

Request for Proposals

For

Web Based Default Prevention/Customer Contact Management Application

Rhode Island Student Loan Authority

560 Jefferson Blvd., Suite 200

Warwick, RI 02886

401.468.1700

May 3, 2013

Please note the following critical dates:

RFP Issued	May 3, 2013
Due date for written questions	May 8, 2013
Due date for receipt of proposals	May 15, 2013
Anticipated decision date	May 17, 2013

Agency Background

The Rhode Island Student Loan Authority (RISLA) was established in 1981 as a public agency of the State of Rhode Island (the “State”) and is a leading originator of private education loans and the sponsor of the College Planning Center of Rhode Island.

RISLA’s employees are not employees of the State. RISLA does not receive funding from the State and RISLA’s debt obligations are not backed by the State.

RISLA is governed by a six member board of directors, five of whom are appointed by the Governor of the State and the sixth of whom is the General Treasurer of the State.

Project Development & Technical Requirements

The Rhode Island Student Loan Authority provides default prevention and student counseling services to borrowers of the Rhode Island Student Loan Authority and to students on behalf of colleges and universities. Our objective is to develop a web based application in Microsoft .NET to manage default prevention initiatives, generate reports, and coordinate efforts of those providing outreach services.

Due to the sensitive nature of the data that will be loaded into this application, RISLA is unable to share real data files with any agency contracted to build this web application. Files with test data will be supplied to the agency. However, agency must agree to send system application files to RISLA for loading on RISLA servers for testing with actual data prior to project completion.

Project Deadline

July 31, 2013 – System must be installed on RISLA’s servers, fully tested with both test and actual data, live and fully functioning by this deadline.

Project Specifications

Site Security

- Entire site must be under SSL due to data security requirements
- Social Security Numbers must be encrypted
- Site must conform to federal security standards

User Accounts

Multiple user roles will be necessary to ensure different user types have access to only information relevant to that user. All user roles must be secure and password protected.

- **RISLA Administrators**
 - Set up new users, assign user roles, and designate school(s) associated with users
 - Revoke user access and delete user accounts
 - Manually reassign borrower accounts

- Import data files
- View accounts for all schools and CSRs
- View call lists & CSR tasks
- View cohort and cure reporting, as specified below
- Have ability to reset own user password
- Have ability to reset passwords for all users to a random password emailed to that user's specified email address
- **Customer Service Representatives (CSRs)**
 - View all open accounts for associated schools and all CSRs designated to associated schools
 - Certain CSRs will be assigned to multiple schools
 - Manage call lists & tasks
 - Update contact information, notes and statuses
 - Have ability to reset own password
 - RISLA Administrators must be able to designate CSR as either school-based or RISLA-based
- **School Administrators**
 - View open accounts for school, as determined by school code linked to login
 - Update contact information, notes and statuses
 - Set tasks
 - Download skip-tracing and address update reports
 - View cohort and cure reports, as specified below
 - Have ability to reset own password

System Requirements

Data Importing & Management

- Data files are generated from multiple data sources (4) and must be loaded into the web application on a weekly or monthly basis by RISLA Administrators.
 - Federal loan files
 - Federal delinquency files
 - School loan files
 - Lender delinquency files
- Data import process will require parsing data into multiple tables and comparing new data to existing data to determine if data needs to be appended, replaced, or updated.
- The data has many nuances. There is overlapping data between some of the files and consideration will need to be made to these nuances during the development process. Agency must agree to work closely with Analysts at RISLA to ensure that the necessary and appropriate business logic is being implemented for the data import and parsing process.

- Before the system is implemented, RISLA will need to load in an existing set of borrowers, loans, cures and CSR assignments into system tables without regard to how the system auto-assigns accounts.
- After initial system implementation, new assignments will be made to CSRs during the import process based on CSR workload, assigning more accounts to CSRs who have fewer open accounts so that all CSRs are always working an equal number of delinquent borrowers at any given time.
- During the import process, files will need to be compared with data loaded in previous files to determine cures and provide comparison reporting.
 - To determine cures and defaults, the system needs to compare the status of borrower's most delinquent account for each loan type from prior delinquency files to newly loaded files and if certain criteria is met (eg. >60 dpd on initial file and <30 dpd) on new file or at least one loan is in default on new file, the account status must be updated to "cured" or "defaulted"
 - If borrower is cured, the cure date (date of new file), how delinquent the account was prior to cure, the cohort year, loan type, and how the account was cured (forbearance, repayment, etc. as determined by status field in file load) must be logged in a table
 - If default, the default date (date of new file), the cohort year, loan type must be logged in a table
 - Cured and defaulted accounts must be set to inactive for CSRs, so they no longer appear on the CSRs tasks, new accounts, accounts, or status views unless the borrower becomes delinquent again in future files.
- The system will need to maintain a running history of borrower's delinquent assignment and cure statuses. In certain cases, a borrower may become delinquent, be cured by as CSR agent, and subsequently become delinquent again. In such cases, the system must reassign these borrowers to the appropriate CSR who will continue to work the borrower account again.
- Administrators should have the ability to reassign auto-assigned accounts to other CSR agents manually.

