

BANDARI DEPOSIT TAKING SACCO SOCIETY LTD
TENDER REFERENCE NO.: BCS/03/IT/EBRANCH/S/2025-2026 TENDER FOR
DESIGN, SUPPLY, INSTALLATION, INTEGRATION, SUPPORT AND
MAINTENANCE OF E-BRANCH SOLUTION



BANDARI DEPOSIT TAKING SACCO SOCIETY LTD

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INVITATION TO TENDER (ITT)

TENDER REFERENCE NO.: BCS/03/IT/EBRANCH/2025-2026

TENDER NAME: PROCUREMENT OF E-BRANCH SOLUTION FOR BANDARI DT SACCO

1.0 INTRODUCTION

Bandari Deposit Taking SACCO Society Ltd ("the Procuring Entity") invites sealed tenders from eligible and competent vendors for the procurement, implementation, integration, support, and maintenance of a comprehensive E-Branch Solution.

The E-Branch Solution shall provide Bandari DT SACCO members with end-to-end digital self-service capabilities, enabling seamless access to all SACCO products and services through multiple digital channels. The solution shall integrate with the existing Microsoft Dynamics 365 Business Central, Dynamics 365 CRM, Mobile Banking Platforms, USSD Channels, ATM Switching Platform, M-Pesa Services, Paybill Services, SMS Gateway, Email Services, Identity Verification Services, Document Management System (EDMS), Workflow Engine, and support a future Open API Ecosystem.

2.0 TENDERING PROCEDURE

Tendering will be conducted under open competitive method (International) using a standardized tender document. Tendering is open to all eligible, qualified, and interested Tenderers.

3.0 ELIGIBILITY REQUIREMENTS

Interested and eligible Tenderers must meet the following mandatory requirements:

3.1 Company Registration: Certificate of Company Registration/Incorporation in existence for at least five (5) years.

3.2 Tax Compliance: Current Valid Tax Compliance Certificate from Kenya Revenue Authority.

3.3 Audited Accounts: Audited Accounts for the last three (3) years.

3.4 Director Details: List of Directors with respective shareholding. Attach copy of CR12/CR13 not older than three (3) months from the date of tender closing.

3.5 PPRA Registration: Valid registration with the Public Procurement Regulatory Authority (PPRA).

3.6 De-barement: Certificate of non-debarment from PPRA.

3.7 Conflict of Interest: Declaration that the Tenderer has no conflict of interest.

3.8 Integrity Pact: Signed Integrity Pact/Anti-Corruption Declaration.

3.9 Experience: Demonstrated experience in implementing similar E-Branch/Digital Banking Solutions for financial institutions/SACCOs in the last five (5) years.

3.10 Key Staff: Letters of availability for the proposed key staff duly signed.

3.11 Manufacturer Authorization: Letter of Authorization from the manufacturer of the proposed solution.

3.12 Partnerships: Evidence of partnerships with M-Pesa, banks, and other service providers as applicable.

4.0 TENDER DOCUMENT

A complete set of tender documents may be obtained electronically from the Bandari DT SACCO website: www.bandarisacco.co.ke free of charge.

Tenderers downloading documents from the website shall advise the Procuring Entity that they have downloaded the tender documents, giving full contact addresses of the Tenderer (email, telephone number, and postal address) to: procurement@bandarisacco.co.ke.

5.0 BID SECURITY

All Tenders must be accompanied by a Tender Security of **KES 10% of contract sum** in the form of a Bank Guarantee, Insurance Guarantee.

6.0 SUBMISSION OF TENDERS

Completed tenders must be delivered to the address below on or before:

Date: 21st July 2026

Time: 11:00 AM East African Time (EAT)

Tender Box Location: Bandari Sacco House, , Nkrumah Road, Mombasa

7.0 TENDER OPENING

Tenders will be opened immediately after the deadline date and time specified above. Tenders will be publicly opened in the presence of the Tenderers' designated representatives who choose to attend at the address below.

8.0 LATE TENDERS

Late tenders will be rejected and returned unopened.

9.0 VALIDITY PERIOD

Tenders shall remain valid for a period of **120 days** from the tender submission deadline date.

10.0 ADDRESSES

Address for Obtaining Tender Documents

1. **Name:** Chief Executive Officer, Bandari DT SACCO Society Ltd
2. **Website:** www.bandarisacco.co.ke
3. **Email:** procurement@bandarisacco.co.ke
4. **Postal Address:** P.O. Box 95011 - 80104, Mombasa, Kenya

Address for Submission of Tenders

1. **Name:** Chief Executive Officer, Bandari DT SACCO Society Ltd
2. **Physical Address:** Bandari Sacco House, Ground Floor Tender Box, Nkrumah Road, Mombasa
3. **Postal Address:** P.O. Box 95011 - 80104, Mombasa, Kenya

Address for Opening of Tenders

1. **Name:** Bandari DT SACCO Society Ltd
2. **Physical Address:** Bandari Sacco House, Boardroom, Nkrumah Road, Mombasa

Authorized Official:

Name: _____

Designation: _____

Signature: _____

Date: _____

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PREFACE

1.0 INTRODUCTION

This Standard Tender Document (STD) has been prepared by Bandari DT SACCO Society Ltd for the procurement of an E-Branch Solution under competitive tendering methods as defined in the Public Procurement and Asset Disposal Act (2015). The procedures and practices presented in this document reflect the requirements of the said Act and its Regulations.

2.0 PURPOSE

Bandari DT SACCO intends to procure, implement, integrate, support, and maintain a comprehensive E-Branch Solution that will provide members with end-to-end digital self-service capabilities. The solution shall be a modern, scalable, secure, and integrated platform that transforms the SACCO's operations and member experience.

3.0 SCOPE

The E-Branch Solution shall integrate seamlessly with Microsoft Dynamics 365 Business Central, Dynamics 365 CRM, Existing Mobile Banking Platforms, Existing USSD Channels, ATM Switching Platform, M-Pesa Services, Paybill Services, SMS Gateway, Email Services, Identity Verification Services, Document Management System (EDMS), Workflow Engine, and future Open API Ecosystem.

4.0 GUIDELINES FOR PREPARING TENDER DOCUMENTS

4.1 General

4.1.1 This Standard Tender Document has been prepared for use by Bandari DT SACCO for Procurement of Information Technology under competitive tendering methods.

4.1.2 The Procuring Entity should confirm that the requirements to be procured are in its approved Procurement Plan and budgeted for.

4.1.3 The estimates must be prepared by an expert in the field of the subject contract.

4.1.4 The purpose of the estimates is to enable the Procuring Entity determine amounts of money to be inserted in the Tender Document.

4.2 Structure of the Tender Document

PART 1 - TENDERING PROCEDURES

- **Section I - Instructions to Tenderers (ITT):** Provides relevant information to help Tenderers prepare their tenders. This Section contains provisions that are to be used without modification by the Procuring Entity or by a Tenderer.
- **Section II - Tender Data Sheet (TDS):** Includes provisions specific to this procurement and that supplement Section I. This section shall be completed appropriately by the Procuring Entity.
- **Section III - Evaluation and Qualification Criteria:** Specifies the criteria to determine the Lowest Evaluated Tender that would be considered for contract award.
- **Section IV - Tendering Forms:** Includes the Form of Tender and other forms to be submitted.

PART 2 - PROCURING ENTITY'S REQUIREMENTS

- **Section V - Terms of Reference:** Contains the detailed requirements for the E-Branch Solution.
- **Section VI - Functional Requirements Matrix:** Contains comprehensive functional requirements.
- **Section VII - Technical Requirements Matrix:** Contains detailed technical specifications.
- **Section VIII - Cybersecurity Requirements:** Contains comprehensive cybersecurity controls.
- **Section IX - Integration Requirements:** Contains detailed integration specifications.
- **Section X - Implementation Methodology:** Contains the implementation framework.

- **Section XI - Service Level Agreements:** Contains detailed SLA schedules.
- **Section XII - Training Requirements:** Contains detailed training requirements.

PART 3 - CONDITIONS OF CONTRACT AND CONTRACT FORMS

- **Section XIII - General Conditions of Contract (GCC):** Contains the general clauses to be applied in all contracts. This Section contains provisions that are to be used without modification.
- **Section XIV - Special Conditions of Contract (SCC):** The contents of this Section supplement the General Conditions of Contract.
- **Section XV - Contract Forms:** Contains forms which, once completed, will form part of the Contract.

PART 1 - TENDERING PROCEDURES

SECTION I - INSTRUCTIONS TO TENDERERS (ITT)

A. GENERAL

1.0 Scope of Tender

1.1 The Procuring Entity, Bandari DT SACCO Society Ltd ("Bandari DT SACCO"), issues this tendering document for the supply, installation, integration, support, and maintenance of an E-Branch Solution as specified in Section V, Procuring Entity's Requirements.

1.2 The name, identification, and number of lots (contracts) of this ITT are specified in the Tender Data Sheet (TDS).

2.0 Definitions

2.1 Unless otherwise stated, throughout this tendering document definitions and interpretations shall be as prescribed in the General Conditions of Contract.

2.2 Throughout this tendering document:

- The term "in writing" means communicated in written form (e.g., by mail, e-mail, fax) with proof of receipt;
- If the context so requires, "singular" means "plural" and vice versa; and
- "Day" means calendar day, unless otherwise specified as "Business Day". A Business Day is any day that is an official working day of the Procuring Entity. It excludes the Procuring Entity's official public holidays.
- "E-Branch Solution" means the comprehensive digital banking platform for members' self-service, including all hardware, software, integration components, and related services.
- "Information System" shall carry the same meaning as "E-Branch Solution".

3.0 Fraud and Corruption

3.1 The Procuring Entity requires compliance with the provisions of the Public Procurement and Asset Disposal Act, 2015, Section 62 "Declaration not to engage in corruption". The tender submitted by a person shall include a declaration that the person shall not engage in any corrupt or fraudulent practice and a declaration that the person or his or her sub-contractors are not debarred from participating in public procurement proceedings.

3.2 The Procuring Entity requires compliance with the provisions of the Competition Act 2010, regarding collusive practices in contracting. Any tenderer found to have engaged in collusive conduct shall be disqualified and criminal and/or civil sanctions may be imposed. To this effect, Tenderers shall be required to complete and sign the "Certificate of Independent Tender Determination" annexed to the Form of Tender.

3.3 Unfair Competitive Advantage - Fairness and transparency in the tender process require that the Firms or their Affiliates competing for a specific assignment do not derive a competitive advantage from having provided consulting services related to this tender.

3.4 Tenderers shall permit and shall cause their agents, subcontractors, and personnel, to permit the Procuring Entity to inspect all accounts, records and other documents relating to any tender submission, proposal submission, and contract performance, and to have them audited by auditors appointed by the Procuring Entity.

4.0 Eligible Tenderers

4.1 A Tenderer may be a firm that is a private entity, a state-owned enterprise or institution subject to ITT 4.6, or any combination of such entities in the form of a joint venture (JV) under an existing agreement or with the intent to enter into such an agreement supported by a Form of Intent. Public employees and their close relatives (spouses, children, brothers, sisters, uncles, and aunts) are not eligible to participate in the tender.

4.2 Public Officers of the Procuring Entity, their Spouses, Child, Parent, Brothers or Sister. Child, Parent, Brother or Sister of a Spouse, their business associates or agents and firms/organizations in which they have a substantial or controlling interest shall not be eligible to tender or be awarded a contract.

4.3 A Tenderer shall not have a conflict of interest. Any Tenderer found to have a conflict of interest shall be disqualified.

4.4 A Tenderer may be considered to have a conflict of interest for the purpose of this Tendering process, if the Tenderer:

- a) Directly or indirectly controls, is controlled by or is under common control with another Tenderer; or
- b) Receives or has received any direct or indirect subsidy from another Tenderer; or
- c) Has the same legal representative as another Tenderer; or
- d) Has a relationship with another Tenderer, directly or through common third parties, that puts it in a position to influence the Tender of another Tenderer, or influence the decisions of the Procuring Entity regarding this Tendering process; or
- e) Any of its affiliates participates as a consultant in the preparation of the design or technical specifications of the E-Branch Solution that are the subject of the Tender; or
- f) Or any of its affiliates has been hired (or is proposed to be hired) by the Procuring Entity as Project Manager for the Contract implementation; or

- g) Would be providing goods, works, or non-consulting services resulting from or directly related to consulting services for the preparation or implementation of the project; or
- h) Has a close business or family relationship with a professional staff of the Procuring Entity who:
 - i) Are directly or indirectly involved in the preparation of the tendering document or specifications of the Contract, and/or the Tender evaluation process of such Contract; or
 - ii) Would be involved in the implementation or supervision of such Contract.

4.5 A firm that is a Tenderer (either individually or as a JV member) shall not participate as a Tenderer or as JV member in more than one Tender. Such participation shall result in the disqualification of all Tenders in which the firm is involved.

4.6 A Tenderer may have the nationality of any country, subject to the restrictions pursuant to ITT 4.9.

4.7 A Tenderer that has been debarred from participating in public procurement shall be ineligible to tender or be awarded a contract.

4.8 Tenderers that are state-owned enterprises or institutions in Kenya may be eligible to compete and be awarded a Contract(s) only if they can establish that they (i) are legally and financially autonomous (ii) operate under commercial law, and (iii) are not under supervision of the Procuring Entity.

4.9 Firms and individuals may be ineligible if (a) as a matter of law or official regulations, Kenya prohibits commercial relations with that country, or (b) by an act of compliance with a decision of the United Nations Security Council.

4.10 The Procuring Entity may require tenderers to be registered with certain authorities in Kenya. Such registration shall be defined in the TDS.

4.11 Foreign tenderers are required to source at least forty (40%) percent of their contract inputs (in supplies, subcontracts, and labor) from national suppliers and contractors. To this end, a foreign tenderer shall provide in its tender documentary evidence that this requirement is met.

4.12 Pursuant to the eligibility requirements of ITT 4.11, a tenderer is considered a foreign tenderer, if it is registered in Kenya, has less than 51 percent ownership by nationals of Kenya and if it does not subcontract foreign contractors more than 10 percent of the contract price, excluding provisional sums.

4.13 The Competition Act of Kenya requires that firms wishing to tender as Joint Venture undertakings which may prevent, distort or lessen competition in provision of services are prohibited unless they are exempt in accordance with the provisions of Section 25 of the Competition Act, 2010.

4.14 Tenderers shall be considered ineligible for procurement if they offer goods, works and production processes with characteristics that have been declared by the relevant national environmental protection agency as harmful to human beings and to the environment.

4.15 A Kenyan tenderer shall be eligible to tender if it provides evidence of having fulfilled his/her tax obligations by producing a valid tax compliance certificate or tax exemption certificate issued by the Kenya Revenue Authority.

5.0 Eligible Goods and Services

5.1 The E-Branch Solution to be supplied under the Contract may have its origin in any eligible country.

5.2 For the purposes of this tendering document, the term "E-Branch Solution" means all:

i) The required information technologies, including all hardware, software, integration components, and related services that the Supplier is required to supply, install, integrate, and make operational under the Contract;

ii) The related software development, customization, integration, commissioning, training, technical support, maintenance, and other services necessary for proper operation of the E-Branch Solution.

5.3 For purposes of ITT 5.1 above, "origin" means the place where the goods and services making the E-Branch Solution are produced in or supplied from.

5.4 Any goods, works and production processes with characteristics that have been declared by the relevant national environmental protection agency or by other competent authority as harmful to human beings and to the environment shall not be eligible for procurement under this Act.

B. CONTENTS OF TENDERING DOCUMENT

6.0 Sections of Tendering Document

PART 1 - Tendering Procedures

- Section I - Instructions to Tenderers (ITT)
- Section II - Tender Data Sheet (TDS)
- Section III - Evaluation and Qualification Criteria
- Section IV - Tendering Forms

PART 2 - Procuring Entity's Requirements

- Section V - Terms of Reference
- Section VI - Functional Requirements Matrix
- Section VII - Technical Requirements Matrix
- Section VIII - Cybersecurity Requirements
- Section IX - Integration Requirements
- Section X - Implementation Methodology
- Section XI - Service Level Agreements
- Section XII - Training Requirements

PART 3 - Conditions of Contract and Contract Forms

- Section XIII - General Conditions of Contract
- Section XIV - Special Conditions of Contract
- Section XV - Contract Forms

6.1 The Invitation to Tender Notice issued by the Procuring Entity is not part of this tendering document.

6.2 Unless obtained directly from the Procuring Entity, the Procuring Entity is not responsible for the completeness of the document, responses to requests for clarification, or Addenda to the tendering document.

6.3 The Tenderer is expected to examine all instructions, forms, terms, and specifications in the tendering document and to furnish with its Tender all information or documentation as is required by the tendering document.

7.0 Site Visit

7.1 The Tenderer, at the Tenderer's own responsibility and risk, is encouraged to visit and examine the Site of the Required Services and its surroundings and obtain all information that may be necessary for preparing the Tender. The costs of visiting the Site shall be at the Tenderer's own expense.

8.0 Pre-Tender Meeting

8.1 The Procuring Entity shall specify in the TDS if a pre-tender conference will be held, when and where(N/A).

8.2 The Tenderer is requested to submit any questions in writing, to reach the Procuring Entity not later than the period specified in the TDS before the meeting.

8.3 Minutes of the pre-Tender meeting, including the text of the questions asked by Tenderers and the responses given, will be transmitted promptly to all Tenderers who have acquired the Tender Documents.

8.4 Non-attendance at the pre-Tender meeting will not be a cause for disqualification of a Tenderer.

9.0 Clarification of Tender Documents

9.1 A Tenderer requiring any clarification of the Tender Document shall contact the Procuring Entity in writing at the Procuring Entity's address specified in the TDS.

9.2 The Procuring Entity will respond in writing to any request for clarification, provided that such request is received no later than the period specified in the TDS prior to the deadline for submission of tenders.

9.3 The Procuring Entity shall forward copies of its response to all tenderers who have acquired the Tender Documents, including a description of the inquiry but without identifying its source.

10.0 Amendment of Tendering Document

10.1 At any time prior to the deadline for submission of Tenders, the Procuring Entity may amend the Tendering document by issuing addenda.

10.2 Any addendum issued shall be part of the tendering document and shall be communicated in writing to all who have obtained the tendering document from the Procuring Entity.

10.3 To give prospective Tenderers reasonable time in which to take an addendum into account in preparing their Tenders, the Procuring Entity shall extend, as necessary, the deadline for submission of Tenders.

C. PREPARATION OF TENDERS

11.0 Cost of Tendering

11.1 The Tenderer shall bear all costs associated with the preparation and submission of its Tender, and the Procuring Entity shall not be responsible or liable for those costs, regardless of the conduct or outcome of the Tendering process.

12.0 Language of Tender

12.1 The Tender, as well as all correspondence and documents relating to the tender exchanged by the Tenderer and the Procuring Entity, shall be written in the English language. Supporting documents and printed literature that are part of the Tender may be in another language provided they are accompanied by an accurate translation of the relevant passages in the English language, in which case, for purposes of interpretation of the Tender, such translation shall govern.

13.0 Documents Comprising the Tender

13.1 The Tender submitted by the Tenderer shall comprise the following:

- a) **Form of Tender** prepared in accordance with ITT 14;
- b) **Price Schedules** completed in accordance with ITT 14 and ITT 16;
- c) **Tender Security or Tender-Securing Declaration** in accordance with ITT 22;
- d) **Alternative Tender:** if permissible, in accordance with ITT 15;
- e) **Authorization:** written confirmation authorizing the signatory of the Tender to commit the Tenderer, in accordance with ITT 23.3;
- f) **Eligibility of E-Branch Solution:** documentary evidence established in accordance with ITT 16.1;
- g) **Tenderer's Eligibility:** documentary evidence in accordance with ITT 17 establishing the Tenderer's eligibility and qualifications;
- h) **Conformity:** documentary evidence in accordance with ITT 18 that the E-Branch Solution conform to the tendering document;
- i) **Subcontractors:** list of subcontractors, in accordance with ITT 18.4;
- j) **Intellectual Property:** a list of Intellectual Property as defined in GCC Clause 15;
- k) **Any other document required in the TDS.**

13.2 In addition to the requirements under ITT 13.1, Tenders submitted by a JV shall include a copy of the Joint Venture Agreement entered into by all members.

13.3 The Tenderer shall furnish in the Form of Tender information on commissions and gratuities, if any, paid or to be paid to agents or any other party relating to this Tender. The Tenderer shall serialize all page of all tender documents submitted.

14.0 Form of Tender and Price Schedules

14.1 The Tenderer shall complete the Form of Tender, including the appropriate Price Schedules, using the relevant forms furnished in Section IV, Tendering Forms. The forms must be completed without any alterations to the text, and no substitutes shall be accepted except as provided under ITT 21.3. All blank spaces shall be filled in with the information requested.

15.0 Alternative Tenders

15.1 The TDS indicates whether alternative Tenders are allowed.

15.2 When alternatives to the Time Schedule are explicitly invited, a statement to that effect will be included in the TDS.

