



Request for Proposals

Peninsula Clean Energy (“PCE”), a California Joint Powers Authority, is seeking proposals from interested vendors for financial services for residential electrification and solar plus storage systems.

Responses are due Thursday, October 16, 2025, at 5:00 PM Pacific Time.

[This RFP was updated September 19th. All updates are shown with revision marks.](#)

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1 RFP OVERVIEW

Peninsula Clean Energy Authority issues this Request for Proposals (RFP) to seek offers from qualified providers for a Financial Services Partner.

This RFP-

- Provides general background on Peninsula Clean Energy
- Describes the service sought by Peninsula Clean Energy (scope of work)
- Provides an opportunity for Proposers to describe their qualifications and experience and explain how they can contribute to services requested.

1.1 Background

Peninsula Clean Energy (PCE) operates a number of services to help our customers deploy electric home appliances, electric vehicle chargers, and behind-the-meter solar + battery storage. The services we offer span multiple program models, such as providing rebates for home appliances, organizing turnkey installations, and financing equipment with on-bill repayment. Since 2018, PCE has capitalized these services offering more than \$70 million in total rebates, financing, and technical assistance resulting in building code enhancements and approximately 10,000 assets deployed across all programs.

Below is the current annual volume of deployments from PCE's self-funded programs:

- Electrification rebates: 1,600 rebates/year, \$5-6M/year since 2021
- Turnkey/direct installations: Up to 250 homes/year
- On-bill finance: 500 measures/year, average of \$5M/year since 2022
- Solar: Over 200 SGIP supported solar and storage sites in 2025

While PCE has self-funded the services listed above, its goal to achieve significantly greater scale across the general PCE customer class to meet its decarbonization goals, and third-party financing is key to achieving that scale.

Current finance offerings for residential upgrades suffer from a number of challenges inhibiting broad uptake and limiting the opportunity to scale decarbonization. A wide variety of consumer options exist such as home equity lines of credit, state credit enhanced offers, contractor-integrated offers, manufacturer-integrated offers, and property assessed clean energy (PACE) loans. Challenges with these current financial solutions include high interest rates, multi-day approval cycles, high fees and barriers to entry for contractors, and onerous requirements such as inspections, permits, and tests.

This RFP aims to identify a financial services partner who can provide financial services with lower friction and improved interest rates. This RFP is associated with a second RFP for a solar developer for third-party-owned solar and storage but is independent of that RFP. Proposers may submit proposals on one or both.

To support the program PCE will provide lead generation through extensive reach and credibility as the electricity provider for 97% of our service territory. PCE's trusted relationship provides direct access to nearly every household and business in our region. PCE has made significant investments to improve the customer experience across its brand ecosystem, building a sophisticated channel marketing arm that consistently delivers conversion rates above industry averages.

PCE's advanced marketing technology and data capabilities allow us to segment audiences, anticipate customer needs, and engage them across their preferred channels—including digital, streaming, direct mail, or in-person events. By pairing scale with precision targeting, PCE can ensure the right message reaches the right customer at the right time.

In addition, a number of peer agencies may “piggyback” on this solicitation as per Section 9. These agencies may participate in the solicitation process including reviewing proposals, participating in interviews and/or other aspects of the process. These agencies may include:

