



Sigma Data & Computers Ltd.

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Request For Proposal (RFP) for Mobile Banking

About Sigma Data & Computers Ltd.

SIGMA Data & Computers (U) Ltd. was incorporated in Uganda on 16th August 2000 as a Limited Liability Company. SIGMA Data & Computers (U) Ltd. is devoted to Software Development and Consultancy (*i.e. to provide customized software and to carry on the business of professional programming, systems analysis, data processing and generally to act as professional consultants*).

Keeping in view the need for technological upgradations in the Banking industry, Sigma Data & Computers Ltd., continues to pay special attention to implement best available products and solutions. Sigma Data & Computers Ltd., is successfully developing Information Management Solutions thereby improving Customer Service and Customer Satisfaction.

Background

Sigma Data & Computers Ltd., has decided to automate regular banking operations in order to provide better experience to the customers. As part of this plan, Sigma proposes to implement **Mobile Banking Solution**, on CAPEX basis, to offer an innovative offering to attract the customers for continual usage of banking services through mobile handset. Selected bidder is expected to make all efforts and commit all resources to make this project meet its objective.

Please note that in following cases Sigma in its absolute discretion may reject the bids received from the bidder:

- (a). Submission of Bid after the Time stipulated in this RFP Document.
- (b). Misleading/incomplete information/submission of improper/incomplete documentation.
- (c) . Bid submission without bidders name
- d. Bidder is not meeting eligibility/mandatory criterion.

No query / suggestions shall be entertained after the opening of Proposal.

The evaluation/selection process shall be a combination of eligibility, technical competence and commercial aspects. . Qualified bidders who meet the required eligibility and technical conditions shall be assessed and call for discussion. The shortlisted bidders have to give a live demonstration of their proposed product operational in other Banks/Financial Institutions.

Eligibility Criteria

Bidders who fulfill the following criteria are requested to submit the proposal. Offers received from the bidders who do not fulfill all or any of the following eligibility criteria shall be rejected.

- 1). Bidder should be a registered Company.
- 2). The bidder should be in the business of installation, integration, implementation and maintenance of mobile banking solution across Financial Institution/Banks
- 3). Bidder should have minimum 3 Mobile Banking implementation at Nationalized/Private Sector/Commercial Bank / MDIs/ MFIs/ SACCOs in Uganda. The bidder must enclose letter of the Bank where Mobile banking solution is operational currently
- 4). Bidder/OSD/OEM should have its own development and technical support center in Uganda at least since 3 years. Self-declaration on company letter head mentioning the development and technical support team size to be submitted.
- 5). Bidder should have never been blacklisted/debarred by Central/State Govt. Dept., Bank, Financial Institution or any other organization in Uganda or abroad.
- 6). Bidder should have an escalation and support matrix for timely resolution of system / customer complaints.
- 7). Bidder should confirm to make the mobile banking platform operational within three months of date of placing order.
- 8). Bidder should have infrastructure to provide local, dedicated support for the entire contract period / as and when demanded by the Sigma Data & Computers Ltd.
- 9). The Bidder may be an Original Solution Developer (OSD) or Original Equipment Manufacturer (OEM). If OSD is partner with OEM, then OSD will be single point of contact for Bank for the entire project.

Note:

Bidder must comply with the above mentioned criteria. Non-compliance of any of the criteria will entail rejection of the offer summarily.

Broad Scope of work

1. The Bidder would be responsible for implementation of an end-to-end mobile banking solution with required hardware, software, database, middleware, etc.
2. Bidder to provide a composite solution of mobile banking services with ability to work in Android & iOS Network / handsets.
3. The proposed Mobile banking solution should support the following facilities/ services:

A). Services (Account enquiry services including)

- Balance enquiry and account details for all type of accounts
- Account Statement with configurable number of transactions
- IMPS (P2A, P2P, P2U)
- Funds Transfer
- Third Party Funds Transfer
- Third Party Funds Transfer (EFT)
- Mobile and Data Recharge/Bill Payment
- Cheque Book Request
- Cheque Status
- Stop Cheque
- Revoke Cheque
- Manage beneficiary
- Reset Pin
- Security support : PIN management , expiry , blocking / un-blocking and session management Registration
- De Registration
- **Administration Services includes –**
 - A. Audit trail – request level logging , event and session logging and reporting
 - B. Limit maintenance – Amount and numbers of transaction limit setting at user level / Account / Account type level
 - C. Device management, registration , blocking , change of device
 - D. Device application Management, auto / manual deployment , refresh / upgrade of version
 - E. Service blocking / Enabling , user level
 - F. Extensive queries in transaction with filters such as date , user , MMID, service, amount , success / failure, device

Security Services includes

- A. I-Pin for mobile
- B. Encryption support

Interface Requirements includes

- A. Core Banking System
- B. Mobile Gateway / SMS Provider
- C. Payment Gateway Services

Bidder should demonstrate the mentioned modules/options/functions at the time of discussion/demo.

4. Mobile banking solution should work on multi-layered architecture (Web & Application server, Operating System, Database).
5. It should run on Android handsets/TAB/Smart phone existing as well as new handsets coming in the market.
6. Mobile banking application must conform to all the operational security guidelines prescribed by the Regulatory / Statutory bodies.
7. The mobile banking solution has to interface with FINANCE SOLUTIONS application, ATM Switch/any other middleware of the respective financial institutions with seamless parameterization and customization for successful implementation.
8. Bidder will be responsible for supply, installation and end to end implementation of Mobile Banking Solution, including customization, training to Sigma Data and Computers staff etc.
9. Bidder will provide user manual/media kit for application software, including manuals for operation, maintenance instruction, etc.
10. The solution should be designed with redundancy in mind to ensure zero impact by failure of one or more components / servers or software.
11. The successful bidder has to provide and implement a tested and proven technology, end-to-end solution on turnkey basis for the Mobile Banking Solution including but not limited to providing the required software, database, middleware etc.
12. The solution offered should comply with all the Operative Guidelines for Mobile Banking Transactions in Uganda.

The Technical Proposal should comprise of following:

1. Complete Functional Specifications
2. Documentation (product brochures, leaflets, manuals, technical specification etc.) to provide Complete information of the solution offered to the bank.
3. Technical specifications and documentation of the solution including architecture and Interfacing details with Finance Solutions application.
4. Implementation and maintenance strategy for timely rollout and continued support to ensure customer acceptability of the solution offered.

The Commercial Part should give all the relevant price information:

1. The best and firm price should only be quoted
2. The bidder must quote in US DOLLARS (\$) only.
3. The prices offered should be inclusive of following and should be quoted separately:
 - a) Installation, integration, implementation, customization and training to Sigma Data and Computers staff.
 - b) Warranty Period.

Confidentiality

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