



KCB BANK KENYA LTD

REQUEST FOR PROPOSAL

DESIGN, IMPLEMENTATION AND SUPPORT OF CUSTOMER VALUE MANAGEMENT PLATFORM

RFP Release date:	As per the sourcing portal
RFP Close date:	As per the sourcing portal

Table of Contents

1. INTRODUCTION	5
1.1. <i>Aims and Objectives of the tender</i>	5
1.2. <i>Format of RFP Response and Other Information for Bidders</i>	5
1.3. <i>RFP Requirements</i>	5
1.4. <i>Financial Proposal Requirements</i>	5
2. TERMS OF REFERENCE	6
2.1. <i>Scope and requirement brief</i>	6
2.2. <i>Clarification of Bidding Document</i>	6
2.3. <i>Detailed Functional Requirements</i>	6
2.4. <i>Terms of Bidding</i>	7
2.5. <i>Proposal and Negotiation Costs</i>	7
2.6. <i>Currency for Pricing of Tender</i>	7
2.7. <i>Deadline for the submission of bids</i>	7
2.8. <i>Cost Structure and non-escalation</i>	7
2.9. <i>Amendment of Bidding Document</i>	7
2.10. <i>Taxes and Incidental Costs</i>	8
2.11. <i>Correction of Errors</i>	8
2.12. <i>Evaluation and Comparison of Bids</i>	8
2.13. <i>Instruction to Bidders</i>	8
The format above is explained in details below:	8
3. PROJECT MANAGEMENT	10
<i>Bidder Solution Requirements</i>	10
4. DATA HANDLING	Error! Bookmark not defined.
<i>Data Migration:</i>	Error! Bookmark not defined.
<i>Data Quality:</i>	27
5. FUNCTIONAL REQUIREMENTS	16
5.1. USER MANAGEMENT	16
<i>User Access:</i>	16
<i>Administration Module:</i>	17
5.2. CUSTOMER SEGMENTATION	17
<i>Customer Segmentation:</i>	17
5.3. PERSONALIZATION / CUSTOMER BEHAVIOR	17
<i>Hyper-personalization:</i>	17
5.4. CAMPAIGN MANAGEMENT	18

Create and Maintain Campaigns:	18
Campaign Templates	18
Campaign Grouping / Categorization:	19
Campaign Scheduling and Approval Process:	19
Campaign Progress & Performance Tracking:	19
Usage based/ Accumulator campaigns:	20
5.5. CAMPAIGN EFFICACY TESTING	20
A/B Testing and Control group management:	20
5.6. CHURN, CROSS-SELLING, INCENTIVES, MARKETING, DRAW ENGINE, JOURNEY ORCHESTRATION AND REFERRAL MANAGEMENT	21
Referrals Management:	21
Cross-Selling and Upselling:	21
Churn Prediction and Management:	21
Incentives Provisioning and Gamification:	22
Marketing Management:	22
Draw Engine:	23
Journey Orchestration:	23
5.7. COMMUNICATION MANAGEMENT	24
Communication Policy Management:	24
Consent Management:	24
Omni-Channel Communication:	24
Alerts & Notifications:	25
5.8. DATA MANAGEMENT	25
Data Integration, Connectivity and Integration:	25
Data Feeds Export - Internal Systems:	27
Data Unification & Enrichment:	27
5.9. DATA INSIGHTS	28
Data Discovery, Reporting & Insights:	28
Machine Learning /Artificial Intelligence Capabilities:	29
Data Extracts Scheduling:	29
5.10. DATA GOVERNANCE	Error! Bookmark not defined.
Data Governance:	Error! Bookmark not defined.
5.11. API INTEGRATION / STREAMING	29
APIs and Extensibility:	29
Streaming of Data:	30
Integration with Analytical Tools:	30
5.12. DATA VERSIONING AND CHANGE HISTORY	30
Data Versioning:	Error! Bookmark not defined.

