer service center that continuously answers calls. The system must be available 24 X 7. The only types of emergency calls that will be happening between ODA and the contractor are for the reports that are not being completed in a timely manner or if the system goes down. This is a new requirement. SBA does not have any insight as to how many emergency calls will be needed.

20. In Section 2 SOW 1.0 "Background", ODA notes that it is "NOT seeking a contractor to build or customize a system or the purchase of hardware/software," seeking instead the provision of services. However, 3.13.5, "Data, Data Rights and Computer Software" specifies that "all data and **source code** produced, recorded, transferred, delivered or manipulated under this contract will remain the exclusive property of the Government..." (emphasis ours.) If the vendor contemplates modifying an existing, proprietary loan review platform for the purpose of this project, will that software be considered Government property?
    Answer 20: SBA does not require ownership of the source code and has removed those words from this section as shown here. *3.13.5DATA, DATA RIGHTS AND COMPUTER SOFTWARE Notwithstanding any other clause concerning data, data rights and*

Questions and Answers

computer software and hardware under this contract, all data ~~and source code produced~~, recorded, transferred, delivered or manipulated under this contract will remain the exclusive property of the Government, irrespective of the manner or method of recording or storage and no matter what form of computer mechanism is used in the processing of said information or data. The Government will retain exclusive rights and domain over any by-product produced under this contract, or any other use of the data produced under this contract by either plan or accident. SBA notes that all other language remains and that 52.227-17 applies to this procurement.

21. Will monetary amounts need to be suggested when recommending approval or rejection of the loan request?
    Answer 21: SBA – ODA determines the estimated loan amount. The loan recommendation and data analysis response should include a dollar range that is affordable for the applicant.

22. Does the ODA expect its business rules or requirements to change during the process of development?
    Answer 22: SBA – ODA updates business rules periodically (most likely annually). It is expected that the contractor will update their business rules to coincide the SBA – ODA change(s). At this time there are no immediate changes expected.

23. The following fields are not included in the loan request documents (both home loans and small business loans) that we found on the SBA website. However, they are included in the “”Property Specific Characteristics” and “Applicant Specific Characteristics” that will be considered as part of the analysis.
    a. Square footage of disaster damaged property
    b. Flood zone determination of disaster damaged property
    c. Whether disaster damaged property is located over a body of water
    d. Character of the applicant
    e. Creditworthiness of the applicant (assuming this is not calculated from income and debt information submitted by the applicant)
    f. Fraud detection on applicant

    Does the ODA maintain these in an internal dataset, or will the Contractor be expected to source the information themselves within the 10-minute response timeframe?
    Answer 23: The contractor is expected to source the characteristics mentioned in the RFP. The contractor will then be expected to provide a recommendation within the 10 minute timeframe noted in the RFP.

24. What version(s) and product(s) of Salesforce is the ODA using?
    Answer 24: SBA – ODA is using the Summer 2018 version of the Salesforce Government Cloud.

25. Would supporting information for the recommendations be stored in DCMS fields populated by a push from our server or will it be contained in individual digital files to be attached to the relevant Salesforce Object?

Questions and Answers

Answer 25: SBA - ODA looking for the vendor to recommend a technical approach and conduct a change impact analysis that will assist in those types of decisions.

26. RFP Document, page 8, Section 2 – Statement of Work, Part 1.0 Background, pp5. "It is important to note that ODA is NOT seeking a contractor to build or customize a system or the purchase of software/hardware. The service provider awarded this contract will analyze data and provide recommendations on loan actions utilizing the service provider's system(s)/methods in accordance with ODA policies and procedures. The contractor will begin providing recommendations after the documenting and implementing business rules, system integration, system testing is completed and ready to go live. This should take no more than six months from the date of contract award." Given the 10 minute return SLA, will you please confirm that all work (including collection and analysis of property and applicant characteristics) needs to occur in an automated fashion without human involvement?
Answer 26: Yes. SBA – ODA does not believe it is possible to provide manual loan recommendations in the timeframe required. However, SBA – ODA will review the technical feasibility of all respondents.

27. RFP Document, page 9, Section 2 – Statement of Work, Part 2.1 Specific Requirements, pp1. "The contractor must provide a loan recommendation as "approve" or "decline" along with a copy of all information (in an electronic documentation format) that the contractor used to make its recommendation, submitted to ODA for technical/final review."
What is the definition of the referenced "electronic documentation format"? Does this mean data file (i.e. flat file), or electronic document (i.e. PDF, Word)? Please clarify.
Answer 27: SBA is looking for the contractor to provide us with a solution on what and how the documentation will be submitted in an electronic format. This information will be determined based on what your solution is to this requirement. The information must be able to integrate with DCMS 2.

28. RFP Document, page 10, Section 2 – Statement of Work, Part 2.1 Specific Requirements, pp9-11. "In addition to data analysis and loan recommendations, the contractor shall provide the following information when its recommendation is transmitted to ODA through DCMS, as well as identifying in its offer, all specific sources of the information analyzed and used to support its recommendation and a copy of the information analyzed. The following is a list of the general types of information that the contractor must analyze in making a loan recommendation:
Property specific characteristics such as: location of disaster damaged property; ownership of disaster damaged property; square footage of disaster damaged property; value of disaster damaged property; flood zone determination of disaster damaged property; whether disaster damaged property is located over a body of water; whether property is owner-occupied or rented.
Applicant specific characteristics such as: primary residency of applicant; character of applicant; creditworthiness of applicant; income of applicant; business activity of applicant; size standard of applicant based on SBA size determination; fraud detection on applicant."

Questions and Answers

1. Please clarify whether SBA will be providing the Property specific characteristics and Applicant specific characteristics referenced or whether it is required for the contractor to provide/procure these.

2. If some will be provided and others need to be provided by the contractor, please specify which ones will be provided.

3. If it is required for contractors to provide these characteristics, should contractors input these costs into the transactional loan recommendation line item or as miscellaneous line items?

Answer 28: The contractor will provide the property and applicant specific characteristics to SBA – ODA, sourcing the information themselves. The contractor will be provided a standard loan application from SBA - ODA. Any pricing model should include costs associated with obtaining this data.

29. RFP Document, page 10, Section 2 – Statement of Work, Part 2.1 Specific Requirements, pp11. "**Applicant specific characteristics** such as: primary residency of applicant; character of applicant; creditworthiness of applicant; income of applicant; business activity of applicant; size standard of applicant based on SBA size determination; fraud detection on applicant."
1. Will SBA be providing a credit report on the borrower(s) or is the expectation that the Contractor will supply the credit data for loan recommendation? If the contractor must provide, is the SBA interested in single, dual or a tri-merge? Would the SBA require more than the credit report, i.e. reaccess/reissue, dynamic access (changing borrowers)? What else in addition to the tri-merge would SBA require?