- a. **CleanPowerSF**: A program of the San Francisco Public Utilities Commission, CleanPowerSF provides renewable, affordable and accessible energy to 385,000 customers across San Francisco. CleanPowerSF, through its various customer energy programs, is actively supporting the City of San Francisco in meeting its ambitious climate goals, including reaching full net zero by 2040. Focusing on residential customers, CleanPowerSF has incentivized 400+ heat pump water heater installations since 2022 and recently launched a new program that offers up to 3 years of \$50/month electric bill credits for converting a gas water heater to a heat pump. In San Francisco, an estimated 20,000+ water heaters are replaced each year; as more customers are encouraged to electrify, we expect the demand for various incentives, including financing, to grow significantly. For more information about CleanPowerSF, please visit: www.cleanpowersf.org
- b. The **City of Palo Alto** is a charter city located in the San Francisco Bay Area of Northern California. The City provides electricity, gas, water, wastewater collection, fiber optics and other utility services to customers within its service territory. The City of Palo Alto Utilities (CPAU) is a department of the City government under the management of the Director of Utilities, who reports to the City Manager. The City Manager reports to the City Council. Utility rates for customers are set by the City Council, and the City is exempt from outside regulation of its retail rates. CPAU serves over 29,000 utility customers. The community's annual energy consumption of approximately 883 gigawatt hours (GWh) has been provided through carbon-neutral supply resources since 2013. In support of broader climate objectives, the City established an ambitious emissions reduction target in 2016 – reduce greenhouse gas emissions to 80% below 1990 levels by 2030 (“80 x 30”). Building on this commitment, a carbon neutrality goal was adopted in 2022, outlining a path to achieve net zero emissions. For more details, refer to Palo Alto's Sustainability and Climate Action Plan. A key strategy for achieving these targets is electrification of residential buildings in addition to ongoing energy efficiency initiatives. The City has between 1000 and 1500 water heater replacements per year and 500 to

700 space heater replacements per year. Currently about 20% to 25% of water heaters are replaced with heat pump water heaters each year, and about 25% of those seek financing.

- c. **San Jose Clean Energy** is the City of San José's Energy Department. Since 2019, SJCE has provided clean energy for residents and businesses at competitive rates, while also offering community programs, local benefits, and increased transparency and accessibility. SJCE serves more than 350,000 customers and has reinvested more than \$10M annually in community programs over the last years. Through its EcoHome program that launched in December 2024, SJCE has funded more than 600 home electrification and storage rebates and is operating a pilot program to provide 250 zero-interest on-bill payment plans. The EcoHome annual budget is ~\$4M. SJCE plays an important role in meeting San José's ambitious goal to be carbon neutral by 2030 and in implementing Climate Smart San José, the City's climate action plan. For more information about San José Clean Energy, please visit: www.sanjosecleanenergy.org.
- d. **Silicon Valley Clean Energy** ("SVCE") was formed in 2016 and serves approximately 270,000 residential and commercial electricity customers across communities in Silicon Valley. SVCE runs programs and services to help our service territory reduce carbon emissions. Over 6,500 residential customers have participated in our various rebate, incentive, and assistance programs covering Heat Pump Water Heaters, EV Rebates, EV Charging, and Solar/Batteries. For more information visit www.svcleanenergy.org.
- e. **Sonoma Clean Power** ("SCP") was formed in 2014 and serves over 230,000 residential and commercial electricity customers in Sonoma and Mendocino counties. SCP provides low carbon electricity at competitive rates and offers programs to help customers save energy, switch to efficient technologies, and reduce greenhouse gas emissions. Over 2,800 customers have participated in SCP's rebates and incentives to upgrade from gas to electric appliances with participation continuing to increase each. For more information, visit <https://sonomacleanpower.org/offers-and-rebates>

2 ABOUT PENINSULA CLEAN ENERGY

Peninsula Clean Energy is the not for profit locally-led electricity provider for San Mateo County and Los Banos. Our mission is to reduce greenhouse gas emissions by expanding access to sustainable and affordable energy solutions. The agency serves over 310,000 customers by providing more than 3,500 gigawatt hours annually of electricity that is 100% carbon-free.

Since Peninsula Clean Energy launched in October 2016 customers have saved nearly \$200 million off their utility bills. The agency has earned investment grade credit ratings from Moody's and S&P.

For more information on Peninsula Clean Energy, please go to www.peninsulacleanenergy.com.

3 RFP SCHEDULE

The following dates provide an anticipated schedule for the RFP. Proposed dates after the proposal deadline may be adjusted per PCE’s discretion.