Contact Management

- CSR dashboard should display a list of upcoming tasks and newly assigned borrower accounts. Several hundred new borrower accounts may be assigned to CSR during a single month and system should display this information quickly. Newly assigned borrower account lists should be sortable by multiple fields.
- CSR should have access to view a full and complete list of all open borrower accounts assigned to him or her. This list should be sortable by multiple fields.
- CSR should have ability to review a summary of borrowers by borrower status and employment status for all open accounts assigned to him or her.
- All users should have ability to drill down on any particular borrower account associated with a school they are designated to (RISLA Administrators can view all borrowers for all schools):
 - View related imported contact information

- Attach new contact information to the borrower record that cannot be overwritten by the import process
- View a history of employment status (e.g. unemployed, full-time employed, under-employed)
- Set new employment status for the borrower
- View a history of borrower status
- Update new borrower status (e.g. promise to pay, promise to consolidate, consolidation pending, RISLA skiptracing, skiptracing assistance requested, no contact, etc.)
- View all loans imported into the system and associated with this borrower
- Set tasks for future collection activities to take place.
 - User can set date and time for tasks.
 - User can assign task to self or other user.
 - Tasks should be associated with borrower records.
 - System should maintain a history of pending and completed tasks.
 - CSRs should be able to view their scheduled tasks by timeslot in a table or calendar format.
- Create notes in borrower contact history/log
 - Notes should include a date, action type (call made, email sent, left voice message, etc.), and description/memo field
- System should send notifications of requested skiptracing assistance to schools on weekly basis
- System should send notifications of new address updates to schools (on weekly basis)
- System should send notifications of newly assigned accounts to CSRs (as they are assigned)

Reporting

Administrators and School Administrators should have access to a reporting dashboard that gives the administrator a glance into how the cohorts are performing by loan type.

- Cohort Snapshot
 - Overview of active cohorts by loan type and cohort year – requires grouping on borrower level
 - Number of active borrowers in each cohort
 - Number of delinquencies in each cohort
 - % of cohort delinquent
 - Number of defaults in each cohort
 - Default rate for each cohort
- Default Prevention Performance Snapshot
 - Number of accounts assigned in each cohort
 - Number of cures in each cohort

Administrators and School Administrators should have ability to drill down in the cohort snapshot and default prevention performance snapshot to see more detailed information for any loan type/cohort.

- Cohort Detail Reports

- Summary by borrower status – table and pie chart
 - Summary by delinquency bucket – table and bar chart
 - Should display for both the most current loaded files and the previously loaded files for comparison reporting. File dates for each should be noted in table.
- Default Prevention Performance Detail Report
 - Summarize cures by cure type – table and pie chart

RISLA Administrators only should have access to view following reports

- CSR Accounts
 - A summary of how many open accounts are assigned to each CSR
- CSR Performance Reporting
 - Cures summarized by CSR and cure type for each school

School Administrators should have access to view and download extracts for the following reports

- Address Update Report
- Requested Skiptracing Assistance Report (accounts in “Skip Assistance Requested” status)
- CSR Accounts
 - A summary of how many open accounts are assigned to each school-based CSR associated with their school code
- CSR Performance Reporting
 - Cures summarized by CSR and cure type for school-based CSRs at school associated with their account

Information to Be Provided

Consulting & Project Development

1. Please state your firm name and supply contact information for RISLA’s primary point of contact at your firm. Supply a brief history and background of your firm.
2. Describe your firm’s experience using Microsoft .NET to develop projects of a similar size and scope as described herein. What specific programming features, online tools and applications have your firm developed for other clients? Specify examples of the firm’s prior work and provide details about the features developed and how these were used by clients.
3. Please specify who on your staff will be working on this project, what their role will be, and state their qualifications.
4. Will any of the work on this project be outsourced to another firm or contractor? If so, please specify who will do this work and where they are located.

5. Can your firm provide ongoing consulting for this project after project completion?
6. Is your firm able to send developers to work at RISLA on-site during 1) development and 2) implementation?
7. All programming code and software developed for this project will be property of the Rhode Island Student Loan Authority. Do you agree with this statement?
8. Does your firm believe it will be able to meet all project specifications as outlined above by the specified project deadline?
9. The Authority intends to host the application on in-house servers. What technical specifications will be required by RISLA's servers in order to host this application? What kind of time commitment/capabilities will you require from RISLA's IT staff in order for this system to be implemented on RISLA's servers?
10. To what extent will the firm test the website for compatibility with different browsers and operating systems? Will the site be tested for usability at various connection speeds?
11. RISLA must have the ability to view back end data tables and run ad hoc reporting from the data through reporting software such as Crystal Reports and Microsoft Access. Will this be possible with the system you plan to develop?
12. Please provide three references.

Timeline & Development Process

13. Please provide an outline of the development process for the project, including project deadlines. This outline should also include details about how related communications will be handled.
14. What do you project as the estimated completion date for the project?

Bid Price

15. Please specify the price at which you propose to perform the work specified herein, either as a fixed fee, an hourly basis, or on some other basis. If your proposed fee is not fixed, please state whether you are able to provide a not to exceed price and if so please specify what the not to exceed price is.

Please describe any out of pocket expenses you propose that RISLA will reimburse you for and provide an estimate of such expenses.

Selection Process

All questions concerning this RFP must be submitted in writing by 4PM EST the close of business on Wednesday May 8, 2013. Questions should be addressed to: Chad Pastorius via email at cpastorius@risla.com and Lindie Thibodeau Johnson at lthibodeau@risla.com.

Proposals must be received by RISLA by no later than 4PM EST on Wednesday, May 15, 2013.

Proposals may be emailed to Chad Pastorius at cpastorius@risla.com and Lindie Thibodeau Johnson at lthibodeau@risla.com.

Any proposals received thereafter may, at the discretion of RISLA, be rejected.

Proposals will be evaluated by the Executive Director of RISLA and other RISLA staff. The award will be subject to the execution of a contract with terms and conditions acceptable to RISLA.

RISLA reserves the right to cancel this RFP and to reject any and all proposals.

RHODE ISLAND STUDENT LOAN AUTHORITY

DATE: May 3, 2013