2. Does SBA require the Contractor to perform verification services (income) within the loan recommendation process? Or just utilize income from the application within the loan recommendation process? If the former, does SBA prefer Verification of Income? Verification of Employment and/or 4506T?

3. If provided by the contractor, how does the SBA want the credit information to be delivered? Due to the Fair Credit Reporting Act (FCRA), this would need to be delivered by an FCRA compliant entity.

4. If the Credit Reporting features of the Applicant Specific Characteristics are required to be provided by the contractor, only 1 year of pricing can be provided due to price variability from the bureaus and FICO. Therefore these items cannot be priced in the IDIQ pricing form but will be priced in the Task Order Pricing (year 1). If the government prefers an alternative structure, please advise.
Answer 29: The contractor will be provided a standard loan application from SBA – ODA. The expectation that the Contractor will supply the credit data for loan recommendation based on that standard practices that they use for this type of service. The contractor will provide the property and applicant specific characteristics to SBA – ODA, sourcing the information themselves. Any pricing model should include costs associated with obtaining this data.

Questions and Answers

30. RFP Document, page 10, Section 2 – Statement of Work, Part 2.1 Specific Requirements, pp12 "The Contractor shall return or destroy and permanently eliminate from its possession all data provided by SBA and used in its analysis and generation of the loan recommendation. This data must be returned or destroyed immediately by the Contractor after the loan recommendation is provided. This contract does not contemplate that the Contractor will store or maintain any SBA data or records. The offer must detail how the Contractor will return or destroy this data and how quickly this information can be removed from its possession."
    What is SBA's definition for destroying data immediately? Is there any latency required for questions from SBA on data/decision for a loan recommendation? Any requirement for support of the recommendation? If immediately destroyed then there is no ability to troubleshoot/review.
    Answer 30: SBA – ODA is looking for the contractor to ensure industry best practices and proper protocols are followed. SBA does not want the data stored on any networks for future use.

31. RFP Document, page 4, Section 1 – Statement of Work, Part 1.3
    "Proposals must be submitted via electronic copy directly to the Contracting Specialist at Tracy.Lambert@sba.gov no later than 1:00 PM ET October 04, 2018."
    Will the Government extend the proposal due date to 30 days after questions are answered and posted on FBO? Uncertainty around data provided by SBA versus sourced by the contractor, the level of human interaction in decisioning, and the type of decision engine, all impact the response approach and corresponding proposal.
    Answer 31: The date of final submission will not be changed.

32. RFP Document page 8, Section 2 – Statement of Work, Part 2.1 Specific Requirements
    "The contractor must provide a loan recommendation as 'approve' or 'decline'"
    Is the contractor expected to build a credit loss model that is statistically based? Or, is the loan recommendation pass/fail on a rules-based engine?
    Answer 32: SBA – ODA follows SOP 50 30 9 (attached to RFP). The contractor is expected to provide a recommendation based on SOP 50 30 9. SBA – ODA will provide all calculations and acceptable levels.

33. RFP Document page 8, Section 2 – Statement of Work, Part 2.1 Specific Requirements
    "The contractor must provide a loan recommendation as 'approve' or 'decline'"
    Will the SBA provide historical loan level loss data to the contractor for the development of a statistically based credit loss model?
    Answer 33: SBA – ODA follows SOP 50 30 9 (attached to RFP). The contractor is expected to provide a recommendation based on SOP 50 30 9. SBA – ODA will provide all calculations and acceptable levels.

34. RFP Document page 9, Section 2 – Statement of Work, Part 2.1 Specific Requirements
    "The interface will include select fields from an industry standard loan application."
    Would you provide more detail about the "select fields from an industry standard loan application"?

Questions and Answers

1. What are the specific fields to be provided?
2. Are the fields currently on SBA's Disaster Home/Sole Proprietor Loan Application OMB No. 3245-0018?
3. Is credit considered part of the application and is it provided by the SBA?

Answer 34: The application is attached to the RFP (See Attachment 6 SBA FORM 5C Loan Application). The contractor will be provided the application. The application is current. The contractor will obtain all applicant and property specific characteristics mentioned in the RFP.

35. RFP Document, page 42 of 44, Section 5.3 part 1. Technical Approach item 6.
"The contractor and/or subcontractor must include all key personnel resumes and contract responsibilities. Offerors are require to: (1) identify all proposed subcontractors; (2) identify whether each subcontractor is similarly situated or not; (3) describe the tasks to be performed by each subcontractor; (4) the number of the subcontractor's personnel and the prime's personnel who will perform each task; and (5) the amount of the proposed price that will be spent on non-similarly situated subcontractors."
For item (2), what does the Government mean by "similarly situated"? Is the government referring to business size, geographic location, or something else? Please clarify.
Answer 35: The term similarly situated entity is defined at 13 C.F.R. § 125.1 as follows:

Similarly situated entity is a subcontractor that has the same small business program status as the prime contractor. This means that: For a HUBZone requirement, a subcontractor that is a qualified HUBZone small business concern; for a small business set-aside, partial set-aside, or reserve a subcontractor that is a small business concern; for a SDVO small business requirement, a subcontractor that is a self-certified SDVO SBC; for an 8(a) requirement, a subcontractor that is an 8(a) certified Program Participant; for a WOSB or EDWOSB contract, a subcontractor that has complied with the requirements of part 127. In addition to sharing the same small business program status as the prime contractor, a similarly situated entity must also be small for the NAICS code that the prime contractor assigned to the subcontract the subcontractor will perform.

36. Will personal property collateral be a factor in decisioning?
Answer 36: SBA – ODA follows SOP 50 30 9 to determine collateral requirements. SBA – ODA rarely takes Personal Property as collateral for a loan.

37. Is the FEMA registration and federal contracts list validations included in scope of services?
Answer 37: SBA – ODA currently receives information from FEMA separate of this RFP. It is expected that this process will continue.

38. We can find no loan amount on the application form, is it ODA's intent to secure a qualified loan amount as part of the vendor's recommendation?
Answer 38: SBA – ODA will determine estimated disaster related losses. The contractor will provide SBA – ODA a maximum affordable loan amount for each application.

Questions and Answers

39. Will contractor be required to order credit reports to determine borrower credit worthiness and confirm debt obligations?
    Answer 39: Yes, the contractor will be required to order credit reports to determine borrower credit worthiness and confirm debt obligations

40. Will contractor be receiving loan requests from corporations under this engagement and if so, will the credit decision be based on the owner of the company?
    Answer 40: Yes. Credit decisions are based on the owner(s) of the company and in some cases on the creditworthiness of the business.

41. Cost: Given that no one can predict the volume of loan applications that could occur at any given time and the fact that vendors will incur considerable fixed costs each month, will SBA guarantee a minimum number of applications or incorporate a monthly minimum fee?
    Answer 41: SBA – ODA provided a ten year history of loan applications as well as an estimated per-year average. SBA – ODA is unable to guarantee a minimum number of applications.