3.1 RFP Schedule

Event	Date
RFP released	September 2, 2025
Deadline to submit questions	September 11, 2025
PCE responses to be posted on PCE website	September 25, 2025
Deadline for proposal submission	October 16, 2025
Proposal review complete	October 30, 2025
Interviews	Nov 3-Nov 14
Notice of Award	December 1, 2025
Contract execution	January 2026
Project kickoff	February 2026

- Question & Answer:** Proposers may submit questions concerning the RFP at programsolicitations@peninsulacleanenergy.com, subject “Questions - <Vendor Name> – Residential Financing”.
- Offer Review:** Peninsula Clean Energy will evaluate all Offers according to the criteria listed below.
- Contract Redline:** Prior to interview, each participant will provide a redline of Peninsula Clean Energy’s Contract Terms, which is Attachment A located on the RFP website.
- Interviews with Shortlisted Participants:** Peninsula Clean Energy will conduct interviews and product demonstrations with Shortlisted Parties at Peninsula Clean Energy’s offices in Redwood City.
- Platform Demonstration and Trial:** On request, if shortlisted, provide a scheduled demonstration of the origination and servicing platform including detailed, hands-on trial of the platform by members of the review team.

4 PROPOSAL SUBMITTAL

Proposals must be received on or before the above deadline and submittal must be by email to programsolicitations@peninsulacleanenergy.com with the subject "Proposal - <Vendor Name> - Residential Financing".

By participating in Peninsula Clean Energy's RFP process, a Proposer acknowledges that it has read, understands, and agrees to the terms and conditions set forth in these RFP instructions. Peninsula Clean Energy reserves the right to reject any offer that does not comply with the requirements identified herein. Furthermore, Peninsula Clean Energy may, in its sole discretion and without notice, modify, suspend, or terminate the RFP without liability to any organization or individual. The RFP does not constitute an offer to buy or create an obligation for Peninsula Clean Energy to enter into an agreement with any party, and Peninsula Clean Energy shall not be bound by the terms of any offer until Peninsula Clean Energy has entered into a fully executed agreement. Only electronic submittals will be accepted.

5 CONTENT OF RESPONSE

Interested vendors must submit the following documents (except those marked “Optional”) to be considered for awarding of this proposal:

1. Cover Letter with the following elements (up to 1 page)
 - Reference to this RFP
 - Legal business name, address, telephone number, and business status (corporation, limited partnership, individual, etc.).
 - Name of vendor’s representative with respect to this RFP along with telephone number and email address.
 - A signature of an authorized individual.

2. Approach (up to 12 pages)
 - Describe how you would achieve the Scope of Work in Section [4413](#).
 - Detailed description of financial products, underwriting approach, liens and security (if any), and origination and servicing systems. Description of loan asset retention or securitization and resale practices.
 - Approach to leveraging CCA assets for improved terms (marketing, customer intelligence, on-bill repayment, and/or other).
 - Approach to credit enhancement (see below).
 - Compliance with security standards, legal and regulatory requirements.
 - Consumer-protection policies.
 - Customer journey mapping.
 - Timeline and milestones.
 - Key challenges and resolutions.

3. Financial Comparative Information & Benchmarks

Detail all spreads, fees, servicing charges in the format provided in Section 6. Include additional narrative on the following:

- a. Term improvement

Specify how terms may be improved by leveraging CCA assets (excluding credit enhancement) such as:

- Marketing reach (incl. microtargeting, neighborhood aggregations, etc.)
- On-bill repayment
- Customer intelligence, such as utility bill payment history

b. Credit enhancement

Peninsula Clean Energy intends to explore credit enhancement to further improve credit terms. This is envisioned as a fund of up to \$10 million. Optionally propose structure(s) for PCE provided credit enhancement that also provides revenue generation for PCE (eg. interest bearing loan loss reserves, loan participation, etc.). Possible options that would be considered include:

