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3 Washington, DC 20036  
4

5 **SAFE Mortgage Licensing Act – Education Management Services**  
6 **Requirements**  
7

8 **REQUEST FOR PROPOSAL**  
9

10 **Released FEBRUARY 3, 2012**  
11

12 **Re-released for Education Component MAY 18, 2012**

13 **Updated May 29, 2012**  
14

The May 18<sup>th</sup> update removed items pertaining to Components 1 and 2 which are being awarded separately and restates the requirements for Component 3. Original versions of the RFP may be found on the NMLS Resource Center at:

<http://mortgage.nationwidelicencingsystem.org/news/nmlsnews/Pages/default.aspx>

The May 29<sup>th</sup> update clarifies various points contained in the May 18<sup>th</sup> version. Items that have been updated have the notation “*Updated Requirement or Updated Information.*” Additional questions that were submitted during the May 23 and 24 Q&A sessions have been added at the end of Appendix F.

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34 **I. Executive Summary**

35  
36 The State Regulatory Registry LLC, an affiliate of the Conference of State Bank Supervisors and  
37 the operator of the Nationwide Mortgage Licensing System and Registry (NMLS) seeks  
38 proposals to provide services related to the education requirements of Title V, the SAFE  
39 Mortgage Licensing Act of the Housing and Economic Recovery Act, Public Law 110-289.

40  
41 **II. Background**

42  
43 The Conference of State Bank Supervisors (CSBS) was established in 1902 to serve as a clearing  
44 house of ideas to solve common problems of state bank regulators. For more than one hundred  
45 years, CSBS has been uniquely positioned as the only national organization dedicated to  
46 protecting and advancing our nation's dual banking system. Each state bank commissioner, as  
47 well as the commissioners in the District of Columbia and the American territories, is a member  
48 of CSBS.

49  
50 CSBS, in cooperation with the American Association of Residential Mortgage Regulators  
51 (AARMR), established the State Regulatory Registry LLC (SRR) on September 29, 2006. SRR  
52 is to develop and operate nationwide systems for state regulators in the financial services  
53 industry. Such systems are intended to enhance states' ability to protect consumers; improve  
54 supervision and enforcement of licensed entities; and streamline licensing and other processes  
55 for state agencies and the industry through the use of modern technology and centralizing  
56 redundant state agency operations.

57  
58 SRR currently operates NMLS that has been developed by state mortgage regulators. NMLS  
59 began operations on January 2, 2008 and is used by state residential mortgage regulators to  
60 process licenses for mortgage lenders, brokers and/or professionals. In 2009, SRR launched  
61 [NMLS Consumer Access](#), an online public database disclosing the licensing information of firms  
62 and individuals, which will eventually include any state enforcement history. On January 31,  
63 2011, NMLS began allowing federally regulated depository institutions and subsidiaries to  
64 register MLOs as required by the final rule promulgated by the federal agencies.

65  
66 On July 30, 2008, President Bush signed into law the Housing and Economic Recovery Act,  
67 Public Law 110-289. Title V of the law, the Secure and Fair Enforcement of Mortgage  
68 Licensing Act (SAFE Act), requires the states and territories to develop systems of licensing for  
69 individual mortgage loan originators (MLOs) that meet minimum standards. A link to the law,  
70 title V, a summary of Title V, the mandates of SAFE, and MLO requirements, is included here  
71 <http://mortgage.nationwidelicencingsystem.org/safe/Pages/default.aspx>  
72 Title V includes various mandates for the mortgage loan industry, the states, HUD (now the  
73 Consumer Financial Protection Bureau (CFPB)), the federal banking agencies (now CFPB),  
74 CSBS and AARMR and NMLS.

75  
76 More specifically the SAFE Act mandated NMLS to:

- 77  
78
  - Establish protocols for the issuance of unique identifiers for all MLOs.

- 79
- 80       • Must receive and process fingerprints for national and state criminal history background
- 81       checks for all MLOs.
- 82
- 83       • Must review and approve, using reasonable standards, pre-licensure and continuing
- 84       education courses.
- 85
- 86       • Must develop a qualified written test and approve test providers.
- 87
- 88       • Must develop a mortgage call report.
- 89
- 90       • Must provide public access to licensing information.
- 91

92   **III.    General Information Including Instructions for Submitting Proposals**

93

94   The issuer of this Request for Proposals (RFP) is SRR.

95

96   **RFP Timeline** – The following table lists events, tasks and dates included in this RFP process.

97   SRR reserves the right to modify these dates at any time, and if so, will notify prospective

98   bidders.

99

<b>Event/Task</b>	<b>Date</b>
RFP Component 3 re-issued	Friday, May 18
Calls with prospective bidders to answer questions about this component of the RFP*	Wednesday & Thursday, May 23 & 24, 2012
Vendor Letter to SRR of Intent to Bid	Tuesday, May 29, 2012
Final Day to Submit Proposals	Friday, June 22, 2012
Evaluation period	June 25 – July 13, 2012
Bid award	Friday, July 13, 2012
Letter of Intent to Contract	July 16-July 27, 2012
Contract Negotiation	July 16 –August 10, 2012
Start Transition with Vendor	July 30, 2012

100

101   \*Prospective vendors wishing to participate in these calls should contact Richard Madison, SR.

102   Director, Mortgage Education ([rmadison@csbs.org](mailto:rmadison@csbs.org)) to set up an appointment on one of the two

103   days listed. Following the vendor calls, SRR will publicize the answers to material questions.

104   For more information about these calls and previously published Q&As, please refer to

105   Appendices E and F.

106

107   **Proposal submission requirements:**

108

109   Organizations submitting a Notice of Intent to Bid (see Appendix B) will be provided with

110   separate instructions regarding the bid submittal process. SRR will employ a secure online

111   document and project management application to manage the receipt of bid material and

112 correspondence with bidders. SRR will provide bidders with appropriate instructions following  
113 the Notice of Intent to Bid date, Tuesday, May 29, 2012. All bidders should refer to Appendix B  
114 – Proposal Submission Requirements, for detailed information and instructions.

115  
116 SRR must receive all submissions **no later than 5:00 pm Eastern Time (ET), Friday June 22,**  
117 **2012.** SRR reserves the right not to accept proposals received after this date and time. Vendors  
118 may submit their proposals any time prior to the stated deadline.

119  
120 SRR maintains the right to accept or reject any proposal without further discussion or  
121 justification.

122  
123 SRR bears no responsibility for any costs or fees any vendor incurs to develop or deliver its  
124 proposal.

125  
126 See Section V, General Proposal Requirements, for information regarding the requirements for  
127 the content and format of proposals.

128  
129 **IV. Statement of Work**

130  
131 This is a request for proposals for the education services components regarding the  
132 implementation of the education requirements of the SAFE Act. Note that the original RFP listed  
133 three components for testing and education services; Component 1: MLO SAFE Test  
134 Development, and Component 2: Test Administration, are being awarded in accordance with  
135 original versions of this RFP. Component 3, Education Management Services has been  
136 redefined and is being reissued.

137  
138 **REQUEST FOR PROPOSAL FOR THE IMPLEMENTATION AND MAINTENANCE**  
139 **OF AN EDUCATION MANAGEMENT SYSTEM (EMS) Portal**  
140 **(Revised Component 3 of the Initial RFP Released February 3, 2012)**

141  

<p><b>Note:</b> SRR intends to contract with another vendor for the recording and data housing of course completions, and for the tracking of compliance for the pre-licensure (PE) and continuing education (CE) requirements of the SAFE Act (requirements stated in the original versions of this RFP).</p>
--

142  
143 NMLS is soliciting proposals for the implementation and maintenance of an online system to  
144 manage course providers and course approval processes, course scheduling, and the submission  
145 of pre-licensure (PE) and continuing education (CE) course completions (credit banking) in  
146 accordance with the SAFE Act. The EMS portal will be a stand-alone NMLS branded website  
147 (portal) that will be employed to manage course providers, their courses and course offerings, a  
148 course catalog, and will be used by providers to report course completions to NMLS for  
149 education compliance tracking. The portal is required to be secure (SSL), support user ID and  
150 password login functionality, and will be required to make calls to NMLS to validate MLO  
151 NMLS ID numbers and names. The EMS portal is required to be enabled with search, reporting,  
152 e-commerce, and system administrator features to support updating, correcting or removing

153 information as necessary to maintain current and accurate information on behalf of the mortgage  
154 industry.

155

156 This statement of work includes the following:

157

158 1.) Description of the SAFE requirements SRR must meet including summary of the SAFE Act  
159 and CFPB final rules as posted at:

160 <http://mortgage.nationwidelicencingsystem.org/safe/Pages/default.aspx>

161 2.) Service(s) vendor is expected to deliver, and

162 3.) Estimated timeline for the delivery of the services.

163

164 ***NMLS Requirements under SAFE Act, Section 1505 (c) and Section 1506 (b)***

165

166 In meeting its requirements under the SAFE Act, NMLS employs a two-part process for course  
167 approvals. First, NMLS approves organizations seeking to offer PE or CE courses. Once  
168 approved, the organization may submit courses for approval.