42. Source Data: What information other than the application data is to be provided by SBA to the contractor?
    Answer 42: The contractor will be provided the loan application from SBA - ODA. No other information will be provided. The contractor is expected to source data based on the application.

43. Is there an incumbent for these services? And if not, who is currently performing this work?
    Answer 43: There is no incumbent for this work. SBA – ODA personnel are currently performing this function.

44. It is presumed that the SBA already has a decisioning algorithm built, but would the SBA be open to implementing a Business Process Management (BPM) solution recommended by the offeror?
    Answer 44: The RFP is for the contractor to provide the recommendation as well as sourcing the accompanying data.

45. Would the offeror be responsible for the maintenance and enhancements within the DCMS Salesforce environment?
    Answer 45: The contractor will provide a recommendation and the data accompanying the recommendation utilizing the contractor's system. This information will then be provided to SBA – ODA for final decisioning. The contractor will not be working in the SBA – ODA system.

46. Many of the data elements specified in the Property Specific Characteristics and Applicant Specific Characteristics are not included as fields in the sample Disaster Home Loan Application provided, is the service provider expected to secure this data through outside sources or will this data be provided by the SBA?

Questions and Answers

Answer 46: The RFP is for the contractor to provide a recommendation and source the data utilizing the loan application.

47. Will we be able to determine and examine the current methodology utilized for approval of SBA loans?
    a. Does it include an economic analysis of the area impacted and applicant utilizing Department of Commerce Census Data?
    b. Does it include Chamber of Commerce Data?
    c. Does it include information from Dunn and Bradstreet?

    Answer 47: SBA – ODA follows SOP 50 30 9 (attached to RFP). The contractor is expected to provide a recommendation based on SOP 50 30 9. SBA – ODA will provide all calculations and acceptable levels. A. No, B. No, C. SBA – ODA utilize D&B on a case by case basis.

48. Are there any current and/or unique SBA data sources would be made available as part of the decisioning process?
    Answer 48: SBA – ODA will provide the loan application. Sourcing the data is up to the contractor.

49. Does the current approval process consider the fact that many small businesses do not have the capability to repay a loan after a disaster? Is SBA looking to ability to repay as part of the decisioning process?
    Answer 49: The RFP is for the contractor to provide a recommendation (Approve or Decline) utilizing information sourced by the contractor. SBA – ODA will provide the calculations and acceptable levels used at this time. SOP 50 30 9 (attached to RFP) provides how SBA currently decisions loans.

50. The SOW indicates that the first six months of the first Task Order will include documenting and implementing business processes. Does SBA anticipate that these tasks go beyond the first six months?
    Answer 50: No. The first task order is to allow the contractor time to learn SBA – ODA acceptable levels of income, DTI, creditworthiness, character, etc. Six months is a reasonable timeframe based on market research.

51. If a POC such as the Contracting Officer has retired but the contractor has their contact information, can the contractor still use that person in the Past Performance?
    Answer 51: It is up to you to identify who is going to fill out the past performance questionnaires. In my experience, most of the time Contracting Officers have to go back to the program office for technical input to finalize the report.

52. Will this platform be integrated into any existing SBA technology?
    Answer 52: The contractor will provide a recommendation and source data. The contractor will then initiate an API which will send the information to SBA – ODA. The contractor will not be provided access to SBA – ODA systems other than the API mentioned previously.

Questions and Answers

53. Can the loan application form be amended to authorize collection of records from credit bureaus? The loan application does not specifically authorize these consumer records.
    Answer 53: The loan application will not be amended. The contractor is expected to provide credit bureau(s) information to the SBA – ODA.

54. Does SBA have the ability to set different loan terms, such as interest rate or loan limit, to reflect a credit risk determination made using financial services industry models?
    Answer 54: SBA – ODA will provide the contractor with the interest rate, loan term, and loan amount to be used when decisioning.

55. Does the DCMS system utilize entity resolution to determine whether the applicant has previously submitted one or more applications, whether or not approved or declined?
    Answer 55: Yes, the DCMS system utilizes entity resolution to determine whether the applicant has previously submitted one or more applications and whether or not approved or declined

56. Will SBA consider a third determination of eligibility that requires manual review because of a discrepancy in verification of required information without an indication of fraud?
    Answer 56: SBA – ODA requires 90% of recommendations to be provided within the 10 minute timeframe noted in the RFP (see: Service Delivery Summary and Performance Requirements). The process of providing recommendations is up to the contractor.

57. What are the DCMS touch points and integrations required.
    Answer 57: The contractor will be provided a loan application via API from SBA - ODA. The contractor will provide a recommendation and the sourced data to SBA – ODA via API. No other touchpoints are expected.

58. What are the business rules currently in use and what is the criteria used for loan decisioning? How are the property specific and applicant specific criteria used for loan decisioning? Are these to be extracted from Chapter 6 of SOP or is there another document that outlines this information?
    Answer 58: SBA – ODA follows SOP 50 30 9 (attached to RFP). The contractor is expected to provide a recommendation based on SOP 50 30 9. SBA – ODA will provide all calculations and acceptable levels.

59. There are some exceptions identified in Chapter 6 of the SOP. Is there a more comprehensive list of exceptions available that can be used in decisioning process? For example, exceptions like how to treat missing data, and what is and is not mandatory criteria?
    Answer 59: SBA – ODA follows SOP 50 30 9 (attached to RFP). The contractor is expected to provide a recommendation based on SOP 50 30 9. SBA – ODA will provide all calculations and acceptable levels.

60. Is there a scoring or other evaluation method for non-mandatory criteria, and associated scoring thresholds?

Questions and Answers

Answer 60: SBA – ODA follows SOP 50 30 9 (attached to RFP). The contractor is expected to provide a recommendation based on SOP 50 30 9. SBA – ODA will provide all calculations and acceptable levels.

61. If a batch process is requested for a backlog, does SBA agree that the 10-minute time requirement is not applicable
    Answer 61: SAB-ODA will not be sending over backlog application in a batch process format. SBA – ODA will provide loan applications as received. This includes all hours of the day and all days of the week. The contractor is expected to provide a recommendation within 10 minutes of receipt of the loan application from SBA - ODA.

62. The SOW clearly states that data is to be removed and deleted immediately. Federal data retention laws require that data be retained for regulatory purposes. Can you please clarify.
    Answer 62: SBA – ODA is looking for the contractor to ensure industry best practices and proper protocols are followed. SBA does not want the data stored on any networks for future use.

63. It is assumed that the workflow described in Chapter 7 of the SOP is encoded in DCMS and is not a part of the scope of this RFP.
    Answer 63: Chapter 7 of SOP 50 30 9 is titled "Loan Decision." The contractor will not be decisioning loans. The contractor will provide a recommendation and the sourced data behind the recommendation. SBA – ODA will decision all loans. This includes determining the final loan amount, the interest rate, the loan term, collateral requirements, guarantee/guarantor requirements, and insurance requirements.