- 1) A \$10 million interest bearing loan loss reserve where the corpus would be protected but interest earnings on the corpus would be dedicated to loan portfolio credit enhancement on a first lost or shared basis;
- 2) A \$10 million interest bearing reserve where the corpus would provide a loan loss reserve but interest earnings would be directed to PCE;
- 3) A \$10 million loan source fund where PCE funds would participate (e.g.50/50) with the provider. PCE's funds would earn market rates or if needed, below market rates to subsidize the rates to customers. Loan losses would be shared commensurately with the source percentages.

These suggested options are by no means comprehensive and responders should consider and propose other options that could maximize the impact of PCE's possible contribution. Options that solely act as customer incentives without ongoing financial sustainability will not be considered.

4. Qualifications and Experience

- Legal name, year established, ownership, and organizational chart.
- Total assets under management, primary capital sources, and business model regarding holding/reselling loans.
- Residential clean-energy financing volume by asset class (lifetime and last three years).
- Audited financial statements for the past two fiscal years.
- Credit ratings from S&P, Moody's, or Fitch (if applicable).
- Required licenses: e.g., California Financing Law (DFPI), PACE Program Administrator, NMLS registrations, FDIC/NCUA insurance. Specify current status and, for any license not yet held, provide a timeline and commitment to obtain before contract execution.
- Customer experience/satisfaction ratings.
- Bios or resumes of leadership team directly involved

5. References

Three partners with contact information and description of relationship.

6. Supplier Diversity Questionnaire (Optional)

Peninsula Clean Energy's Supplier Diversity Questionnaire can be downloaded at: <https://www.peninsulacleanenergy.com/wp-content/uploads/2023/06/Supplier-Diversity-Questionnaire-V4.docx>. Please note, your response (or lack thereof) will have no impact on your contract status or eligibility to work with Peninsula Clean Energy in accordance with state law.

6 FINANCIAL COMPARATIVE INFORMATION & BENCHMARKS

Provide finance product details for the following two scenarios based on terms available on August 1st. Brokers should submit product details based on an existing lender partner that serves the service territory.

6.1 Scenarios

6.1.1 Solar + Storage Scenario

- PV System Size: 6 kW
- Battery Capacity: 13.5 kWh
- Turn-key Cost (pre-incentive): \$35,000
- Home characteristics: 2,500 square foot home, average load shape, and average irradiance for San Mateo County
- System details:
 - Estimated system generation: ~9000 kWh/year¹
 - Offsets approx. 95%+/- of their annual energy consumption
 - Pre-PV+ESS annual electric bill: \$4,100
 - Post-PV+ESS annual electric bill: \$920
 - 1st year savings approx. \$3,180
- System is presumed to be customer-owned

6.1.2 Whole-Home Electrification Scenario

- Measures: Heat-pump HVAC, heat-pump water heater, induction range, panel upgrade, weatherization
- Installation Cost (pre-incentive): \$25,000
- Ave monthly savings for electrification: \$40/mo

6.1.3 Small Project Scenario

- Measures: heat-pump water heater (HPWH)
- Installation Cost (pre-incentive): \$5,000
- Ave monthly savings for HPWH: \$10/mo

6.2 Comparison Data

For each scenario, Provide a comparison table with the following columns for **Unenhanced Market Terms** and **CCA-Enhanced Terms**:

- Financial Product Type
- APR (complete table)
- Origination Fee (%)
- Servicing Fee (% , or amount per transaction)

Enter what interest rates you will offer for the following loan terms for our residential customers. Identify what benchmark interest rate (ex. Prime rate, Fed Funds rate) and spread (ex. +100 basis points) you are using.

We expect spreads to be fixed for 3 months after RFP submission. Specify how often you will revise spreads thereafter.

Provide table if rates vary by credit score and/or loan term such as the table below.

