



Canada
Revenue

Agence du revenu du
Canada

REQUEST FOR INFORMATION (RFI)

**To The Consumer And Commercial Credit Reporting
Industry**

No. 1000346995

Closing Date and Time: May 06, 2019 2:00 pm (EDT)

1. DISCLAIMER

Responding to this Request for Information (RFI) is not a prerequisite to receiving or being eligible to bid on any Request for Proposal (RFP). Any RFP will be advertised on the Government Electronic Tendering Service (GETS) commonly referred to as Buy and Sell (<https://buyandsell.gc.ca/>).

This RFI is not to be construed as a solicitation for tenders or proposals. No contract or other form of commitment will be entered into based on responses to this RFI. This RFI is not considered as authorization by the Canada Revenue Agency (CRA) to undertake any work that would result in costs to CRA.

Nothing in this RFI shall be construed as a commitment from CRA to issue an RFP for this commodity. CRA may use non-proprietary information provided in its review and/or in the preparation of any formal RFP. All responses will be held by CRA on a confidential basis (subject to applicable federal legislation) and remain the property of CRA once they have been received. CRA may reproduce or photocopy or transcribe the response and any non-proprietary supporting documentation for the purpose of its review and/or inclusion in any resulting RFP document.

CRA reserves the right to change, at any time, any or all parts of the requirements, as it deems necessary. CRA also reserves the right to revise its procurement approach, as it considers appropriate, either based upon information submitted in response to this RFI or for any other reason it deems appropriate.

Responses to this RFI will not be used to pre-qualify or otherwise restrict participation in any future procurement process (e.g. an RFP). Responses will not be formally evaluated. CRA will not reimburse any expenditure incurred in preparing responses and participating in the presentation sessions related to this RFI.

2. RFI FORMAT

The RFI contains general questions about the credit reporting industry, and what the CRA should be targeting. Respondents should note that this list of questions is not exhaustive, and respondents are invited to provide any additional information that might prove useful and/or beneficial to the CRA.

3. RESPONSES

The supplier is requested to provide a contact name, email address and telephone number when submitting their response. Respondents are requested to submit responses by email to Samuel Snow at samuel.snow@cra.gc.ca by **May 06, 2019**, 2 pm, Eastern Daylight Time (EDT). It is recommended that all electronic submissions contain a read receipt option to confirm that the email was received; otherwise respondents should contact the contracting authority at (613) 946-7968 to confirm.

While electronic submissions are preferred, respondents may also submit a hard copy of their response to the following address:

Canada Revenue Agency
Bid Receiving Unit
Ottawa Technology Centre
Receiving Dock

875 Heron Road, Room D-95
Ottawa, ON K1A 1A2
Telephone No: (613) 941-1618

The Bid Receiving Unit of CRA is open Monday to Friday inclusive, between the hours of 0730 and 1530, excluding those days that the federal government observes as a holiday.

4. ENQUIRIES

All enquiries regarding this RFI must be submitted via email to samuel.snow@cra.gc.ca

5. BACKGROUND

The Canada Revenue Agency (CRA) presently has online access to consumer and commercial (i.e., corporations, registered businesses) credit reports through a credit-reporting service provider that has both national and international databases. It is estimated that 280,000 to 320,000 searches are conducted per year. Current statistics indicate that approximately 95% of the searches conducted are for consumer credit reports and the remaining 5% for commercial credit reports.

The service equips staff with the required information to administer tax and government programs, and to enforce the various Acts in order to protect Canada's revenue base.

The purpose of this RFI is to gather information from the industry in order to inform CRA's future business requirements and also, to determine potential suppliers and their ability to meet the needs of the CRA with respect to the provision/supply of consumer and commercial credit reports.

6. QUESTIONS TO SUPPLIERS

1. Are there suppliers capable of providing online access to consumer and commercial credit reports through an online, internet-based system? If yes, please proceed to answer the remaining questions.
2. Does the supplier have databases for national and international consumer and commercial credit reports?
3. Do the databases contain at least 10 million consumer credit reports and at least 500,000 commercial credit reports?
4. Does the supplier have the ability to manage at least 266,000 consumer credit report and 14,000 commercial credit report search requests annually?
5. To determine the quality of a database, a search-to-match ratio is calculated. Expressed as a percentage, the ratio is the number of searches that return with results (matches) compared to the total number of search requests submitted. Is the search-to-match ratio at least 70%?
6. What is the system response time? In other words, when a search request is submitted online, how long does the user need to wait to receive results? (e.g., one minute, one hour)
7. Can the reports be customized to display only certain elements of information?

8. If an online, internet-based system needs to be built or modified to meet the needs of the CRA, is the supplier willing to do so at its own expense?
9. Can the supplier provide at least the following elements in the consumer and commercial credit reports? If not, identify which ones cannot be provided and explain why.
- Consumer credit reports:
 - Taxpayer's name, address, telephone numbers, date of birth, and Social Insurance Number
 - Name of current and previous employers
 - Mortgage lender's name, address, and/or telephone number
 - Financial institution's name, address, and/or telephone number
 - Commercial credit reports:
 - Business's legal and/or operating (trade) name, address, and telephone numbers
 - Name of owners and/or officers
 - Mortgage lender's name, address, and/or telephone number
 - Financial institution's name, address, and/or telephone number
10. Can the supplier provide examples of consumer and commercial credit reports? If yes, please provide one example for each of the following:
- national consumer credit report;
 - international consumer credit report;
 - national commercial credit report; and
 - international commercial credit report.

Suppliers should submit samples of credit reports at the same time answers to all other questions are submitted.