64. Is this a follow-on to a current contract and if so, who is the incumbent?
    Answer 64: This is a new requirement. There is no incumbent and this is not a follow-on to an existing contract.

65. How many firms indicated intent to bid on the RFP?
    Answer 65: There have been 31 companies that have shown interest in this requirement since the initial RFI was released in May.

66. On page 40 of 44 – Evaluation Factors – IT Security Plan. Is this included in the 30-page limit of the Technical Proposal, or can it be an addendum?
    Answer 66: The total page limit for the IDIQ proposal is increased from 30 to 35 pages and it includes the IT security plan. There is a 35 page limit on your technical proposal for the IDIQ contract and a 30 page limit on the technical proposal for the Task Order.

67. Labor Categories: The pricing sample display 2 Labor Categories…are these examples only, or does SBA have a description of the skills and experience for the Program/Project Manager and the Quality Assurance Specialist?
    Answer 67: SBA – ODA does not have examples of skills or experience. The contractor will should this information in the RFP response.

Questions and Answers

68. Where do the Conflict of Interest, Confidentiality/NDA documents belong (as addendum to Technical Proposal or as part of Assumptions, Conditions, or Exceptions)?
Answer 68: These documents are not required at this time. They will be needed when the award is issued. If you have a conflict of interest that must be stated in your response. If you have any assumptions, conditions, or exceptions with any of these documents you must state that in the Assumptions, Conditions, or Exceptions documents.

69. Should the SF1447 be included in the Pricing Proposal, or under separate cover?
Answer 69: The SF-1447 and Amendments can be submitted with the price proposal or under a separate cover. Either way will be acceptable.

70. The standard operating procedure, "SOP 50 30 9," for loan decisioning (attachment 5) references data that is not on the sample loan application, "SBA Form 5C Loan Application" (attachment 6). Examples cited under Chapter 6 of the SOP include (a) the credit report and (b) federal tax transcripts. Other data referenced as part of the SOP's general loan eligibility include: (c) character determination, as disclosed on SBA Form 912; (d) pre-disaster fair market value (FMV); (e) Loss Verification Report; etc. Should the contractor assume that this information will be provided as part of the integration with the DCMS system? Or should the contractor assume that they will need to source this data? If the latter, will that be required within the 10 minute window?
Answer 70: The contractor is expected to source this data. SBA – ODA will provide a loan application to the contractor.

71. The SOP for loan decisioning references credit report data (Chapters 5 & 6). Will SBA request the credit report for the application and provide the data electronically as part of the integration with DCMS system?
Answer 71: The contractor is expected to source this data. SBA – ODA will provide a loan application to the contractor.

72. If SBA is not providing the credit report data and the contractor must pull credit, many agreements with credit reporting agencies' specify that "services are for your exclusive one-time use". These types of agreements may prevent a contractor from transferring the credit report back to the government. Will the government include the contractor as a party to the government's existing agreement(s) with credit reporting agencies? This would allow a contractor to pull credit on behalf of the government and include that when its recommendation is transmitted to ODA through DCMS.
Answer 72: The contractor is to provide the credit report(s) to SBA-ODA and the contractor will be responsible to pay for the credit reports. The price and logistics are part of your proposed price and solution. The contractor is giving SBA-ODA the recommendation based on the report(s) that they received and SBA-ODA will be making the final decision backed on the contractors recommendation and backup documentation ie: credit report(s).

73. The evaluation criteria indicate that SBA will evaluate past performance of the prime as well as subcontractor(s) performance (p.43). However, the instructions for past

Questions and Answers

performance limit past performance information to that of the prime (p.38). Will the SBA allow 1 past performance information and questionnaire from a subcontractor?
Answer 73: SBA has revised the past performance evaluations information as follows: The past performance should be based on the Prime contractor's experience or subcontractor experience. This can include the prime working as a subcontractor or the subcontractor working as a Prime. If you are submitting information as the subcontractor please make sure that the roles are clearly stated. Also make sure that that the subcontractors past performance shows who the Prime contractor is going to be.

74. The 30 page limit for the Technical proposals appears to include the IT Security Plan. A comprehensive IT Security Plan that meets NIST requirements is significantly longer than 30 pages by itself. Will SBA exclude the IT Security Plan from the page limitation for the Technical proposal?
Answer 74: The total page limit for the IDIQ proposal is increased from 30 to 35 pages and it includes the IT security plan. There is a 35 page limit on your technical proposal for the IDIQ contract and a 30 page limit on the technical proposal for the Task Order.

75. Sole Proprietor Loan App: Is a business credit report required to decision the loan or just a consumer credit report? If business credit report is needed, which data sources are required? (e.g. Dun&Bradstreet, Experian Business, etc.)
Answer 75: Business credit reports are only required on a case-by-case basis. SOP 50 30 9 provides for when a business credit report is required. SBA uses D&B.

76. Sole Proprietor Loan App: If a damaged property is associated with a business, will the consumer also provide their current address
Answer 76: The loan application will generally include the damaged property address and the mailing address of individuals associated with the Sole Proprietor Business.

77. Sole Proprietor Loan App: Is the expectation that all fields from the loan app will be submitted real-time via an API to the Decisioning solution or just a portion? (e.g. Disclosure responses).
Answer 77: The loan application will be provided to the contractor when received by the SBA – ODA via Application Programming Interface (API).

78. Sole Proprietor Loan App: Is the only data being passed from ODA to the vendor the application data or will the consumer credit bureau file also be passed?
Answer 78: The loan application will be provided to the contractor. The credit report is expected to be sourced by the contractor. The contractor will also provide a recommendation utilizing the credit report and other factors that are sourced by the contractor.

79. SOW-Terms-Loan Recommendations Section 1/pg. 7: Regarding comment: "It is important to note that ODA is NOT seeking a contractor to build or customize a system or the purchase of software/hardware." Post recommendations, will SBA turn on the service for real-time decisioning or is there a chance SBA will not proceed w/ running transactions?

Questions and Answers

Answer 79: The RFP is for the contractor to provide a recommendation and all contractor sourced data to SBA – ODA via an Application Programming Interface (API). SBA – ODA will then have final decisioning authority over the loan.

80. SOW-Terms-Loan Recommendations Section 2.1/ pg. 8: Regarding comment: "The contractor must provide a loan recommendation as “approve” or “decline” along with a copy of all information (in an electronic documentation format)". Can you provide an example or describe the documentation format? Typically we provide "decisions" in a real-time API along with credit attributes and 3rd party data reports that were accessed and used during the decisioning process.
Answer 80: SBA – ODA and the winning bidder will discuss the file format. The information will be provided via Application Programming Interface (API) to SBA – ODA.