Example entry in cell: Prime + X bps=Total, or Fed Funds + Y bps=Total. Separately quote what benchmark rate you are using and what the interest rate is for the benchmark. State what loan size your table is for, ex. \$2,500 up to \$60,000.

	500-550 credit	550-600 credit	600-650 credit	650-700 credit	700-750 credit	750-800 credit	800-850 credit
3-12 mos							
1-5 year							
5-10 year							
10-20 year							
20+ year							

7 REVIEW AND SELECTION PROCESS

Evaluation will be based on a combination of quantitative and qualitative criteria. Peninsula Clean Energy will evaluate each Offer against these criteria and select a subset of Offers to move to the Shortlist phase. The most qualified individual or firm will be recommended by the RFP Evaluation Committee based on the overall strength of each proposal, and is not restricted to considerations of any single factor. The criteria used as a guideline in the evaluation will include, but not be limited to, the following:

- Completeness and quality of the proposed approach, including clarity of understanding of the scope of services to be provided, appropriateness of the proposed solution/services, and ability to deliver positive customer experience
- Ability to deliver better-than-market rate finance terms
- Qualifications, experience, and financial integrity of the entity, including capability and experience of key personnel
- Ability to leverage revenue-generating credit enhancement
- Exceptions to PCE's Standard Contract Terms
- Quality of references
- Existence of, and circumstances surrounding, any claims and violations against you or your organization
- Any other factors PCE deems relevant.

8 AGREEMENT TERMS

Awardees will be required to enter into a contract using Peninsula Clean Energy's standard contract terms. Modification of the contract terms may be proposed by the Proposer for consideration by Peninsula Clean Energy but are not guaranteed to be accepted. Rejection of the final terms from Peninsula Clean Energy is grounds for disqualification. Shortlisted participants will be required to provide any redlines to the standard terms ahead of the interview phase.

Peninsula Clean Energy's standard contract terms are on the solicitation page with this RFP.

9 INCLUSION OF NON-PARTICIPATING AGENCIES

PCE is asking all responding vendors to indicate their willingness to extend the terms of resulting contracts to other interested California-based municipalities, municipally-owned utilities and community choice energy programs. While this clause in no way commits these agencies to contract with PCE's awarded consultant, nor does it guarantee any additional orders will result, it does allow other agencies, at their discretion, to make use of PCE's competitive process (provided said process satisfies their own procurement guidelines) and purchase directly from the awarded contractor. All purchases made by other agencies shall be understood to be transactions between that agency and the awarded vendor; PCE shall not be responsible for any such purchases.

10 SUPPLIER DIVERSITY

Consistent with its strategic goals, Peninsula Clean Energy has a strong commitment to foster a work environment that espouses sustainable business practices and cultivates a culture of innovation, diversity, transparency, integrity, and commitment to the organization's mission and the communities it serves. As part of that goal, Peninsula Clean Energy strives to ensure its use of vendors and suppliers who share its commitment to sustainable business and inclusionary practices.

To help ensure an inclusive set of vendors and suppliers, Peninsula Clean Energy's policy requires it to:

1. Strive to use local businesses and provide fair compensation in the purchase of services and supplies;

2. Proactively seek services from local businesses and from businesses that have been Green Business certified and/or are taking steps to protect the environment; and
3. Engage in efforts to reach diverse communities to ensure an inclusive pool of potential suppliers.

General Order 156 (GO 156) is a California Public Utilities Commission ruling that asks utility entities to set a goal to procure at least 21.5% of their contracts with majority women-owned, minority-owned, disabled veteran-owned and LGBT-owned business enterprises' (WMDVLGBTBEs) in all categories. Qualified businesses become GO 156 certified through the CPUC and are then added to the GO 156 Clearinghouse database.