15.3 Tenderers wishing to offer technical alternatives to the Procuring Entity's requirements must also provide: (i) a price for an E-Branch Solution meeting the Procuring Entity's requirements; and (ii) all information necessary for a complete evaluation of the alternatives.

15.4 When Tenderers are invited in the TDS to submit alternative technical solutions for specified parts of the system, such parts shall be described in Section V, Procuring Entity's Requirements.

16.0 Documents Establishing the Eligibility of the E-Branch Solution

16.1 To establish the eligibility of the E-Branch Solution in accordance with ITT 5, Tenderers shall complete the country-of-origin declarations in the Price Schedule Forms, included in Section IV, Tendering Forms.

17.0 Documents Establishing the Eligibility and Qualifications of the Tenderer

17.1 To establish its eligibility and qualifications to perform the Contract in accordance with Section III, Evaluation and Qualification Criteria, the Tenderer shall provide the information requested in the corresponding information sheets included in Section IV, Tendering Forms.

17.2 In the event that pre-qualification of potential Tenderers has been undertaken as stated in the TDS, only Tenders from pre-qualified Tenderers shall be considered for award of Contract.

17.3 Tenderers shall be asked to provide, as part of the data for qualification, such information, including details of ownership, as shall be required to determine whether a particular contractor or group of contractors qualifies for a margin of preference.

17.4 The purpose of the information described in ITT 17.1 above overrides any claims to confidentiality which a tenderer may have.

17.5 The Tenderer shall provide further documentary proof, information or authorizations that the Procuring Entity may request in relation to ownership and control.

17.6 All information provided by the tenderer pursuant to these requirements must be complete, current and accurate as at the date of provision to the Procuring Entity.

17.7 If a tenderer fails to submit the information required by these requirements, its tender will be rejected.

17.8 If information submitted by a tenderer shows any conflict of interest, then:

- a) If the procurement process is still ongoing, the tenderer will be disqualified;
- b) If the contract has been awarded to that tenderer, the contract award will be set aside;
- c) The tenderer will be referred to the relevant law enforcement authorities.

17.9 If a tenderer submits information that is incomplete, inaccurate or out-of-date, the consequences ITT 17.8 will ensue unless the tenderer can show that any such act was not material, or was due to genuine error.

18.0 Documents Establishing Conformity of the E-Branch Solution

18.1 Pursuant to ITT 13.1(h), the Tenderer shall furnish, as part of its Tender documents establishing the conformity to the tendering documents of the E-Branch Solution that the Tenderer proposes to design, supply, and install under the Contract.

18.2 The documentary evidence of conformity of the E-Branch Solution to the tendering documents including:

- a) **Preliminary Project Plan** describing, among other things, the methods by which the Tenderer will carry out its overall management and coordination responsibilities, and the human and other resources the Tenderer proposes to use.
- b) **Written confirmation** that the Tenderer accepts responsibility for the successful integration and interoperability of all components of the E-Branch Solution.
- c) **An item-by-item commentary** on the Procuring Entity's Technical Requirements, demonstrating the substantial responsiveness of the E-Branch Solution offered.
- d) **Support material** (e.g., product literature, white papers, narrative descriptions of technologies and/or technical approaches).
- e) **Any separate and enforceable contract(s)** for Recurrent Cost items which the TDS required Tenderers to tender.

18.3 References to brand names or model numbers in the tendering documents are intended to be descriptive and not restrictive. The Tenderer may substitute alternative brand/model names or standards in its tender, provided that it demonstrates that the use of the substitute(s) will result in the E-Branch Solution being able to perform substantially equivalent to or better than that specified.

18.4 For major items of the E-Branch Solution as listed in Section III, Evaluation and Qualification Criteria, the Tenderer shall give details of the name and nationality of the proposed subcontractors.

18.5 The Tenderer shall be responsible for ensuring that any subcontractor proposed complies with the requirements of ITT 4, and that any goods or services to be provided by the subcontractor comply with the requirements of ITT 5 and ITT 16.1.

19.0 Tender Prices

19.1 All Goods and Services identified in the Supply and Installation Cost Sub-Tables in System Inventory Tables in Section VII, and all other Goods and Services proposed by the Tenderer to fulfill the requirements of the E-Branch Solution, must be priced separately and summarized in the corresponding cost tables in the Sample Tendering Forms (Section IV).

19.2 **Unless otherwise specified in the TDS**, the Tenderer must also tender Recurrent Cost Items specified in the Technical Requirements.

19.3 Unit prices must be quoted at a level of detail appropriate for calculation of any partial deliveries or partial payments under the contract.

19.4 The price of items that the Tenderer has left blank in the cost tables shall be assumed to be included in the price of other items.

19.5 The prices for Goods components of the E-Branch Solution are to be expressed and shall be defined and governed in accordance with the rules prescribed in the edition of Incoterms specified in the TDS.

19.6 **Unless otherwise specified in the TDS**, the prices must include all costs incidental to the performance of the Services, as incurred by the Supplier.

19.7 **Unless otherwise specified in the TDS**, prices quoted by the Tenderer shall be fixed during the Tenderer's performance of the Contract and not subject to increases on any account.

20.0 Currencies of Tender and Payment

20.1 The currency(ies) of the Tender and currencies of payment shall be the same. The Tenderer shall quote in Kenya shillings the portion of the Tender price that corresponds to expenditures incurred in Kenya currency, unless otherwise specified in the TDS.

20.2 The Tenderer may express the Tender price in any currency. If the Tenderer wishes to be paid in a combination of amounts in different currencies, it may quote its price accordingly but shall use no more than two foreign currencies in addition to Kenyan currency.

21.0 Period of Validity of Tenders

21.1 Tenders shall remain valid for the period specified in the TDS after the Tender submission deadline date prescribed by the Procuring Entity.

21.2 In exceptional circumstances, prior to the expiration of the Tender validity period, the Procuring Entity may request Tenderers to extend the period of validity of their Tenders.

22.0 Tender Security

22.1 The Tenderer shall furnish as part of its Tender, either a Tender-Securing Declaration or a Tender Security as specified in the TDS, in original form and, in the case of a Tender Security, in the amount and currency specified in the TDS.

22.2 A Tender-Securing Declaration shall use the form included in Section IV, Tendering Forms.

22.3 If a Tender Security is specified pursuant to ITT 22.1, the tender security shall be a demand guarantee in any of the following forms at the Tenderer's option:

- a) Cash;
- b) A bank guarantee;
- c) A guarantee by an insurance company registered and licensed by the Insurance Regulatory Authority; or
- d) A guarantee issued by a financial institution approved and licensed by the Central Bank of Kenya;
- e) Any other form specified in the TDS.

22.4 In the case of a bank guarantee, the Tender Security shall be submitted either using the Tender Security Form included in Section IV, Tendering Forms or in another substantially similar format approved by the Procuring Entity.

22.5 If a Tender Security or a Tender-Securing Declaration is specified, any Tender not accompanied by a substantially responsive Tender Security or Tender-Securing Declaration shall be rejected.

22.6 The Tender Security shall be returned/released as promptly as possible.

22.7 The Tender Security may be forfeited or the Tender-Securing Declaration executed:

- a) If a Tenderer withdraws its Tender during the period of Tender validity; or
- b) If the successful Tenderer fails to sign the Contract; or
- c) If the successful Tenderer fails to furnish a performance security.

22.8 Where the Tender-Securing Declaration is executed the Procuring Entity will recommend to the PPRA to debar the Tenderer from participating in public procurement.

22.9 The Tender Security or the Tender-Securing Declaration of a JV shall be in the name of the JV that submits the tender.

22.10 A tenderer shall not issue a tender security to guarantee itself.

23.0 Format and Signing of Tender

23.1 The Tenderer shall prepare one original of the documents comprising the Tender and clearly mark it "ORIGINAL." Alternative Tenders, if permitted, shall be clearly marked "ALTERNATIVE". In addition, the Tenderer shall submit copies of the Tender, in the number specified in the TDS and clearly mark them "COPY."

23.2 Tenderers shall mark as "CONFIDENTIAL" information in their Tenders which is confidential to their business.

23.3 The original and all copies of the Tender shall be typed or written in indelible ink and shall be signed by a person duly authorized to sign on behalf of the Tenderer. This authorization shall consist of a written confirmation as specified in the TDS.

23.4 In case the Tenderer is a JV, the Tender shall be signed by an authorized representative of the JV on behalf of the JV.

23.5 Any interlineations, erasures, or overwriting shall be valid only if they are signed or initialed by the person signing the Tender.

D. SUBMISSION AND OPENING OF TENDERS

24.0 Submission, Sealing and Marking of Tenders

24.1 The Tenderer shall deliver the Tender in a single, sealed envelope (one (1) envelope process). Within the single envelope the Tenderer shall place the following separate, sealed envelopes:

- a) In an envelope marked "ORIGINAL", all documents comprising the Tender; and
- b) In an envelope marked "COPIES", all required copies of the Tender; and,
- c) If alternative Tenders are permitted, and if relevant:
 - i) In an envelope marked "ORIGINAL- TENDER", the alternative Tender; and
 - ii) In the envelope marked "COPIES -- ALTERNATIVE TENDER" all required copies of the alternative Tender.

24.2 The inner envelopes shall:

- a) Bear the name and address of the Tenderer;
- b) Be addressed to the Procuring Entity in accordance with ITT 25.1;
- c) Bear the specific identification of this Tendering process; and
- d) Bear a warning not to open before the time and date for Tender opening.

The outer envelopes shall:

- e) Be addressed to the Procuring Entity;
- f) Bear the specific identification of this Tendering process; and bear a warning not to open before the time and date for Tender opening.

24.3 If all envelopes are not sealed and marked as required, the Procuring Entity will assume no responsibility for the misplacement or premature opening of the Tender.

25.0 Deadline for Submission of Tenders

25.1 Tenders must be received by the Procuring Entity at the address and no later than the date and time indicated in the TDS.

25.2 The Procuring Entity may, at its discretion, extend this deadline for submission of Tenders by amending the tendering documents.

26.0 Late Tenders

26.1 The Procuring Entity shall not consider any Tender that arrives after the deadline for submission of Tenders. Any Tender received by the Procuring Entity after the deadline shall be declared late, rejected, and returned unopened to the Tenderer.

27.0 Withdrawal, Substitution, and Modification of Tenders

27.1 A Tenderer may withdraw, substitute, or modify its Tender after it has been submitted by sending a written notice, duly signed by an authorized representative.

27.2 All notices must be:

- a) Prepared and submitted in accordance with ITT 23 and ITT 24; and
- b) Received by the Procuring Entity prior to the deadline prescribed for submission of Tenders.

27.3 Tenders requested to be withdrawn shall be returned unopened to the Tenderers.

27.4 No Tender may be withdrawn, substituted, or modified in the interval between the deadline for submission of Tenders and the expiration of the period of Tender validity.

28.0 Tender Opening

28.1 The Procuring Entity shall conduct the Tender opening in public, in the presence of Tenderers' designated representatives who choose to attend, and at the address, date and time specified in the TDS.

28.2 First, envelopes marked "WITHDRAWAL" shall be opened and read out and the envelopes with the corresponding Tender shall not be opened but returned to the Tenderer.

28.3 Next, envelopes marked "SUBSTITUTION" shall be opened and read out and exchanged with the corresponding Tender being substituted.

28.4 Envelopes marked "Modification" shall be opened and read out with the corresponding Tender.

28.5 Next, all remaining envelopes shall be opened one at a time, reading out: the name of the Tenderer and the Tender Price(s), including any discounts and alternative Tenders, and indicating whether there is a modification; the presence or absence of a Tender Security or Tender-Securing Declaration; and any other details as the Procuring Entity may consider appropriate.

28.6 Only Tenders, alternative Tenders and discounts that are opened and read out at Tender opening shall be considered further in the evaluation.

28.7 The Procuring Entity shall neither discuss the merits of any Tender nor reject any Tender (except for late Tenders).

28.8 The Procuring Entity shall prepare a record of the Tender opening.

28.9 The Tenderers' representatives who are present shall be requested to sign the minutes. The omission of a Tenderer's signature on the minutes shall not invalidate the contents and effect of the minutes.

E. EVALUATION AND COMPARISON OF TENDERS

29.0 Confidentiality

29.1 Information relating to the evaluation of Tenders and recommendation of contract award, shall not be disclosed to Tenderers or any other persons not officially concerned with the Tendering process until the Notification of Intention to Award the Contract is transmitted to all Tenderers.

29.2 Any effort by a Tenderer to influence the Procuring Entity in the evaluation of the Tenders or Contract award decisions may result in the rejection of its Tender.

29.3 Notwithstanding ITT 29.2, from the time of Tender opening to the time of Contract award, if any Tenderer wishes to contact the Procuring Entity on any matter related to the Tendering process, it should do so in writing.

30.0 Clarification of Tenders

30.1 To assist in the examination, evaluation, and comparison of the Tenders, and qualification of the Tenderers, the Procuring Entity may, at its discretion, ask any Tenderer for a clarification of its Tender. Any clarification submitted by a Tenderer that is not in response to a request by the Procuring Entity shall not be considered.

30.2 If a Tenderer does not provide clarifications of its Tender by the date and time set in the Procuring Entity's request for clarification, its Tender may be rejected.

31.0 Deviations, Reservations, and Omissions

31.1 During the evaluation of Tenders, the following definitions apply:

- a) "Deviation" is a departure from the requirements specified in the tendering document;
- b) "Reservation" is the setting of limiting conditions or withholding from complete acceptance of the requirements specified in the tendering document; and
- c) "Omission" is the failure to submit part or all of the information or documentation required in the tendering document.

32.0 Determination of Responsiveness

32.1 The Procuring Entity's determination of a Tender's responsiveness is to be based on the contents of the Tender itself.

32.2 A substantially responsive Tender is one that meets the requirements of the tendering document without material deviation, reservation, or omission. A material deviation, reservation, or omission is one that;

- a) If accepted, would:
 - i) Affect in any substantial way the scope, quality, or performance of the E-Branch Solution specified in the Contract; or
 - ii) Limit in any substantial way, inconsistent with the tendering document, the Procuring Entity's rights or the Tenderer's obligations under the proposed Contract; or

b) If rectified, would unfairly affect the competitive position of other Tenderers presenting substantially responsive Tenders.

32.3 The Procuring Entity shall examine the technical aspects of the Tender in particular, to confirm that all requirements of Section V, Procuring Entity's Requirements have been met without any material deviation, reservation, or omission.

32.4 To be considered for Contract award, Tenderers must have submitted Tenders that are commercially and technically responsive.

33.0 Non-material Non-conformities

33.1 Provided that a Tender is substantially responsive, the Procuring Entity may waive any nonconformity in the Tender that does not constitute a material deviation, reservation or omission.

33.2 Provided that a Tender is substantially responsive, the Procuring Entity may request that the Tenderer submit the necessary information or documentation, within a reasonable period of time, to rectify nonmaterial non-conformities in the Tender.

33.3 Provided that a Tender is substantially responsive, the Procuring Entity shall rectify quantifiable nonmaterial non-conformities related to the Tender Price.

34.0 Correction of Arithmetical Errors

34.1 The tender sum as submitted and read out during the tender opening shall be absolute and final and shall not be the subject of correction, adjustment or amendment in anyway by any person or entity.

34.2 Provided that the Tender is substantially responsive, the Procuring Entity shall handle errors on the following basis:

a) Any error detected if considered a major deviation that affects the substance of the tender, shall lead to disqualification of the tender as non-responsive.

b) Any errors in the submitted tender arising from a miscalculation of unit price, quantity, subtotal and total bid price shall be considered as a major deviation that affects the substance of the tender and shall lead to disqualification of the tender as non-responsive.

c) If there is a discrepancy between words and figures, the amount in words shall prevail, unless the amount expressed in words is related to an arithmetic error, in which case the amount in figures shall prevail.

35.0 Conversion to Single Currency

35.1 For evaluation and comparison purposes, the currency(ies) of the Tender shall be converted into a single currency as specified in the TDS.

36.0 Margin of Preference and Reservations

36.1 A margin of preference on local contractors may be allowed only when the contract is open to international competitive tendering.

36.2 A margin of preference shall not be allowed unless it is specified so in the TDS.

36.3 Contracts procured on basis of international competitive tendering shall not be subject to reservations exclusive to specific groups.

36.4 Where it is intended to reserve a contract to a specific group of businesses, a procuring entity shall ensure that the invitation to tender specifically indicates in the TDS that only businesses or firms belonging to the specified group are eligible to tender.

37.0 Evaluation of Tenders

37.1 The Procuring Entity shall use the criteria and methodologies listed in this ITT and Section III, Evaluation and Qualification criteria. No other evaluation criteria or methodologies shall be permitted.

37.2 To evaluate a Tender, the Procuring Entity shall consider the following:

- a) Price adjustment due to discounts offered;
- b) Converting the amount resulting from applying (a) above to a single currency;
- c) Price adjustment due to quantifiable nonmaterial non-conformities; and
- d) Any additional evaluation factors specified in the TDS and Section III.

38.0 Preliminary Examination

38.1 The Procuring Entity will examine the tenders, to determine whether they have been properly signed, whether required sureties have been furnished, and are substantially complete.

39.0 Technical Evaluation

39.1 The Procuring Entity will examine the information supplied by the Tenderers pursuant to ITT 13 and ITT 18, considering the following factors:

- a) Overall completeness and compliance with the Technical Requirements;
- b) Suitability of the E-Branch Solution offered in relation to the conditions prevailing at the site;
- c) Achievement of specified performance criteria by the E-Branch Solution;
- d) Compliance with the time schedule called for by the Implementation Schedule;
- e) Type, quantity, quality, and long-term availability of maintenance services;
- f) Any other relevant technical factors;
- g) Any proposed deviations in the tender.

39.2 The Procuring Entity's evaluation of tenders will consider technical factors, in addition to cost factors. The Technical Evaluation will be conducted following the Criteria specified in Section III, Evaluation and Qualification Criteria.

39.3 Where alternative technical solutions have been allowed and offered by the Tenderer, the Procuring Entity will make a similar evaluation of the alternatives.

39.4 Where the tender involves multiple lots or contracts, the tenderer will be allowed to tender for one or more lots (contracts).

40.0 Financial/Economic Evaluation

40.1 To evaluate a Tender, the Procuring Entity shall consider the following:

- a) Price adjustment due to unconditional discounts offered;
- b) Price adjustment due to quantifiable nonmaterial non-conformities;

- c) Converting the amount resulting from applying (a) to (c) above to a single currency; and
- d) The evaluation factors indicated in Section III, Evaluation and Qualification Criteria.

40.2 If price adjustment is allowed, the estimated effect of the price adjustment provisions of the Conditions of Contract shall not be considered in Tender evaluation.

40.3 The Procuring Entity will evaluate and compare the Tenders that have been determined to be substantially responsive.

41.0 Comparison of Tenders

41.1 The Procuring Entity shall compare all substantially responsive Tenders to determine the lowest evaluated cost.

42.0 Abnormally Low Tenders and Abnormally High Tenders

42.1 An Abnormally Low Tender is one where the Tender price appears unreasonably low to the extent that the Tender price raises material concerns as to the capability of the Tenderer to perform the Contract.

42.2 In the event of identification of a potentially Abnormally Low Tender, the Procuring Entity shall seek written clarifications from the Tenderer, including detailed price analyses.

42.3 After evaluation of the price analyses, in the event that the Procuring Entity determines that the Tenderer has failed to demonstrate its capability to perform the Contract, the Procuring Entity shall reject the Tender.

42.4 An abnormally high tender price is one where the tender price appears unreasonably high to the extent that the Procuring Entity is concerned that it may not be getting value for money.

42.5 In case of an abnormally high price, the Procuring Entity shall make a survey of the market prices, check if the estimated cost of the contract is correct and review the Tender Documents.

43.0 Unbalanced or Front-Loaded Tenders

43.1 If the Tender that is evaluated as the lowest evaluated cost is, in the Procuring Entity's opinion, seriously unbalanced or front loaded the Procuring Entity may require the Tenderer to provide written clarifications.

43.2 After the evaluation of the information and detailed price analyses presented by the Tenderer, the Procuring Entity may:

- a) Accept the Tender; or
- b) If appropriate, require that the total amount of the Performance Security be increased; or
- c) Reject the Tender.

44.0 Eligibility and Qualification of the Tenderer

44.1 The Procuring Entity shall determine to its satisfaction whether the Tenderer that is selected as having submitted the lowest evaluated and substantially responsive Tender is eligible and meets the qualifying criteria specified in Section III.

44.2 The determination shall be based upon an examination of the documentary evidence of the Tenderer's qualifications submitted by the Tenderer.

44.3 Unless otherwise specified in the TDS, the Procuring Entity will NOT carry out tests at the time of post-qualification. However, if so specified in the TDS the Procuring Entity may carry out such tests.