81. SOW-Terms-Loan Recommendations Section 2.1/ pg. 8: Regarding comment: "ODA expects the contractor to fully incorporate any changes identified by ODA into its system within 30 days of when notified by the COR or CO of the changes." Will the vendor be able to negotiate this turn-time of 30 days based on size and scope of recommended changes?
Answer 81: SBA – ODA does not anticipate major changes that will take more than 30 days to implement. Such changes will be discussed with the contractor to allow sufficient enough time.

82. SOW-Terms-Loan Recommendations Section 2.1/ pg. 9: Regarding comment: "The Contractor shall return or destroy and permanently eliminate from its possession all data provided by SBA and used in its analysis and generation of the loan recommendation." What is timeframe by which loan details/decisions should be destroyed and removed from Contractor system?
Answer 82: SBA – ODA is looking for the contractor to ensure industry best practices and proper protocols are followed. SBA does not want the data stored on any networks for future use.

83. SOW-Terms-Loan Recommendations Section 2.1/ pg. 8: Can you define Data Analysis? Does it include analyzing the loan perfomance data based on the decisioning criteria or is it just analysis using all of the application data, appended data, and business rules?
Answer 83: Data Analysis includes reviewing the information sourced by the contractor to ensure it is acceptable by SBA – ODA standards (see: SOP 50 30 9).

84. SOW-Terms-Loan Recommendations Section 2.1/ pg. 9: For flood zone determination, does ODA also want the CBRA description?
Answer 84: Yes, for flood zone determination, ODA does want the CBRA description.

85. SOW-Terms-Loan Recommendations Section 2.1/ pg. 9: After a disaster is declared, will ODA provide the vendor with the geographic area of the disaster? Will it be by FIPS? If not FIPS, what will it be?

Questions and Answers

Answer 85: SBA – ODA will provide the disaster declaration information as it is declared by SBA – ODA. File format will be discussed with the winning bidder.

86. Page 8 of 44, the SOW states: To meet this critical business need, ODA is seeking a contractor to analyze data and provide loan recommendations based on industry standard loan making practices.
    a. What specific data will come from the SBA/ODA in the form of data from specific data fields in SBA/ODA systems?
    Answer 86a: SBA – ODA will provide the loan application. The contract will source the data and provide a recommendation based on the loan application. The information will then by submitted to SBA – ODA by API.
    b. Would the contractor have to input any data received from the SBA/ODA manually?
    Answer 86b: The contractor will determine whether information is input manually.
    c. Is all information required to make a loan recommendation received only from the SBA/ODA or from third parties such as flood insurance companies?
    Answer 86c: SBA – ODA will provide the loan application. The contract will source the data and provide a recommendation based on the loan application. The information will then by submitted to SBA – ODA by API.

87. Are all of the ODA policies and procedures that are relevant to the Contractors duties:
    a. Documented? Information that would be needed:
        i. Loan characteristics,
        ii. Eligibility characteristics and,
        iii. Workflow metrics. For example of workflow metrics: A person contacts you on day one, what is your turnaround time metric to them?
    Answer 87a: SBA – ODA does not envision a contractor having contact with a loan applicant. SBA – ODA will correspond with loan applicants. The contractor will provide a recommendation and all sourced data within 10 minutes of receiving the loan application.
    b. Are policies and procedures current?
    Answer 87b: Yes. See SOP 50 30 9 (attached to RFP). SBA – ODA will provide all calculation and acceptable levels to winning bidder.
    c. In what format are the policies and procedures available?
    Answer 87c: See SOP 50 30 9 (attached to RFP). SBA – ODA will provide all calculation and acceptable levels to winning bidder.

88. Are you able to provide a DCMS system sample output?
    Answer 88: The DCMS output is the loan application which is attached to the RFP (see attachment 6 SBA Form 5C Loan Application). The contractor will receive an Application Programming Interface (API) based on information included in the loan application.

89. Page 9 of 44, the RFP states: The contractor must provide data analysis and a loan recommendation within 10 minutes of ODA's request for such services. Are the requests sent on a one off basis, bulk basis or both?

Questions and Answers

Answer 89: Loan applications will be sent to the contractor as they are received. The contractor will have 10 minutes from the time the application is received.

90. Page 9 of 44, the RFP states: Contractor will be provided information via Application Programming Interface (API) interface. The interface will include select fields from an industry standard loan application.
    a. Will the offerror only use data obtained from these "select fields" when analyzing the application for a loan recommendation or is there other information derived from third parties that the Offeror will need to obtain and consider?
    Answer 90a: SBA – ODA will provide a loan application. The contractor will source all applicant and property specific characteristics noted in the RFP to analysis the data and make a recommendation. The contractor will provide the data sources that they will be using to perform these services.
    b. If the offerror is required to obtain additional third party information/ data where will that information/data be obtained or sourced?
    Answer 90b: SBA – ODA will provide a loan application. The contractor will source all applicant and property specific characteristics noted in the RFP to analysis the data and make a recommendation. The contractor will provide the data sources that they will be using to perform these services.

91. For the property and applicant characteristics, noted on page 10 of 44 on the SOW, about and any other similar characteristics will this information also be obtained from the SBA? Answer 91: The contractor will source all applicant and property specific characteristics noted in the RFP. SBA – ODA will provide a loan application.
    a. If this information is not obtained from the SBA is it obtained directly through third party data providers such as insurance companies? Answer 91a: SBA – ODA will provide a loan application. The contractor is responsible for gathering the information, analyzing the data and to make the recommendation. SBA is looking for the contractor to provide us with a solution on what and how the documentation will be submitted in an electronic format. This information will be determined based on what your solution is to this requirement.
    b. If so what is the data format? Answer 91b: SBA is looking for the contractor to provide us with a solution on what and how the documentation will be submitted in an electronic format. This information will be determined based on what your solution is to this requirement. The information must be able to integrate with DCMS 2.
    c. What is the frequency of the data supplied? Answer 91c: The data will be supplied based on when SAB-ODA receives and application.
    d. Regarding the rules and policies for analyzing a loan are there loan tables that layout the eligibility for each type of loan? Answer 91d: SBA – ODA follows SOP 50 30 9. All specific calculation and acceptable levels will be provided to winning bidder.
        i. We need to understand the workflow, validation and eligibility requirements.
        ii. If not do the rules need to be determined by Attachment #5? Answer 91d i. ii: The RFP is for the contractor to receive a loan application via API. The contractor will source the data and provide a loan recommendation. The contractor will send this information back to SBA – ODA for final decision.