<i>Change History:</i>	30
5.13. <i>MULTILINGUAL SUPPORT</i>	31
<i>Multilingual Support:</i>	31
6. NON-FUNCTIONAL REQUIREMENTS	32
7. EVALUATION CRITERIA	42
7.1. <i>Technical evaluation</i>	42
7.2. <i>Financial Evaluation</i>	42
8. GENERAL CONDITIONS OF CONTRACT	43
8.1. <i>Introduction</i>	43
8.2. <i>Award of Contract</i>	43
8.3. <i>Application of General Conditions of Contract</i>	43
8.4. <i>Bid Validity Period</i>	43
8.5. <i>Non-variation of Costs</i>	43
8.6. <i>Governing Language</i>	43
8.7. <i>Applicable Law</i>	43
8.8. <i>Bidder's Obligations</i>	43
8.9. <i>The Bank's Obligations</i>	44
8.10. <i>Confidentiality</i>	44
8.11. <i>Force Majeure</i>	44
8.12. <i>Payments</i>	45
8.13. <i>Warranty</i>	45
8.14. <i>Way forward</i>	45
8.15. <i>Bid Effectiveness</i>	45
8.16. <i>Contract provision</i>	45
8.17. <i>Buyer's Rights</i>	45
8.18. <i>Responsibility as an independent contractor</i>	46
8.19. <i>Delivery</i>	46
9. CERTIFICATE OF COMPLIANCE	47

1. INTRODUCTION

KCB Bank Group Limited (hereinafter referred to as “the Bank”) is a leading commercial bank group in the East African region, renowned for its diversity and growth potential. The Bank has its Group Head Quarters in Kenya, East Africa and has five international companies; KCB Bank Tanzania Limited, KCB Bank Sudan based in South Sudan, KCB Bank Uganda, BPR Bank Rwanda and KCB Bank Burundi. The Group also owns KCB Insurance Agency, KCB Capital, KCB Foundation, National Bank of Kenya and all associate companies.

The Bank’s vision is to be the preferred financial solutions provider in Africa with a global reach.

1.1. Aims and Objectives of the tender

This document constitutes the formal Request for Proposals (RFP) for Design, Implementation And Support Of Customer Value Management (CVM) Platform for KCB Bank Kenya. The key objective of the enhancement is to Detailed requirements are given in section 3

1.2. Format of RFP Response and Other Information for Bidders

The overall summary information regarding the tender is given in section 1.1 –Aims and Objectives. The bidder shall include in their offer any additional services or items considered necessary for the successful implementation of this solution. Proposals from bidders will be submitted in two distinct parts, namely "Technical Proposal" and "Financial Proposal"

1.3. RFP Requirements

The technical proposal should contain all the relevant technical details in response to the Bank requirements as outlined in section 5.

Bids that do not have this information may be disqualified from further evaluation

1.4. Financial Proposal Requirements

The Financial proposal shall clearly indicate the total cost of the enhancement, but should be broken down to clearly indicate the cost of Equipment (if any), installation (professional services) & commissioning charges, support charges.

The total cost should be inclusive of all applicable taxes. Further details are given in section 2 of this RFP document. A two-stage procedure will be adopted by the Bank for evaluating the proposals, with the technical evaluation of all proposals received in time being completed prior to any financial proposal being evaluated.

2. TERMS OF REFERENCE

2.1. Scope and requirement brief

The RFP response is to consist of: -

- ✓ This RFP response document duly signed and stamped – Certificate of Compliance
- ✓ **Company profile** in the following format: -
 - i. A brief Introduction–summary of company history, accomplishments, and philosophy.
 - ii. Certificate of incorporation or registration.
 - iii. Owners and Directors of the company submitting the RFP bid
 - iv. Complete business address (Physical, postal, telephone and e-mail).
 - v. General details of company personnel.
 - vi. Details (including CVs) of technical personnel with relevant technical qualifications for each area of technology/service provided and which are pertinent to the successful implementation as per requirements of this RFP.
 - vii. Verifiable letter of Accreditation / Partnership with the principal manufacturer of the equipment where necessary.
 - viii. All copies of any certificates included in the bid response should be certified as “true copy of original” or else the bank may not use them in the evaluation process.
 - ix. Relevant reference sites with contact details where a similar solution in equipment and size has been implemented.