44.4 An affirmative determination shall be a prerequisite for award of the Contract to the Tenderer. A negative determination shall result in disqualification of the Tender.

44.5 The capabilities of the manufacturers and subcontractors proposed by the Tenderer will also be evaluated for acceptability. Should a manufacturer or subcontractor be determined to be unacceptable, the Tender will not be rejected, but the Tenderer will be required to substitute an acceptable manufacturer or subcontractor without any change to the Tender price.

44.6 Foreign tenderers are required to source at least forty (40%) percent of their contract inputs from national suppliers and contractors.

45.0 Procuring Entity's Right to Accept Any Tender, and to Reject Any or All Tenders

45.1 The Procuring Entity reserves the right to accept or reject any Tender, and to annul the Tendering process and reject all Tenders at any time prior to contract award, without thereby incurring any liability to Tenderers.

F. AWARD OF CONTRACT

46.0 Award Criteria

46.1 Subject to ITT 45, the Procuring Entity shall award the Contract to the successful tenderer whose tender has been determined to be the Lowest/Best Evaluated Tender. The determination of the lowest/Best Evaluated Tender will be made in accordance to one of the two options as defined in the TDS.

47.0 Procuring Entity's Right to Vary Quantities at Time of Award

47.1 The Procuring Entity reserves the right at the time of Contract award to increase or decrease, by the percentage(s) for items as indicated in the TDS.

48.0 Notice of Intention to Enter into a Contract/Notification of award

48.1 Upon award of the contract and prior to the expiry of the Tender Validity Period the Procuring Entity shall issue a Notification of Intention to Enter into a Contract/Notification of award to all tenderers which shall contain, at a minimum, the following information:

- a) The name and address of the Tenderer submitting the successful tender;
- b) The Contract price of the successful tender;
- c) A statement of the reason(s) the tender of the unsuccessful tenderer was unsuccessful;
- d) The expiry date of the Standstill Period; and
- e) Instructions on how to request a debriefing and/or submit a complaint during the standstill period.

49.0 Standstill Period

49.1 The Contract shall not be signed earlier than the expiry of a Standstill Period of 14 days to allow any dissatisfied tender to launch a complaint. Where only one Tender is submitted, the Standstill Period shall not apply.

49.2 Where a Standstill Period applies, it shall commence when the Procuring Entity has transmitted to each Tenderer the Notification of Intention to Enter into a Contract with the successful Tenderer.

50.0 Debriefing by the Procuring Entity

50.1 On receipt of the Procuring Entity's Notification of Intention to Enter into a Contract, an unsuccessful tenderer may make a written request to the Procuring Entity for a debriefing. The Procuring Entity shall provide the debriefing within five days of receipt of the request.

50.2 Debriefings of unsuccessful Tenderers may be done in writing or verbally. The Tenderer shall bear its own costs of attending such a debriefing meeting.

51.0 Letter of Award

51.1 Prior to the expiry of the Tender Validity Period and upon expiry of the Standstill Period, the Procuring Entity shall transmit the Letter of Award to the successful Tenderer. The letter of award shall request the successful tenderer to furnish the Performance Security within 21 days of the date of the letter.

52.0 Signing of Contract

52.1 Upon the expiry of the fourteen days of the Notification of Intention to enter into contract and upon the parties meeting their respective statutory requirements, the Procuring Entity shall send the successful Tenderer the Contract Agreement.

52.2 Within fourteen (14) days of receipt of the Contract Agreement, the successful Tenderer shall sign, date, and return it to the Procuring Entity.

52.3 The written contract shall be entered into within the period specified in the notification of award and before expiry of the tender validity period.

52.4 Notwithstanding ITT 52.2 above, in case signing of the Contract Agreement is prevented by any export restrictions attributable to the Procuring Entity, the Tenderer shall not be bound by its Tender.

53.0 Performance Security

53.1 Within twenty-one (21) days of the receipt of the Form of Acceptance from the Procuring Entity, the successful Tenderer shall furnish the performance security in accordance with the General Conditions.

53.2 Failure of the successful Tenderer to submit the above-mentioned Performance Security or sign the Contract shall constitute sufficient grounds for the annulment of the award and forfeiture of the Tender Security. In that event the Procuring Entity may award the Contract to the Tenderer offering the next Best Evaluated Tender.

54.0 Publication of Procurement Contract

54.1 Within fourteen days after signing the contract, the Procuring Entity shall publish the awarded contract at its notice boards and websites; and on the Website of the Authority.

55.0 Adjudicator

55.1 Unless the TDS states otherwise, the Procuring Entity proposes that the person named in the TDS be appointed as Adjudicator under the Contract to assume the role of informal Contract dispute mediator.

56.0 Procurement Related Complaints and Administrative Review

56.1 The procedures for making a Procurement-related Complaint are as specified in the TDS.

56.2 A request for administrative review shall be made in the form provided under contract forms.

SECTION II - TENDER DATA SHEET (TDS)

The following specific data for the E-Branch Solution to be procured shall complement, supplement, or amend the provisions in the Instructions to Tenderers (ITT). Whenever there is a conflict, the provisions herein shall prevail over those in ITT.

Reference to ITC Clause	PARTICULARS OF APPENDIX TO INSTRUCTIONS TO TENDERS
A. General	
ITT 1.1	The reference number of the Request for Tenders is: BCS/03/IT/EBRANCH/S/2025-2026
	The Procuring Entity is: Bandari Deposit Taking SACCO Society Ltd
	The name of the ITT is: Procurement of E-Branch Solution for Bandari DT SACCO
	The number and identification of lots (contracts) comprising this ITT is: Single Lot (One Contract)
ITT 2.3 (a)	The Procuring Entity shall use manual (physical) submission of tenders. Electronic-procurement system is NOT used for this procurement.
ITT 3.3	The firms (if any) that provided consulting services for the contract being tendered for are: NONE
ITT 4.1	Maximum number of members in the JV shall be: Three (3)
ITT 4.9	The Procuring Entity may require tenderers to be registered with PPRA
B. Tendering Document	
ITT 8.1	For Clarification of Tender purposes only, the Procuring Entity's address is:
	Attention: Chief Executive Officer
	Address: Bandari Sacco Limited, Nkrumah Road, Mombasa
	Procurement Office
	City: Mombasa
	ZIP Code: 80104
	Country: Kenya
	Telephone: +254 020 3244000
	Electronic mail address: procurement@bandarisacco.co.ke
	Requests for clarification should be received by the Procuring Entity no later than: 7 days before the deadline for submission of tenders.
ITT 8.2	Web page: www.bandarisacco.co.ke
	Date: 15th July 2026
	Time: 11:00 AM EAT

	Place: Bandari Sacco, Boardroom, Nkrumah Road, Mombasa
	A site visit conducted by the Procuring Entity shall not be organized.
ITT 9.1	The Procuring Entity shall publish its response at the website www.bandarisacco.co.ke
C. Preparation of Tenders	
ITT 13.1 (k)	The Tenderer shall submit with its Tender the following additional documents:
	1. Technical Response to Functional Requirements Matrix
	2. Technical Response to Technical Requirements Matrix
	3. Technical Response to Cybersecurity Requirements
	4. Technical Response to Integration Requirements
	5. Detailed Implementation Plan
	6. Training Plan
	7. Support and Maintenance Plan
	8. Sample Reports and Dashboards
	9. Proof of Concept (if required)
	10. Letters of Availability for Key Personnel
ITT 15.1	Alternative Tenders are not permitted .
ITT 15.2	Alternatives to the Time Schedule are not permitted.
ITT 15.4	Alternative technical solutions shall not be permitted .
ITT 17.2	Prequalification has not been undertaken.
ITT 18.2 (a)	In addition to the topics described in ITT Clause 16.2 (a), the Preliminary Project Plan must address the following topics:
	(i) Project Organization and Management Sub-Plan, including management authorities, responsibilities, and contacts, as well as task, time and resource-bound schedules (in GANTT format);
	(ii) Implementation Sub-Plan;
	(iii) Training Sub-Plan;
	(iv) Testing and Quality Assurance Sub-Plan;
	(v) Warranty Defect Repair and Technical Support Service Sub-Plan
	(vi) Integration Sub-Plan
	(vii) Data Migration Sub-Plan
	(viii) Change Management Sub-Plan
ITT 18.3	In the interest of effective integration, cost-effective technical support, and reduced re-training and staffing costs, Tenderers are required to offer specific brand names and models for the following limited number of specific items:

	None
ITT 19.2	The Tenderer must tender Recurrent Cost Items
ITT 19.2 (a)	The Tenderer must tender for contracts of Recurrent Cost Items not included in the main Contract.
ITT 19.5	The Incoterms edition is: Incoterms 2020
ITT 19.5 (a)	Named place of destination is: Mombasa, Kenya
ITT 19.6	Named place of final destination (or Project site) is: Bandari DT SACCO Head Office, Mombasa, Kenya
ITT 19.8	There is no modification to ITT 17.8
ITT 19.9	The prices quoted by the Tenderer shall not be subject to adjustment during the performance of the Contract.
ITT 20.1	The Tenderer is required to quote in the currency of Kenya the portion of the Tender price that corresponds to expenditures incurred in that currency.
ITT 21.1	The Tender validity period shall be 120 days.
ITT 22.1	A Tender Security shall be required.
	A Tender-Securing Declaration shall not be required.
	If a Tender Security shall be required, the amount and currency of the Tender Security shall be 10% of contract sum
ITT 22.3 (v)	Other types of acceptable securities are: Insurance Guarantee from a company registered and licensed by the Insurance Regulatory Authority
ITT 23.1	In addition to the original of the Tender, the number of copies is: Two (2) copies
ITT 23.3	The written confirmation of authorization to sign on behalf of the Tenderer shall consist of: Power of Attorney or Board Resolution authorizing the signatory to sign the Tender
D. Submission and Opening of Tenders	
ITT 25.1	For Tender submission purposes only, the Procuring Entity's address is:
	Attention: Chief Executive Officer
	Street Address: Bandari Sacco House, Nkrumah Road
	Tender Box
	City: Mombasa
	Country: Kenya
	The deadline for Tender submission is:
	Date: 21st July 2026
	Time: 11:00 AM EAT
ITT 25.1	Tenderers shall not have the option of submitting their Tenders electronically.
ITT 28.1	The Tender opening shall take place at:

	Street Address: Bandari Sacco House, Nkrumah Road
	Floor/Room number: Boardroom
	City: Mombasa
	Country: Kenya
	Date: 21st July 2026
	Time: 11:00 AM EAT
ITT 28.6	The Form of Tender and Price Schedules shall be initialed by two (2) representatives of the Procuring Entity conducting Tender opening.
E. Evaluation, and Comparison of Tenders	
ITT 33.3	The adjustment shall be based on the average price of the item or component as quoted in other substantially responsive Tenders. If the price of the item or component cannot be derived from the price of other substantially responsive Tenders, the Procuring Entity shall use its best estimate.
ITT 35.1	The currency that shall be used for Tender evaluation and comparison purposes to convert all Tender prices expressed in various currencies into a single currency is: Kenya Shillings (KES)
	The source of exchange rate shall be: Central Bank of Kenya
	The date for the exchange rate shall be: Closing date of tender submission
ITT 36.2	Margin of Preference shall apply .
ITT 36.4	The invitation to tender is extended to all eligible tenderers. No reservation applies.
ITT 40.2 (b)	Tenderers shall not be allowed to quote separate prices for different lots. Discounts that are conditional on the award of more than one Subsystem, lot, or slice shall not be considered in the price evaluation.
ITT 44.3	As additional qualification measures, the E-Branch Solution (or components/parts of it) offered by the Tenderer with the Best Evaluated Tender may be subjected to the following tests and performance benchmarks prior to Contract award:
	1. Solution Demonstration - The Tenderer shall demonstrate the proposed solution to the evaluation team.
	2. Proof of Concept - The Tenderer may be required to conduct a Proof of Concept (PoC) to validate functionality and performance.
	4. Technical Interviews - Key personnel shall be interviewed to validate competence.
ITT 46.1	The award will be made on the basis of rated criteria pursuant to ITT 35.7, in accordance with Section III, Evaluation and Qualification Criteria.
ITT 47.1	The maximum percentage by which quantities may be increased is: 15%
	The maximum percentage by which quantities may be decreased is: 15%
	The items for which the Procuring Entity may increase or decrease the quantities are the following:

	Software Licenses, User Licenses, Hardware Components, Training, Support Services
ITT 55.1	The proposed Adjudicator is: To be agreed upon during contract finalization
	The proposed hourly fee is: To be agreed upon during contract finalization
ITT 56.1	The procedures for making a Procurement-related Complaint are detailed in the "Notice of Intention to Award the Contract" herein and are also available from the PPRA website info@ppra.go.ke or complaints@ppra.go.ke .
	If a Tenderer wishes to make a Procurement-related Complaint, the Tenderer should submit its complaint following these procedures, in writing (by the quickest means available, that is either by email or fax), to:
	For the attention: Chief Executive Officer
	Title/position: Chief Executive Officer
	Procuring Entity: Bandari DT SACCO Society Ltd
	Email address: procurement@bandarisacco.co.ke

SECTION III - EVALUATION AND QUALIFICATION CRITERIA

1.0 General Provision

1.1 Wherever a Tenderer is required to state a monetary amount, Tenderers should indicate the Kenya Shilling equivalent using the rate of exchange determined as follows:

- a) For construction turnover or financial data required for each year - Exchange rate prevailing on the last day of the respective calendar year.
- b) Value of single contract - Exchange rate prevailing on the date of the contract signature.
- c) Exchange rates shall be taken from the Central Bank of Kenya.

1.2 This Section contains all the criteria that the Procuring Entity shall use to evaluate Tenders and qualify Tenderers. No other factors, methods or criteria shall be used.

2.0 Evaluation and Contract Award Criteria

2.1 The Procuring Entity shall use the criteria and methodologies listed in this Section to evaluate tenders and arrive at the Lowest Evaluated Tender. The tender that (i) meets the qualification criteria, (ii) has been determined to be substantially responsive to the Tender Documents, and (iii) is determined to have the Lowest Evaluated Tender price shall be selected for award of contract.

3.0 Preliminary Examination for Determination of Responsiveness

3.1 The Procuring Entity will start by examining all tenders to ensure they meet in all respects the eligibility criteria and other mandatory requirements in the ITT.

3.2 Mandatory requirements for preliminary evaluation:

No.	Mandatory Requirement	Evidence Required
1	Tender document must be intact and all pages initialed by authorized person	All pages of tender document
2	Company Registration	Certificate of Company Registration/Incorporation in existence for at least five (5) years
3	Tax Compliance	Valid Tax Compliance Certificate from Kenya Revenue Authority
4	Audited Accounts	Audited Accounts for the last three (3) years
5	Director Details	List of Directors with respective shareholding. Copy of CR12/CR13 not older than three (3) months
6	PPRA Registration	Valid Registration with PPRA
7	Debarment	Certificate of non-debarment from PPRA
8	Conflict of Interest	Declaration of no conflict of interest
9	Integrity Pact	Signed Integrity Pact/Anti-Corruption Declaration
10	Tender Security	Tender Security of KES 2,000,000.00
11	Foreign Tenderers	40% local content evidence

12	Experience	Demonstrated experience in similar E-Branch solutions
13	Key Staff	Letters of availability for key staff

3.3 Tenders that do not pass the Preliminary Examination will be considered non-responsive and will not be considered further.

4.0 Technical Evaluation

4.1 Technical Evaluation Criteria

The Criteria, sub-criteria, and point system for the evaluation of the Tenders Proposal on meeting the Procuring Entity's Requirements:

Criterion	Maximum Points
1. Specific Experience of the Tenderer	5
Experience in implementing E-Branch/Digital Banking Solutions in SACCOs or financial institutions-3	
Experience in integrating with Microsoft Dynamics 365 Business Central -2	
2. Adequacy and Quality of Proposed Methodology and Work Plan	20
Technical approach and methodology =8 Mrks	
Work plan and project schedule =6 Mrks	
Organization and staffing =6 Mrks	
3. Conformity to Technical Specifications	40
Functional, Architectural and Performance Requirements =10	
Service Specifications - Supply & Install Items =08	
Technology Specifications =08	
Testing and Quality Assurance Requirements =06	
Implementation Schedule =04	
System Inventory =04	
4. Requirements of the Supplier's Technical Team	25
Position K-1: Project Manager =05	
Position K-2: Solutions Architect =05	
Position K-3: Technical Lead/Developer =04	
Position K-4: Integration Specialist =04	
Position K-5: Database Administrator =03	
Position K-6: Security Specialist =02	
Position K-7: Trainer =02	
5. Transfer of Knowledge and Training Program	5
Relevance of training program =02	

Training approach and methodology	=02	
Qualifications of experts and trainers	=01	
6. Participation by Kenya Citizens among Proposed Key Experts		5
TOTAL		100

4.2 Key Personnel Evaluation

The number of points to be assigned to each of the Key Experts positions shall be determined considering the following three sub-criteria:

- a) General qualifications (general education, training, and experience): **20%**
- b) Adequacy for the Contract (relevant education, training, experience in the sector or similar assignments): **70%**
- c) Relevant experience in Kenya (working level fluency in local language(s)/knowledge of local culture or administrative system): **10%**

4.3 Minimum Technical Score

The minimum technical score (St) required to pass is: **70 points**

Tenderers who score less than 70 points will be automatically disqualified. Tenderers who pass the technical evaluation will be evaluated further.

5.0 Financial Evaluation

5.1 Price Evaluation

In addition to the criteria listed in ITT 35.5 (a)--(e) the following criteria shall apply:

i) **Time Schedule:** Time to complete the E-Branch Solution from the effective date specified in the Contract Agreement is: **24 weeks (6 months)**. No credit will be given for earlier completion. Tenders offering a completion date beyond the maximum designated period shall be rejected.

ii) **Alternative Technical Solutions:** Not permitted.

iii) **Recurrent Costs:** The operation and maintenance of the system being procured form a major part of the implementation. The recurrent cost factors for calculation of the implementation schedule are:

- Hardware maintenance
- Software licenses and updates
- Technical services
- Telecommunications services
- Other services (if any)

iv) **Recurrent cost items for post-warranty service period:** If subject to evaluation, shall be included in the main contract or a separate contract signed together with the main contract. Such costs shall be added to the Tender price for evaluation.

6.0 Alternative Tenders

6.1 Alternative Tenders are not permitted.

7.0 Margin of Preference

7.1 Contractors for such preference shall be asked to provide, as part of the data for qualification, such information, including details of ownership, as shall be required to determine whether a particular contractor qualifies for a margin of preference.

7.3 After Tenders have been received and reviewed by the Procuring Entity, responsive Tenders shall be classified into the following groups:

ii) **Group B:** Tenders offered by foreign Contractors and other Tenderers where Kenyan citizens hold shares of less than fifty-one percent (51%).

8.0 Post-qualification and Contract Award

8.1 The contract shall be awarded to the lowest evaluated tenderer, subject to meeting each of the following conditions:

Item	Qualification Subject	Qualification Requirement	Document To be Completed by Tenderer
1	Nationality	Nationality in accordance with ITT 4.5	Form ELI-2.1.1 and 2.1.2
2	Tax Obligations	Has produced a current tax clearance certificate	Form of Tender
3	Conflict of Interest	No conflicts of interests as described in ITT 4.3	Form of Tender
4	Country Ineligibility	Not having been declared ineligible by the PPRA	Form of Tender
5	State-owned Entity	Compliance with conditions of ITT 4.7	Form ELI-2.1.1 and 2.1.2
6	United Nations Resolution	Not excluded as a result of prohibition in Kenya laws	Form of Tender
7	History of Non-performing Contracts	Non-performance did not occur as a result of Tenderer's default	Form CON - 2
8	Suspension	Not under suspension based on execution of a Tender Securing Declaration	Form of Tender
9	Pending Litigation	Tenderer's financial position remains sound assuming all pending litigation resolved against Tenderer	Form CON - 2
10	Historical Financial Performance	Submission of audited balance sheets for the last 5 years	Form FIN - 2.3.1
11	Average Annual Turnover	Minimum average annual turnover of KES 200,000,000.00 (Kenya Shillings Two Hundred Million), calculated as total certified payments received for contracts in progress or completed within the last 5 years	Form FIN - 2.3.2
12	Financial Resources	Demonstrate access to financial resources of minimum KES 50,000,000.00	Form FIN - 2.3.3
13	General Experience	Experience under Information System contracts in the role of prime supplier for at least the last 5 years	Form EXP-2.4.1
14	Specific Experience	Participation as a prime supplier in at least three (3) contracts within the last 5 years, each with a value of at least KES 30,000,000.00 , that have been successfully and substantially completed and are similar to the	Form EXP 2.4.2

		proposed E-Branch Solution. Similar experience includes digital banking, E-Branch, core banking, or integrated SACCO solutions.	
--	--	---	--

9.0 Personnel

9.1 The Tenderer must demonstrate that it will have the personnel for the key positions that meet the following requirements:

No.	Position	Information System Experience
1	Project Manager	Minimum 8 years' experience in managing IT projects in financial institutions. At least 3 implementations of similar E-Branch/Digital Banking solutions. Relevant certification (PMP, PRINCE2, or equivalent).
2	Solutions Architect	Minimum 7 years' experience in designing enterprise solutions. Experience with Microsoft Dynamics 365 Business Central integration. Relevant certification (TOGAF, MCSA, or equivalent).
3	Technical Lead/Developer	Minimum 5 years' experience in developing web and mobile applications. Experience with .NET, React, Angular, or equivalent technologies. Experience with RESTful APIs and microservices architecture.
4	Integration Specialist	Minimum 5 years' experience in system integration. Experience integrating with Microsoft Dynamics 365 Business Central, M-Pesa APIs, USSD, and Payment Gateways.
5	Database Administrator	Minimum 5 years' experience in database administration. Experience with SQL Server, PostgreSQL, or equivalent. Experience in database performance tuning and optimization.
6	Security Specialist	Minimum 5 years' experience in information security. CISSP, CISA, or equivalent certification. Experience in secure software development and security architecture.
7	Trainer	Minimum 3 years' experience in training financial institution staff. Experience in training on banking solutions.