Questions and Answers

92. SOW Section 3.14.4, paragraph 6 states "Notwithstanding any other clause concerning data, data rights and computer software and hardware under this contract, all data and source code produced, recorded, transferred, delivered or manipulated under this contract will remain the exclusive property of the Government…" This statement appears to contradict SOW Section 1.0, paragraph 5, which states "…ODA is NOT seeking a contractor to build or customize a system or the purchase of software/hardware."
    a. Will the Government own any software we use to make the Approve/Decline recommendation?
    Answer 92: This is under section 3.13.5 not Section 3.14.4, paragraph 6. The RFP is for the contractor to utilize their system to provide a recommendation as well as the data used to provide a recommendation. This is a contract for data analysis and loan recommendations service. SBA does not require ownership of the source code and has removed those words from this section as shown here. 3.13.5 DATA, DATA RIGHTS AND COMPUTER SOFTWARE Notwithstanding any other clause concerning data, data rights and computer software and hardware under this contract, all data and source code produced, recorded, transferred, delivered or manipulated under this contract will remain the exclusive property of the Government, irrespective of the manner or method of recording or storage and no matter what form of computer mechanism is used in the processing of said information or data. The Government will retain exclusive rights and domain over any by-product produced under this contract, or any other use of the data produced under this contract by either plan or accident. SBA notes that all other language remains and that 52.227-17 applies to this procurement.

93. According to SOW Section 1.0, paragraph 3, "…ODA is seeking a contractor to analyze data and provide loan recommendations…" Paragraph 5 states "…ODA is NOT seeking a contractor to build or customize a system or the purchase of software/hardware."
    a. Since the contractor is to provide a service rather than a software/hardware system, the question is, why do you believe Section 508 would apply?
    b. Can you provide a scenario that illustrates its applicability?
    Answer 93: This requirement is for sharing information and we do not invasion a scenario where 508 will be needed other than if information is provided in electronic documents then 508 complies.

94. It is stated, "The contractor must provide data analysis and a loan recommendation within 10 minutes of ODA's request…"
    a. Does this include exception processing?
    Answer 94a: SBA – ODA requires 90% of recommendations to be provided within the 10 minute timeframe noted in the RFP (see: Service Delivery Summary and Performance Requirements). The process of providing recommendations is up to the contractor.
    b. Would there be data elements from DCMS that would require manual review that could impact the 10-minute timeframe (e.g. photo review/confirmation of damages)?
    Answer 94b: SBA – ODA requires 90% of recommendations to be provided within the 10 minute timeframe noted in the RFP (see: Service Delivery Summary and Performance Requirements). The process of providing recommendations is up to the contractor.
    c. Will all of the decision points be identified in DCMS before entering the contractor loan decisioning via API?

Questions and Answers

Answer 94c: SBA – ODA will provide all calculation and acceptable levels. SOP 50 30 9 should be used as a baseline as well.

95. Are flood assessments handled in the Salesforce Platform? Are there any other systems, platforms, or manual information to consider when gathering decision points via APIs?
Answer 95: SBA – ODA requires the contractor to provide flood zone determinations as part of this RFP.

96. Would SBA consider utilizing automation processing to substitute for personnel resources? Are personnel resources a requirement for this processing?
Answer 96: SBA – ODA does not believe it is possible to provide manual loan recommendations in the timeframe required. However, SBA – ODA will review the technical feasibility of all respondents.

97. Will the contractor be subject to audits or will the audit be conducted on the final ODA DCMS decisioning?
Answer 97: Yes. SBA – ODA will ensure contractor is following policy and procedures outlined within SOP 50 30 9, as well as the RFP.

98. Is the expectation to decision the following correct/accurate; "Current agencies goals are to decision 1,000,000 loans in 60 days"? This would equate to 12 loans per minute. The ask on this RFP is to "provide data analysis and a loan recommendation within 10 minutes of ODA's request." Can you clarify?
Answer 98: SBA's current goals are to decision 1,000,000 loans in 60 days which does equate to 12 loans per minute. If SBA – ODA were to receive this workload, the contractor would be expected to decision each loan within 10 minutes. In current catastrophic events SBA has generated in excess of 300,000 recommendation requests in a few months. In case a catastrophic event was to happen and SBA has to make a million decisions in a short period of time the capability of these services have to be available.

99. In addition to the Loan Application Form shared with the bidders, what other documentation should the contractor expect to receive from ODA? When and from what source?
Answer 99: The contractor will receive the loan application via API. The contractor will then source the data and provide a loan recommendation. The contractor will then transfer this information back to SBA – ODA via API.

100. Does the government intend to provide a single data file with all the necessary data via API to the contractor? Or will be there be multiple files, if multiple what files and formats will be provided?
Answer: The contractor will receive the loan application via API when received by SBA - ODA. The contractor will then source the data and provide a loan recommendation. The contractor will transfer this information back to SBA – ODA via API.

101. Can the government describe what a typical transmission will include (batches of loans sent at the same time on a data file?)?

Questions and Answers

Answer 101: The contractor will receive the loan application via API when it is received by SBA – ODA.

102. Following the contractors' analysis and recommendation, what information needs to be provided, and in what format back to the DCMS? Does the government prefer a single transfer for each loan, or multiple loans in batches?
Answer 102: The contractor will receive the loan application via API. The contractor will then source the data listed in the applicant and property characteristics noted in the RFP. The contractor will also provide a loan recommendation. The contractor will then transfer this information back to SBA – ODA via API for final decision.

103. Does the government have any detail on how many loan applications will be sent at the same time? (i.e., there needs to be concurrent reviews all occurring within 10 minutes?)
Answer 103: The loan applications will be sent as they are received.

104. Given the 10-minute turnaround, what is the estimate on the maximum number of loan applications that will be sent to the contractor for review at the same time?
Answer 104: The RFP contains a ten year history of loan applications as well as a per year average. Exact number of loan applications is impossible to predict.

105. Can the government describe if there are any differences expected for the contractor if the loan application is a home loan vs a business loan?
Answer 105: No difference is expected.
a. What information will be shared if the loan is a home loan? Answer 105 a: The contractors will be given the application applicable to either the home loan or the business loan. (See attachment 6 SBA Form 5C Loan Application).
b. What information will be shared if the loan is for a business loan? Answer 105b: The contractors will be given the application applicable to either the home loan or the business loan. (See attachment 6 SBA Form 5C Loan Application).

106. The loan application shared as an example did not seem to include all the information that the contractor must use to analyze the property specific characteristics as specified in the RFP. For example, "Square footage of the damaged property, value of the disaster damaged property, flood zone determination of disaster damaged property, whether disaster damaged property is located over a body of water". Can the government share where this information should be found, if not in the loan application itself?
Answer 106: The contractor will source the applicant and property specific characteristics mentioned in the RFP utilizing the loan application.

107. The loan application shared as an example did not seem to include all the fields required to complete the applicant specific characteristics analysis. For example, the government is asking the contractor to analyze "character of the applicant, creditworthiness of the applicant, business activity of the applicant, and fraud detection on the applicant".

Questions and Answers

a. Is the government going to provide the data on these data elements?
Answer 107a: The contractor will source the applicant and property specific characteristics mentioned in the RFP utilizing the loan application.

b. How will that information be shared?
Answer 107b: The contractor will source the applicant and property specific characteristics mentioned in the RFP utilizing the loan application.

