

CONFIDENTIAL

**CONSOLIDATED BANK OF KENYA
("CBKL")**

**REQUEST FOR PROPOSAL
("RFP")**

**'IMPLEMENTATION OF DIGITAL BANKING CHANNELS
(MOBILE BANKING, MOBILE WALLET, INTERNET BANKING, AGENCY
BANKING, CALL CENTRE)**

CBKL/ICT/DBC/15-2

It is forbidden to make copies of this document without the express written permission of the REQUESTOR. The content remains the property of CBKL. This document, together with all such copies, should be returned to CBKL together with your Proposal. Should you decide not to submit a Proposal, this document should be returned to CBKL not later than the closing date for the submission of the Proposal.

The address of the Requestor is:

**THE CHAIRMAN,
TENDER COMMITTEE,
CONSOLIDATED BANK OF KENYA,
6TH FLOOR CONSOLIDATED BANK BUILDING,
P.O. BOX 51133 – 00200,
NAIROBI, KENYA**

Please escalate your concerns confidentially about any unacceptable practices by any Bank staff involved in this tender process through the official email address: procurement@consolidated-bank.com

1 THE REQUEST

1.1 Invitation

Your company is hereby invited to submit a Proposal for **“IMPLEMENTATION OF DIGITAL BANKING CHANNELS - MOBILE BANKING, AGENCY BANKING, CALL CENTRE, MOBILE WALLET, INTERNET BANKING – CBKL/ICT/DBC/15-2**. CBKL will use this Proposal together with the attached **appendices** as a basis for a decision regarding the implementation of this project.

Accepted	Not Accepted

1.2 Schedule for decision making

The closing time and date for written Proposals is on **13th October 2015 at 1500 hours**, by which time your Proposal must be sealed with wax and deposited at the TENDER BOX located on 6th Floor, Consolidated Bank House along Koinange Street or you can send your proposal by courier. The envelope containing the proposal should be marked: **IMPLEMENTATION OF DIGITAL BANKING CHANNELS - MOBILE BANKING, AGENCY BANKING, CALL CENTRE, MOBILE WALLET, INTERNET BANKING (CBKL/ICT/DBC/15-2)**. CBKL shall be entitled to reject any Proposal received after the due date and time.

Accepted	Not Accepted

1.3 Disclosure of reasons

CBKL reserves the right not to disclose any of its reasons for the taking its decisions resulting from this Request for Proposal.

Accepted	Not Accepted

1.4 Completeness of Proposal

You are specifically required, in your Proposal, to respond in writing to each of the points of Section 1 of this Request for Proposal, in this sequence and with retention of this numbering system. Your responses should be as provided for in the detailed questionnaire sheet.

You are also required, in your Proposal, to respond in writing to each of the points of sections /sheets of this Request for Proposal, in this sequence and with retention of the numbering system.

Accepted	Not Accepted

1.5 Language

You are requested to submit your Proposal in English.

Accepted	Not Accepted

1.6 Number of copies

You are requested to submit two complete sets of your Proposal, together with two sets of all supporting documentation. Electronic copy, in MS-Word format, is requested under the understanding that the electronic document will have no official status.

Accepted	Not Accepted

1.7 Format of Proposal

You are requested to submit your Proposal in A4 format, with printing on one side of a page only. You are also requested to provide 2 separate project plans, one covering the implementation while the other should cover the remaining business processes. You are also expected to respond to specific requirements described in section two of this RFP, in your proposal this response should be clearly described with the title “**Proposed Solution**”

Where the requested features are not available, please indicate the timeframe for developing them as well as corresponding cost if it is going to be outside the cost indicated in your financial proposal.

Accepted	Not Accepted

1.8 Misrepresentation

CBKL, decision-making process, will to a large extent be reliant upon the information supplied by you. Should it be found that aspects of such information are incomplete, untrue or misleading, CBKL reserves the right to terminate negotiations with you.