Please note that this information should be included in the technical proposal of the bid. Incomplete / insufficient information will lead to disqualification of the bid.

2.2. Clarification of Bidding Document

All correspondence related to the contract shall be made in English. Any clarification sought by the bidder in respect of the project shall be addressed **at least five (5) days calendar days** before the deadline for submission of bids, in writing to the Head, Group Supply Chain Management.

The queries and replies thereto shall then be circulated to all other prospective bidders (without divulging the name of the bidder raising the queries) in the form of an addendum, which shall be acknowledged in writing by the prospective bidders. Enquiries for clarifications should be sent by e-mail via the procurement sourcing system on the message menu.

2.3. Detailed Functional Requirements

To drive continued growth across the Group, KCB is looking for a **Customer Value Management Platform** that will drive efficiency and effectiveness in the use of data to inform our marketing and communication decisions. The platform should have the ability to combine internal data to external data, use Artificial Intelligence models to optimize output and provide a consistent, connected experience during targeting.

The main areas the platform should impact include:

- 10-20 % increase in revenues per customer due to use of AI/ML driven recommender engines to hyper-personalize marketing.
- Reduction of acquisition costs by predicting the best product/action to offer customers.
- Reduction of churn by up to 15%.
- Increase Customer Lifetime Values (and retention) through hyper-personalized marketing (and non-marketing) engagements.
- Reduction in customer care 'enquiry' calls by up to 20% by making customer engagements are more pro-active.
- Increased utilization of External data in marketing efforts which results in more efficient utilization of marketing budgets.
- Ability to launch and manage multiple digital campaigns.

2.4. Terms of Bidding

Assuming that the contract is satisfactorily concluded the bidders shall be expected to install, test, document and commission the solution within the duration determined after the final agreement is reached and/or purchase order is given.

The Bank reserves the right to accept or to reject any bid, and to annul the bidding process and reject all bids at any time prior to the award of the contract, without thereby incurring any liability to any Bidder or any obligation to inform the Bidder of the grounds for its action.

2.5. Proposal and Negotiation Costs

All costs pertaining to the preparation of a proposal and negotiations of a contract shall be borne by the firms submitting proposals. The Bank will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.

2.6. Currency for Pricing of Tender

All bids in response to this RFP should be expressed in KES.

2.7. Deadline for the submission of bids

The bid deadline is indicated in the sourcing portal.

2.8. Cost Structure and non-escalation

The bidder shall, in their offer (Financial Proposal), detail the proposed costs. No price escalation under this contract shall be allowed. The Bank shall not compensate for any costs incurred in the preparation and submission of this RFP.

2.9. Amendment of Bidding Document

At any time prior to the deadline for submission of bids, the Bank, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, may modify the bidding documents by amendment. All prospective Bidders that have received the bidding

documents will be notified of the amendment in writing, and it will be binding on them. To allow prospective bidders reasonable time to take any amendments into account in preparing their bids, the Bank may at its sole discretion extend the deadline for the submission of bids based on the nature of the amendments.

2.10. Taxes and Incidental Costs

The prices and rates in the financial offer will be deemed to be inclusive of all taxes and any other incidental costs.

2.11. Correction of Errors.

Bids determined to be substantially responsive will be checked by the Bank for any arithmetical errors. Errors will be corrected by the Bank as below:

- Where there is a discrepancy between the amounts in figures and in words, the amount in words will govern, and
- Where there is a discrepancy between the unit rate and the line total resulting from multiplying the unit rate by the quantity, the unit rate as quoted will govern.

The price amount stated in the Bid will be adjusted by the Bank in accordance with the above procedure for the correction of errors.

2.12. Evaluation and Comparison of Bids

Technical proposals will be evaluated prior to the evaluation of the financial bids. Financial bids of firms whose technical proposals are found to be non-qualifying in whatever respect may be returned unopened.

