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| **SN** | **Challenges** | **Details** | **Solution** |
| 1 | Certainty of Competence was not established before contracting out the Eportal to 3i-Infotech. | Due diligence to ascertain 3i-Infotech competence level required to build ecommerce platform was not established before selecting them for the contract. We did not get any success story, sample successful portal built by 3i-Infotech, existing clients using 3i-Infotech Portal and site visited before engaging them.  FBNI Portal is the first online portal they will build for a Nigerian Insurance Operator. The project was difficult for them to implement due to inexperience and incompetence. | * For the next vendor applications, FBNI should ensure to assess sample/existing running version of the applications. * A thorough Demo should be done. * There should be Site visits to existing firms using the solution. |
| 2 | Not considering professional advice of In-House IT staff. | In-House IT staff understand the Nature and Architecture of the existing IT setup, Business Operations, Corporate Strategies and latest global IT trends and Strategies. Therefore, the Management should listen to Professional inputs from IT staff. They were employed in the first place because they were professionals.  For example, IT staff frowned at and advised the Management against allowing 3i-Infotech to use JBOSS for deploying online Portal. JBOSS is an outdated technology.  Most tech Manufacturers are shunning it.  95% of ecommerce and Financial applications are built with PHP and .NET. This advice was not considered by the Management.   Now few days to golive, FBNI EPortal JBOSS deployment keep crashing intermittently without any solution in view.  (Email evidence: Project report sent to COO) | * Allow IT staff advice on effective Industry standard technologies. |
| 3 | 3i-Infotech Unprofessional Software Development approaches. | 3i-Infotech do not adhere to Industry guidelines and standards for rolling out software and updates.  In standard Software companies, updates and patches pass through gateways called “Quality Control” or “Quality Assurance” before releasing them to customers. 3i-Infotech do not have these gateways. That is why in a bid to fix one bug, they end up creating 5 new bugs. Updates keep breaking existing working functionality. | * FBNI to ensure the next vendor comply with Industry Standard SDLC guidelines. |
| 4 | Over reliance on vendors (3i-Infotech) | For a Financial Servicing Organization like FBNI to thrive digitally, they need to start engaging in-House development team to roll out solutions. Vendors will not take them anywhere. Vendors don’t understand the pains being felt by the Organization.  IT development team have already rolled out some solutions in the background. However, they need to be empowered and encouraged.  For example, 3i-Infotech technician was approached to redesign an Eportal workflow to suit Nigerian market, he clearly said “That is how our portal work. We can’t change it to behave that way”. An In-house developer being paid salary by FBNI will never alter such statement. | * Empower In-House development team to quickly roll out solution without going through the hurdle of vendor back-and-forth. |
| 5 | Premia does not have basic functions an Insurance application should have. | Any Insurance application not capable of paying claims, process Reinsurance with different intricacies and Manage Fixed Asset and Petty Cash should not be considered an Insurance application. It is just a capturing application. | * Review Premia contract to persuade 3i-Infotech open up their database for in-house tech team to build missing functions. This should also include training. * Source for another Insurance Software through due process and grilling demo. |