The CPUC Clearinghouse can be found here: www.thesupplierclearinghouse.com. Peninsula Clean Energy's policies and commitment to diversity are consistent with the principles of GO 156, and, therefore, respondents to this RFP are asked to voluntarily disclose their GO 156 certification status as well as their efforts to work with diverse business enterprises, including those owned or operated by women (WBE), minorities (MBE), disabled veterans (DVBE), and lesbian, gay, bisexual, or transgender people (LGBTBE).

As a public agency and consistent with state law, Peninsula Clean Energy will not use any such provided information in any part of its decision-making or selection process. Rather, Peninsula Clean Energy will use that information solely to help evaluate how well it is conforming to its own policies and goals. Pursuant to California Proposition 209, Peninsula Clean Energy does not give preferential treatment based on race, sex, color, ethnicity, or national origin.

11 PENINSULA CLEAN ENERGY LEGAL OBLIGATIONS

Peninsula Clean Energy is not obligated to respond to any offer submitted as part of the RFP. All parties acknowledge that Peninsula Clean Energy is a public agency subject to the requirements of the California Public Records Act, Cal. Gov. Code section 6250 et seq. Peninsula Clean Energy acknowledges that another party may submit information to Peninsula Clean Energy that the other party considers confidential, proprietary, or trade secret information pursuant the Uniform Trade Secrets Act (Cal. Civ. Code section 3426 et seq.), or otherwise protected from disclosure pursuant to an exemption to the California Public Records Act (Government Code sections 6254 and 6255) ("Confidential Information"). Any such other party acknowledges that Peninsula Clean Energy may submit to the other party Confidential Information. Upon request or demand of any third person or entity not a party to this RFP ("Requestor") for production, inspection and/or copying of information designated as Confidential Information by a party disclosing such information ("Disclosing Party"), the party receiving such information ("Receiving Party"), as soon as practical but within three (3) business days of receipt of the request, shall notify the Disclosing Party that such request has been made, by telephone call, letter sent via email and/or by US Mail to the address or email address listed on the cover page of the RFP. The Disclosing Party shall be solely responsible for taking whatever legal steps are necessary to protect information deemed by it to be Confidential

Information and to prevent release of information to the Requestor by the Receiving Party. If the Disclosing Party takes no such action, after receiving the foregoing notice from the Receiving Party, the Receiving Party shall be permitted to comply with the Requestor's demand and is not required to defend against it.

12 GENERAL TERMS AND CONDITIONS

1. **Peninsula Clean Energy's Reserved Rights:** Peninsula Clean Energy may, at its sole discretion: withdraw this Request for Proposal at any time, and/or reject any or all materials submitted. Respondents are solely responsible for any costs or expenses incurred in connection with the preparation and submittal of the materials for this RFP.
2. **Public Records:** All documents submitted in response to this RFP will become the property of Peninsula Clean Energy upon submittal and will be subject to the provisions of the California Public Records Act and any other applicable disclosure laws.
3. **No Guarantee of Contract:** Peninsula Clean Energy makes no guarantee that a contractor and/ or firm added to the qualified vendor list will result in a contract.
4. **Response is Genuine:** By submitting a response pursuant to this RFP, Respondent certifies that this submission is genuine, and not sham or collusive, nor made in the interest or on behalf of any person not named therein; the submitting firm has not directly or indirectly induced or solicited any other submitting firm to put in a sham bid, or any other person, firm or corporation to refrain from submitting a submission, and the submitting firm has not in any manner sought by collusion to secure for themselves an advantage over any other submitting firm.

13 DETAILED PROJECT DESCRIPTION AND SCOPE

The following section will be the basis of the scope of work incorporated into the contract.

13.1 Project Overview

Peninsula Clean Energy operates a number of services for decarbonization including rebates, a robust turnkey and direct-install program, and on-bill finance. To scale up these efforts, third-party finance will need to play a more prominent role in supporting customers to address up-front costs.