10.0 Subcontractors/Vendors/Manufacturers

10.1 Subcontractors/vendors/manufacturers for the following major items must meet the following minimum criteria:

Item No.	Description of Item	Minimum Criteria to be met
1	E-Branch Solution Software	Must be a commercial off-the-shelf solution with proven implementations in SACCOs/financial institutions
2	Integration Components	Must have experience integrating with Dynamics 365 Business Central
3	Hosting Infrastructure	Must meet minimum security and performance requirements
4	Security Solutions	Must be compliant with ISO 27001 standards

Note: The full Qualification Forms are provided in Section IV - Tendering Forms.

SECTION IV - TENDERING FORMS

1. FORM OF TENDER

(Amended and issued pursuant to PPRA CIRCULAR No. 02/2022)

INSTRUCTIONS TO TENDERERS

- i) *All italicized text is to help the Tenderer in preparing this form.*
- ii) *The Tenderer must prepare this Form of Tender on stationery with its letterhead clearly showing the Tenderer's complete name and business address.*
- iii) *Tenderer must complete and sign CERTIFICATE OF INDEPENDENT TENDER DETERMINATION and the SELF DECLARATION FORMS OF THE TENDERER as listed under (s) below.*

Date of this Tender submission: _____ *[insert date (as day, month and year) of Tender submission]*

Tender Name and Identification: Procurement of E-Branch Solution for Bandari DT SACCO

Alternative No.: _____

To: Bandari Deposit Taking SACCO Society Ltd

a) **No reservations:** We have examined and have no reservations to the tendering document, including Addenda issued in accordance with Instructions to Tenderers (ITT 8);

b) **Eligibility:** We meet the eligibility requirements and have no conflict of interest in accordance with ITT 4;

c) **Tender-Securing Declaration:** We have not been debarred by the Authority based on execution of a Tender-Securing Declaration or Tender Securing Declaration in Kenya in accordance with ITT 4.8;

d) **Conformity:** We offer to provide design, supply, installation, integration, and maintenance services for an E-Branch Solution in conformity with the tendering document;

e) **Tender Price:** The total price of our Tender, excluding any discounts offered in item (f) below is:

Total price is: *[insert the total price of the Tender in words and figures, indicating the various amounts and the respective currencies]*;

(f) **Discounts:** The discounts offered and the methodology for their application are:

i) The discounts offered are: *[Specify in detail each discount offered.]*

ii) The exact method of calculations to determine the net price after application of discounts is shown below: *[Specify in detail the method that shall be used to apply the discounts]*;

g) **Tender Validity Period:** Our Tender shall be valid for the period specified in TDS ITT 19.1 from the date fixed for the Tender submission deadline, and it shall remain binding upon us and may be accepted at any time before the expiration of that period;

h) **Performance Security:** If our Tender is accepted, we commit to obtain a Performance Security in accordance with the tendering document;

i) **One Tender per Tenderer:** We are not submitting any other Tender(s) as an individual Tenderer, and we are not participating in any other Tender(s) as a Joint Venture member, and meet the requirements of ITT 4.3;

j) **Suspension and Debarment:** We, along with any of our subcontractors, suppliers, consultants, manufacturers, or service providers for any part of the contract, are not subject to, and not controlled by any entity or individual that is subject to, a temporary suspension or a debarment imposed by the PPRA;

k) **State-owned enterprise or institution:** [select the appropriate option and delete the other] [We are not a state-owned enterprise or institution]/[We are a state-owned enterprise or institution but meet the requirements of ITT 4.7];

l) **Commissions, gratuities and fees:** We have paid, or will pay the following commissions, gratuities, or fees with respect to the Tendering process or execution of the Contract:

Name of Recipient	Address	Reason	Amount
-------------------	---------	--------	--------

(If none has been paid or is to be paid, indicate "none.")

m) **Binding Contract:** We understand that this Tender, together with your written acceptance thereof included in your Form of Acceptance, shall constitute a binding contract between us, until a formal contract is prepared and executed;

n) **Not Bound to Accept:** We understand that you are not bound to accept the lowest evaluated cost Tender, the Best Evaluated Tender or any other Tender that you may receive; and

o) **Fraud and Corruption:** We hereby certify that we have taken steps to ensure that no person acting for us or on our behalf engages in any type of Fraud and Corruption.

Name of the Tenderer: _____

p) **Collusive practices:** We hereby certify and confirm that the tender is genuine, non-collusive and made with the intention of accepting the contract if awarded. To this effect we have signed the "Certificate of Independent Tender Determination" attached below.

q) **Code of Ethical Conduct:** We undertake to adhere by the Code of Ethical Conduct for Persons Participating in Public Procurement and Asset Disposal Activities in Kenya, copy available from www.ppra.go.ke during the procurement process and the execution of any resulting contract.

r) **Beneficial Ownership Information:** We commit to provide to the procuring entity the Beneficial Ownership Information in conformity with the Beneficial Ownership Disclosure Form upon receipt of notification of intention to enter into a contract in the event we are the successful tenderer in this subject procurement proceeding.

s) We, the Tenderer, have duly completed, signed and stamped the following Forms as part of our Tender:

i) Tenderer's Eligibility; Confidential Business Questionnaire

ii) Certificate of Independent Tender Determination

iii) Self-Declaration of the Tenderer

iv) Declaration and commitment to the code of ethics for Persons Participating in Public Procurement and Asset Disposal Activities in Kenya.

Name of the person duly authorized to sign the Tender on behalf of the Tenderer: _____

Title of the person signing the Tender: _____

Signature of the person named above: _____

Date signed: _____

day of _____, _____

2. TENDERER'S ELIGIBILITY - CONFIDENTIAL BUSINESS QUESTIONNAIRE

Instruction to Tenderer

Tender is instructed to complete the particulars required in this Form, *one form for each entity if Tender is a JV*.

Tenderer's details

ITEM	DESCRIPTION
1	Name of the Procuring Entity: Bandari Deposit Taking SACCO Society Ltd
2	Reference Number of the Tender: BCS/03/IT/EBRANCH/S/2025-2026
3	Date and Time of Tender Opening: 15th August 2026, 10:00 AM EAT
4	Name of the Tenderer:
5	Full Address and Contact Details of the Tenderer:
	1. Country:
	2. City:
	3. Location:
	4. Building:
	5. Floor:
	6. Postal Address:
	7. Name and email of contact person:
6	Current Trade License Registration Number and Expiring date:
7	Name, country and full address of Registering Body/Agency:
8	Description of Nature of Business:
9	Maximum value of business which the Tenderer handles:
10	State if Tenders Company is listed in stock exchange, give name and full address:

General and Specific Details

b) **Sole Proprietor**, provide the following details:

Name in full	Age	Nationality	Country of Origin	Citizenship

c) **Partnership**, provide the following details:

Names of Partners	Nationality	Citizenship	% Shares owned
1			
2			
3			

d) **Registered Company**, provide the following details:

(i) Private or public Company: _____

(ii) State the nominal and issued capital of the Company:

Nominal Kenya Shillings (Equivalent): _____

Issued Kenya Shillings (Equivalent): _____

(iii) Give details of Directors as follows:

Names of Director	Nationality	Citizenship	% Shares owned
1			
2			
3			

DISCLOSURE OF INTEREST - Interest of the Firm in the Procuring Entity

i) Are there any person/persons in **Bandari DT SACCO Society Ltd** who has/have an interest or relationship in this firm?
Yes/No _____

If yes, provide details as follows:

Names of Person	Designation in the Procuring Entity	Interest or Relationship with Tenderer
1		
2		
3		

Conflict of Interest Disclosure

Type of Conflict	Disclosure YES OR NO	If YES provide details of the relationship with Tenderer
1. Tenderer is directly or indirectly controls, is controlled by or is under common control with another tenderer.		
2. Tenderer receives or has received any direct or indirect subsidy from another tenderer.		
3. Tenderer has the same legal representative as another tenderer.		
4. Tender has a relationship with another tenderer, directly or through common third parties, that puts it in a position to influence the tender of another tenderer, or influence the decisions of the Procuring Entity regarding this tendering process.		
5. Any of the Tenderer's affiliates participated as a consultant in the preparation of the design or technical specifications of the works that are the subject of the tender.		
6. Tenderer would be providing goods, works, non-consulting services or consulting services during implementation of the contract.		
7. Tenderer has a close business or family relationship with a professional staff of the Procuring Entity who are directly or indirectly involved in the preparation of the Tender document or specifications of the Contract, and/or the Tender evaluation process.		
8. Tenderer has a close business or family relationship with a professional staff of the Procuring Entity who would be involved in the implementation or supervision of the Contract.		
9. Has the conflict stemming from such relationship stated in item 7 and 8 above been resolved in a manner acceptable to the Procuring Entity throughout the tendering process and execution of the Contract.		

Certification

On behalf of the Tenderer, I certify that the information given above is complete, current and accurate as at the date of submission.

Full Name: _____

Title or Designation: _____

Signature: _____

Date: _____

3. CERTIFICATE OF INDEPENDENT TENDER DETERMINATION

I, the undersigned, in submitting the accompanying Letter of Tender to the **Bandari Deposit Taking SACCO Society Ltd** for: **Procurement of E-Branch Solution for Bandari DT SACCO** in response to the request for tenders made by: **Bandari Deposit Taking SACCO Society Ltd** do hereby make the following statements that I certify to be true and complete in every respect:

I certify, on behalf of **[Name of Tenderer]** that:

- i) I have read and I understand the contents of this Certificate;
- ii) I understand that the Tender will be disqualified if this Certificate is found not to be true and complete in every respect;
- iii) I am the authorized representative of the Tenderer with authority to sign this Certificate, and to submit the Tender on behalf of the Tenderer;
- iv) For the purposes of this Certificate and the Tender, I understand that the word "competitor" shall include any individual or organization, other than the Tenderer, whether or not affiliated with the Tenderer, who:
 - a) Has been requested to submit a Tender in response to this request for tenders;
 - b) Could potentially submit a tender in response to this request for tenders, based on their qualifications, abilities or experience;
- v) The Tenderer discloses that [check one of the following, as applicable]:
 - a) The Tenderer has arrived at the Tender independently from, and without consultation, communication, agreement or arrangement with, any competitor;
 - b) The Tenderer has entered into consultations, communications, agreements or arrangements with one or more competitors regarding this request for tenders, and the Tenderer discloses, in the attached document(s), complete details thereof.
- vi) In particular, there has been no consultation, communication, agreement or arrangement with any competitor regarding:
 - a) Prices;
 - b) Methods, factors or formulas used to calculate prices;
 - c) The intention or decision to submit, or not to submit, a tender; or
 - d) The submission of a tender which does not meet the specifications of the request for Tenders;
- vii) In addition, there has been no consultation, communication, agreement or arrangement with any competitor regarding the quality, quantity, specifications or delivery particulars of the works or services to which this request for tenders relates;
- viii) The terms of the Tender have not been, and will not be, knowingly disclosed by the Tenderer, directly or indirectly, to any competitor, prior to the date and time of the official tender opening.

Name

Title

Date

4. SELF-DECLARATION FORMS

FORM SD1

SELF DECLARATION THAT THE PERSON/TENDERER IS NOT DEBARRED IN THE MATTER OF THE PUBLIC PROCUREMENT AND ASSET DISPOSAL ACT 2015.

I, _____, of Post Office Box _____ being a resident of _____ in the Republic of _____ do hereby make a statement as follows: -

1. THAT I am the Company Secretary/Chief Executive/Managing Director/Principal Officer/Director of _____ (*insert name of the Company*) who is a Bidder in respect of **Tender No. BCS/03/IT/EBRANCH/S/2025-2026** for **Procurement of E-Branch Solution for Bandari DT SACCO** for **Bandari Deposit Taking SACCO Society Ltd** and duly authorized and competent to make this statement.
2. THAT the aforesaid Bidder, its Directors and subcontractors have not been debarred from participating in procurement proceeding under Part IV of the Act.
3. THAT what is deponed to herein above is true to the best of my knowledge, information and belief.

(Title)

(Signature)

(Date)

Bidder Official Stamp

FORM SD2

SELF DECLARATION THAT THE PERSON/TENDERER WILL NOT ENGAGE IN ANY CORRUPT OR FRAUDULENT PRACTICE

I, _____, of P. O. Box _____ being a resident of _____ in the Republic of _____ do hereby make a statement as follows: -

1. THAT I am the Chief Executive/Managing Director/Principal Officer/Director of _____ (*insert name of the Company*) who is a Bidder in respect of **Tender No. BCS/03/IT/EBRANCH/S/2025-2026** for **Procurement of E-Branch Solution for Bandari DT SACCO** for **Bandari Deposit Taking SACCO Society Ltd** and duly authorized and competent to make this statement.
2. THAT the aforesaid Bidder, its servants and/or agents/subcontractors will not engage in any corrupt or fraudulent practice and has not been requested to pay any inducement to any member of the Board, Management, Staff and/or employees and/or agents of **Bandari Deposit Taking SACCO Society Ltd** which is the procuring entity.
3. THAT the aforesaid Bidder, its servants and/or agents/subcontractors have not offered any inducement to any member of the Board, Management, Staff and/or employees and/or agents of **Bandari Deposit Taking SACCO Society Ltd**.
4. THAT the aforesaid Bidder will not engage/has not engaged in any corrosive practice with other bidders participating in the subject tender.
5. THAT what is deponed to herein above is true to the best of my knowledge information and belief.

(Title)

(Signature)

(Date)

Bidder Official Stamp

5. DECLARATION AND COMMITMENT TO THE CODE OF ETHICS

I _____ (person) on behalf of **(Name of the Business/Company/Firm)** _____
declare that I have read and fully understood the contents of the Public Procurement & Asset Disposal Act, 2015,
Regulations and the Code of Ethics for persons participating in Public Procurement and Asset Disposal activities in Kenya
and my responsibilities under the Code.

I do hereby commit to abide by the provisions of the Code of Ethics for persons participating in Public Procurement and
Asset Disposal.

Name of Authorized signatory:

Sign:

Position:

Office address:

Telephone:

E-mail:

Name of the Firm/Company:

Date:

(Company Seal/Rubber Stamp where applicable)

Witness Name:

Sign:

Date:

6. APPENDIX 1 - FRAUD AND CORRUPTION

(Appendix 1 shall not be modified)

Purpose

1. The Government of Kenya's Anti-Corruption and Economic Crime laws and their sanction's policies and procedures, Public Procurement and Asset Disposal Act, 2015 (the Act) and the Public Procurement and Asset Regulations, 2020 (the Regulations) and any other relevant Kenya's Acts or Regulations related to Fraud and Corruption, and similar offences, shall apply with respect to Public Procurement Processes and Contracts that are governed by the laws of Kenya.

Requirements

2.1 The Government of Kenya requires that all parties including Procuring Entities, Tenderers, Consultants, Contractors and Suppliers; any Sub-contractors, Sub-consultants, Service providers or Suppliers; any Agents (whether declared or not); and

any of their Personnel, involved and engaged in procurement under Kenya's Laws and Regulation, observe the highest standard of ethics during the procurement process, selection and contract execution of all contracts, and refrain from Fraud and Corruption and fully comply with Kenya's laws and Regulations as per paragraphs 1.1 above.

2.2 Section 66 of the Act describes rules to be followed and actions to be taken in dealing with Corrupt, Coercive, Obstructive, Collusive or Fraudulent practices, and Conflicts of Interest in procurement including consequences for offences committed.

7. PRICE SCHEDULE FORMS

Notes to Tenderers on working with the Price Schedules

1.1 General

The Price Schedules are divided into separate Schedules as follows:

- a) Grand Summary Cost Table
 - b) Supply and Installation Cost Summary Table
 - c) Recurrent Cost Summary Table
 - d) Supply and Installation Cost Sub-Table(s)
 - e) Recurrent Cost Sub-Tables(s)
 - f) Country of Origin Code Table
1. The Schedules do not generally give a full description of the E-Branch Solution to be supplied, installed, and operationally accepted, or the Services to be performed under each item. However, it is assumed that Tenderers shall have read the Technical Requirements and other sections of these tendering documents to ascertain the full scope of the requirements.
 2. If Tenderers are unclear or uncertain as to the scope of any item, they shall seek clarification in accordance with the Instructions to Tenderers prior to submitting their tender.

1.2 Pricing

1. Prices shall be filled in indelible ink, and any alterations necessary due to errors, etc., shall be initialed by the Tenderer.
 2. Tender prices shall be quoted in the manner indicated and, in the currencies, specified in ITT 18.1 and ITT 18.2.
 3. The Tenderer must exercise great care in preparing its calculations, since there is no opportunity to correct errors once the deadline for submission of tenders has passed.
 4. Payments will be made to the Supplier in the currency or currencies indicated under each respective item.
-

7.1 Grand Summary Cost Table

	<i>[insert: Kenya shillings] Price</i>	<i>[insert: Foreign Currency A] Price</i>	<i>[insert: Foreign Currency B] Price</i>
1. Supply and Installation Costs (from Supply and Installation Cost Summary Table)			
2. Recurrent Costs (from Recurrent Cost Summary Table)			
3. Grand Totals (to Tender Submission Form)			

Name of Tenderer: _____

Date: _____

Authorized Signature of Tenderer: _____

7.2 Supply and Installation Cost Summary Table

Costs MUST reflect prices and rates quoted in accordance with ITT 17 and 18.

Line Item No.	Subsystem / Item	Supply and Installation Cost Sub-Table No.	<i>[insert: Kenya shillings] Price</i>	<i>[insert: Local Currency] Price</i>	<i>[insert: Foreign Currency A] Price</i>
1	Project Plan	--			
2	E-Branch Solution Software	2.1			
3	Implementation Services	2.2			
4	Customization & Configuration	2.3			
5	Integration Services	2.4			
6	Training Services	2.5			
7	Testing & Quality Assurance	2.6			
8	Data Migration	2.7			
9	Project Management	2.8			
10	Technical Documentation	2.9			
11	Hardware (if applicable)	2.10			
SUBTOTALS					
TOTAL					

Note: - indicates not applicable. Refer to the relevant Supply and Installation Cost Sub-Table for the specific components that constitute each Subsystem or line item in this summary table.

Name of Tenderer: _____

Date: _____

Authorized Signature of Tenderer: _____

7.3 Recurrent Cost Summary Table

Costs MUST reflect prices and rates quoted in accordance with ITT 17 and ITT 18.

Line Item No.	Subsystem / Item	Recurrent Cost Sub-Table No.	<i>[insert: Kenya shillings] Price</i>	<i>[insert: Foreign Currency A] Price</i>	<i>[insert: Foreign Currency B] Price</i>
1	Hardware Maintenance (Year 1-5)	3.1			
2	Software License Renewals	3.2			
3	Technical Support Services	3.3			
4	Hosting/Infrastructure Services	3.4			
5	Security Services	3.5			
6	Telecommunications Services	3.6			
7	Optional Modules	3.7			
Subtotals (to Grand Summary Table)					

Note: Refer to the relevant Recurrent Cost Sub-Tables for the specific components that constitute the Subsystem or line item in this summary table.

Name of Tenderer: _____

Date: _____

Authorized Signature of Tenderer: _____

7.4 Supply and Installation Cost Sub-Table

Line-item number: *[specify: relevant line-item number from the Supply and Installation Cost Summary Table]*

Prices, rates, and subtotals MUST be quoted in accordance with ITT 17 and ITT 18.

Component No.	Component Description	Country of Origin Code	Quantity	Unit Prices / Rates				Total Prices			
				[insert: local currency]	[insert: local currency]	[insert: foreign currency A]	[insert: foreign currency B]	[insert: local currency]	[insert: local currency]	[insert: foreign currency A]	[insert: foreign currency B]
X.1											
Subtotals (to line item of Supply and Installation Cost Summary Table)											

Note: - - indicates not applicable.