169

170 In accordance with the SAFE Act, NMLS is required to apply reasonable standards in its review  
171 and approval of courses. To meet this requirement, NMLS has written policies and established  
172 technical standards that all courses must meet in order to be approved. NMLS evaluates course  
173 approval applications against these standards as part of its review process. The requirements for  
174 NMLS Approved Course Providers and the technical specifications that all courses must meet  
175 may be found on the NMLS Resource Center at:

176 [http://mortgage.nationwidelicencingsystem.org/courseprovider/Course%20Provider%20Resourc  
177 es/2012%20Functional%20Specification%20RLM.pdf](http://mortgage.nationwidelicencingsystem.org/courseprovider/Course%20Provider%20Resources/2012%20Functional%20Specification%20RLM.pdf)

178

179 NMLS requires each course provider and all approved courses to go through a renewal cycle to  
180 maintain approval status. The renewal cycles run on a biennial and annual basis respectively.

181

182 As a condition for licensure, all state-licensed MLO candidates are required to complete 20 hours  
183 of pre-licensure education; in some cases the MLO may also be required to complete additional  
184 hours of state-specific education. The 20 hours of pre-licensure education (PE) must include the  
185 following subjects:

186

- 187 1. 3 hours – federal law and regulations
- 188 2. 3 hours – ethics, including fraud, consumer protection, and fair lending issues,
- 189 3. 2 hours – instruction related to lending standards for the nontraditional mortgage products  
190 marketplace, and
- 191 4. 12 hours – elective pertaining to residential mortgage lending
- 192 5. A number of state agencies have an additional requirement for state-specific education.

193 A current breakdown of each licensing agency's PE and CE requirement may be found  
194 online in the NMLS Resource Center at:

195 [http://mortgage.nationwidelicencingsystem.org/courseprovider/Course%20Provider%20R  
196 esources/Education%20Hours.pdf](http://mortgage.nationwidelicencingsystem.org/courseprovider/Course%20Provider%20Resources/Education%20Hours.pdf)

197

198 Once licensed, MLOs are required to complete eight hours of annual continuing education (CE).  
199 The SAFE Act prohibits the taking of the same CE course in successive years. The eight hours of  
200 annual CE must include the following subjects:

- 201 1. 3 hours – federal law and regulations
- 202 2. 2 hours – ethics, including fraud, consumer protection, and fair lending issues
- 203 3. 2 hours - training related to lending standards for the nontraditional mortgage products  
204 marketplace
- 205 4. 1 hour – elective pertaining to residential mortgage lending
- 206 5. A number of agencies have an additional requirement for state-specific education. A  
207 current breakdown of each licensing agency’s PE and CE requirement may be found  
208 online in the NMLS Resource Center at:  
209 [http://mortgage.nationwidelicencingsystem.org/courseprovider/Course%20Provider%20R](http://mortgage.nationwidelicencingsystem.org/courseprovider/Course%20Provider%20Resources/Education%20Hours.pdf)  
210 [esources/Education%20Hours.pdf](http://mortgage.nationwidelicencingsystem.org/courseprovider/Course%20Provider%20Resources/Education%20Hours.pdf)  
211

212 Since the passage of the SAFE Act, SRR has written policies and institutionalized the necessary  
213 work processes required to receive, approve, and audit course providers and courses. Within 11  
214 months of the passage of the SAFE Act in July 2008, SRR began accepting applications from  
215 organizations to become approved course providers. A month later, SRR began accepting  
216 applications for course approvals; in September 2009, the first NMLS-approved courses were  
217 being offered to the industry. In August 2010, SRR began the annual course renewal process; the  
218 bi-annual course provider renewal process began in June 2011. As of January 2012, there are  
219 approximately 170 approved course providers offering over 1,200 courses. SRR receives  
220 approximately 1,225 course applications a year (725 new and 500 renewals). Approximately  
221 90% of course providers renew annually.

222  
223 The current course approval process requires all course material to be submitted by course  
224 providers electronically. Electronic documents are then shared with an external team of course  
225 evaluators who are located around the country. SRR employs a commercial project management  
226 portal called Base Camp to assist in the collection, routing, tracking, archiving and  
227 communication with stakeholders regarding the status of course approvals and audits. SRR  
228 envisions maintaining this portal for the actual course approval process.

229  
230 SRR requires courses to be submitted for approval in one of four approved course formats.  
231 Providers are also required to identify the course category the education is intended to satisfy.  
232 SRR also employs a strict naming convention for the titling of courses. All of these conventions  
233 will remain. Detailed information about classroom formats, course categories, and course  
234 naming conventions may be found in the *2012 Functional Specification for All NMLS Approved*  
235 *Courses* which is available in the NMLS Resource Center at:  
236 [http://mortgage.nationwidelicencingsystem.org/courseprovider/Course%20Provider%20Resour](http://mortgage.nationwidelicencingsystem.org/courseprovider/Course%20Provider%20Resources/2012%20Functional%20Specification.pdf)  
237 [ces/2012%20Functional%20Specification.pdf](http://mortgage.nationwidelicencingsystem.org/courseprovider/Course%20Provider%20Resources/2012%20Functional%20Specification.pdf)  
238

### 239 ***Education Management Services that SRR is Seeking to Have Delivered***

240  
241 SRR will consider proposals that include the implementation and maintenance of a NMLS  
242 branded software solution provided by a vendor (license option), or a proposal for the build of a

243 web portal to be owned and used by SRR to collect and maintain course provider data with the  
244 functionality (build option) detailed below. The objective of the EMS portal is to facilitate the  
245 management of the provider application approval process, course application and approval  
246 process, course scheduling and credit banking processes, course catalog generation, and the  
247 provider and course renewal processes. SRR intends to contract with another vendor for the  
248 recording and data housing of course completions, and for the tracking of compliance for the pre-  
249 licensure (PE) and continuing education (CE) requirements of the SAFE Act (requirements  
250 stated in the original versions of this RFP). It should be noted that the EMS portal will not  
251 collect and/or maintain personal identifying information (PII) (i.e. SSN, DOB, etc.) pertaining to  
252 MLOs. Validation calls will be made from the EMS portal to NMLS to verify a MLO's name  
253 and NMLS ID number for the purposes of sending correct course completion information to  
254 NMLS for compliance tracking. All course completion information will be submitted through  
255 the EMS portal to NMLS where the data will be housed and maintained for compliance tracking  
256 and licensure decisions.

257  
258 As part of the RFP response, SRR is seeking proposals for the hosting of data pertaining to  
259 course providers, courses, and course offerings. Additionally, it is expected the EMS portal will  
260 be configured with system administrator tools to enable SRR to make data fixes/changes as  
261 required. The EMS portal must also possess reporting and basic data analytics capabilities.

262  
263 NMLS currently has approximately 170 approved course providers and approximately 1,250  
264 currently approved PE and CE courses. Information pertaining to these providers and courses  
265 will need to be migrated to the new EMS portal.

266  
267 The EMS portal will be expected to meet the following high level requirements:

- 268
- 269 1. **Course Provider Application Functionality**
    - 270 a. Ability for an organization to complete an online form and pay fees as a means to  
271 initiate the course provider approval application process.
    - 272 b. Collect, store, and enable SRR to update, and query against business demographic  
273 data (see below).
    - 274 c. Alert SRR of pending application.
    - 275 d. Assign approved course provider numbers, set renewal dates, and set/change approval  
276 statuses. (**Updated Requirement**) SRR desires to maintain existing provider numbers  
277 and numbering convention.
    - 278 e. Ability for the provider to update select business demographic information (address,  
279 phone number, contact information) ensuring SRR is alerted of change(s) to  
280 information. The provider would not be allowed to change its business name, d/b/a,  
281 EIN, or ULR – only SRR could make such changes.
    - 282 f. Ability for SRR to set fees and ability for applicants to pay fees online using credit  
283 card or ACH. Upon payment of fees, the applicant is to receive a receipt of payment  
284 and SRR scripted information (next steps, etc.)
    - 285 g. Process Note: (**Updated Information**) Once the basic information has been submitted  
286 within the portal and the fees have been paid, SRR will be notified of the action.  
287 SRR will then direct the applicant to log into the existing course approval portal

- 288 (BaseCamp) to submit additional application documents (copy of business license,  
289 course completion certificate, etc.). Upon retrieval from approval portal (BaseCamp)  
290 and after review of the all the documentation, SRR will set the appropriate approval  
291 status in the new EMS.
- 292 h. Ability for the EMS to send event-based e-mail to remind providers of pending  
293 renewal date.
- 294 i. (**Updated Requirement**) Ability to display dashboard of pending, approved,  
295 renewing, and not renewed course providers.
- 296 j. The following is minimum demographic data the EMS the portal would be expected  
297 to collect and store (This list may not be all inclusive; additionally, SRR recognizes  
298 that some vendor solutions may exceed these capabilities and/or process workflows  
299 may differ from what is described here. SRR is receptive to such solutions):  
300