Current finance offerings for energy upgrades currently suffer from a number of challenges inhibiting broad uptake and enabling greater scale for decarbonization in the residential sector. A wide variety of consumer options exist such as home equity lines of credit, state credit enhanced offers, contractor integrated offers, manufacturer integrated offers, and property assessed clean energy (PACE) loans. These challenges include high interest rates, multi-day approval cycles, unattractive fees to contractors, or difficult requirements such as inspection permits and tests.

This scope of work outlines the responsibilities of parties for delivery financial services with the goal of providing customers financing with lower friction and improved rates.

13.2 Objectives

1. Offer a better-than-market finance solution with superior customer experience for the following residential upgrades: solar, battery energy storage, heat pump water heaters, heat pump HVAC, induction stoves, electrical panel upgrades, EV chargers, energy efficiency, and possibly other home upgrades
2. Enforce specified installation, quality and grid services requirements
3. Provide avenue for PCE-provided revenues generating credit enhancement
4. Establish a scalable model that can support high volume and that can be adopted by other agencies and practitioners

13.3 Target Metrics

The targets below represent what PCE believes can be achieved and is necessary to achieve to begin scaling. Proposers are encouraged to recommend solutions that go beyond these targets or challenge their validity with rationale.

1. Provide financing with Annual Percentage Rates (APR) below average market rates for comparable products.
2. Support ≥ 500 projects annually with sizes from \$2,500 to \$60,000.
3. Deliver automated credit decisions ≤ 60 seconds and fund contractors within 48 hours of installation completion.

4. Maintain Net Promoter Score (NPS) ≥ 70 or similar for borrower satisfaction.

13.4 Agreement Term

Three-year term suggested but may be negotiated.

13.5 Scope of Work

13.5.1 Service Requirements

1. Offer one or more finance products (unsecured loans, secured/PACE-style loans, leases/PPAs) with range of durations.
2. Point-of-sale approval process.
3. Borrower portal (web and mobile) showing financing status and transaction support.
4. Comprehensive borrower support and delinquency management.
5. Customer &/or Contractor dashboard for quoting, document upload, and milestone tracking. API support, if available.
6. Compliance with all relevant laws, regulations, and professional standards.
7. Best-in-class commercial cyber security and encryption data protection standards and practices across all systems and operations.

13.5.2 Credit Enhancement

Structure and operations to be determined based on PCE's evaluation and mutually-negotiated direction.

13.5.3 Eligibility and Program Requirements Enforcement

1. Enforce compliance with program requirements such as customer eligibility (ex. service territory), eligible equipment, and contractor qualifications, consistent with PCE incentive and Zero Percent Loan program requirements.
2. Assignment of rights of dispatchability of customer DER assets with associated asset technical credentials to PCE.
3. Contractual language must guarantee that data-sharing rights and DER dispatch rights granted to the PCE survive any sale, assignment, securitization, or other transfer of the financing instruments.

13.5.4 Reporting & Compliance

1. Develop and implement mutually-determined project compliance procedures.

2. Deliver monthly portfolio reports: customer details including originations, credit tiers, geographic distribution, defaults.
3. Deliver annual volume and financial audits.
4. Customer data collected through programs remains the property of the PCE; Bidder receives a limited, revocable license for servicing purposes only.

13.5.5 Marketing

1. Development and execution of joint marketing plan with PCE-branded creative assets.
2. Support PCE as needed for strategically targeted, multi-channel marketing as determined by the plan (digital, streaming, direct mail, or in-person events).

13.5.6 Startup and Project Management

1. Co-development of detailed plan including service offering, enforcement of requirements, messaging and marketing.
2. Provide training and enrollment of installers/contractors.
 - PCE to provide contractor outreach support.
3. Support limited pilot of services to evaluate customer interest and experience.
4. Participate in mutually-determined cadence of project meetings to evaluate effectiveness of services, align on strategy, address customer issues, and direct refinement of services based on feedback from customers and contractors.
 - PCE to provide contractor and customer feedback surveys.