Name of Tenderer: _____

Date: _____

Authorized Signature of Tenderer: _____

7.5 Recurrent Cost Sub-Table -- Warranty Period**Lot number:** Single Lot Procurement**Line item number:** *[specify: relevant line item number from the Recurrent Cost Summary Table]***Currency:** *[specify: the currency of the Recurrent Costs]*

Costs MUST reflect prices and rates quoted in accordance with ITT 17 and ITT 18.

Component No.	Component	Y1	Y2	Y3	Y4	...	Yn	Sub-total for [currency]
1.	Hardware Maintenance	Incl. in Warranty						
2.	Software Licenses & Updates	Incl. in Warranty						
3.	Technical Services							
3.1	Sr. Systems Analyst							
3.2	Sr. Programmer							
3.3	Sr. Network Specialist							
4.	Telecommunications costs							
5.	[Identify other recurrent costs]							
	Annual Subtotals:							- -
Cumulative Subtotal (to [currency] entry for line item in the Recurrent Cost Summary Table)								

Name of Tenderer: _____

Date: _____

Authorized Signature of Tenderer: _____

7.6 Country of Origin Code Table

Country of Origin	Country Code	Country of Origin	Country Code	Country of Origin	Country Code
-------------------	--------------	-------------------	--------------	-------------------	--------------

8. QUALIFICATION FORMS

8.1 FOREIGN TENDERERS 40% RULE

Pursuant to ITT 4.11, a foreign tenderer must complete this form to demonstrate that the tender fulfils this condition.

ITEM	Description of Work Item	Describe location of Source	COST in K. shillings	Comments, if any
A	Local Labor			
1				
2				
3				
B	Sub contracts from Local sources			
1				
2				
3				
C	Local materials			
1				
2				
3				
D	Use of Local Plant and Equipment			
1				
2				
3				
E	Add any other items			
1				
2				
3				
	TOTAL COST LOCAL CONTENT		xxxxx	
	PERCENTAGE OF CONTRACT PRICE		xxxxxxx	

8.2 Form ELI-1 Tenderer Information Form

Date: _____

ITT No.: BCS/03/IT/EBRANCH/S/2025-2026

Alternative No.: _____

1. Tenderer's Name

2. In case of JV, legal name of each member:

3. Tenderer's actual or intended country of registration:

4. Tenderer's year of registration:

5. Tenderer's Address in country of registration:

6. Tenderer's Authorized Representative Information:

Name:

Address:

Telephone/Fax numbers:

Email Address:

7. Attached are copies of original documents of [check the box(es) of the attached original documents]:

☐ Articles of Incorporation (or equivalent documents of constitution or association)

☐ In case of JV, Form of intent to form JV or JV agreement

☐ In case of state-owned enterprise or institution, documents establishing legal and financial autonomy

☐ Included are the organizational chart and a list of Board of Directors

8.3 Form ELI-1 Tenderer's JV Members Information Form

Date: _____

ITT No.: BCS/03/IT/EBRANCH/S/2025-2026

Alternative No.: _____

Page ____ of ____ pages

1. Tenderer's Name:

2. Tenderer's JV Member's name:

3. Tenderer's JV Member's country of registration:

4. Tenderer's JV Member's year of registration:

5. Tenderer's JV Member's legal address in country of registration:

6. Tenderer's JV Member's authorized representative information:

Name:

Address:

Telephone/Fax numbers:

Email Address:

7. Attached are copies of original documents of [check the box(es) of the attached original documents]:

☐ Articles of Incorporation (or equivalent documents of constitution or association)

☐ In case of a state-owned enterprise or institution, documents establishing legal and financial autonomy

☐ Included are the organizational chart and a list of Board of Directors

8.4 Form CON - 1 Historical Contract Non-Performance and Pending Litigation

Tenderer's Legal Name: _____

Date: _____

JV Member Legal Name: _____

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Non-Performing Contracts

Contract non-performance did not occur during the stipulated period, in accordance with Sub-Factor 2.2.1 of Section III, Evaluation Criteria

Pending Litigation

No pending litigation in accordance with Sub-Factor 2.2.3 of Section III, Evaluation Criteria

Pending litigation in accordance with Sub-Factor 2.2.3 of Section III, Evaluation Criteria, as indicated below

Year	Outcome as Percent of Total Assets	Contract Identification	Total Contract Amount (current value, US\$ equivalent)
—	—	Contract Identification:	
		Name of Procuring Entity:	
		Address of Procuring Entity:	
		Matter in dispute:	
—	—	Contract Identification:	
		Name of Procuring Entity:	
		Address of Procuring Entity:	
		Matter in dispute:	

8.5 Form EXP - 1 Experience - General Experience

Tenderer's Legal Name: _____

Date: _____

JV Member Legal Name: _____

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Page ____ of ____ pages

Starting Month / Year	Ending Month / Year	Years	Contract Identification	Role of Tenderer
—	—		Contract name:	
			Brief Description of the E-Branch Solution performed by the Tenderer:	
			Name of Procuring Entity:	
			Address:	
—	—		Contract name:	
			Brief Description of the E-Branch Solution performed by the Tenderer:	
			Name of Procuring Entity:	
			Address:	

8.6 Form EXP - 2 Specific Experience

Tenderer's Legal Name: _____

Date: _____

JV Member Legal Name: _____

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Similar Contract Number: ____ of ____ required.	Information		
Contract Identification			
Award date			
Completion date			
Role in Contract	☐ Prime Supplier	☐ Management Contractor	☐ Subcontractor
Total contract amount		KES	
If member in a JV or subcontractor, specify participation of total contract amount	____%		
Procuring Entity's Name:			
Address:			
Telephone/fax number:			
E-mail:			

8.7 Form EXP - 2 (cont.) Specific Experience (cont.)

Tenderer's Legal Name: _____

Page ____ of ____ pages

JV Member Legal Name: _____

Similar Contract No. ____ of [total number of contracts] ____ required	Information
Description of the similarity in accordance with Sub-Factor 2.4.2 of Section III:	
Amount	
Physical size	
Complexity	
Methods/Technology	
Key Activities	

8.8 Form FIN - 1 Financial Situation

Tenderer's Legal Name: _____

Date: _____

JV Member Legal Name: _____

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To be completed by the Tenderer and, if JV, by each member

Financial information in US\$ equivalent	Historic information for previous 5 years (US\$ equivalent in 000s)						
	Year 1	Year 2	Year 3	Year ...	Year n	Avg.	Avg. Ratio
Information from Balance Sheet							
Total Assets (TA)							
Total Liabilities (TL)							
Net Worth (NW)							
Current Assets (CA)							
Current Liabilities (CL)							
Information from Income Statement							
Total Revenue (TR)							
Profits Before Taxes (PBT)							

Attached are copies of financial statements for the years required above complying with the following conditions:

- a) Must reflect the financial situation of the Tenderer or member to a JV, and not sister or parent companies.
- b) Historic financial statements must be audited by a certified accountant.
- c) Historic financial statements must be complete, including all notes to the financial statements.
- d) Historic financial statements must correspond to accounting periods already completed and audited.

8.9 Form FIN - 2 Average Annual Turnover

Tenderer's Legal Name: _____

Date: _____

JV Member Legal Name: _____

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Annual turnover data (applicable activities only)
--

Year	Amount and Currency	US\$ equivalent
Average Annual Turnover		

Average annual turnover calculated as total certified payments received for work in progress or completed, divided by the number of years specified in Section III, Evaluation and Qualification Criteria, Sub-Factor 2.3.2.

8.10 Form F-3 Financial Resources

Specify proposed sources of financing, such as liquid assets, unencumbered real assets, lines of credit, and other financial means, net of current commitments, available to meet the total cash flow demands of the subject contract.

Source of financing	Amount (US\$ equivalent)
1.	
2.	
3.	
4.	

8.11 Personnel Capabilities

Key Personnel

Name of Tenderer or partner of a Joint Venture

Tenderers should provide the names and details of the suitably qualified Personnel to perform the Contract.

1.	Title of position: Project Manager	
	Name of candidate:	
	Duration of appointment:	[insert the whole period (start and end dates) for which this position will be engaged]
	Time commitment: for this position:	[insert the number of days/week/months/ that has been scheduled for this position]
	Expected time schedule for this position:	[insert the expected time schedule for this position]
2.	Title of position: Solutions Architect	
	Name of candidate:	
	Duration of appointment:	
	Time commitment: for this position:	
	Expected time schedule for this position:	

Candidate Summary

Position	Candidate
----------	-----------

	☐ Prime ☐ Alternate
Candidate information	
Name of candidate	Date of birth
Professional qualifications	
Present employment	
Name of Employer	
Address of Employer	
Telephone	Contact (manager / personnel officer)
Fax	Email
Job title of candidate	Years with present Employer

Summarize professional experience over the last twenty years, in reverse chronological order. Indicate particular technical and managerial experience relevant to the project.

From	To	Company/Project/Position/Relevant technical and management experience
------	----	---

8.12 Manufacturer's Authorization

Note: This authorization should be written on the Form head of the Manufacturer and be signed by a person with the proper authority to sign documents that are binding on the Manufacturer.

Invitation for Tenders Title and No.: Procurement of E-Branch Solution for Bandari DT SACCO

To: Bandari Deposit Taking SACCO Society Ltd

WHEREAS **[Name of Manufacturer]** who are official producers of **[items of supply by Manufacturer]** and having production facilities at **[address of Manufacturer]** do hereby authorize **[name of Tenderer or Joint Venture]** located at **[address of Tenderer or Joint Venture]** (hereinafter, the "Tenderer") to submit a tender and subsequently negotiate and sign a Contract with you for resale of the following Products produced by us:

We hereby confirm that, in case the tendering results in a Contract between you and the Tenderer, the above-listed products will come with our full standard warranty.

Name	[Name of Officer]
Title	[Title of Officer]
Signature	
Date	

8.13 Subcontractor's Agreement

Invitation for Tenders Title and No.: Procurement of E-Branch Solution for Bandari DT SACCO

To: Bandari Deposit Taking SACCO Society Ltd

WHEREAS **[Name of Subcontractor]**, having head offices at **[address of Subcontractor]**, have been informed by **[name of Tenderer or Joint Venture]** located at **[address of Tenderer or Joint Venture]** (hereinafter, the "Tenderer") that it will

submit a tender in which **[Name of Subcontractor]** will provide **[items of supply or services provided by the Subcontractor]**. We hereby commit to provide the above-named items, in the instance that the Tenderer is awarded the Contract.

Name	[Name of Officer]
Title	[Title of Officer]
Signature	
Date	

8.14 List of Proposed Subcontractors

Item	Proposed Subcontractor	Place of Registration & Qualifications

8.15 Technical Responsiveness Checklist (Format)

Tech. Require. No.	Technical Requirement:
	[insert: abbreviated description of Requirement]
Tenderer's technical reasons supporting compliance:	
Tenderer's cross references to supporting information in Technical Tender:	

8.16 FORM OF TENDER SECURITY - [Option 1--Demand Bank Guarantee]

Beneficiary: Bandari Deposit Taking SACCO Society Ltd

Request for Tenders No.: BCS/03/IT/EBRANCH/S/2025-2026

Date: _____

TENDER GUARANTEE No.: _____

Guarantor: _____

1. We have been informed that (hereinafter called "the Applicant") has submitted or will submit to the Beneficiary its Tender (hereinafter called "the Tender") for the execution of under Request for Tenders No. ("the ITT").
2. Furthermore, we understand that, according to the Beneficiary's conditions, Tenders must be supported by a tender guarantee.
3. At the request of the Applicant, we, as Guarantor, hereby irrevocably undertake to pay the Beneficiary any sum or sums not exceeding in total an amount of **(KES 2,000,000.00)** upon receipt by us of the Beneficiary's complying demand, supported by the Beneficiary's statement, whether in the demand itself or a separate signed document accompanying or identifying the demand, stating that either the Applicant:

(a) has withdrawn its Tender during the period of Tender validity set forth in the Applicant's Letter of Tender ("the Tender Validity Period"), or any extension thereto provided by the Applicant; or

(b) having been notified of the acceptance of its Tender by the Beneficiary during the Tender Validity Period or any extension thereto provided by the Applicant, (i) has failed to execute the contract agreement, or (ii) has failed to furnish the Performance Security.

4. This guarantee will expire: (a) if the Applicant is the successful Tenderer, upon our receipt of copies of the contract agreement signed by the Applicant and the Performance Security and, or (b) if the Applicant is not the successful Tenderer, upon the earlier of (i) our receipt of a copy of the Beneficiary's notification to the Applicant of the results of the Tendering process; or (ii) thirty days after the end of the Tender Validity Period.
5. Consequently, any demand for payment under this guarantee must be received by us at the office indicated above on or before that date.

Signature(s)	
Date	
Place	

PART 2 - PROCURING ENTITY'S REQUIREMENTS

SECTION V - TERMS OF REFERENCE

1.0 INTRODUCTION

Bandari Deposit Taking SACCO Society Ltd (hereinafter referred to as "Bandari DT SACCO" or "the Procuring Entity") is a leading deposit-taking SACCO in Kenya, registered under the Co-operative Societies Act (Cap 490). The SACCO provides a comprehensive range of financial services to its members, including savings, share capital, loans, and other financial products.

Bandari DT SACCO has embarked on a digital transformation journey to enhance member experience, improve operational efficiency, and remain competitive in the evolving financial services landscape. A key component of this transformation is the implementation of a comprehensive E-Branch Solution that will provide members with end-to-end digital self-service capabilities.

2.0 BACKGROUND

2.1 About Bandari DT SACCO

Bandari DT SACCO was established to serve the financial needs of its members. The SACCO is governed by a Board of Directors and managed by a professional management team. The SACCO has a growing membership base and offers various financial products and services.

The SACCO's membership structure includes:

- **Ordinary Savings Account:** The everyday collection and disbursement account through which all deposits are accumulated before transfers to Deposit and Share accounts respectively. The account bears ATM, Internet Banking, and USSD or Mobile banking, Paybill facilities and bears linkages that facilitate RTGS and is International Money Transfer enabled.
- **Non-Withdrawable Deposits:** These are monthly deposits that constitute active membership with the minimum currently pegged at Kshs. 1,500.00 per month or Kshs. 50.00 per day. The deposits may be withdrawn in cash upon cessation of membership and upon expiry of 60 days notice period.
- **Share Capital:** Once you become a member of Bandari Sacco, it is required that you purchase shares of at least Ksh 10,500. These shares are non-redeemable but transferable to a willing buyer.

2.2 Current Environment

Bandari DT SACCO currently operates with the following systems and platforms:

Microsoft Dynamics 365 Business Central: The core financial management system supporting accounting, financial reporting, and operational processes.

Dynamics 365 CRM: The customer relationship management system supporting member management and engagement.

Mobile Banking Platforms: Existing mobile banking solutions for member access.

USSD Channels: Existing USSD-based services.

ATM Switching Platform: ATM network infrastructure.

M-Pesa Services: Integration with Safaricom's M-Pesa platform.

Paybill Services: Paybill integration for payments.

SMS Gateway: SMS notification and communication services.

Email Services: Email communication platform.

Identity Verification Services: KYC and identity verification systems.

Document Management System (EDMS): Electronic document management.

Workflow Engine: Business process automation.

3.0 PROJECT OBJECTIVES

The primary objectives of the E-Branch Solution project are:

3.1 Strategic Objectives

- **Member Experience Enhancement:** Provide members with a seamless, intuitive, and accessible digital self-service platform.
- **Operational Efficiency:** Digitize manual processes, reduce turnaround times, and improve operational productivity.
- **Competitive Advantage:** Position Bandari DT SACCO as a leader in digital financial services in the SACCO sector.
- **Scalability:** Implement a scalable solution that can grow with the SACCO's needs.
- **Integration:** Achieve seamless integration with existing systems and support future expansion.
- **Regulatory Compliance:** Ensure compliance with all regulatory requirements.

3.2 Business Objectives

- **Increased Member Engagement:** Increase digital adoption and member interaction with the SACCO.
- **Reduced Operational Costs:** Reduce manual processing costs and improve operational efficiency.
- **Improved Service Delivery:** Reduce service delivery times for member requests.
- **Enhanced Data-Driven Decision Making:** Provide management with actionable insights through analytics and reporting.
- **Revenue Growth:** Enable new revenue streams through digital services.
- **Member Retention:** Improve member satisfaction and retention through improved service delivery.

4.0 SCOPE OF WORK

The E-Branch Solution shall provide a comprehensive digital banking platform with the following functional areas:

4.1 Member Self-Service

The solution shall provide members with end-to-end digital self-service capabilities for all SACCO products and services:

4.1.1 New Member Onboarding

- Digital account opening
- KYC submission and verification

- Document upload and management
- Digital identity verification
- Electronic signatures
- Automated welcome communications

4.1.2 Savings and Share Capital Management

- Share capital contributions
- Savings account management
- Account balance inquiry
- Transaction history viewing
- Statement generation and download
- Interest and dividend inquiry

4.1.3 Loan Services

- Loan applications
- Loan application tracking
- Loan appraisal status viewing
- Loan repayment
- Loan statement generation
- Guarantor management
- Loan eligibility checking

4.1.4 Fund Transfers

- Internal fund transfers
- Beneficiary management
- Standing orders management
- Scheduled transfers
- M-Pesa integration for transfers
- Paybill payments

4.1.5 Fixed Deposits

- Fixed deposit account opening
- Fixed deposit management
- Fixed deposit maturity management

4.1.6 Service Requests

- Service request submission
- Service request tracking
- Complaints management

- Feedback submission

4.1.7 Member Communication

- In-app notifications
- SMS notifications
- Email notifications
- Secure messaging

4.2 Digital Branch Operations

The solution shall digitize branch operations and enable staff to efficiently serve members:

4.2.1 Customer Onboarding

- Digital forms
- Workflow approvals
- Electronic signatures
- Digital document management

4.2.2 Member Communication

- Member communication management
- Service ticketing
- Audit trail management

4.2.3 Workflow Management

- Workflow approvals
- Task management
- Escalation management

4.3 Management and Analytics

The solution shall provide comprehensive management and analytics capabilities:

4.3.1 Dashboards

- Executive dashboards
- Operational dashboards
- Customer service dashboards
- Performance dashboards

4.3.2 Regulatory Reporting

- CBK reporting
- SASRA reporting
- KRA reporting

4.3.3 Business Intelligence

- Business analytics

- User activity monitoring
- Operational analytics
- SLA monitoring
- Service performance analytics

5.0 INTEGRATION REQUIREMENTS

The E-Branch Solution shall integrate seamlessly with the following systems:

5.1 Microsoft Dynamics 365 Business Central

- Real-time synchronization of member data
- Real-time synchronization of financial transactions
- Integration with financial modules
- Integration with accounting modules

5.2 Dynamics 365 CRM

- Member data synchronization
- Lead/opportunity management
- Interaction tracking

5.3 Existing Mobile Banking Platforms

- Seamless integration with existing mobile banking
- Single sign-on (SSO) capabilities
- Consistent user experience

5.4 Existing USSD Channels

- Integration with existing USSD services
- Consistent member experience
- Data synchronization

5.5 ATM Switching Platform

- Integration with ATM network
- PIN management
- Transaction management

5.6 M-Pesa Services

- M-Pesa API integration for deposits
- M-Pesa API integration for withdrawals
- M-Pesa API integration for transfers

5.7 Paybill Services

- Paybill integration
- Payment processing

- Reconciliation

5.8 SMS Gateway

- SMS notification integration
- Two-way SMS capability

5.9 Email Services

- Email notification integration
- Automated email communications

5.10 Identity Verification Services

- Integration with identity verification providers
- Real-time identity verification
- KYC compliance

5.11 Document Management System (EDMS)

- Document upload
- Document retrieval
- Document versioning
- Document security

5.12 Workflow Engine

- Integration with existing workflow engine
- Process automation
- Approval management

5.13 Future Open API Ecosystem

- API-first architecture
- Open API standards
- Developer portal
- API governance

6.0 FUNCTIONAL REQUIREMENTS

The E-Branch Solution shall provide comprehensive functionality across all modules. The detailed functional requirements are provided in Section VI - Functional Requirements Matrix. The following is a summary of the key functional requirements:

6.1 Member Management

- Member registration and onboarding
- Member profile management
- Member authentication and authorization
- Member communication preferences

- Member document management

6.2 Digital Onboarding

- Online account opening
- KYC submission and verification
- Digital identity verification
- Electronic signatures
- Automated welcome communications

6.3 KYC (Know Your Customer)

- KYC form submission
- Document upload and storage
- Identity verification
- Compliance management
- KYC renewal and updates

6.4 Loans

- Loan application submission
- Loan appraisal workflow
- Loan approval management
- Loan disbursement
- Loan repayment management
- Loan tracking and monitoring
- Guarantor management

6.5 Savings

- Savings account management
- Transactions
- Statement generation
- Interest calculation
- Deposit management
- Withdrawal management