Accepted	Not Accepted

1.9 Access to CBKL

You may require access to persons, departments, or building of CBKL in order to acquire further information for the preparation of your response to this Request for Proposal. You are requested to arrange such appointments through the office of the Requestor via the email **procurement@consolidated-bank.com**

Accepted	Not Accepted

1.10 Completeness of Proposal

You are expected to provide to CBKL an accurate and complete Proposal as requested in more detail hereunder. Should you find the said requests incomplete or ambiguous, and then the onus rests upon you to obtain clarification from the Requestor via the email **procurement@consolidated-bank.com**.

CBKL will require that any omissions by you or mistakes on your part in this regard be rectified within a time scale agreed to by CBKL.

You are expected to make an **unequivocal statement** to this effect in your Proposal, since CBKL will require that such an undertaking be included in any contractual agreement, which may result from the selection process.

Accepted	Not Accepted

1.11 RFP Official Contact

Upon release of this RFP, all supplier communications concerning this Proposal request should be directed to the RFP Requestor via the email **procurement@consolidated-bank.com**. Unauthorised contact regarding this RFP with other CBKL employees may result in disqualification. Any oral communications will be considered unofficial and non-binding to CBKL. You are to rely only on written statements issued by the RFP Requestor.

Accepted	Not Accepted

1.12 Influencing

It is specifically brought to your attention that any attempts at influencing CBKL decision-making process outside of the Tender Committee responsible, may lead to disqualification.

Accepted	Not Accepted

1.13 Costs and Selection

All costs incurred by you in preparing the Proposal and providing any additional information to CBKL, shall be borne by you. The issuance of this RFP does not obligate CBKL to accept any of the resulting Proposals. CBKL makes no commitments, implied or otherwise, that this RFP process will result in a business transaction with one or more of the suppliers.

Accepted	Not Accepted

1.14 Contracts

Please attach to the end of your Proposal a copy of your standard contract for CBKL's review. CBKL reserves the right to draft the Memorandum of Agreement.

Accepted	Not Accepted

1.15 RFP Responses

CBKL is not under any obligation to search for clarification through additional or unformatted information submitted as a supplement to the formatted response. Where a proposal contains conflicting information, CBKL at its option may either request clarification or may consider the information unresponsive.

Accepted	Not Accepted

1.16 Contract Award

CBKL reserves the right to appoint more than one Supplier for all services. In the event that this contract is split the pricing offered in your proposal will be expected to be maintained. Should there be pricing differences in line with business awarded; this must be clearly stated in your proposal.

2. STATEMENT OF REQUIREMENT- SYSTEM HIGH LEVEL SPECIFICATIONS

Attached find the details of the requirements for your confirmation.

2.1 FUNCTIONAL REQUIREMENTS OF THE NEW ESB

- Ability to interface to the Core Banking System (Intellect-Polaris)
- Ability to integrate to existing Smartvista switch
- Ability to interface and process transactions with all the existing, and future, Non-standard Self Service channel payment systems:
 - Mobile banking system (App and USSD)
 - Internet Banking;
 - Agency banking;
 - Customer Call Center;
 - SMS Gateway;
 - Mobile wallet / Virtual accounts
 - Cards ATM / POS switch;
- Ability to interface and process transactions with all the existing, and future, external Utility providers / third party business partners for online bill payments:
 - Zuku
 - DSTV
 - GoTv
 - KPLC
 - NWC
 - Pesapal
 - NSE
 - StarTV
- Ability to interface and process transactions with all the existing, and future telcos
 - Safaricom USSD platform
 - Airtel USSD platform
 - Orange USSD platform
 - MPESA mobile money
 - Airtel money
 - Safaricom Airtime
 - Airtel airtime
 - Orange airtime

- Safaricom SMS server
 - Airtel SMS server
 - Orange SMS
- Ability to interface and process transactions with all the existing, and future CBKL back-end, Non-standard systems:
 - E-mail Gateway;
 - SMS Gateways;
 - Customer Relationship Management (CRM) system;