108. Does the government want the service provider to run any credit checks using FICO or any other credit scoring services?
Answer 108: Yes. Applicant creditworthiness is a required data point the contractor will obtain and utilize to provide a recommendation

109. Does the government want the service provider to run any Fraud detection services via third party providers?
Answer 109: Yes. Fraud detection is a required data point the contractor will obtain and utilize to provide a recommendation.

110. Are there any Citizenship requirements for personnel working on the contract?
Answer 110: Contractor must comply with all applicable laws and regulations.

111. Given the 10-minute turnaround, does the government expect that any manual review is needed by the contractor?
Answer 111: SBA – ODA does not believe it is possible to provide manual loan recommendations in the timeframe required. However, SBA – ODA will review the technical feasibility of all respondents.

112. Can the government describe what control checks are in place to ensure that all required data files (loan application, others) are transmitted to ensure a complete package for each loan is submitted?
Answer 112: SBA – ODA will work with the winning contractor to ensure the loan applications are submitted. As part of this requirement the contractor will be documenting and implementing business rules, system integration and system testing to ensure that the system/process works correctly.

a. Does the government expect that there are any exceptions? (i.e., some loans transmitted to the contractor will have inaccurate data / incomplete data)
Answer 112a: SBA – ODA expects the contractor to scrub the application for "bad/incorrect" data. SBA – ODA will only submit completed applications to the contractor.

113. Does the government prefer a fixed price bid, or a T&M bid?
Answer 113: The government prefers firm fixed price proposals. As stated in the RFP the IDIQ pricing will be fully loaded firm fixed price rates and task order 1 pricing will consist of two section; with the first part being firm fixed price for the documenting and implementing business rules, system integration, system testing and any other direct costs and the second part is the prices for the data analysis and loan recommendation services.

Questions and Answers

114. Does the government plan to audit the system for accuracy/completeness during the Testing Phase before Go Live and signoff on readiness?
Answer 114: Yes. SBA – ODA will ensure contractor is following policy and procedures outlined within SOP 50 30 9, as well as the RFP. Testing will take place prior to go live.

115. Does the government plan to audit the system annually (visit the contractors datacenter)?
Answer 115: Yes. SBA – ODA will ensure contractor is following policy and procedures outlined within SOP 50 30 9, as well as the RFP.

116. Could the Government please clarify whether the intent is for the loan decisioning tool to be eventually owned and operated by the Government, or will it be operated by the contractor external to SBA systems?
Answer 116: The RFP is for the contractor to provide a recommendation and source the data outside of SBA – ODA systems (utilizing contractor system). The contractor will then submit the recommendation and sourced data via Application Programming Interface (API) to SBA – ODA.
The RFP is for the contractor to utilize their system to provide a recommendation as well as the data used to provide a recommendation. This is a contract for data analysis and loan recommendations service. SBA does not require ownership of the source code and has removed those words from this section as shown here. 3.13.5 DATA, DATA RIGHTS AND COMPUTER SOFTWARE Notwithstanding any other clause concerning data, data rights and computer software and hardware under this contract, all data and source code produced, recorded, transferred, delivered or manipulated under this contract will remain the exclusive property of the Government, irrespective of the manner or method of recording or storage and no matter what form of computer mechanism is used in the processing of said information or data. The Government will retain exclusive rights and domain over any by-product produced under this contract, or any other use of the data produced under this contract by either plan or accident. SBA notes that all other language remains and that 52.227-17 applies to this procurement.

117. Will the government please allow and accept the subcontractors past performances to count towards the (3)?
Answer 117: SBA has revised the past performance evaluations information as follows: The past performance should be based on the Prime contractor's experience or subcontractor experience. This can include the prime working as a subcontractor or the subcontractor working as a Prime. If you are submitting information as the subcontractor please make sure that the roles are clearly stated. Also make sure that that the subcontractors past performance shows who the Prime contractor is going to be.

118. As there is no specified CLIN related to the first 6 months, how do we account for the upfront system/technology costs?
Answer 118: The proposal for task order 1 has the first 6 months for the documenting and implementing business rules, system integration, system testing and any other direct costs. The cost will be based on the firm fixed price labor categories, labor rates and any

other direct costs that are proposed in the IDIQ contract that will be needed to accomplish the documenting and implementing business rules, system integration, system testing. It is up to the contractor to tell SBA how and what will be done to perform these services and be able to start the data analysis and loan recommendation services. Please see attachment 2 pricing sample for the types of information that must be submitted.

119. Will a separate task order be issued for the first 6 month period?
Answer 119: SBA is planning on issuing the first task order for a period of 1 year from the date of award. It will include the first 6 months to get everything in place and it will include the data analysis and loaning recommendations up to 15,000 and optional CLINs to cover additional quantities of loan recommendation based on the pricing in the IDIQ pricing structure should there be a need for additional quantities the government will exercise this option. Your price proposal for the first task order will consist of two section; with the first part being firm fixed price for the documenting and implementing business rules, system integration, system testing and any other direct costs and the second part is the prices for the data analysis and loan recommendation services.

120. Does SBA's existing platform perform background checks and is that a requirement to validate character of borrower under the RFP?
Answer 120: The contractor is expected to source this information and provide it to SBA – ODA via API

121. What is the fallout/exception rate for 1,000,000 in 60 days that SBA anticipates will need manual review based on SBA's historical experience?
Answer 121: SBA – ODA requires 90% of recommendations to be provided within the 10 minute timeframe noted in the RFP (see: Service Delivery Summary and Performance Requirements). The process of providing recommendations is up to the contractor.

122. What is the time allotted for exceptions that are not processed within 10 minutes?
Answer 122: SBA's expectation is to have the data analysis and loan recommendation within 10 minutes. If they are not processed within the 10 minutes you must provide a recommendation no later than 24 hours on any given application. Any recommendation later than 24 hours may result in reduced payment by 50% of the full rate per application. Any recommendation received later than 1 week may result in the payment reduced to 25% of the full rate per application. If a continuous issue occurs termination may be done in accordance with FAR Part 12.403 and FAR Part 49.

123. It appears that there will be one awardee. Please confirm. If not, how many does SBA anticipate?
Answer 123: There will only be one (1) IDIQ contract issued (one awardee). This requirement is for a single award IDIQ Contract.

124. Will the sought system be expected to receive data offline (such as in rural or slow-bandwidth areas?)
Answer 124: SBA – ODA will send the API to the contractor as received. SBA – ODA systems will not move.

Questions and Answers

125. Are all responses provided to questions asked during the RFI period still accurate? If not, will the government clarify changes?
Answer: The RFP is different than the RFI. The RFI was for SBA to gather information and see what industry is doing. All information must be based on the information in the RFP and responses should be based accordingly. All responses must be based on the RFP and modifications to the RFP.