6.6 Share Capital

- Share capital contributions
- Share capital management
- Dividend management

6.7 Fixed Deposits

- Fixed deposit account opening

- Fixed deposit management
- Fixed deposit maturity management
- Interest calculation

6.8 Transactions

- Internal fund transfers
- Beneficiary management
- Standing orders
- Scheduled transfers
- Transaction history
- Transaction limits

6.9 Approvals

- Workflow approvals
- Approval management
- Delegation management
- Audit trail

6.10 Workflow

- Process automation
- Task management
- Escalation management
- Workflow monitoring

6.11 CRM

- Member engagement
- Interaction tracking
- Case management

6.12 Document Management

- Document upload
- Document retrieval
- Document versioning
- Document security

6.13 Notifications

- SMS notifications
- Email notifications
- In-app notifications
- Push notifications

6.14 Reporting

- Standard reports
- Custom reports
- Dashboard reporting

6.15 Analytics

- Business analytics
- User activity monitoring
- Operational analytics
- Service performance analytics
- SLA monitoring

6.16 Administration

- User management
- Role-based access control
- System configuration
- Product configuration

6.17 Audit Trails

- Transaction audit
- User activity audit
- System audit

6.18 Compliance

- Regulatory compliance
- Data privacy
- Security compliance

6.19 Mobile Responsiveness

- Responsive design
- Mobile optimization
- Multi-device support

6.20 Accessibility

- WCAG compliance
- Accessibility features
- Multi-language support

6.21 Future Scalability

- Scalable architecture
- Modular design

- API-first design

7.0 TECHNICAL REQUIREMENTS

The E-Branch Solution shall meet the following technical requirements. The detailed technical requirements are provided in Section VII - Technical Requirements Matrix. The following is a summary of the key technical requirements:

7.1 Architecture

- Service-oriented architecture (SOA) or microservices architecture
- API-first design
- Cloud-native or cloud-ready
- Mobile-first design
- Responsive web design

7.2 Hosting

- Cloud hosting options (AWS, Azure, Google Cloud) or on-premise
- High availability
- Disaster recovery
- Data backup
- Security compliance

7.3 Database

- Relational database or NoSQL database
- Database performance and scalability
- Data backup and recovery
- Data security

7.4 APIs

- RESTful APIs
- API documentation
- API versioning
- API security
- API performance

7.5 Performance

- Response time (< 3 seconds)
- Concurrent user support
- Transaction processing capacity
- Report generation performance

7.6 Scalability

- Horizontal scaling

- Vertical scaling
- Elastic scalability

7.7 High Availability

- 99.9% availability
- Failover capability
- Redundancy

7.8 Disaster Recovery

- Disaster recovery plan
- Recovery Time Objective (RTO) < 4 hours
- Recovery Point Objective (RPO) < 1 hour

7.9 Backup

- Automated backup
- Backup retention
- Backup restoration
- Backup security

7.10 Monitoring

- System monitoring
- Application monitoring
- Performance monitoring
- Security monitoring
- Logging

7.11 Integration

- Integration with existing systems
- API integration
- Data synchronization
- Real-time integration

7.12 Authentication

- Multi-factor authentication (MFA)
- Single sign-on (SSO)
- Integration with Active Directory
- Biometric authentication

7.13 Identity Management

- Identity lifecycle management
- Role-based access control

- Access management

7.14 Security

- Data encryption (at rest and in transit)
- API security
- Web application security
- Mobile application security

8.0 CYBERSECURITY REQUIREMENTS

The E-Branch Solution shall meet comprehensive cybersecurity requirements. The detailed cybersecurity requirements are provided in Section VIII - Cybersecurity Requirements. The solution shall be compliant with:

- ISO 27001
- NIST Cybersecurity Framework (CSF)
- NIST 800-53
- OWASP Top 10
- PCI-DSS (where applicable)
- CIS Controls

Key cybersecurity requirements include:

8.1 Identity and Access Management

- Multi-factor authentication
- Role-based access control
- Privileged access management
- User lifecycle management

8.2 Data Security

- Data encryption (at rest and in transit)
- Data classification
- Data loss prevention
- Data retention and disposal

8.3 Network Security

- Network segmentation
- Firewall management
- Intrusion detection/prevention
- Secure communication protocols

8.4 Application Security

- Secure software development lifecycle (SDLC)
- Security testing (SAST, DAST, SCA)

- Vulnerability management
- Patch management

8.5 Audit and Monitoring

- Audit logging
- Security monitoring
- Incident detection and response
- Security information and event management (SIEM)

8.6 Business Continuity

- Business continuity planning
- Disaster recovery
- Incident response
- Data backup

9.0 IMPLEMENTATION METHODOLOGY

The implementation shall follow a structured methodology. The detailed implementation methodology is provided in Section X - Implementation Methodology. The following is a summary of the key implementation phases:

9.1 Project Governance

- Steering Committee
- Project Management
- Change Management
- Risk Management

9.2 Requirements Validation

- Confirm requirements
- Gap analysis
- Requirement prioritization
- Requirement sign-off

9.3 Design

- Solution design
- Technical design
- Integration design
- Data migration design
- Security design

9.4 Configuration

- Software configuration
- System configuration

- User configuration
- Security configuration

9.5 Development

- Custom development
- Integration development
- Customization
- Unit testing

9.6 Testing

- System testing
- Integration testing
- User acceptance testing
- Performance testing
- Security testing

9.7 Training

- Administrator training
- User training
- Support training
- Management training

9.8 Deployment

- Deployment planning
- Environment setup
- Data migration
- Go-live preparation

9.9 Go-Live

- Go-live execution
- Verification
- Hypercare support
- Issue resolution

9.10 Support

- Support setup
- Incident management
- Problem management
- Service level management

9.11 Knowledge Transfer

- Documentation
- Handover
- Training
- Support transition

10.0 SERVICE LEVEL AGREEMENTS

The Supplier shall meet comprehensive service level agreements. The detailed SLA schedules are provided in Section XI - Service Level Agreements. Key SLA requirements include:

10.1 Availability

- System availability: 99.9%
- Scheduled maintenance windows
- Unscheduled downtime management

10.2 Performance

- Response time targets
- Transaction processing targets
- Report generation targets

10.3 Incident Response

- P1 (Critical): Response within 15 minutes
- P2 (High): Response within 30 minutes
- P3 (Medium): Response within 1 hour
- P4 (Low): Response within 2 hours

10.4 Incident Resolution

- P1 (Critical): Resolution within 4 hours
- P2 (High): Resolution within 8 hours
- P3 (Medium): Resolution within 24 hours
- P4 (Low): Resolution within 48 hours

10.5 Support Windows

- 24/7/365 support for critical incidents
- Business hours support (8:00 AM - 5:00 PM EAT) for non-critical incidents
- On-call support for after-hours

10.6 Service Credits

- Service credits for SLA breaches
- Service credit calculation and application
- Service credit caps

11.0 TRAINING REQUIREMENTS

The Supplier shall provide comprehensive training. The detailed training requirements are provided in Section XII - Training Requirements. Key training requirements include:

11.1 Training Groups

- System Administrators
- ICT Team
- Branch Users
- Operations Team
- Management
- Executives
- Board Members
- Super Users
- End Users

11.2 Training Scope

- Solution overview
- Module-specific training
- Administration training
- Reporting training
- Support training

11.3 Training Materials

- User manuals
- Administrator guides
- Quick reference guides
- E-learning materials
- Video tutorials

11.4 Knowledge Transfer

- Technical knowledge transfer
- Operational knowledge transfer
- Support knowledge transfer
- Documentation

12.0 IMPLEMENTATION TIMELINE

The E-Branch Solution shall be implemented within the following timeline:

Phase	Duration	Cumulative
Project Initiation	2 weeks	Week 2
Requirements Validation	2 weeks	Week 4
Design	4 weeks	Week 8
Configuration & Development	6 weeks	Week 14
Integration	4 weeks	Week 18
Testing	4 weeks	Week 22
Training	2 weeks	Week 24
Deployment & Go-Live	2 weeks	Week 26
Hypercare	4 weeks	Week 30

SECTION VI - FUNCTIONAL REQUIREMENTS MATRIX

INSTRUCTIONS TO TENDERERS

The Functional Requirements Matrix contains detailed functional requirements for the E-Branch Solution. Tenderers are required to:

1. **Review** all requirements carefully
2. **Respond** to each requirement by indicating:
 - **Comply (Yes/No):** Whether the proposed solution meets the requirement
 - **Standard/Custom:** Whether the functionality is standard or requires customization
 - **Comments:** Additional information about how the requirement is met
 - **Vendor Response:** Detailed technical response
3. **Provide evidence** in the technical proposal supporting each response

Note: The following matrix contains not less than 500 functional requirements. A selection of key requirements is provided below for reference. The complete matrix will be provided as a separate document.

1. MEMBER MANAGEMENT

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
MEM-001	Member Management	The system shall support member registration with complete member profile information				
MEM-002	Member Management	The system shall support member profile management including updates to personal information				
MEM-003	Member Management	The system shall support member authentication and authorization				
MEM-004	Member Management	The system shall support member communication preferences management				
MEM-005	Member Management	The system shall support member document management				
MEM-006	Member Management	The system shall support member categorization and segmentation				

MEM-007	Member Management	The system shall support member status management (active, inactive, suspended)				
MEM-008	Member Management	The system shall support member relationship management				
MEM-009	Member Management	The system shall support member group management (families, organizations)				
MEM-010	Member Management	The system shall support member account linking for joint accounts				

2. DIGITAL ONBOARDING

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
ONB-001	Digital Onboarding	The system shall support online account opening for new members				
ONB-002	Digital Onboarding	The system shall support KYC submission and verification				
ONB-003	Digital Onboarding	The system shall support digital identity verification				
ONB-004	Digital Onboarding	The system shall support electronic signatures				
ONB-005	Digital Onboarding	The system shall support automated welcome communications				
ONB-006	Digital Onboarding	The system shall support document upload and management for onboarding				
ONB-007	Digital Onboarding	The system shall support onboarding workflow management				
ONB-008	Digital Onboarding	The system shall support onboarding approval management				
ONB-009	Digital Onboarding	The system shall support onboarding status tracking				
ONB-010	Digital Onboarding	The system shall support onboarding data integration with core systems				

3. KYC (KNOW YOUR CUSTOMER)

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
KYC-001	KYC	The system shall support KYC form submission				
KYC-002	KYC	The system shall support document upload and storage for KYC				
KYC-003	KYC	The system shall support identity verification				
KYC-004	KYC	The system shall support compliance management for KYC				
KYC-005	KYC	The system shall support KYC renewal and updates				
KYC-006	KYC	The system shall support automated KYC verification checks				
KYC-007	KYC	The system shall support risk-based KYC				
KYC-008	KYC	The system shall support member due diligence				
KYC-009	KYC	The system shall support KYC audit trail				
KYC-010	KYC	The system shall support KYC integration with CRB				

4. LOANS

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
LON-001	Loans	The system shall support loan application submission				
LON-002	Loans	The system shall support loan appraisal workflow				
LON-003	Loans	The system shall support loan approval management				
LON-004	Loans	The system shall support loan disbursement				

LON-005	Loans	The system shall support loan repayment management				
LON-006	Loans	The system shall support loan tracking and monitoring				
LON-007	Loans	The system shall support guarantor management				
LON-008	Loans	The system shall support loan eligibility checking				
LON-009	Loans	The system shall support loan statement generation				
LON-010	Loans	The system shall support loan application tracking				
LON-011	Loans	The system shall support loan product configuration				
LON-012	Loans	The system shall support loan interest calculation				
LON-013	Loans	The system shall support loan amortization scheduling				
LON-014	Loans	The system shall support loan repayment schedules				
LON-015	Loans	The system shall support loan delinquency management				
LON-016	Loans	The system shall support loan restructuring				
LON-017	Loans	The system shall support loan write-off management				
LON-018	Loans	The system shall support loan insurance management				
LON-019	Loans	The system shall support loan reporting and analytics				
LON-020	Loans	The system shall support loan integration with accounting				

5. SAVINGS

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
SAV-001	Savings	The system shall support savings account management				
SAV-002	Savings	The system shall support savings transactions				

SAV-003	Savings	The system shall support savings statement generation				
SAV-004	Savings	The system shall support interest calculation for savings				
SAV-005	Savings	The system shall support deposit management				
SAV-006	Savings	The system shall support withdrawal management				
SAV-007	Savings	The system shall support account balance inquiry				
SAV-008	Savings	The system shall support transaction history viewing				
SAV-009	Savings	The system shall support interest and dividend inquiry				
SAV-010	Savings	The system shall support savings product configuration				

6. SHARE CAPITAL

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
SHA-001	Share Capital	The system shall support share capital contributions				
SHA-002	Share Capital	The system shall support share capital management				
SHA-003	Share Capital	The system shall support dividend management				
SHA-004	Share Capital	The system shall support share capital inquiries				
SHA-005	Share Capital	The system shall support share capital statements				
SHA-006	Share Capital	The system shall support share capital transfer management				
SHA-007	Share Capital	The system shall support share capital withdrawal management				
SHA-008	Share Capital	The system shall support share capital reporting				
SHA-009	Share Capital	The system shall support share capital integration with accounting				

SHA-010	Share Capital	The system shall support share capital audit trail				
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7. FIXED DEPOSITS

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
FXD-001	Fixed Deposits	The system shall support fixed deposit account opening				
FXD-002	Fixed Deposits	The system shall support fixed deposit management				
FXD-003	Fixed Deposits	The system shall support fixed deposit maturity management				
FXD-004	Fixed Deposits	The system shall support interest calculation for fixed deposits				
FXD-005	Fixed Deposits	The system shall support premature withdrawal management				
FXD-006	Fixed Deposits	The system shall support fixed deposit renewal				
FXD-007	Fixed Deposits	The system shall support fixed deposit reporting				
FXD-008	Fixed Deposits	The system shall support fixed deposit integration with accounting				
FXD-009	Fixed Deposits	The system shall support fixed deposit audit trail				
FXD-010	Fixed Deposits	The system shall support fixed deposit tax computation				

8. TRANSACTIONS

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
TXN-001	Transactions	The system shall support internal fund transfers				
TXN-002	Transactions	The system shall support beneficiary management				
TXN-003	Transactions	The system shall support standing orders management				

TXN-004	Transactions	The system shall support scheduled transfers				
TXN-005	Transactions	The system shall support transaction history				
TXN-006	Transactions	The system shall support transaction limits				
TXN-007	Transactions	The system shall support transaction approvals				
TXN-008	Transactions	The system shall support transaction audit trail				
TXN-009	Transactions	The system shall support transaction reporting				
TXN-010	Transactions	The system shall support transaction integration with accounting				

9. APPROVALS

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
APV-001	Approvals	The system shall support workflow approvals				
APV-002	Approvals	The system shall support approval management				
APV-003	Approvals	The system shall support delegation management				
APV-004	Approvals	The system shall support approval audit trail				
APV-005	Approvals	The system shall support approval notifications				
APV-006	Approvals	The system shall support approval escalation management				
APV-007	Approvals	The system shall support approval reporting				
APV-008	Approvals	The system shall support approval configuration				
APV-009	Approvals	The system shall support approval routing				
APV-010	Approvals	The system shall support approval integration with workflow				

10. WORKFLOW

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
WRK-001	Workflow	The system shall support process automation				
WRK-002	Workflow	The system shall support task management				
WRK-003	Workflow	The system shall support escalation management				
WRK-004	Workflow	The system shall support workflow monitoring				
WRK-005	Workflow	The system shall support workflow configuration				
WRK-006	Workflow	The system shall support workflow integration				
WRK-007	Workflow	The system shall support workflow notifications				
WRK-008	Workflow	The system shall support workflow reporting				
WRK-009	Workflow	The system shall support workflow audit trail				
WRK-010	Workflow	The system shall support workflow versioning				

11. CRM (CUSTOMER RELATIONSHIP MANAGEMENT)

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
CRM-001	CRM	The system shall support member engagement				
CRM-002	CRM	The system shall support interaction tracking				
CRM-003	CRM	The system shall support case management				
CRM-004	CRM	The system shall support lead/opportunity management				
CRM-005	CRM	The system shall support member segmentation				
CRM-006	CRM	The system shall support campaign management				

CRM-007	CRM	The system shall support member communication history				
CRM-008	CRM	The system shall support CRM reporting and analytics				
CRM-009	CRM	The system shall support CRM integration				
CRM-010	CRM	The system shall support CRM audit trail				

12. DOCUMENT MANAGEMENT

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
DOC-001	Document Management	The system shall support document upload				
DOC-002	Document Management	The system shall support document retrieval				
DOC-003	Document Management	The system shall support document versioning				
DOC-004	Document Management	The system shall support document security				
DOC-005	Document Management	The system shall support document classification				
DOC-006	Document Management	The system shall support document indexing				
DOC-007	Document Management	The system shall support document search				
DOC-008	Document Management	The system shall support document integration with EDMS				
DOC-009	Document Management	The system shall support document audit trail				
DOC-010	Document Management	The system shall support document retention management				

13. NOTIFICATIONS

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
NOT-001	Notifications	The system shall support SMS notifications				

NOT-002	Notifications	The system shall support email notifications				
NOT-003	Notifications	The system shall support in-app notifications				
NOT-004	Notifications	The system shall support push notifications				
NOT-005	Notifications	The system shall support notification templates				
NOT-006	Notifications	The system shall support notification scheduling				
NOT-007	Notifications	The system shall support notification preferences				
NOT-008	Notifications	The system shall support notification delivery tracking				
NOT-009	Notifications	The system shall support notification integration				
NOT-010	Notifications	The system shall support notification audit trail				

14. REPORTING

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
RPT-001	Reporting	The system shall support standard reports				
RPT-002	Reporting	The system shall support custom reports				
RPT-003	Reporting	The system shall support dashboard reporting				
RPT-004	Reporting	The system shall support report scheduling				
RPT-005	Reporting	The system shall support report distribution				
RPT-006	Reporting	The system shall support report export (PDF, Excel, CSV)				
RPT-007	Reporting	The system shall support report formatting				
RPT-008	Reporting	The system shall support report filters and parameters				
RPT-009	Reporting	The system shall support report versioning				

RPT-010	Reporting	The system shall support report security				
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15. ANALYTICS

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
ANL-001	Analytics	The system shall support business analytics				
ANL-002	Analytics	The system shall support user activity monitoring				
ANL-003	Analytics	The system shall support operational analytics				
ANL-004	Analytics	The system shall support service performance analytics				
ANL-005	Analytics	The system shall support SLA monitoring				
ANL-006	Analytics	The system shall support trend analysis				
ANL-007	Analytics	The system shall support predictive analytics				
ANL-008	Analytics	The system shall support data visualization				
ANL-009	Analytics	The system shall support analytics integration				
ANL-010	Analytics	The system shall support analytics security				

16. ADMINISTRATION

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
ADM-001	Administration	The system shall support user management				
ADM-002	Administration	The system shall support role-based access control				
ADM-003	Administration	The system shall support system configuration				
ADM-004	Administration	The system shall support product configuration				
ADM-005	Administration	The system shall support password management				

ADM-006	Administration	The system shall support audit trail management				
ADM-007	Administration	The system shall support system monitoring				
ADM-008	Administration	The system shall support system maintenance				
ADM-009	Administration	The system shall support system reporting				
ADM-010	Administration	The system shall support system integration management				

17. AUDIT TRAILS

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
AUD-001	Audit Trails	The system shall support transaction audit				
AUD-002	Audit Trails	The system shall support user activity audit				
AUD-003	Audit Trails	The system shall support system audit				
AUD-004	Audit Trails	The system shall support audit trail reporting				
AUD-005	Audit Trails	The system shall support audit trail search				
AUD-006	Audit Trails	The system shall support audit trail retention				
AUD-007	Audit Trails	The system shall support audit trail security				
AUD-008	Audit Trails	The system shall support audit trail integration				
AUD-009	Audit Trails	The system shall support audit trail verification				
AUD-010	Audit Trails	The system shall support audit trail compliance				

18. COMPLIANCE

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
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CMP-001	Compliance	The system shall support regulatory compliance				
CMP-002	Compliance	The system shall support CBK reporting				
CMP-003	Compliance	The system shall support SASRA reporting				
CMP-004	Compliance	The system shall support KRA reporting				
CMP-005	Compliance	The system shall support AML/CFT compliance				
CMP-006	Compliance	The system shall support data privacy compliance				
CMP-007	Compliance	The system shall support security compliance				
CMP-008	Compliance	The system shall support compliance reporting				
CMP-009	Compliance	The system shall support compliance audit				
CMP-010	Compliance	The system shall support compliance integration				

19. MOBILE RESPONSIVENESS

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
MOB-001	Mobile Responsiveness	The system shall support responsive design				
MOB-002	Mobile Responsiveness	The system shall support mobile optimization				
MOB-003	Mobile Responsiveness	The system shall support multi-device support				
MOB-004	Mobile Responsiveness	The system shall support mobile browser compatibility				
MOB-005	Mobile Responsiveness	The system shall support touch-friendly interfaces				
MOB-006	Mobile Responsiveness	The system shall support mobile performance optimization				
MOB-007	Mobile Responsiveness	The system shall support mobile security				

MOB-008	Mobile Responsiveness	The system shall support mobile offline capability				
MOB-009	Mobile Responsiveness	The system shall support mobile integration				
MOB-010	Mobile Responsiveness	The system shall support mobile analytics				

20. ACCESSIBILITY

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
ACS-001	Accessibility	The system shall support WCAG compliance				
ACS-002	Accessibility	The system shall support accessibility features				
ACS-003	Accessibility	The system shall support multi-language support				
ACS-004	Accessibility	The system shall support screen reader compatibility				
ACS-005	Accessibility	The system shall support keyboard navigation				
ACS-006	Accessibility	The system shall support color contrast				
ACS-007	Accessibility	The system shall support font resizing				
ACS-008	Accessibility	The system shall support alternative text				
ACS-009	Accessibility	The system shall support accessibility testing				
ACS-010	Accessibility	The system shall support accessibility compliance reporting				

21. FUTURE SCALABILITY

Req. No.	Module	Requirement Description	Comply (Yes/No)	Standard/Custom	Comments	Vendor Response
SCA-001	Future Scalability	The system shall support scalable architecture				
SCA-002	Future Scalability	The system shall support modular design				
SCA-003	Future Scalability	The system shall support API-first design				
SCA-004	Future Scalability	The system shall support horizontal scaling				
SCA-005	Future Scalability	The system shall support vertical scaling				
SCA-006	Future Scalability	The system shall support elastic scalability				

SCA-007	Future Scalability	The system shall support open API ecosystem				
SCA-008	Future Scalability	The system shall support extensible architecture				
SCA-009	Future Scalability	The system shall support future integration				
SCA-010	Future Scalability	The system shall support future product expansion				

Note: The complete Functional Requirements Matrix contains not less than 500 requirements covering all modules. The above is a representative sample. Tenderers shall receive the complete matrix as a separate document.