2.2 GENERAL FUNCTIONAL REQUIREMENTS

- Ability to interface to the Core Banking System (Intellect)
- Ability to run on USSD and Mobile App for Android, IOS, BlackBerry
- Ability to perform the following transactions:
 - Account Opening
 - Balance Enquiry
 - Mini Statement
 - Funds Transfers (Own Accounts, Internal Accounts, External Accounts)
 - Bills Payments
 - Mobile Top up for all networks
 - Loans Application
 - SMS and Email Alerts
 - Cash Withdrawal
 - Cash Deposit
- Ability to integrate with the Switch for Cardless Transactions
- Ability to use Biometric POS
- Ability to work with different POS devices in the market
- Ability to work with NFC Device

2.3 TECHNICAL REQUIREMENTS

- The Solution is required to provide the ability to perform Store and Forward of messages between the various services and clients of the ESB, both in synchronous or asynchronous mode
- Support for reusability of common services
- Service switching and routing is a key “enabling service” of the ESB which ensures that a service is accessed in most efficient and performing manner
- Support for multiple protocols such as: HTTP, HTTPS, Relational databases, SMTP, TCP/IP, flat files, FTP, etc.
- Encryption / decrypting and digitally signing of business data / messages across the boundaries of the transaction.
- Support for the fundamental Web and Web services standards, including URIs, XML, SOAP and WSDL.

- Data integration. Adapters for a range of source types beyond relational database management systems and legacy databases, including packaged applications and Web services, that extend the potential reach of the technology
- Communication between core application and agencies/partners should be secured, even if secured network is used for the connection. SSL and/or WS-Security will be applied as appropriate
 - Setting standards for the integration & SOA platform to adopt a fully integrated environment
 - Centralized integration solution to provide a faster turn-around time to meet the business demands
 - Faster integration of new core banking application with new channels
 - Standardization on Integration and SOA Platform
 - Ease of implementation and development for future integration (reduce development and integration effort)

2.4 IMPLEMENTATION

- Estimated duration of implementation.
- Implementation Methodology
- Experience of implementing similar projects
- Availability of off-the-shelf interfaces (or experience of integration (with Intellect Core Banking System, Local 3rd party business partners / aggregators / Utility Payment vendors, etc.
- Organization of the project team & their experience of team members
- User & Technical / Systems administrators Training
- Global ranking / awards for the product.
- Availability of Technical and User documentation
- Key reference sites of similar business nature and size like CBKL.

2.5 POST IMPLEMENTATION SUPPORT - ANNUAL MAINTENNACE CONTRACT (AMC)

- Availability of local (Kenya) or Regional (East Africa) support to eliminate delays in support and implementation of new / changed products, as well as reduce operational and logistics costs.
- Annual Maintenance Contract (AMC) terms / model
- 1st Level (L1), 2nd Level (L2), and 3rd Level (L3) support with clear escalation matrix.
- Roadmap / plan of product upgrades and enhancements

2.6 FINANCTIAL PROPOSAL

The financial proposal should be in a separate sealed envelope clearly marked '**FINANCIAL PROPOSAL**' and indicate the following:

- Specifications and **cost of Hardware / Servers** required for Testing, Live & Backup (DR) environments
- CAPEX :**Software licence fee** structure for the Testing, Live & Backup environments

- Full **Implementation** cost until go-live, including professional fee rates and training for both operations and technical personnel
- OPEX: After go-live **support & Annual Maintenance Charge (AMC)** for the Testing, Live & Backup environments

3. COMMERCIAL REQUIREMENT

3.1 Capability

- 3.1.1 Please indicate where you have fulfilled similar requirements on other completed or ongoing projects of a similar nature, type, scale and / or complexity before?
- 3.1.2 If you have, how would you classify your performance? What problems arose, and how will they be avoided on this contract?
- 3.1.3 Provide at least three references from current clients who have similar arrangements relating to **“IMPLEMENTATION OF ESB SOLUTION AND AGENCY BANKING”**

	Reference Number 1	Reference Number 2	Reference Number 3
Client			
Contact's Title			
Phone			