Field Name	Data Type	Character Max	Required	Comments
Organization/Company Name	Text	200	Yes	Will also be used in course catalog display
Tax ID/EIN	Numeric	9	Yes	
Mail Address	Text	200	Yes	Will also be used in course catalog display
City	Text	50	Yes	Will also be used in course catalog display
State	Text	2	Yes	Abbreviation
Zip code	Numeric	10	Yes	
Company Phone	Numeric	10	Yes	Will also be used in course catalog display
Contact – First Name	Text	50	Yes	
Contact – Last Name	Text	50	Yes	
Contact – E-mail	Text/Numeric	50	Yes	
Contact- E-Mail Confirm	Text/Numeric	50	Yes	
Contact Phone	Text	10	Yes	Will also be used in course catalog display
Secondary Contact-First Name	Text	50	No	
Secondary Contact-Last Name	Text	50	No	
Secondary Contact – E-mail	Text/Numeric	50	No	
Secondary Contact – phone	Numeric	10	No	
Web Address (URL)	Text/Numeric	75	No	Will also be used in course catalog display
Accrediting agency	Yes/No box		Yes	If yes; input required
Post-Secondary agency	Yes/No box		Yes	If yes; input required
Organizational changes	Yes/No box		Yes	If yes; input required
<b>Administrative Features:</b>				
Approval Status Setting	(dropdown) Pending Approved Denied Renewal Due Suspended Inactive		Yes	SRR sets status
Status Setting Date	Numeric	MM/DD/YY	Yes	Status date will change at same time as status

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Assign Provider ID Number	Numeric	7	Yes	Maintain existing numbers and sequence
Notes Field	Text/Numeric	Unlimited		Ability for SRR to insert notes regarding the provider. Notes would be visible by both the provider and SRR.
Search Capability				Search by provider name, partial name, or provider ID number, or DBA
<b>Reports</b>	<b>Frequency</b>		<b>Required</b>	<b>Comments</b>
Report of Approved Providers with business address information and URL	Weekly/Ad Hoc		Yes	
Report of Pending Providers	Ad Hoc		Yes	
Report of in Process and/or Denied Providers	Ad Hoc		Yes	
Report of Pending/Renewed Providers	Weekly		Yes	
E-Commerce Payment receipt reporting	Weekly/Ad Hoc		Yes	

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2. **PE and CE Course Approval**

- a. Ability for approved providers to login to the EMS portal to complete an online course application form and pay fees as a means to initiate the course approval application process.
- b. Collect, store, update, and query against course information data (see below).
- c. Alert SRR of pending application.
- d. **(Updated Requirement)** Assign approved course numbers, set renewal dates, and set/change approval statuses. SRR desire to maintain the existing course numbering convention.
- e. Ability for SRR to set fees and provide the ability for providers to pay fees via online using credit card or ACH. Upon payment of fees the provider is to receive receipt of payment, tracking number, and additional SRR-scripted instructions.
- f. **Process Note:** once the basic course information has been submitted within the EMS portal and the fees have been paid, SRR will be alerted. SRR will then direct the course provider to its existing course approval portal (BaseCamp) to submit all course materials and other required documents. Upon receipt and review of all materials, SRR will set the appropriate approval status in the EMS, and if the course is approved, a course number will be assigned.
- g. Ability for the system to generate a course approval template letter that pulls from the database relevant provider information and approved course details to include: course title, approved hours, approved course number, approval date, and renewal date.
- h. Ability for the EMS to send event-based e-mail to remind providers of pending renewal date.
- i. **(Updated Requirement)** Dashboard of pending, approved, renewing, and not renewed courses.
- j. **(Updated Requirement)** The following is minimum data the EMS portal would be expected to collect and store (this list may not be all inclusive; SRR recognizes that some vendor solutions may exceed these capabilities and/or that process workflows may differ from what is described here. SRR is receptive to such solutions):

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Field Name	Data Type	Character Max	Required	Comments
Organization/Company Name	Text	200	Yes	Will also be used in course catalog display
NMLS Provider ID Number	Numeric	7	Yes	NMLS ID Number and provider e-mail address will be used to authenticate into the portal to submit a course for approval
Approved Provider E-mail address	Text/Numeric	50	Yes	NMLS ID Number and provider e-mail address will be used to authenticate into the portal to submit a course for approval
Course Name	Text/Numeric	200	Yes	Will also be used in course catalog display
Course Category	Text	25	Yes	Drop down item; used in catalog display
Course Format	Text	25	Yes	Drop down item; used in catalog display
Course Description	Text/Numeric	500	Yes	Will be used in course catalog display.
Requested Course Hours	Numeric	2	Yes	Drop down item; used in catalog display
Public/Private Course	Checkbox	1	Yes	Denotes if the course is available to the general public or private course intended for company employees.
<b>Administrative Features:</b>			<b>Required</b>	<b>Comments</b>
Approval Status Setting	(dropdown) Pending Approved Denied Renewal Due Suspended Inactive		Yes	Only SRR can set/change status
Status Setting Date	Numeric	MM/DD/YY	Yes	Status date will change at same time as status
Assign Course ID Number	Numeric	4	Yes	Maintain existing numbers and sequence. Course numbers are unique and are never recycled or shared among providers.
Notes Field	Text/Numeric			Ability for SRR to insert notes regarding the course application. Notes would be visible by both the provider and SRR.
Search Capability				Search by provider name, partial name, provider ID number, and course number, DBA, course category, course format, approval status, renewal date.  Searching by provider should return all courses associated with that provider (both active and inactive)
<b>Reports</b>		<b>Frequency</b>	<b>Required</b>	<b>Comments</b>
Report of approved courses with sort capability by course type, course format, course category, number of hours, and	Ad Hoc		Yes	

by provider				
Report of submitted pending courses by provider, date, ageing,	Weekly/Ad Hoc		Yes	
Report of courses up for renewal by provider.	Weekly/Monthly		Yes	
Report of courses not renewed by provider	Weekly/Monthly		Yes	
E-Commerce payment receipt reporting	Weekly/Ad Hoc		Yes	

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3. **Course Offering, and Course Catalog Functionality**

- a. ***(Updated Information)*** Provide the ability for approved course providers with approved courses to set-up course offerings online in a database that will be used to populate a searchable public-facing online course catalog. Course offerings are also used to report course completions (credit banking). Note that without an approved course offering, the course provider cannot report a course completion on behalf of an MLO. *Note that the existing system contains three years of course offerings. While it is not envisioned this data will transfer to a new system, it does provide an indication of the amount of data that will need to be retained in the future.*
- b. Course offerings are to be calendar-driven (the one exception being online self-paced courses which may be completed/started at any time). Offerings may only be established for a date in the future (example: if today is May 14, 2012, offerings may only be scheduled for May 15, 2012 forward; SRR can establish a course offering for any date - past or future).
- c. Course offerings will be stored in a database and will be used to generate a public-facing online course catalog. The catalog, which will be updated at a minimum once daily, will have multiple search options to include the ability to search by approved course provider, PE or CE courses, course type format, date range, geographic range (via zip code), or by state-specific content.
- d. Ability for SRR system administrators to add, remove, inactivate and/or reactivate a course offering for any reason.
- e. ***(Updated requirement/information)*** The following is the minimum data typically associated with setting a course offering which the EMS is required to host. This information is entered by the course provider and is used to populate the course catalog and/or required to perform credit banking: (this list may not be all inclusive; SRR recognizes that some vendor solutions may exceed these capabilities and/or process workflows may differ from what is described here. SRR is receptive to such solutions):

Field Name	Data Type	Character Max	Required	Comments
Display Organization/Company Name	Text	200	Yes	
NMLS Provider ID Number	Numeric	7	Yes	NMLS ID Number and provider e-mail address will be used to authenticate into the portal to submit a course for approval
Course ID Number	Numeric	4	Yes	
Course Offering Street Address	Text/Numeric	200	Yes	Use in catalog display

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City	Text	50	Yes	Use in catalog display
State	Text	2	Yes	Use 2 character abbreviation
Zip-Code	Numeric	10	Yes	Used in catalog display and search
Course Begin Date (note: course end time is not required for CE self-study courses)	Numeric	6	Yes	MM/DD/YY
Course End Date (note: course end time is not required for CE self-study courses)	Numeric	6	Yes	MM/DD/YY
Course Start Time (note: course end time is not required for CE self-study courses)	Numeric	4	Yes	HR/MIN e.g. 08:30
Course Start AM/PM (note: course end time is not required for CE self-study courses)	Text	2	Yes	
Course End Time (note: course end time is not required for CE self-study courses)	Numeric	4	Yes	HR/MIN e.g. 11:30
Course End AM/PM	Text	2	Yes	
Time Zone	Text	3	Yes	ET= Eastern CT = Central MT = Mountain PT = Pacific HAT = Hawaii Aleutian AKT = Alaska
Denote Public/Private Offering	Checkbox		Yes	Public offers will appear in the course catalog and are open to any MLO; Private offerings are generally internal to an organization and not open to the general public for registration
<b>Administrative Features:</b>			<b>Required</b>	<b>Comments</b>
Delete Course Offering			Yes	Only SRR can delete course offerings
Change Course Offering			Yes	Only SRR can change course offerings
Add Course Offering for the past			Yes	Only SRR can add an offering for a date in the past
<b>Reports</b>		<b>Frequency</b>	<b>Required</b>	<b>Comments</b>
Ability to generate a report of course offerings by course provider, course type, course format, date range.	Ad Hoc		Yes	Report results may show past or future offerings and may show public and/or private offerings.