SECTION VII - TECHNICAL REQUIREMENTS MATRIX

INSTRUCTIONS TO TENDERERS

The Technical Requirements Matrix contains detailed technical specifications for the E-Branch Solution. Tenderers are required to:

1. **Review** all requirements carefully
2. **Respond** to each requirement by indicating compliance
3. **Provide evidence** in the technical proposal supporting each response

1. ARCHITECTURE

Req. No.	Category	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
ARC-001	Architecture	The solution shall be based on service-oriented architecture (SOA) or microservices architecture			
ARC-002	Architecture	The solution shall be API-first design			
ARC-003	Architecture	The solution shall be cloud-native or cloud-ready			
ARC-004	Architecture	The solution shall be mobile-first design			
ARC-005	Architecture	The solution shall be responsive web design			
ARC-006	Architecture	The solution shall be modular and extensible			
ARC-007	Architecture	The solution shall support multi-tenancy			

ARC-008	Architecture	The solution shall support integration with enterprise systems			
ARC-009	Architecture	The solution shall support versioning			
ARC-010	Architecture	The solution shall support backward compatibility			

2. HOSTING

Req. No.	Category	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
HOS-001	Hosting	The solution shall support cloud hosting options (AWS, Azure, Google Cloud)			
HOS-002	Hosting	The solution shall support on-premise hosting			
HOS-003	Hosting	The solution shall support hybrid hosting			
HOS-004	Hosting	The solution shall support high availability configuration			
HOS-005	Hosting	The solution shall support disaster recovery configuration			
HOS-006	Hosting	The solution shall support data backup configuration			
HOS-007	Hosting	The solution shall support security compliance			
HOS-008	Hosting	The solution shall support auto-scaling			
HOS-009	Hosting	The solution shall support load balancing			
HOS-010	Hosting	The solution shall support environment management (development, test, production)			

3. DATABASE

Req. No.	Category	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
DBS-001	Database	The solution shall support relational database or NoSQL database			
DBS-002	Database	The solution shall support database performance and scalability			
DBS-003	Database	The solution shall support data backup and recovery			
DBS-004	Database	The solution shall support data security			
DBS-005	Database	The solution shall support database replication			
DBS-006	Database	The solution shall support database clustering			
DBS-007	Database	The solution shall support database monitoring			
DBS-008	Database	The solution shall support database optimization			
DBS-009	Database	The solution shall support database migration			
DBS-010	Database	The solution shall support database audit			

4. APIS

Req. No.	Category	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
API-001	APIs	The solution shall support RESTful APIs			
API-002	APIs	The solution shall support API documentation			
API-003	APIs	The solution shall support API versioning			
API-004	APIs	The solution shall support API security			
API-005	APIs	The solution shall support API performance			
API-006	APIs	The solution shall support API rate limiting			
API-007	APIs	The solution shall support API monitoring			
API-008	APIs	The solution shall support API logging			

API-009	APIs	The solution shall support API testing			
API-010	APIs	The solution shall support API gateway			

5. PERFORMANCE

Req. No.	Category	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
PRF-001	Performance	Response time shall be less than 3 seconds			
PRF-002	Performance	The solution shall support concurrent user support			
PRF-003	Performance	The solution shall support transaction processing capacity			
PRF-004	Performance	The solution shall support report generation performance			
PRF-005	Performance	The solution shall support performance benchmarking			
PRF-006	Performance	The solution shall support performance monitoring			
PRF-007	Performance	The solution shall support performance optimization			
PRF-008	Performance	The solution shall support performance testing			
PRF-009	Performance	The solution shall support performance reporting			
PRF-010	Performance	The solution shall support performance tuning			

6. SCALABILITY

Req. No.	Category	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
SCL-001	Scalability	The solution shall support horizontal scaling			
SCL-002	Scalability	The solution shall support vertical scaling			
SCL-003	Scalability	The solution shall support elastic scalability			
SCL-004	Scalability	The solution shall support auto-scaling			

SCL-005	Scalability	The solution shall support load balancing			
SCL-006	Scalability	The solution shall support capacity planning			
SCL-007	Scalability	The solution shall support performance scalability			
SCL-008	Scalability	The solution shall support data scalability			
SCL-009	Scalability	The solution shall support user scalability			
SCL-010	Scalability	The solution shall support transaction scalability			

7. HIGH AVAILABILITY

Req. No.	Category	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
HAV-001	High Availability	The solution shall provide 99.9% availability			
HAV-002	High Availability	The solution shall support failover capability			
HAV-003	High Availability	The solution shall support redundancy			
HAV-004	High Availability	The solution shall support load balancing			
HAV-005	High Availability	The solution shall support clustering			
HAV-006	High Availability	The solution shall support health monitoring			
HAV-007	High Availability	The solution shall support auto-recovery			
HAV-008	High Availability	The solution shall support disaster recovery			
HAV-009	High Availability	The solution shall support backup restoration			
HAV-010	High Availability	The solution shall support maintenance windows			

8. DISASTER RECOVERY

Req. No.	Category	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
DRP-001	Disaster Recovery	The solution shall have a disaster recovery plan			
DRP-002	Disaster Recovery	The solution shall support Recovery Time Objective (RTO) < 4 hours			
DRP-003	Disaster Recovery	The solution shall support Recovery Point Objective (RPO) < 1 hour			
DRP-004	Disaster Recovery	The solution shall support data backup restoration			
DRP-005	Disaster Recovery	The solution shall support failover testing			
DRP-006	Disaster Recovery	The solution shall support disaster recovery documentation			

DRP-007	Disaster Recovery	The solution shall support disaster recovery training			
DRP-008	Disaster Recovery	The solution shall support disaster recovery drills			
DRP-009	Disaster Recovery	The solution shall support disaster recovery reporting			
DRP-010	Disaster Recovery	The solution shall support disaster recovery audit			

9. BACKUP

Req. No.	Category	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
BAK-001	Backup	The solution shall support automated backup			
BAK-002	Backup	The solution shall support backup retention			
BAK-003	Backup	The solution shall support backup restoration			
BAK-004	Backup	The solution shall support backup security			
BAK-005	Backup	The solution shall support backup scheduling			
BAK-006	Backup	The solution shall support backup verification			
BAK-007	Backup	The solution shall support backup reporting			
BAK-008	Backup	The solution shall support backup monitoring			
BAK-009	Backup	The solution shall support backup testing			
BAK-010	Backup	The solution shall support backup audit			

10. MONITORING

Req. No.	Category	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
MON-001	Monitoring	The solution shall support system monitoring			
MON-002	Monitoring	The solution shall support application monitoring			

MON-003	Monitoring	The solution shall support performance monitoring			
MON-004	Monitoring	The solution shall support security monitoring			
MON-005	Monitoring	The solution shall support logging			
MON-006	Monitoring	The solution shall support alerts and notifications			
MON-007	Monitoring	The solution shall support monitoring dashboards			
MON-008	Monitoring	The solution shall support monitoring reporting			
MON-009	Monitoring	The solution shall support monitoring integration			
MON-010	Monitoring	The solution shall support monitoring configuration			

11. INTEGRATION

Req. No.	Category	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
INT-001	Integration	The solution shall support integration with existing systems			
INT-002	Integration	The solution shall support API integration			
INT-003	Integration	The solution shall support data synchronization			
INT-004	Integration	The solution shall support real-time integration			
INT-005	Integration	The solution shall support integration with Microsoft Dynamics 365 Business Central			
INT-006	Integration	The solution shall support integration with Dynamics 365 CRM			
INT-007	Integration	The solution shall support integration with M-Pesa APIs			
INT-008	Integration	The solution shall support integration with Paybill			
INT-009	Integration	The solution shall support integration with SMS Gateway			
INT-010	Integration	The solution shall support integration with Email Services			

12. AUTHENTICATION

Req. No.	Category	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
AUT-001	Authentication	The solution shall support multi-factor authentication (MFA)			
AUT-002	Authentication	The solution shall support single sign-on (SSO)			
AUT-003	Authentication	The solution shall support integration with Active Directory			
AUT-004	Authentication	The solution shall support biometric authentication			
AUT-005	Authentication	The solution shall support password management			
AUT-006	Authentication	The solution shall support session management			

AUT-007	Authentication	The solution shall support authentication logging			
AUT-008	Authentication	The solution shall support authentication reporting			
AUT-009	Authentication	The solution shall support authentication integration			
AUT-010	Authentication	The solution shall support authentication configuration			

13. IDENTITY MANAGEMENT

Req. No.	Category	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
IDM-001	Identity Management	The solution shall support identity lifecycle management			
IDM-002	Identity Management	The solution shall support role-based access control			
IDM-003	Identity Management	The solution shall support access management			
IDM-004	Identity Management	The solution shall support privilege management			
IDM-005	Identity Management	The solution shall support identity governance			
IDM-006	Identity Management	The solution shall support identity certification			
IDM-007	Identity Management	The solution shall support identity reporting			
IDM-008	Identity Management	The solution shall support identity integration			
IDM-009	Identity Management	The solution shall support identity audit			
IDM-010	Identity Management	The solution shall support identity configuration			

14. SECURITY

Req. No.	Category	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
SEC-001	Security	The solution shall support data encryption at rest			
SEC-002	Security	The solution shall support data encryption in transit			
SEC-003	Security	The solution shall support API security			
SEC-004	Security	The solution shall support web application security			
SEC-005	Security	The solution shall support mobile application security			
SEC-006	Security	The solution shall support security logging			
SEC-007	Security	The solution shall support security monitoring			
SEC-008	Security	The solution shall support security reporting			
SEC-009	Security	The solution shall support security integration			
SEC-010	Security	The solution shall support security configuration			

Note: The complete Technical Requirements Matrix contains detailed requirements across all categories. The above is a representative sample. Tenderers shall receive the complete matrix as a separate document.

SECTION VIII - CYBERSECURITY REQUIREMENTS

INSTRUCTIONS TO TENDERERS

The Cybersecurity Requirements contain comprehensive cybersecurity controls for the E-Branch Solution. The solution shall be compliant with ISO 27001, NIST CSF, NIST 800-53, OWASP, PCI-DSS, and CIS Controls. Tenderers are required to:

1. **Review** all controls carefully
2. **Respond** to each control by indicating compliance
3. **Provide evidence** in the technical proposal supporting each response

1. IDENTITY AND ACCESS MANAGEMENT (IAM)

Ctrl. No.	Category	Control Description	Reference	Comply (Yes/No)	Comments	Vendor Response
IAM-001	IAM	The solution shall implement multi-factor authentication (MFA) for all users	NIST CSF			
IAM-002	IAM	The solution shall implement role-based access control (RBAC)	NIST CSF			
IAM-003	IAM	The solution shall implement privileged access management	NIST CSF			
IAM-004	IAM	The solution shall implement user lifecycle management	NIST CSF			
IAM-005	IAM	The solution shall implement least privilege principle	ISO 27001			
IAM-006	IAM	The solution shall implement password policies	ISO 27001			
IAM-007	IAM	The solution shall implement session management	NIST 800-53			
IAM-008	IAM	The solution shall implement access review	NIST CSF			
IAM-009	IAM	The solution shall implement identity governance	CIS Controls			
IAM-010	IAM	The solution shall implement access logging	NIST 800-53			

2. DATA SECURITY

Ctrl. No.	Category	Control Description	Reference	Comply (Yes/No)	Comments	Vendor Response
DAT-001	Data Security	The solution shall implement data encryption at rest	NIST CSF			
DAT-002	Data Security	The solution shall implement data encryption in transit	NIST CSF			
DAT-003	Data Security	The solution shall implement data classification	ISO 27001			
DAT-004	Data Security	The solution shall implement data loss prevention	NIST CSF			
DAT-005	Data Security	The solution shall implement data retention and disposal	NIST 800-53			

DAT-006	Data Security	The solution shall implement data backup	NIST CSF			
DAT-007	Data Security	The solution shall implement data recovery	NIST CSF			
DAT-008	Data Security	The solution shall implement data masking	OWASP			
DAT-009	Data Security	The solution shall implement data integrity checks	NIST 800-53			
DAT-010	Data Security	The solution shall implement data security logging	NIST CSF			

3. NETWORK SECURITY

Ctrl. No.	Category	Control Description	Reference	Comply (Yes/No)	Comments	Vendor Response
NET-001	Network Security	The solution shall implement network segmentation	CIS Controls			
NET-002	Network Security	The solution shall implement firewall management	CIS Controls			
NET-003	Network Security	The solution shall implement intrusion detection/prevention	NIST CSF			
NET-004	Network Security	The solution shall implement secure communication protocols	NIST 800-53			
NET-005	Network Security	The solution shall implement VPN for remote access	NIST CSF			
NET-006	Network Security	The solution shall implement network monitoring	CIS Controls			
NET-007	Network Security	The solution shall implement network logging	NIST 800-53			
NET-008	Network Security	The solution shall implement network security assessment	NIST CSF			
NET-009	Network Security	The solution shall implement network access control	CIS Controls			
NET-010	Network Security	The solution shall implement network security reporting	NIST CSF			

4. APPLICATION SECURITY

Ctrl. No.	Category	Control Description	Reference	Comply (Yes/No)	Comments	Vendor Response
APP-001	Application Security	The solution shall implement secure software development lifecycle (SDLC)	OWASP			
APP-002	Application Security	The solution shall implement security testing (SAST, DAST, SCA)	OWASP			
APP-003	Application Security	The solution shall implement vulnerability management	NIST CSF			
APP-004	Application Security	The solution shall implement patch management	CIS Controls			
APP-005	Application Security	The solution shall implement input validation	OWASP			
APP-006	Application Security	The solution shall implement output encoding	OWASP			
APP-007	Application Security	The solution shall implement authentication and session management	OWASP			
APP-008	Application Security	The solution shall implement access control	OWASP			
APP-009	Application Security	The solution shall implement cryptography	OWASP			
APP-010	Application Security	The solution shall implement error handling and logging	OWASP			

5. AUDIT AND MONITORING

Ctrl. No.	Category	Control Description	Reference	Comply (Yes/No)	Comments	Vendor Response
AUD-001	Audit and Monitoring	The solution shall implement audit logging	NIST CSF			
AUD-002	Audit and Monitoring	The solution shall implement security monitoring	NIST CSF			
AUD-003	Audit and Monitoring	The solution shall implement incident detection and response	NIST CSF			
AUD-004	Audit and Monitoring	The solution shall implement security information and event management (SIEM)	NIST 800-53			

AUD-005	Audit and Monitoring	The solution shall implement log management	NIST CSF			
AUD-006	Audit and Monitoring	The solution shall implement security analytics	NIST CSF			
AUD-007	Audit and Monitoring	The solution shall implement threat hunting	NIST CSF			
AUD-008	Audit and Monitoring	The solution shall implement security reporting	NIST CSF			
AUD-009	Audit and Monitoring	The solution shall implement audit trail review	NIST 800-53			
AUD-010	Audit and Monitoring	The solution shall implement security incident reporting	NIST CSF			

6. BUSINESS CONTINUITY

Ctrl. No.	Category	Control Description	Reference	Comply (Yes/No)	Comments	Vendor Response
BCP-001	Business Continuity	The solution shall implement business continuity planning	ISO 27001			
BCP-002	Business Continuity	The solution shall implement disaster recovery	ISO 27001			
BCP-003	Business Continuity	The solution shall implement incident response	NIST CSF			
BCP-004	Business Continuity	The solution shall implement data backup	NIST CSF			
BCP-005	Business Continuity	The solution shall implement business impact analysis	ISO 27001			
BCP-006	Business Continuity	The solution shall implement business continuity testing	ISO 27001			
BCP-007	Business Continuity	The solution shall implement business continuity maintenance	ISO 27001			
BCP-008	Business Continuity	The solution shall implement business continuity reporting	ISO 27001			
BCP-009	Business Continuity	The solution shall implement business continuity audit	ISO 27001			
BCP-010	Business Continuity	The solution shall implement business continuity training	ISO 27001			

Note: The complete Cybersecurity Requirements contain not less than 250 controls across all categories. The above is a representative sample. Tenderers shall receive the complete matrix as a separate document.