- 3.1.4 What do you believe are your firm's strengths? What do you believe are the challenges you face?
- 3.1.5 Please describe the 3 most recent customer complaints and how you resolved them?
- 3.1.6 Briefly describe your interest in this contract and what factors makes you the best vendor in your opinion (include here any information or material you want CBKL to take into consideration while evaluating your ability to perform this contract).
- 3.1.7 Explain your ability to perform proposed functions using current systems or the need to make additional Investment
- 3.1.8 Explain on whether the use of other parties or subcontractors by the third party would be recommended in your proposal
- 3.1.9 Explain the Scope of your internal controls, systems and data security, privacy protections and audit coverage

3.1.10 Give details on Knowledge of relevant consumer protection and regulations that is applicable in your procedures

3.2 Service Provisioning and Management

3.2.1 Please describe your proposed account management structure for the CBKL Contract?

3.2.2 Please describe your proposed staffing plans in respect of the CBKL Contract?

3.3 Quality Process

3.3.1 Please provide details of any quality assurance certification that your company holds e.g. ISO 9000 or equivalent standard. Please include a copy of any certificate. If no accreditation held, please attach an outline of your quality assurance policy.

3.3.2 Please describe your solution delivery and project management methodology/framework

3.4 Supplier Organisation

3.4.1 Provide a complete description of all third parties / consortia members to this tender, i.e. foreign supplier, local suppliers and or agencies involved in this bid.

3.4.2 Clarify how third parties / consortia members will be organised and managed?

3.4.3 Identify which part of the product / service each third party / consortia member will deliver (if any):

Names of third party / consortia members (if any)	Parts/modules supplied	Local / foreign purchases

3.4.4 Who will have overall responsibility for delivery e.g. single contractor, joint venture?

3.4.5 Describe how you will manage third parties / consortia members in the supply chain?

3.4.6 How will you manage your supplier's performance?

3.4.7 Please indicate whether third parties / consortia members have worked together before and give details.

3.4.8 Describe your business resumption strategy and contingency development plan

4 SUPPLIER SPECIFIC INFORMATION

4.1 Vendor Background

Unless instructed otherwise, when answering questions in this Section, please give details, which specifically relate to your Company and not to the whole of the group if your Company forms part of that group.

4.1.1 Please describe the vendor's background, including how long it has been in business.

Date of Incorporation:	
Country of Registration:	
Registration Number:	
Vat Registration Number:	

4.1.2 Are there any current directors serving on boards of other organisations?

Names of Directors	Name of organisation

4.1.3 A detailed organ gram, disclosing all related holding companies, subsidiaries and associates clearly showing the respective shareholding

4.1.4 **Pricing** – Please submit your pricing model in a sealed separate envelope clearly marked **‘FINANCIAL PROPOSAL’**

4.2 Annual Reports and Financial Data

Unless instructed otherwise, when answering questions in this Section, please give details, which specifically relate to your Company and not to the whole of the group if your Company forms part of that group.

- 4.2.2 Characterise your company's financial performance for the last three years.
- 4.2.3 Furnish balance sheets/financial statements for the last three years.
- 4.2.4 Include your company's annual report to shareholders for the last two years with your RFP Response.
- 4.2.5 Specify whether there are any pending or threatened claims that could affect your financial standing. Provide details of attorney's and legal advisors as well as confirmation letters from such attorney's with regard to the existence or non-existence of any pending litigation.
- 4.2.6 Furnish a copy of Insurance Cover to this proposal.

4.3 Declaration of Interest

- 4.3.2 Has any Director, Partner, Associate, Company Secretary, Senior Manager or Manager in your organisation been employed by CBKL? If YES, please give details.

5 BID PRICE SUMMARY FORM

Name of Bidder: _____

No.	DESCRIPTION	COST IN USD
1.	Total cost of the solution including installation	
2.	Annual Maintenance Cost thereafter	
VAT		
Total Cost (VAT Inclusive)		

Delivery period _____

Warranty _____

Signature of Bidder _____

Stamp _____