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4. **Credit Banking Functionality**

- a. Ability to support the requirement for approved course providers to report course completions (both PE and CE) against established course offerings via the EMS portal for the tracking and reporting of licensing requirements. Course providers must be able to submit course completions as part of a *manual input process or through a standard format file upload process* (e.g. submission of a .csv file).
- b. Credit banking may only be against a previously set-up course offering and only against approved courses in an approved active status and owned by a single course provider (an approved course cannot be credit banked by more than one course provider).
- c. **(Updated Requirement)** As a prerequisite for credit banking, the EMS will perform a validation check with NMLS to confirm the MLO's NMLS ID number

- 379 and full Last Name prior to transferring information to NMLS. The MLO's  
380 NMLS ID number and last name must match for credit banking to occur. If  
381 NMLS ID and last name do not match, the credit banking is not to occur for that  
382 individual and the provider is to be notified.
- 383 d. (*Updated requirement*) In addition to maintaining present and future course  
384 offerings, the EMS is required to save course roster files for 90 days. After the 90-  
385 day period, the course rosters may be deleted. The intent of maintaining the  
386 course roster files is to provide a back-up in the event a file transfer failure occurs  
387 between the EMS and NMLS.
- 388 e. Course completion information being sent to NMLS must be transmitted in near-  
389 real time.
- 390 f. In accordance with the SAFE Act, a state-licensed MLO who is approved as an  
391 instructor of an approved CE course may receive credit for the MLO's own  
392 annual CE requirement at the rate of 2 hours credit for every 1 hour taught.
- 393 g. In accordance with the SAFE Act, a MLO may only receive credit for CE in the  
394 year in which the course is taken (for example: an MLO may not take CE in one  
395 year and receive credit in another year, the only exception being Late CE courses  
396 which may be taken to make-up CE).
- 397 h. In accordance with the SAFE Act, an MLO may not take the same approved  
398 course in the same or a successive year (validation will occur on the NMLS side  
399 and if the MLO is found to have completed the same course the previous year, the  
400 credit banking is to be prevented from occurring).
- 401 i. Ability for SRR to set credit banking fees (current fees are \$1.50 per credit hour)  
402 and ability for approved providers to pay calculated fees via an online payment  
403 system using credit card or ACH.

404  
405 **5. Course Provider Renewal**

- 406 a. Functionality to support the requirement for approved course providers to retrieve  
407 and validate/update existing information and submit for renewal, which is bi-  
408 annually, and to trigger an alert to SRR that the course provider has  
409 updated/validated the accuracy of their information.
- 410 b. Ability for SRR to set fees and the ability for provider to pay fees online using  
411 credit card or ACH. Upon payment of fees the provider is to receive receipt of  
412 payment and additional SRR-scripted information.
- 413 c. Process Note: once the course provider's information has been validated and/or  
414 updated within the EMS portal and the fees have been paid, SRR needs to be  
415 alerted. SRR may then direct the provider to its existing course approval portal to  
416 submit any additional documents (copy of business license, course completion  
417 certificate, etc.). Upon receipt and review of the all the documentation, SRR will  
418 set the appropriate renewal status.
- 419 d. Ability for the EMS to send event based e-mail to remind providers of pending  
420 renewal date.
- 421 e. Ability for SRR to set renewal date, and set/change approval statuses, and/or to  
422 suspend/inactivate/reactivate provider (and associated courses) at any time.
- 423

- 424       6.    **PE and CE Course Renewal Functionality**  
425       a.    Ability for approved course providers to retrieve existing approved course  
426       information to update/validate the data for annual course renewal. SRR needs to  
427       be alerted when information has been updated and/or validated.  
428       b.    Ability for SRR to set fees and for approved providers to pay the fees online using  
429       credit card or ACH.  
430       c.    Capability for SRR to assign renewal statuses and approval date.  
431       d.    Ability for the EMS to send event based e-mail to remind providers of pending  
432       renewal date.  
433       e.    Ability to for SRR system administrator to suspend approval status of a course if  
434       renewal fees and/or documents are not submitted on time.  
435       f.    Ability for SRR system administrator to remove the suspension of a course  
436       approval in the event fees and/or application documents are submitted late.  
437       g.    Ability for the system to generate a course approval template letter that pulls from  
438       the database provider information and approved course details (course title,  
439       approved hours, approved course number, approval date, renewal date).  
440       h.    Process Note: once the basic information has been validated and/or updated  
441       within the EMS portal and the fees have been paid, SRR will be notified of the  
442       action. SRR may then direct the provider to its existing course approval portal to  
443       submit any additional documents (updated course materials, instructor info, etc.).  
444       Upon receipt and review of the all the documentation, SRR will set the  
445       appropriate renewal status.  
446

447    ***Timeline for Delivery of Services in Component 3.***

448    The vendor must be prepared to begin all data migration (existing course provides, courses, and  
449    related data) by March 2013, with full implementation/NMLS validation integration no later than  
450    June 30, 2013.

451    SRR anticipates it will begin working with a vendor on either a lease or a build solution by  
452    August 2012 for a complete implementation by June 2013.

453  
454    **V.    General Proposal Requirements**

455  
456    **Format for Submission of a Proposal**

457  
458    Responses to this RFP should follow the following format using the same numbering as supplied  
459    below (sections 1 – 9). Bidders are encouraged to plainly label each section using tabs or similar  
460    markings.

461  
462    **1.    Cover page** – Please refer to the template of the Cover Page at Appendix A. The cover  
463    page includes vendor contact information and is used to list which components are included in  
464    the proposal.  
465

- 466 **2. Executive summary or Abstract** - This should include a high level overview of the  
467 vendor's proposal.  
468
- 469 **3. Management Overview** – This narrative should convince SRR that the bidder  
470 understands the objectives the contract is intended to meet, the nature of the required work and  
471 the level of effort necessary to successfully complete the contract.  
472
- 473 **4. Overview of your organization, services provided, and resources.** This section should  
474 describe the corporate organization of the firm including ownership status and, if appropriate,  
475 any controlling interests. It should also include the bidder's financial capacity and capabilities to  
476 undertake and successfully complete the contract. The bidder should submit audited financial  
477 statements including a Statement of Condition, Income Statement and Statement of Cash Flows  
478 and all applicable notes for the two (2) most recent calendar years or the bidder's two (2) most  
479 recent fiscal years. If the vendor does not yet have audited statements for the calendar year 2011  
480 (or its most recent fiscal year) then it should submit unaudited statements for that time period. If  
481 the organization is a subsidiary of a parent organization, it should submit the parent's audited  
482 financial statements and provide appropriate information about its financial and operational  
483 status.  
484
- 485 **5. Experience and Professional References** - Document experience relevant to the project.  
486 Describe and discuss your organization's ability and capacity to perform the required tasks and  
487 provide three performance references from work on similar projects. Include the following  
488 information for each reference: description of the project and name, affiliation, title, and current  
489 telephone number and email address of the principal to be contacted.  
490
- 491 **6. Statement of Work** – Describe in detail the methods, procedures, plans and resources  
492 you will use to perform and complete each task. Include a proposed project and task schedule,  
493 including the sequence of tasks and a realistic estimate of the time each task will take. Describe  
494 all deliverables. Suggestions for the modification of tasks, if any, may be included in this  
495 section.  
496
- 497 **7. Management Plan and Deliverables** - Include a plan for the coordination of the project  
498 with SRR, NMLS and potential other vendors and specific techniques for monitoring and  
499 reporting activities related to the implementation of all tasks. Indicate the support you will  
500 require from SRR, NMLS, and other potential vendors to complete project tasks. Indicate the  
501 completion date for all tasks.  
502
- 503 **8. Staffing Plan** - Present a complete listing of the professional and technical staff who will  
504 be assigned to the project including name, educational credentials, job title, work experience  
505 relative to the tasks performed and time to be allocated to this project. Indicate their additional  
506 responsibilities within your company. Include resume or vitae (not longer than one page per  
507 person) for all professional and technical staff.  
508

509 **9. Fees and Reimbursement** - In the final section of the proposal, distinct from the other  
510 parts of the proposal, include your proposed fees. Please refer to Section VI. of this document  
511 for more details regarding your presentation of prices, fees, reimbursements, etc.

512  
513 **Other Submission Requirements**

514  
515 **Confidential Information** - Anything of a confidential nature that a bidder includes in the  
516 proposal(s) or related submissions must be clearly marked as such. If respondents do include  
517 confidential information in their submissions, they may enclose it in a separate document and  
518 reference that document in the appropriate places in their proposal. All other information not  
519 clearly marked will be considered public information.