SECTION IX - INTEGRATION REQUIREMENTS

INSTRUCTIONS TO TENDERERS

The Integration Requirements contain detailed specifications for integrating the E-Branch Solution with existing systems. Tenderers are required to:

1. **Review** all requirements carefully
2. **Respond** to each requirement by indicating compliance
3. **Provide evidence** in the technical proposal supporting each response

1. MICROSOFT DYNAMICS 365 BUSINESS CENTRAL

Req. No.	Integration	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
DYN-001	Dynamics 365 BC	The solution shall support real-time synchronization of member data			
DYN-002	Dynamics 365 BC	The solution shall support real-time synchronization of financial transactions			
DYN-003	Dynamics 365 BC	The solution shall support integration with financial modules			
DYN-004	Dynamics 365 BC	The solution shall support integration with accounting modules			
DYN-005	Dynamics 365 BC	The solution shall support integration with general ledger			
DYN-006	Dynamics 365 BC	The solution shall support integration with accounts payable			
DYN-007	Dynamics 365 BC	The solution shall support integration with accounts receivable			
DYN-008	Dynamics 365 BC	The solution shall support integration with fixed assets			
DYN-009	Dynamics 365 BC	The solution shall support integration with budgeting			
DYN-010	Dynamics 365 BC	The solution shall support integration with reporting			

2. DYNAMICS 365 CRM

Req. No.	Integration	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
CRM-001	Dynamics 365 CRM	The solution shall support member data synchronization			
CRM-002	Dynamics 365 CRM	The solution shall support lead/opportunity management			
CRM-003	Dynamics 365 CRM	The solution shall support interaction tracking			
CRM-004	Dynamics 365 CRM	The solution shall support case management			
CRM-005	Dynamics 365 CRM	The solution shall support activity management			
CRM-006	Dynamics 365 CRM	The solution shall support campaign management			
CRM-007	Dynamics 365 CRM	The solution shall support sales management			
CRM-008	Dynamics 365 CRM	The solution shall support service management			
CRM-009	Dynamics 365 CRM	The solution shall support marketing management			
CRM-010	Dynamics 365 CRM	The solution shall support reporting and analytics			

3. M-PESA SERVICES

Req. No.	Integration	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
MP-001	M-Pesa	The solution shall support M-Pesa API integration for deposits			
MP-002	M-Pesa	The solution shall support M-Pesa API integration for withdrawals			
MP-003	M-Pesa	The solution shall support M-Pesa API integration for transfers			
MP-004	M-Pesa	The solution shall support real-time M-Pesa transaction processing			
MP-005	M-Pesa	The solution shall support M-Pesa reconciliation			
MP-006	M-Pesa	The solution shall support M-Pesa transaction logging			

MP-007	M-Pesa	The solution shall support M-Pesa transaction reporting			
MP-008	M-Pesa	The solution shall support M-Pesa error handling			
MP-009	M-Pesa	The solution shall support M-Pesa retry mechanisms			
MP-010	M-Pesa	The solution shall support M-Pesa audit controls			

4. PAYBILL INTEGRATION

Req. No.	Integration	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
PAY-001	Paybill	The solution shall support Paybill integration			
PAY-002	Paybill	The solution shall support payment processing			
PAY-003	Paybill	The solution shall support reconciliation			
PAY-004	Paybill	The solution shall support transaction logging			
PAY-005	Paybill	The solution shall support transaction reporting			
PAY-006	Paybill	The solution shall support error handling			
PAY-007	Paybill	The solution shall support retry mechanisms			
PAY-008	Paybill	The solution shall support audit controls			
PAY-009	Paybill	The solution shall support payment confirmation			
PAY-010	Paybill	The solution shall support payment reversal			

5. USSD INTEGRATION

Req. No.	Integration	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
USS-001	USSD	The solution shall support USSD integration			
USS-002	USSD	The solution shall support consistent member experience			
USS-003	USSD	The solution shall support data synchronization			
USS-004	USSD	The solution shall support transaction processing			
USS-005	USSD	The solution shall support session management			
USS-006	USSD	The solution shall support error handling			
USS-007	USSD	The solution shall support logging			
USS-008	USSD	The solution shall support reporting			
USS-009	USSD	The solution shall support audit controls			
USS-010	USSD	The solution shall support performance optimization			

6. SMS INTEGRATION

Req. No.	Integration	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
SMS-001	SMS	The solution shall support SMS notification integration			
SMS-002	SMS	The solution shall support two-way SMS capability			
SMS-003	SMS	The solution shall support SMS templates			
SMS-004	SMS	The solution shall support SMS scheduling			
SMS-005	SMS	The solution shall support SMS delivery tracking			
SMS-006	SMS	The solution shall support SMS error handling			

SMS-007	SMS	The solution shall support SMS logging			
SMS-008	SMS	The solution shall support SMS reporting			
SMS-009	SMS	The solution shall support SMS audit controls			
SMS-010	SMS	The solution shall support SMS performance optimization			

7. EMAIL INTEGRATION

Req. No.	Integration	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
EML-001	Email	The solution shall support email notification integration			
EML-002	Email	The solution shall support automated email communications			
EML-003	Email	The solution shall support email templates			
EML-004	Email	The solution shall support email scheduling			
EML-005	Email	The solution shall support email delivery tracking			
EML-006	Email	The solution shall support email error handling			
EML-007	Email	The solution shall support email logging			
EML-008	Email	The solution shall support email reporting			
EML-009	Email	The solution shall support email audit controls			
EML-010	Email	The solution shall support email performance optimization			

8. IDENTITY VERIFICATION

Req. No.	Integration	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
IDV-001	Identity Verification	The solution shall support integration with identity verification providers			
IDV-002	Identity Verification	The solution shall support real-time identity verification			
IDV-003	Identity Verification	The solution shall support KYC compliance			
IDV-004	Identity Verification	The solution shall support document verification			
IDV-005	Identity Verification	The solution shall support biometric verification			
IDV-006	Identity Verification	The solution shall support identity verification logging			
IDV-007	Identity Verification	The solution shall support identity verification reporting			
IDV-008	Identity Verification	The solution shall support identity verification audit controls			
IDV-009	Identity Verification	The solution shall support identity verification error handling			
IDV-010	Identity Verification	The solution shall support identity verification performance optimization			

9. DOCUMENT MANAGEMENT SYSTEM (EDMS)

Req. No.	Integration	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
EDMS-001	EDMS	The solution shall support document upload			
EDMS-002	EDMS	The solution shall support document retrieval			
EDMS-003	EDMS	The solution shall support document versioning			
EDMS-004	EDMS	The solution shall support document security			
EDMS-005	EDMS	The solution shall support document classification			
EDMS-006	EDMS	The solution shall support document indexing			

EDMS-007	EDMS	The solution shall support document search			
EDMS-008	EDMS	The solution shall support document audit trail			
EDMS-009	EDMS	The solution shall support document retention management			
EDMS-010	EDMS	The solution shall support document integration with EDMS			

10. WORKFLOW ENGINE

Req. No.	Integration	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
WFE-001	Workflow	The solution shall support integration with existing workflow engine			
WFE-002	Workflow	The solution shall support process automation			
WFE-003	Workflow	The solution shall support approval management			
WFE-004	Workflow	The solution shall support task management			
WFE-005	Workflow	The solution shall support escalation management			
WFE-006	Workflow	The solution shall support workflow monitoring			
WFE-007	Workflow	The solution shall support workflow configuration			
WFE-008	Workflow	The solution shall support workflow logging			
WFE-009	Workflow	The solution shall support workflow reporting			
WFE-010	Workflow	The solution shall support workflow audit controls			

11. FUTURE OPEN API ECOSYSTEM

Req. No.	Integration	Requirement Description	Comply (Yes/No)	Comments	Vendor Response
OPN-001	Open API	The solution shall support API-first architecture			
OPN-002	Open API	The solution shall support open API standards			
OPN-003	Open API	The solution shall support developer portal			
OPN-004	Open API	The solution shall support API governance			
OPN-005	Open API	The solution shall support API documentation			
OPN-006	Open API	The solution shall support API versioning			
OPN-007	Open API	The solution shall support API security			
OPN-008	Open API	The solution shall support API monitoring			
OPN-009	Open API	The solution shall support API analytics			
OPN-010	Open API	The solution shall support API rate limiting			

Note: The complete Integration Requirements contain detailed specifications for all integrations. The above is a representative sample. Tenderers shall receive the complete matrix as a separate document.

SECTION X - IMPLEMENTATION METHODOLOGY

1.0 INTRODUCTION

The Supplier shall implement the E-Branch Solution using a structured methodology that ensures successful delivery within the specified timeline, budget, and quality standards. The methodology shall be based on industry best practices and shall be tailored to meet the specific needs of Bandari DT SACCO.

2.0 PROJECT GOVERNANCE

2.1 Project Organization

The project shall be governed by the following structure:

- **Steering Committee:** Responsible for strategic direction, resource allocation, and decision-making. The Steering Committee shall include senior management from Bandari DT SACCO and the Supplier.
- **Project Management:** Responsible for day-to-day project management, coordination, and reporting. The Project Manager shall be appointed by the Supplier and approved by Bandari DT SACCO.

- **Change Management:** Responsible for managing organizational change, communication, and training.
- **Risk Management:** Responsible for identifying, assessing, and mitigating project risks.
- **Quality Management:** Responsible for ensuring quality standards are met throughout the project.

2.2 Project Team

The Supplier shall provide a dedicated project team with the following roles:

Role	Responsibility	Minimum Experience
Project Manager	Overall project management and coordination	8 years
Solutions Architect	Solution design and architecture	7 years
Technical Lead	Technical development and customization	5 years
Integration Specialist	System integration	5 years
Database Administrator	Database setup and management	5 years
Security Specialist	Security implementation and compliance	5 years
Trainer	Training delivery	3 years
Quality Assurance	Testing and quality assurance	3 years

3.0 IMPLEMENTATION PHASES

3.1 Phase 1: Project Initiation (Week 1-2)

Activity	Description	Deliverable
Project Kick-off	Formal start of the project with all stakeholders	Project Charter
Project Planning	Development of detailed project plan	Project Plan
Resource Allocation	Assignment of project team members	Resource Plan
Environment Setup	Setup of development and test environments	Environment Configuration
Governance Setup	Establishment of project governance structure	Governance Framework

3.2 Phase 2: Requirements Validation (Week 3-4)

Activity	Description	Deliverable
Requirements Review	Detailed review of all requirements	Requirements Review Report
Gap Analysis	Analysis of gaps between requirements and solution	Gap Analysis Report
Requirement Prioritization	Prioritization of requirements	Requirements Prioritization Matrix
Requirement Sign-off	Formal sign-off of requirements	Requirements Sign-off Document

3.3 Phase 3: Design (Week 5-8)

Activity	Description	Deliverable
Solution Design	High-level solution design	Solution Design Document
Technical Design	Detailed technical design	Technical Design Document
Integration Design	Integration design for all systems	Integration Design Document
Data Migration Design	Data migration strategy and design	Data Migration Plan
Security Design	Security architecture and controls	Security Design Document

3.4 Phase 4: Configuration & Development (Week 9-14)

Activity	Description	Deliverable
Software Configuration	Configuration of commercial off-the-shelf components	Configured Solution
Custom Development	Custom development where required	Custom Code
Integration Development	Development of integration components	Integration Components
Data Migration Preparation	Preparation for data migration	Data Migration Scripts

3.5 Phase 5: Integration (Week 15-18)

Activity	Description	Deliverable
System Integration	Integration of all components	Integrated System
Data Migration	Migration of data from legacy systems	Migrated Data
Integration Testing	Testing of integration points	Integration Test Results

3.6 Phase 6: Testing (Week 19-22)

Activity	Description	Deliverable
System Testing	End-to-end system testing	System Test Results
Performance Testing	Performance and load testing	Performance Test Results
Security Testing	Security testing (SAST, DAST, penetration)	Security Test Results
User Acceptance Testing	User acceptance testing with business users	UAT Sign-off

3.7 Phase 7: Training (Week 23-24)

Activity	Description	Deliverable
Training Needs Assessment	Assessment of training needs	Training Needs Assessment
Training Material Preparation	Development of training materials	Training Materials

Administrator Training	Training for system administrators	Training Completion
User Training	Training for end users	Training Completion
Train-the-Trainer	Training for internal trainers	Training Completion

3.8 Phase 8: Deployment & Go-Live (Week 25-26)

Activity	Description	Deliverable
Deployment Planning	Detailed deployment plan	Deployment Plan
Production Environment Setup	Setup of production environment	Production Environment
Go-Live Execution	Execution of go-live	Go-Live Sign-off
Go-Live Verification	Verification of system functionality	Verification Report

3.9 Phase 9: Hypercare (Week 27-30)

Activity	Description	Deliverable
Hypercare Support	Enhanced support immediately following go-live	Support Resolution
Issue Resolution	Resolution of issues identified	Issue Resolution
System Stabilization	Ensuring system stability	Stability Report
Knowledge Transfer	Transfer of knowledge to internal team	Knowledge Transfer

4.0 CHANGE MANAGEMENT

4.1 Change Management Approach

The Supplier shall support Bandari DT SACCO in managing organizational change through:

- **Stakeholder Engagement:** Regular engagement with all stakeholders throughout the project.
- **Communication:** Clear and consistent communication of project progress and changes.
- **Training:** Comprehensive training for all users at all levels.
- **Support:** Ongoing support during and after implementation.
- **Feedback:** Collection and incorporation of feedback.

5.0 RISK MANAGEMENT

5.1 Risk Management Approach

The Supplier shall implement a risk management approach that includes:

- **Risk Identification:** Identification of all project risks.
- **Risk Assessment:** Assessment of risk likelihood and impact.
- **Risk Mitigation:** Development and implementation of mitigation strategies.
- **Risk Monitoring:** Ongoing monitoring and reporting of risks.
- **Risk Escalation:** Escalation of risks when appropriate.

6.0 QUALITY ASSURANCE

6.1 Quality Assurance Approach

The Supplier shall implement a quality assurance approach that includes:

- **Quality Planning:** Definition of quality standards and metrics.
- **Quality Control:** Testing and inspection of deliverables.
- **Quality Assurance:** Process audits and reviews.
- **Quality Improvement:** Continuous improvement of processes.

7.0 COMMUNICATION

7.1 Communication Plan

The Supplier shall implement a communication plan that includes:

- **Regular Status Reports:** Weekly status reports to the Steering Committee.
- **Progress Meetings:** Weekly progress meetings with the project team.
- **Steering Committee Meetings:** Monthly Steering Committee meetings.
- **Issue Resolution:** Defined process for issue resolution.
- **Communication Channels:** Established communication channels for all stakeholders.

8.0 DOCUMENTATION

8.1 Documentation Deliverables

The Supplier shall provide comprehensive documentation including:

Document	Description	Timing
Project Plan	Detailed project plan	Project Initiation
Design Documents	Solution design, technical design, integration design	Design Phase
Configuration Documents	Configuration and customization details	Configuration Phase
Test Plans and Results	Testing strategy, plans, and results	Testing Phase
User Manuals	End-user guides and documentation	Training Phase
Administrator Guides	System administration guides	Training Phase
Support Documentation	Support and troubleshooting guides	Deployment Phase

SECTION XI - SERVICE LEVEL AGREEMENTS

1.0 INTRODUCTION

The Service Level Agreements (SLAs) define the minimum service levels that the Supplier shall provide for the E-Branch Solution. These SLAs shall apply throughout the support period.

2.0 SERVICE AVAILABILITY

2.1 System Availability

The Supplier shall ensure the E-Branch Solution achieves:

- **System Availability:** 99.9% availability (maximum 8.76 hours downtime per year)
- **Scheduled Maintenance:** Not more than 4 hours per month during the agreed maintenance window
- **Unscheduled Downtime:** Not more than 4.38 hours per year

2.2 Maintenance Windows

- **Scheduled Maintenance:** Sundays from 12:00 AM to 4:00 AM EAT
- **Emergency Maintenance:** With at least 24 hours prior notice

3.0 PERFORMANCE

3.1 Response Time Targets

Component	Target Response Time	Maximum Response Time
User Interface	< 1 second	2 seconds
Transaction Processing	< 2 seconds	3 seconds
Report Generation	< 10 seconds	30 seconds
API Response	< 500 ms	1 second
Dashboard Loading	< 3 seconds	5 seconds

3.2 Transaction Processing

- **Peak Throughput:** Support 100 concurrent users
- **Transaction Capacity:** Support 1,000 transactions per hour
- **Batch Processing:** Support overnight batch processing

4.0 INCIDENT RESPONSE

4.1 Incident Severity Levels

Severity	Description	Response Time	Resolution Time
P1 - Critical	System down or major functionality unavailable	15 minutes	4 hours
P2 - High	Major functionality impaired	30 minutes	8 hours
P3 - Medium	Minor functionality impaired	1 hour	24 hours
P4 - Low	Minor issues, inquiries, or non-critical issues	2 hours	48 hours

4.2 Escalation Procedures

Severity	Escalation Level 1	Escalation Level 2	Escalation Level 3
P1 - Critical	Support Manager	Technical Lead	Project Manager
P2 - High	Support Manager	Technical Lead	Project Manager
P3 - Medium	Support Team	Support Manager	Technical Lead
P4 - Low	Support Team	Support Manager	N/A

4.3 Incident Reporting

The Supplier shall provide:

- **Incident Confirmation:** Within 15 minutes of incident reporting
- **Incident Updates:** Every hour for P1, every 4 hours for P2, every 24 hours for P3/P4
- **Incident Resolution:** Formal resolution report within 24 hours
- **Root Cause Analysis:** Within 5 working days for P1 and P2 incidents

5.0 SUPPORT WINDOWS

Support Level	Hours	Coverage
24/7 Support	24 hours x 7 days	P1 Incidents
Business Hours Support	8:00 AM - 5:00 PM EAT	P2, P3, P4 Incidents
On-Call Support	After hours and weekends	Emergency support

6.0 SERVICE CREDITS

6.1 Service Credit Calculation

For SLA breaches, the Supplier shall provide service credits as follows:

SLA Metric	Breach Level	Service Credit
System Availability	< 99.9% but $\geq$ 99%	5% of monthly fees
System Availability	< 99%	10% of monthly fees
Incident Response (P1)	> 15 minutes	5% of monthly fees per incident
Incident Resolution (P1)	> 4 hours	10% of monthly fees per incident
Incident Response (P2)	> 30 minutes	2% of monthly fees per incident
Incident Resolution (P2)	> 8 hours	5% of monthly fees per incident

6.2 Service Credit Application

- **Monthly Calculation:** Service credits are calculated monthly
- **Credit Cap:** Maximum 30% of monthly fees
- **Credit Application:** Applied to the following month's invoice

7.0 VENDOR PERFORMANCE REVIEWS

7.1 Performance Review Schedule

Review Type	Frequency	Participants
Operational Review	Monthly	Support team, SACCO ICT team
Performance Review	Quarterly	Project Manager, SACCO management
Strategic Review	Annual	Supplier management, SACCO Board

SECTION XII - TRAINING REQUIREMENTS

1.0 INTRODUCTION

The Supplier shall provide comprehensive training for all user groups to ensure successful adoption and use of the E-Branch Solution. Training shall be delivered using a blended approach including instructor-led training, e-learning, and hands-on practice.

2.0 TRAINING GROUPS

2.1 User Categories

User Group	Number of Users	Training Scope
System Administrators	5-10	Full system administration
ICT Team	10-15	Technical administration and support
Branch Users	50-100	Branch operations and member service
Operations Team	20-30	Back-office operations
Management	10-15	Reporting and management dashboards
Executives	5-8	Executive dashboards and strategic reporting
Board Members	10-15	Board reporting and oversight
Super Users	20-30	Advanced functionality and train-the-trainer
End Users (Members)	All members	Self-service functions

3.0 TRAINING SCOPE

3.1 Training Modules

Module	Description	Duration	Audience
System Overview	Introduction to the E-Branch Solution	1 hour	All users
Member Management	Member registration and management	2 hours	Branch users, ops team
Digital Onboarding	Online account opening and KYC	2 hours	Branch users, ops team
Loans Management	Loan applications, approvals, and management	3 hours	Branch users, ops team
Savings Management	Savings accounts and transactions	2 hours	Branch users, ops team
Share Capital Management	Share capital and dividends	2 hours	Branch users, ops team
Transactions Management	Fund transfers and payments	2 hours	Branch users, ops team
Workflow Management	Workflow approvals and tasks	2 hours	Branch users, ops team
Reporting and Analytics	Reports and dashboards	2 hours	Management, executives
System Administration	System configuration and administration	3 days	Administrators, ICT team
Integration Management	Integration configuration and monitoring	2 days	Administrators, ICT team
End-User Training	Self-service functions for members	1 hour	All members

4.0 TRAINING METHODOLOGY

4.1 Training Approach

- **Instructor-Led Training:** Classroom-based training for all user groups

- **Hands-On Practice:** Practical exercises and simulations
- **E-Learning:** Self-paced online training modules
- **Job Aids:** Quick reference guides and cheat sheets
- **Train-the-Trainer:** Training for internal trainers to sustain knowledge

4.2 Training Materials

Material	Format	Audience
User Manuals	Printed and digital	All users
Administrator Guides	Printed and digital	Administrators, ICT team
Quick Reference Guides	Printed and digital	All users
E-Learning Modules	Digital	All users
Video Tutorials	Digital	All users
Training Presentation	Digital	All users

5.0 KNOWLEDGE TRANSFER

5.1 Knowledge Transfer Approach

The Supplier shall ensure effective knowledge transfer to the Bandari DT SACCO team through:

- **Documentation:** Comprehensive documentation of all system components
- **Hands-On Training:** Practical training with real data
- **Shadowing:** On-the-job training and shadowing
- **Support Transition:** Gradual transition of support responsibilities
- **Knowledge Repository:** Central repository of all training materials and documentation

6.0 TRAINING SCHEDULE

Training Activity	Timing	Duration	Audience
System Overview	Week 1	1 hour	All users
Administrator Training	Week 2-3	3 days	Administrators, ICT team
Super User Training	Week 3-4	3 days	Super users
Branch User Training	Week 4-5	3 days	Branch users
Operations Team Training	Week 4-5	2 days	Operations team
Management Training	Week 5	2 days	Management, executives
End-User Training	Post-Go-Live	Ongoing	Members

PART 3 - CONDITIONS OF CONTRACT AND CONTRACT FORMS

Note: The General Conditions of Contract (GCC) and Special Conditions of Contract (SCC) are provided in the standard PPRA format. The contract forms are also provided in the standard format.

SECTION XIII - GENERAL CONDITIONS OF CONTRACT

(The General Conditions of Contract are provided in the standard PPRA format as contained in the master document. Refer to the master document for the complete GCC.)

SECTION XIV - SPECIAL CONDITIONS OF CONTRACT

(The Special Conditions of Contract are provided in the standard PPRA format as contained in the master document. Refer to the master document for the complete SCC.)

SECTION XV - CONTRACT FORMS

1.0 NOTIFICATION OF INTENTION TO AWARD

(Provided in standard format)

2.0 LETTER OF AWARD

(Provided in standard format)

3.0 CONTRACT AGREEMENT

(Provided in standard format)

4.0 PERFORMANCE SECURITY

(Provided in standard format)

5.0 ADVANCE PAYMENT SECURITY

(Provided in standard format)

6.0 INSTALLATION AND ACCEPTANCE CERTIFICATES

(Provided in standard format)

7.0 CHANGE ORDER PROCEDURES AND FORMS

(Provided in standard format)

8.0 BENEFICIAL OWNERSHIP DISCLOSURE FORM

(Provided in standard format)

End of Tender Document

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