126. Page 8 of 44, 2.1 Specific Requirements: Will the government please clarify what data will be provided with the loan application (e.g., appraisal, verification of previous SBA loans, etc.)? Additionally, will the government clarify specific information required from third-party vendors
Answer126: The contractor will source the applicant and property specific characteristics mentioned in the RFP utilizing the loan application. The contractor will then provide a recommendation via API to SBA – ODA with the accompanying sourced data.

127. Page 8 of 44, 2.1 Specific Requirements: Will the SBA provide any internal data for the decisioning or will all data be from 3rd party data providers?
Answer 127: The contractor will source all data. SBA – ODA will provide the contractor with the loan application.

128. Page 9 of 44, 2.1 Specific Requirements: Will the government please clarify who is responsible for building APIs?
Answer 128: SBA – ODA and the contractor will work together to ensure transfer of data.

129. Page 9 of 44, 2.1 Specific Requirements: Has the government executed a Sales Force MOU with other vendors? Could the government provide a sample MOU?
Answer129: This RFP is separate from any current SBA – ODA contracts.

130. Page 10 of 44, 2.1 Specific Requirements: How long does it take to perform a privacy impact assessment and system of record notice process?
Answer 130: If needed, the vendor will need to estimate how long the tasks of creating a Privacy Impact Assessment and System of Records Notice will take.

131. Page 12 of 44, 5.0 Security: Can government please confirm if the IT Security Plan counts towards the 30 page limit? IT Security Plans are detailed documents typically longer than the page count would allow for. Can the plan be included as an appendix or attachment to the Technical Approach?
Answer 131: The total page limit for the IDIQ proposal is increased from 30 to 35 pages and it includes the IT security plan. There is a 35 page limit on your technical proposal for the IDIQ contract and a 30 page limit on the technical proposal for the Task Order.

132. Page 5 of 44; 40 of 44, Section 1.4; Section 5.3: Will the government clarify that each 30-page proposal (IDIQ and Task Order 1) are expected to be stand-alone

Questions and Answers

documents? This will require us to repeat system and technical specifications to meet the requirements of the evaluation criteria of the RFP.
Answer 132: The IDIQ and Task Order 1 are expected to be stand-alone documents. The total page limit for the IDIQ proposal is increased from 30 to 35 pages and it includes the IT security plan. There is a 35 page limit on your technical proposal for the IDIQ contract and a 30 page limit on the technical proposal for the Task Order.

133. Page 5 of 44; 40 of 44, Section 1.4; Section 5.3: Will the government confirm that references to the other technical approach are acceptable? (e.g., instead of writing two team introduction sections can we put it in one proposal and reference it in the other?)
Answer 133: SBA will allow contractors to put information in one proposal and reference it in the other. SBA will not assume that information is going to flow from one proposal to the other if it is not stated clearly. If any information is left out then it will be considered a deficiency.

134. Page 8 of 44, 2.1 Specific Requirements: If a decision of approved or declined cannot be made based on insufficient information, how would SBA envision that application being handled?
Answer 134: SBA – ODA will work with contractor to perform an impact assessment. This type of process is exception based.

135. Page 8 of 44, 2.1 Specific Requirements: "*The contractor must provide a loan recommendation as "approve" or "decline" along with a copy of all information (in an electronic documentation format) that the contractor used to make its recommendation, submitted to ODA for technical/final review"* Will SBA need the copy of all *"information"* in real time?
Answer 135: The contractor will provide a recommendation and all accompanying data via API to SBA – ODA within the 10 minute timeframe noted in the RFP.

136. Page 11 of 44, 4.0 Government Furnished Property and Services: Will the government please confirm if the SBA needs the vendor to provide end user loan application screens?
Answer 136: SBA – ODA does not need the contractor to provide application screens at this time.

137. Page 11 of 44, 4.0 Government Furnished Property and Services: Will the government please confirm how many channels will applications be coming in from?
Answer 137: The contractor and SBA – ODA will connect via API. SBA – ODA will work out the technical aspect with the winning bidder.

138. Page 8 of 44, 2.1 Specific Requirements: Under the Change Impact analysis portion of Task Order 1, does the Government expect training on the new processes and system? If so, does the Government have a preference of type of training or approach?
Answer 138: SBA – ODA does not envision the need for training. The contractor will only provide a recommendation and data related to the recommendation. SBA – ODA end user should see negligible difference from current practice.

Questions and Answers

139. Page 10 of 44, 2.1 Specific Requirements: The specific requirements include: "… that ODA will submit information on disaster loan applicants to the contractor, as it is received." Will the government submit an entire loan application (i.e., a complete application with all required information) or submit the information piecemeal?
Answer 139: SBA – ODA will submit a complete loan application to the contractor as it is received.

140. Page 38 of 44, Section 4.2 – Proposal Preparation Instructions: Please confirm that subcontractor past performance may be used to satisfy the past performance requirements. Few small businesses will be able to fully address the requirements of this RFP without subcontractor support, and rejecting subcontractor past performance will unnecessarily limit competition.
Answer 140: SBA has revised the past performance evaluations information as follows: The past performance should be based on the Prime contractor's experience or subcontractor experience. This can include the prime working as a subcontractor or the subcontractor working as a Prime. If you are submitting information as the subcontractor please make sure that the roles are clearly stated. Also make sure that that the subcontractors past performance shows who the Prime contractor is going to be.

141. Page 43 of 44, 5.3 Evaluation Factors for Award: Past Performance (5) states "The contractor and/or subcontractor's past performance of managing contracts of at least $5 million annually as well as the past performance on prior similar efforts specified within this SOW." Few small businesses of this size standard will have experience managing contracts of this size. This requirement will unnecessarily limit competition. Please confirm that subcontractor management will suffice.
Answer 141: SBA has revised the past performance evaluations information as follows: The past performance should be based on the Prime contractor's experience or subcontractor experience. This can include the prime working as a subcontractor or the subcontractor working as a Prime. If you are submitting information as the subcontractor please make sure that the roles are clearly stated. Also make sure that that the subcontractors past performance shows who the Prime contractor is going to be.

142. Page 4 of 44, Section 1.3 Proposal Due Date: Would the Government be willing to extend the due date by 1 week to allow for responses to appropriately reflect answers to the Q&A.
Answer 142: At this time no extension to the due date of the proposals will be given. Proposals are due no later than 1:00 PM ET October 4, 2018.

143. Per the guidance in the RFP, Past Performance information is to be completed by a "Government Agency /Organization". Our read is an Organization could be a Commercial entity. Could confirm that is the correct read? Also, we would like to clarify whether Government will consider receiving past performances from both the Prime and Subcontractor?

Questions and Answers

Answer 143: Organization is any commercial entity that these services have been performed for. SBA has revised the past performance evaluations information as follows: The past performance should be based on the Prime contractor's experience or subcontractor experience. This can include the prime working as a subcontractor or the subcontractor working as a Prime. If you are submitting information as the subcontractor please make sure that the roles are clearly stated. Also make sure that that the subcontractors past performance shows who the Prime contractor is going to be.