520  
521 **VI. Fees and Reimbursement**

522  
523 Depending on the solution for which a bidder submits proposals (software license solution or  
524 build option), a vendor may wish to list and describe several options for being reimbursed for the  
525 services it provides. Vendors may refer to the EMS Pricing Table which can be found at  
526 Appendix G.

527  
528 **VII. Proposal Evaluation and Selection Process**

529  
530 Proposals will be reviewed by staff members of SRR, CSBS, and consultants who may be  
531 retained by SRR. A recommendation will be made to the Board of Managers of the State  
532 Regulatory Registry LLC which will approve the final selection(s).

533  
534 Selection will be based on technical quality, qualifications and experience of the vendor and its  
535 staff, and cost effectiveness.

536  
537 The following considerations will be used in reviewing the technical quality of the proposal and  
538 the qualifications of the vendor.

- 539
- 540 • Does the proposal demonstrate the vendor clearly understands the tasks stated in the
  - 541 RFP?
  - 542 • Are the approaches and procedures sufficiently detailed so that they can be clearly
  - 543 understood?
  - 544 • Does the proposal demonstrate that the vendor has the ability and capability of designing
  - 545 and managing the procedures to accomplish the tasks being offered?
  - 546 • Is the approach (or approaches) flexible enough to accommodate unforeseen conditions
  - 547 and problems?
- 548

549 The following considerations will be used in reviewing the cost effectiveness of the proposals.

- 550
- 551 • Fees associated with licensing software
  - 552 • The fees required to develop and maintain the Education Management System portal
  - 553 • Any other fees associated with delivering products and services

- 554      • Reoccurring licensing fees, revenue share, future software development and/or  
555      maintenance

556 **Appendices**

557

558 Appendix A – Cover page template

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560 Appendix B – Notice of Intent to Bid Form

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562 Appendix C – EMS Portal Pricing Template

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564 Appendix D – Proposal Submission Requirements

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566 Appendix E – RFP Bidder Calls

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568 Appendix F – Bidder Q&As

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**Appendix A**

**State Regulatory Registry LLC (SRR)  
SAFE Mortgage Licensing Act**

**Proposal Submitted for Education Services**

**Cover Page** – This document must be the top or first page of any proposal submitted by the vendor. If the proposal is submitted in a binder or other bound format, this page can be the first internal page of the submission.

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Please mark below which component(s) of the RFP are included in this submission.

- Component 3. Education Management System
- Other \_\_\_\_\_

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**Bidder Contact Information**

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Company Name \_\_\_\_\_  
Address \_\_\_\_\_  
Telephone \_\_\_\_\_  
Email address \_\_\_\_\_  
Contact name \_\_\_\_\_  
Name and Title \_\_\_\_\_  
Date of Submission \_\_\_\_\_

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603 **Appendix B**

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605 **State Regulatory Registry LLC**  
606 **Testing and Education Services RFP**

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608 **Notice of Intent to Bid**  
609 **Testing and Education Services**

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611  
612 All interested parties who intend to bid on component 3 of the SAFE Testing and Education RFP  
613 re-released on May 18, 2012, may use this form to notify SRR of their intent to bid. Interested  
614 parties may also notify SRR of their intent to bid using their own format (letter, email, etc) as  
615 long as the following information is provided. Potential bidders should submit their notices on  
616 or before Tuesday, May 29, 2012.

617  
618 Notices sent may be sent electronically to Richard Madison, Senior Director, Mortgage  
619 Education Programs, [rmadison@csbs.org](mailto:rmadison@csbs.org), or via fax to 202-296-1928, or via mail to: Conference  
620 of State Bank Supervisors, Attn: Richard Madison, 1129 20<sup>th</sup> St. NW, Washington, DC 20036.

621  
622 Please indicate the component or components for which you intend to submit a bid.

623  
624  Component 3. Education Management System

625  
626  
627 I understand by submitting this intent to bid that the firm named below is not bound to submit a  
628 bid and it may at its option not bid.

629  
630 Company Name \_\_\_\_\_

631  
632 Officer Name and Title \_\_\_\_\_

633  
634 Signature \_\_\_\_\_

635  
636 Date \_\_\_\_\_

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**Appendix C**

**State Regulatory Registry LLC  
Testing and Education Services RFP**

**Education Management System Pricing**

SRR will consider one or more pricing options for Education Management Services (EMS) in Component 3 to include software licensing fee and/or configuration management fee, and fees related to data import, hosting, and/or maintenance, **OR** a transaction model based upon system activity (for example: course provider submittals, course submittals, student credit banking, etc.), **OR** a combination thereof. In the Comments Column, please add any relevant information that applies to pricing. For example, a minimum charge or a maximum charge, other factors/assumptions which may impact the pricing proposal. Vendors who do not wish to use the tables below should present their pricing in a format which includes comparable information and descriptions.

**Software Licensing and/or Configuration and/or Annual Maintenance Fee Table:**

EMS	Price Year 1 (2013)	Price Year 2 (2014)	Price Year 3 (2015)	Price Year 4 (2016)	Price Year 5 (2017)	Comments
Licensing						
Initial Configuration						
Annual Maintenance						
Other						

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**Transaction Fee Table**

Vendors who are presenting pricing based on transactions are requested to use this table or a comparable one. The Comment area should be used to provide clarification or additional details about the pricing proposed such as volume discounts, etc.

Transaction Type	Price Year 1 (2013)	Price Year 2 (2014)	Price Year 3 (2015)	Price Year 4 (2016)	Price Year 5 (2017)	Comments
[Insert name of transaction type; for						

example, Course Provider Submittals]						
Transaction Type	Price Year 1 (2013)	Price Year 2 (2014)	Price Year 3 (2015)	Price Year 4 (2016)	Price Year 5 (2017)	Comments
[Insert name of transaction type; for example, Course Submittals]						

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**Build Fee Template**

Vendors who are presenting pricing based on a build solution are requested to use this table or a comparable one. The Comment area should be used to provide clarification or additional details about the pricing proposed such as volume discounts, etc.

<b>Build Fees</b>	Price Year 1 (2012)	Price Year 2 (2013)	Price Year 3 (2014 and beyond if required)	Comments
[Insert name of costs for example, requirements definition, project management, design, testing, maintenance, etc]				

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675

<b>Maintenance Fees</b>	Price Year 1 (2013)	Price Year 2 (2014)	Price Year 3 (2015)	Price Year 4 (2016)	Price Year 5 (2017)	Comments
[Insert name of fees]						

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677

678 **Appendix D**

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680 **State Regulatory Registry LLC (SRR)**  
681 **Testing and Education Services, Request for Proposal**

682  
683 **Proposal Submission Requirements**

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686 **Proposal submission requirements:**

687  
688 The bidder must submit two (2) printed copies of each full and complete proposal, in three-ring  
689 binders. The bidder must also provide an electronic copy of the proposal in both **.pdf** and **.doc**  
690 file formats, to be submitted via the Testing & Education RFP Portal of Basecamp, a secure  
691 online document and project management application.

692  
693 SRR must receive all submissions at the address below **no later than 5:00 pm Eastern Time**  
694 **(ET), Friday, June 22, 2012.** SRR reserves the right not to accept proposals that do not arrive  
695 by this date and time. Vendors may submit their proposals any time prior to the stated deadline.

696  
697 SRR shall have the right to accept or reject any proposal without further discussion or  
698 justification.

699  
700 SRR shall have no responsibility for the costs any vendor incurs to develop or deliver its  
701 proposal.

702  
703 **Proposals shall be submitted to:**

704  
705 SRR  
706 Attention: Richard Madison  
707 1129 20<sup>th</sup> Street NW  
708 9<sup>th</sup> Floor  
709 Washington DC 20036

710  
711 **Testing & Education RFP Portal of Basecamp**

712  
713 SRR is employing Basecamp, a secure online document and project management application to  
714 manage the receipt of bid material and correspondence with bidders. All vendors will submit  
715 electronic copies (in both .pdf and .doc file formats) of their proposals to Basecamp. Proposals will  
716 only be visible to SRR and to the company that submitted the proposal. Vendors will not have access  
717 to any other vendor's proposals.

718  
719 All vendors must provide to Alana Chamoun ([achamoun@csbs.org](mailto:achamoun@csbs.org)) a list of all individuals  
720 (including full name and email address) who will need access to the T&E RFP Portal. Each  
721 individual will be sent login and password instructions, as well as a link to the Basecamp website

722 via email. Any questions about the RFP submission process can be directed to Alana Chamoun  
723 at 202-728-5755.  
724

**Appendix E**

**State Regulatory Registry LLC  
Testing and Education Services RFP**

**RFP Bidder Calls**

**Summary** – SRR invites potential bidders to schedule a one-hour, one-on-one call with SRR staff for the purpose of giving potential bidders an opportunity to discuss the RFP and ask questions. Several time slots on Wednesday and Thursday, May 23<sup>rd</sup> and 24<sup>th</sup> are being reserved for these calls. A designated representative from the vendor should contact Richard Madison, [rmadison@csbs.org](mailto:rmadison@csbs.org) (202-728-5737) to schedule a call. Following these calls, SRR intends to publish on May 25<sup>th</sup> the relevant Q&As.

**Additional Inquiries** – SRR recognizes that vendors may have follow-up or additional inquiries to help with the preparation of their proposals. Here is guidance regarding that process.

Vendors who have follow-up questions, new questions, or other inquiries following the release of these initial Questions and Answers, should send them via email to Richard Madison, [rmadison@csbs.org](mailto:rmadison@csbs.org). SRR will make every effort to respond to all questions as soon as possible (generally within 48 hours during the business week). To ensure efficient management of any question(s), please designate one person in your organization who will be responsible for submitting inquiries and who will receive responses.

On or before June 15, SRR will update the Q&A Appendix to reflect any new information. SRR will also send notices to vendors and post the revised RFP to the NMLS Resource Center.

After the close of business on Friday, June 15, the “Additional Inquiry” period will be closed and no additional material inquiries will be considered through the proposal deadline of Friday, June 22<sup>nd</sup>.

If vendors would like to ask follow-up questions about any of the items in the RFP or this Q&A Appendix, they should reference the posting date and the question number if applicable.

For reference purposes, all Q&As which had been published for component 3 after the release of the initial RFP are listed again in Appendix F.

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**Appendix F**

**State Regulatory Registry LLC  
Testing and Education Services RFP**

**Bidder Q&As**

Question Number	RFP Section	Question and Answer
1	Component 3	Q. What is the estimated annual number of MLO candidates who are required to take Pre-licensure education? A. <i>SRR does not provide that estimate.</i>
2	Component 3	Q. What is the estimated annual number of MLO candidates who are required to take continuing education? A. <i>Approximately 100K. Most state licensed MLOs who intend to renew their licenses for 2013 will be required to complete at least 8 hours of CE in 2012. Applicants who complete their PE in 2012 will be required to complete their initial CE in 2013.</i>
3	Component 3	Q. What are the current prices for course provider approval and renewal; course approval and renewal and credit banking of students' hours? A. <i>Bidders are requested to visit the NMLS Resource Center and specifically the course provider page which includes a fee schedule for all testing and education services which MLOs or course providers must pay.</i>
4	Component 3	Q. Can a single course apply to more than one PE/CE requirement, where a requirement is a specific course category such as ethics, or fair housing? If so, is the amount of credit hours constant for each requirement? Or can the credit hours vary per requirement? A. <i>Bidders are encouraged to review the reference listed in the RFP which details various course categories and how credits are applied to satisfy licensing requirements.</i>
5	Component 3	Q. Are courses renewed annually? Are there any exceptions? If yes, please describe. A. <i>Courses are renewed on an annual basis. The renewal period is based on the anniversary month of initial approval. There are no exceptions.</i>
6	Component 3	Q. Are providers renewed every two years? Are there any exceptions? If yes, please describe. A. <i>Providers must renew on a bi annual basis. Again, the renewal period is based the anniversary month of initial approval. There are no exceptions.</i>

7	Component 3	<p>Q. Is the current course categorization system (i.e. federal, ethics, non-traditional, comprehensive, core, etc., etc.) likely to be revised?  <i>A. No. The system is effective and SRR expects to retain it.</i></p>
8	Component 3	<p>Q. Do any states require individuals to meet unique state requirements that are different than the federal/national requirements for PE or CE? Approximately how many states will have state-specific requirements? Are there state-specific courses that only apply to a specific state's requirements, and, hence, do not apply to the Federal standard? Are there cases where these unique state requirements are more stringent or require more CE or PE hours than the federal/national requirement? Please describe the state requirements for CE and PE for each state that requires state level requirements. How are the unique requirements of each state to be maintained in the EMS system? For an individual MLO, what conditions determine his or her "state" for purposes of licensure?  <i>A. Vendors are encouraged to review the reference listed in the RFP which details various course categories and how credits are applied to satisfy licensing requirements. The State-Specific Education Chart also referenced in the RFP explains every agency's education requirements (both PE and CE). A link to both of these documents is available in the RFP. Requirements for state-specific CE are determined by current license status; the "mechanics" to determine the setting of a requirement for state-specific PE will have to be determined.</i></p>
9	Component 3	<p>Q. How are course and provider applications and renewals reviewed? Do you need to route applications and renewals to third parties? Please describe the workflow.  <i>A. Applications are submitted to the NMLS education team via the EMS. The education team uses the Basecamp portal to collect the required documents. Once the required documents have been uploaded, they are routed to a team of geographically dispersed review team of SMEs. The review team evaluates the application and submits its recommendation to SRR for final approval or denial.</i></p>
10	Component 3	<p>Q. Is the new vendor expected to perform course audits as part of the required services?  <i>A. No. SRR currently has in place an operational audit capability which employs internal SRR staff and external resources.</i></p>
11	Component 3	<p>Q. Will SRR entertain proposals for course auditing services?  <i>A. Vendors may include in their proposals their capabilities in this area but SRR is not actively seeking solutions for this particular requirement.</i></p>

12	Component 3	<p>Q. Can SRR provide more detail about the file structure of the data which would be transferred from the current vendor's application?  <i>A. SRR will make more information to prospective vendors later in the evaluation and selection process.</i></p>
14	Component 3	<p>Q. Please define and describe the ability for Administrators to change renewal dates. <i>A. The RFP does not mention the ability to "change" renewal dates, instead it says "set renewal dates." The intent of the requirement is for the system to automatically assign a renewal date so SRR does not have to manage this manually.</i></p>
15	Component 3	<p>Q. Please define or describe the ACH payment method mentioned throughout the RFP. <i>A. Currently course providers are limited to credit card for all payments. SRR is seeking solutions which will give course providers the option to pay for fees via ACH payments which are linked to providers' checking accounts.</i></p>
16	Component 3	<p>Q. What accounting functionality is required in the EMS regarding the collection of fees? <i>A. In addition to processing the fees from course providers and MLOs described in the RFP, the vendor's system must maintain sufficient recordkeeping in order to verify and audit all SRR related financial transactions. The system must include fundamental reporting such as total transactions, type of transactions, revenue collected, etc., etc. The vendor's system will not have any direct interface with MLOs or their companies. The vendor will be expected to remit funds on a regular basis to SRR. Bidders should assume that credit card fees or other payment services fees will be allocated proportionately between the vendor and SRR, if the vendor retains a portion of the fees.</i></p>
17	Component 3	<p>Q. What role in the course approval process will the vendor's staff be responsible for? <i>A. The vendor's staff will have no active role in the course approval process other than implementing and operating a system through which courses are submitted for approval and fees are collected. SRR staff and external technical and subject matter expert resources manage all phases of the course approval process utilizing the vendor's system and other related systems.</i></p>
18	Component 3	<p>Q. Will state (administrators) be allowed or required to review and approve courses (for example, for their state level requirements)? <i>A. No, this function rest solely with SRR.</i></p>

19	Component 3	<p>Q. Are time zones relevant for course offerings? For example, do course offerings need to be scheduled displaying the local time zone for the course? Or using a GMT-based time zone? Or can all offerings be scheduled in a common time zone (i.e., ET), and require users to adjust and convert to their local time zone? A. <i>The requirement is to generate a catalog that displays course offerings nation-wide, thus time zones are relevant to course offerings. It's SRR's objective for the catalog to be user-friendly and not to force users to make conversions in order to determine what time they need to be present in a course.</i></p>
20	Component 3	<p>Q. Are time zones relevant for course completions? Please describe. When is the cut-off? For example, at midnight based on where the person lives? Or his or her Computer IP Address? Or some other factor or factors? A. <i>Course completion time is determined by the local time based on where the course is delivered.</i></p>
21	Component 3	<p>Q. What information is required to be included in the course catalog for each course (Id, Title, description, category, hours, etc)? A. <i>Course title, course number, PE/CE designation, course category, course format, number of hours, date, time, zip code, and course provider name.</i></p>
22	Component 3	<p>Q. Where will the course catalog be published? For example, in the EMS? Or will it need to be exported to another system that will ultimately publish it? A. <i>SRR will consider various publishing solutions, however, at a minimum the catalog must be accessible via the NMLS Resource Center where it can be easily accessed by applicants and licensees.</i></p>
23	Component 3	<p>Q. What is the average size of documents uploaded into the EMS for provider/course review? What is the requirement of the length of time these documents need to be retained in the system and when can they be archived? Will these files be uploaded and tracked in an external system or will the external system need to be integrated into the EMS, or is it desired that the EMS have the functionality of document upload and management? A. <i>Basecamp allows files up to 100MB to be uploaded; there is not a limit to the number of files which can be submitted by a provider. Providers generally submit files in MS Word, PPT, Excel, and PDF formats. SRR currently retains all files electronically going back three years (since it began accepting courses for approval); files are routinely archived and then retrieved as necessary to perform an audit and/or to support the renewal process. SRR currently does not have a time frame in which it will no longer retain files. SRR is currently satisfied with the current Basecamp solution, however, we are open to vendor proposals for how to manage the uploading/downloading, routing, accessing, and archiving of course documents.</i></p>

24	Component 3	<p>Q. Where is the information regarding the course reviewers stored (in the EMS or a third party system)? Are reviewers assigned to provider applications also or only to course submissions? How are the reviewers assigned to each submission (random, round robin, etc.)? A. <i>Information concerning the course review process is currently retained in Basecamp. Reviews are assigned based upon skills and availability and assigned to work independently or as part of a team. Provider applications/approvals are all processed by internal SRR staff. Course reviewers provide feedback on courses - final approval for both providers and courses remains solely with SRR. It should also be noted that SRR treats course audits similar to course approvals so specific projects are also set-up within Basecamp to assign audit team members and support the course auditing processes.</i></p>
25	Component 3	<p>Q. Is the course review done on an item-by-item basis or is there one determination for the entire course? Is there a concept of a primary reviewer who makes a yes/no determination for approval? A. <i>Reviewer comments are for the entire courses. There is no concept of a primary reviewer; final decisions regarding the status of any course lie solely with SRR.</i></p>
26	Component 3	<p>Q. Would the reviewers logged into the portal see only the courses assigned to them or could they see the progress/communication history of all courses in review? A. <i>Reviewers see only those courses to which they are assigned.</i></p>
27	Component 3	<p>Q. What happens if course providers are not approved? Are they allowed to reapply again or is there a time-out period? A. <i>If a course provider is not approved, it is informed of the reason and generally allowed to address any deficiency(ies). Generally if an organization is denied, there is nothing preventing it from applying again in the future.</i></p>
28	Component 3	<p>Q. Is the total fee (price) for a course submission a sum of a flat fee per course, plus a fee per credit hour? A. <i>The fee for a course submission is currently \$300 plus \$20 per credit hour.</i></p>
29	Component 3	<p>Q. Will there be any other complex fee (pricing) models for course submissions? If yes, please describe. A. <i>SRR would like the option of a complex fee pricing model in the future.</i></p>
30	Component 3	<p>Q. How are the late fees for course submissions handled in the system? Do they automatically apply after a certain deadlines or does staff have the ability to apply them? A. <i>SRR currently does not have a policy nor a process to implement late fees. However, SRR is would like to see functionality to support this.</i></p>

31	Component 3	<p>Q. Will there be any sequence of the course approval numbers? If a course provider applies for renewal, will the sequence number be changed or would its initial number remain the same? <i>A. Numbers are assigned to providers and courses on a sequential basis. The same number stays with a provider or course for the entire life of that approval. A number is never used twice. SRR desires to retain the existing numbering system and to transition all existing numbers to the new EMS.</i></p>
32	Component 3	<p>Q. If a course is made inactive, when are the providers unable to upload rosters for those courses? What if a provider had offered a course when it was active but was unable to upload the roster before it was made inactive? <i>A. If a course is made inactive, then the provider cannot credit bank against that course offering. If a course is not renewed, providers are given a 30-day window to complete all credit banking. SRR sometimes has to reactivate a course to enable a provider to perform late credit banking which is why the requirement is in the RFP.</i></p>
33	Component 3	<p>Q. Please provide some examples of the types of emails that would be sent by the system? Course approvals/denials? Reminders? <i>A. The current system does not send e-mail; SRR currently has a number of word templates it uses within Basecamp as well as a whiteboard feature to maintain two-way communication with providers. SRR envisions the EMS to be able to send customizable notices informing providers of approvals status, course status, renewal reminders, and auditing notices.</i></p>
34	Component 3	<p>Q. Please clarify Component 3, Course Provider Renewal, Sec f. Is this just the ability to manually change the status of a provider to inactive for not renewing? <i>A. It's the ability for SRR to manually change the status of any provider and/or courses for any reason to include not renewing, submitting documentation, enforcement actions, etc.</i></p>
35	Component 3	<p>Q. How much different is the course renewal process from the initial course approval process? <i>A. Functionally the two processes are very similar and have the same steps, but the renewal process tends to be more streamlined and focuses on ensuring that content is accurate.</i></p>

36	Component 3	<p>Q. Please provide an example of "capability to manage work flow processes." Will the work flow processes be the same for each course or could it change with course type? A. <i>Work flow processes essentially refers to the process SRR follows when evaluating a course. This process entails receiving an application, setting-up a project, the provider uploading documents, assigning evaluators to the project, collecting feedback, sharing that feedback, the provider addressing any issues, and then approving or denying the course application. Complete details for the entire process may be found in the User Guides available in the course provider section of the NMLS Resource Center.</i></p>
37	Component 3	<p>Q. Does the RFP accurately describe the various exceptions in terms of credit banking? A. <i>Yes.</i></p>
38	Component 3	<p>Q. What is the estimated volume of MLOs who are likely to call the vendor seeking assistance? A. <i>None. MLOs do not interface with the vendor's EMS. Course providers are the only stakeholders (outside of SRR) who use the EMS. They may make an occasional call to the vendor, but they usually call the SRR staff for assistance.</i></p>
39	Component 3	<p>Q. What kind of validation would need to be performed for the data upload as part of course completion upload? A. <i>Validation includes NMLS ID and MLO name match; course number and course offering match (based upon course provider - meaning provider X cannot credit bank on behalf of provider Y or against a course or course offering that does not exist). Additionally, to prevent and deter fraud, credit banking may not be done for a course offering in the future, nor can a provider set-up a course offering in the past (this is an SSR-only function).</i></p>
40	Component 3	<p>Q. Can it be reasonably expected that the roster files will be provided in an error-free format or would the vendor need to build extensive error-checking for formatting errors? A. <i>SRR does not expect the EMS to correct file formatting (course providers are very good at working with a template). However, the EMS must do a validation check to ensure there is a valid NMLS ID number and that NMLS ID number and names match. The EMS should process any valid match and then reject any that are invalid. The EMS needs to inform the course provider of any invalid names/IDs so the provider can take appropriate action.</i></p>
41	Component 3	<p>Q. Do regulators need to have the ability to bank credits on behalf of a provider, or as an exception? A. <i>No, only SRR.</i></p>

42	Component 3	Q. Can an individual MLO be licensed in more than one State? A. <i>Yes</i>
43	Component 3	Q. Which state requirements take precedence? Or must MLOs meet the requirements for each state in which they are licensed? A. <i>States either have a requirement for state-specific content and/or additional hours of electives. State-specific content is tracked via the two-letter state code in the course title; hours are tracked by adding-up the federal requirements plus elective hours. To achieve compliance, an MLO must satisfy one or both of the conditions as required by a state agency.</i>
44	Component 3	Q. Will an MLO have portal access to the EMS? Would they be able to login and review all of the credit hours that have been reported on their behalf? If so, then is there a requirement for a single-sign on with another system (like NMLS) or would the EMS have separate login credentials? A. <i>An MLO will not have portal access to the EMS, only SRR and course providers will have portal access for provider and course approvals, renewals, course scheduling and reporting of course completions. SRR, state regulators, MLOs, and sponsoring companies will access course history/compliance information only using the interface provided through NMLS. Authentication will be provided through NMLS.</i>
45	Component 3	Q. Will MLOs, regulators and company administrators need to have access to the vendor's system? A. <i>No. All those users access education information in NMLS. Only SRR staff and Course Providers will be accessing the vendor's EMS.</i>
46	Component 3	Q. Is there an EMS currently in use? If so, what platform is that system? What format can we expect the data to be exported from? A. <i>There is an EMS currently in use. Vendors are requested to visit the CSBS web site and view the Press Release Archives, January 23, 2009, which describes the awarding of the current testing and education services contract and the parties involved. More information about the data format transfer will be provided to bidders later in the evaluation and selection process.</i>
47	Component 3	Q. Please provide a brief overview of how Basecamp is integrated with the current EMS. Please provide some details on the current steps involved in provider/course approvals. A. <i>Basecamp is not integrated into the current EMS. Based upon the applications which are submitted through the current EMS, SRR establishes specific projects within Basecamp. Complete work-flows and narrative of all processes may be viewed by going through the various User Guides which are available in the course provider section of the NMLS Resource Center.</i>

48	Component 3	Q. In what format would the existing course provider/approved courses/existing education history data be provided? A. <i>SRR will coordinate the transfer of data from the current EMS to the new vendor's EMS. SRR will provide additional details about the file format later in the evaluation and selection process.</i>
49	Component 3	Q. Are there any requirements/restrictions on the kind of technology/platform used to build the system? A. <i>At this time SRR does not have any restrictions on the type of technology that may be employed to meet the requirements as detailed in the RFP.</i>
50	Component 3	Q. Can the EMS be provided by our company in a hosted environment or does SRR require it to be self-hosted? A. <i>SRR anticipates that the EMS will be hosted by the vendor; SRR does not envision hosting the EMS. The vendor should be prepared to provide a copy of its Service Level Agreement as part of its response to the RFP.</i>
51	Component 3	Q. In general, what is the nature of the current vendor's contractual relationship with SRR? A. <i>Vendors are requested to visit the CSBS web site and view the Press Release Archives, January 23, 2009, which describes the awarding of the current testing and education services contract and the parties involved.</i>
52	Component 3	Q. Is SRR currently party to any legal actions regarding its testing program? A. <i>No.</i>
53	Component 3	Q. If a current NMLS approved Course Provider wishes to make a bid on one or more RFP components must it cease offering NMLS courses? A. <i>Yes. If a current NMLS Approved course provider submits a bid it would be considered a conflict of interest for that organization to remain a course provider and it would be required to relinquish its course provider status and cease delivering all courses.</i>
55	Component 3	Q. Does SRR need to own the EMS application which is developed? A. <i>No. The vendor should describe in the RFP the rights which SRR will and will not have in the vendor's system, software, etc. SRR is also open to a build-to-own solution.</i>
68	Component 3	Q. Does pricing in the bid need to be segregated from the technical response? A. <i>No, it can be included along with the technical responses in the proposal.</i>

<b>New Questions from May 23-24 Calls with Vendors</b>		
69	Component 3	Q. Regarding the EMS referenced in Component 3, does SRR wish to "license and customize" a pre-existing software application or does it prefer a transaction pricing model? <i>A. Although SRR currently employs a transaction pricing model, it will consider different pricing proposals. Vendors should refer to Appendix G which provides guidance about EMS pricing.</i>
70	Component 3	Q. The chart on page 8 of the RFP mentions a field called 'Organizational Changes' which is a yes/no box. What is the purpose of this field? Does this field have any functionality tied to it? It is in the section indicating a Provider can add this information. Should this be in the administrative section instead? <i>A. The intent of this checkbox is to inform SRR that an organizational change has taken place with the course provider. Such organizational change may be change of ownership or leadership, merger, acquisition, etc. The intent of the checkbox is to serve as a "heads-up" that some change has occurred which SRR needs to ensure is explained and documented. This checkbox can be in the administrative section.</i>
71	Component 3	Q. The RFP mentions an approval letter. Is an email acceptable as a communications method for this letter? <i>A. E-mail is an acceptable communication method.</i>
72	Component 3	Q. Line 336 mentions the search functions of the course catalog. If the catalog is hosted on NMLS, searching on the catalog will be in NMLS. If that is the case, then the vendor only needs to supply the data, correct? <i>A. If the catalog were to be hosted like it is today, that would be correct: the EMS would only need to feed the data for the catalog as described in the RFP.</i>
72	Component 3	Q. The RFP mentions the ability for SRR to correct, remove, and/or apply course completions. Since the course completions are stored in NMLS, these corrections would have to be made in NMLS, correct? <i>A. This is correct and the statement has been removed from the updated version of the RFP.</i>

73	Component 3	<p>Q. Are you interested in having a service that just allows providers to manually enter/upload the CE information that will be sent to NMLS in real-time using Web Services. A. Similar to how you have contracted with a service just for compliance tracking? B. Similar to how you use Base camp as a separate system for project management? A. <i>As described in the RFP, the EMS will serve as a “channel” by which course providers will report course completions (both PE and CE) against course offerings that had been established [in the EMS]. The reporting of course completions (credit banking), along with submitting for approval, submitting courses for approval, and setting-up of course offerings, are reoccurring activities that each providers will complete using the EMS. Another way to view this is anything that requires the payment of fees, will be conducted using the EMS; anything dealing with MLO compliance tracking will be handled through NMLS.</i></p>
74	Component 3	<p>Q. What is the requirement of tracking individual profiles in the system? The RFP does not mention it, but the existing system requires individuals to associate their profiles with the providers using a PIN Code. A. <i>The functionality of the existing system is unique to that system. SRR does not envision nor is there a requirement for the future EMS to replicate the need for a user to set-up a profile and re-create a system login after the initial login credentials have been established.</i></p>
75	Component 3	<p>Q. Do you require a mail-merge paper letter or is this a customization of an email. A. <i>An email for communication is sufficient and no mail-merge functionality is required.</i></p>
76	Component 3	<p>Q. Do the offerings undergo any approval process? Who controls the publishing of the offering? A. <i>Course providers are responsible for setting-up their own course offerings. A course offering must be set-up anytime a course is intended to be offered (except for online self-study courses). Without a course offering, a provider cannot report completions. SRR does not approve course offerings; however, it does monitor them to ensure courses are being offered in accordance with established policies. The course offerings also feed the course catalog which serves as a primary channel for providers to market their courses. In the event a provider offers a course and has forgotten to set-up the offering, they must contact SRR and SRR will set-up the offering on the provider’s behalf so that credit banking can be performed.</i></p>

77	Component 3	<p>Q. When can a provider change a course offering in the portal? Under what conditions? A. <i>Using the current portal, course providers cannot make any changes to a course offering nor can they delete it once it has been set-up. However, this does not need to remain the case going forward and SRR is supportive of functionality that would allow course providers to make changes to and/or delete their own course offerings. Course providers would only be able to modify future course offerings; past course offerings could not be modified.</i></p>
78	Component 3	<p>Q. What about importing existing provider and approved course / offering information. There is no mention of this import in the revised RFP. How can we create a course catalog with this? Also, how can we allow credit banking if we don't have previous offering data? A. <i>As stated in the RFP, there is a requirement to migrate existing course provider and course information from the existing system to the new EMS. However, with respect to course offerings, SRR envisions establishing a "cutover date" in which providers will discontinue setting-up course offerings and will finish credit banking in the old system and on a TBD date (or date-range) will begin setting-up new offerings and credit banking in the new system. SRR does not envision migrating course offerings from the old system to the new.</i></p>
79	Component 3	<p>Q. What can be the maximum limit on the number of attendee records in a course completion submission? It will affect the web service validation calls and near real-time reporting requirements. A. <i>In the current system, a course provider can manually input 30 NMLD ID numbers; 100 MLO's can be processed using the "upload" functionality. While this is open to discussion, SRR envisions that the new EMS should be able to process an equivalent number.</i></p>
80	Component 3	<p>Q. How do we know that a MLO is approved as an instructor? Who calculates the CE hours for instructors? Does the system create these records for all instructors, even if the provider does not identify them as such? A. <i>Course providers indicate who instructors are either by entering the instructor's ID number in the input box on the credit banking screen of the credit banking module or by completing a field in the csv file as part of the upload process. Once the information is received by NMLS, the additional hours will be calculated and applied to the course completion record.</i></p>

81	Component 3	<p>Q. How do we determine if a course is a late CE course? If it is a late CE course, wouldn't the date of the offering be in the year that it is offered? Why can we not just say that the CE credit will occur for the year of the start date of the course offering? A. <i>Late CE courses are specifically approved by SRR, titled as such, and are intended to be completed as make-up courses for a previous year's CE requirement. The SAFE Act contains specific language that requires CE credit to be applied in the same in year in which it is completed. The course completion date is what determines CE compliance which is why the course offering start date cannot be used.</i></p>
82	Component 3	<p>Q. Describe more detail on what has to occur for Late CE. The current write-up is unclear. A. <i>The language in the RFP has been updated to address this.</i></p>
83	Component 3	<p>Q. What about importing existing credit bank information, if we are to do all the above checks? There is no mention of this import in the revised RFP. A. <i>All existing course completion information will be migrated to NMLS in 2013. No existing credit banking information will be migrated to the new EMS. However, as indicated in the RFP, and this is a new requirement, the EMS will be required to save course completion roster files for 90 days; after 90 days the data may be deleted. The intent is for the EMS to maintain 90 days of data in the event there is communication failure between the EMS and NMLS.</i></p>
84	Component 3	<p>Q. Can we get a comprehensive list of validations that the new credit banking service may have to perform against the old credit bank data? A. <i>SRR does not currently envision a requirement for this. NMLS will be performing data validation as part of migration of course completion data from the current system to the new system in 2013.</i></p>
85	Component 3	<p>Q. Please elaborate how the following process will work? Specifically, if the NMLS staff makes a change in the EMS system, does the system have to automatically send that to the NMLS or will staff make manual changes in both systems? For e.g.: If they delete a record, will NMLS be providing a "delete" notification service? A. <i>This requirement has been removed from the updated RFP. Any change to a course completion record will be performed on the NMLS side.</i></p>

86	Component 3	Q. Can you elaborate what Administrative functions are needed for Credit Banking. The RFP lists these functions as a copy of those for Course Offerings A. <i>This requirement has been removed from the updated RFP. Any change to a course completion record will be performed on the NMLS side.</i>
87	Component 3	Q. In the Credit Banking, do we need to allow the option for a multi-offering reporting? i.e. can a provider upload a file which has information about multiple course offerings in one file? And will the provider then be entering an Offering ID in the roster file? The other model is to have one file per offering. A. <i>SRR does not intend to allow for the option of multi-offering reporting.</i>

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