2.13. Instruction to Bidders

Bidders shall respond to the various requirements stating compliance or lack of it guided by the structure below whose content is thereafter explained.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
DESCRIPTION		
REFERENCE		

The format above is explained in details below:

Compliant/Partially Compliant/Not Compliant	A response with ‘Compliant’ without a detailed explanation or supporting documents will be evaluated with a lower scoring point. KCB uses the compliance statements to evaluate responses as they are binding and the space provided should be used.
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	Reference to technical documentation should be provided for clarifications and emphasis.
Offered/Not Offered	The bidder shall indicate whether the relevant requirement will be part of the deliverables and the commercial aspect should be stated clearly.
Description	The bidder shall respond with detailed information and submit a detailed supporting description including the industry standards.
Reference	Reference to any material or websites should be provided (E.g. Chapter Number, Page Number, paragraph Number) and acknowledged.

3. PROJECT MANAGEMENT

Bidder Solution Requirements

1. Provide details of experience in similar implementations. Kindly attach details of similar implementations, indicating the solutions/s implemented, scope, modules and the status of the implementation. The bidder should have had a prior experience. The bidder should indicate the site, duration of the project and the number of customers supported by the solution implemented.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Experience		
DESCRIPTION		
REFERENCE		

2. Provide details of at least three references where similar implementations have been successfully implemented in large organizations/banking/ financial institutions within the last three years (attach evidence for the respective area of interest). Indicate the system integrator who implemented the solution if it was not you.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
References		
DESCRIPTION		
REFERENCE		

Kindly provide contact details of individuals of the reference sites mentioned above where the bank can undertake site visits.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Contact details		
DESCRIPTION		
REFERENCE		

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3. Demonstrate the team’s capability by indicating the number and times similar projects were undertaken by individual members of the teams and the roles undertaken. The bidder is required to provide a resource matrix highlighting critical roles which include but not limited to:

- Business Analyst
- Architect
- Project Manager
- Developer
- DBA
- Data Engineer
- Migration and Testing Expert
- Infrastructure and Configuration Management expert
- Others.....

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Team capabilities		
DESCRIPTION		
REFERENCE		

4. Attach testimonials citing relevant experience of successful implementations undertaken by at least 3 member/s and the role the member/s played. (Attach evidence for the respective area of interest). Please attach detailed resumes of the listed resources. It is expected that the resources will not change until the project is fully implemented.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Testimonials		
DESCRIPTION		
REFERENCE		

5. Attach evidence of certifications and registration by professional bodies for the proposed team to be involved in similar design, implementation, and support of an CVM solution.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Certifications		
DESCRIPTION		
REFERENCE		

6. The bidder should have a team that is capable of delivering the solution within stipulated time schedules (within 6 months from date of award). Proposed project resources as per the schedule below.

Resource	Duration	Rate Card
Business Analysis	Eg 100 Days	\$
Architect		
Project Manager		
Developer		
Quality Assurance		
Others.....		

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Timelines		
DESCRIPTION		
REFERENCE		

The bidder shall provide a detailed project plan with a clear breakdown of phases or work streams with clear milestones. The project plan should clearly indicate expected deliverables, resources required, milestones, outcomes and time schedules.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Detailed Project Plan		
DESCRIPTION		
REFERENCE		

7. Ability of delivering the CVM solution in both Agile and hybrid (Phased Approach) methodology, demonstrate application of each methodology in the implementation process.

CRIPITION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Agile - hybrid Implementation Methodology		
DESCRIPTION		
REFERENCE		

Any dependencies and pre-requisites necessary for successful implementation should be clearly indicated and rationale provided.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
dependencies and pre-requisites		
DESCRIPTION		
REFERENCE		

8. Include post implementation support (on warranty basis) capturing key service offering items. The expected post implementation support period should not be less than 12 months.

CRIPITION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Post implementation support		
DESCRIPTION		

REFERENCE

9. The bidder shall support KCB testing exercise by providing the testing strategy, test scripts, tools and resources required to carry out this exercise.

KCB expects the following tests to be conducted during the course of this project:

- Unit testing tests the minimal software component, or module. Each unit (basic component) of the software is tested to verify that the detailed design for the unit has been correctly implemented.
- Integration testing exposes defects in the interfaces and interaction between integrated components (modules). Progressively larger groups of tested software components corresponding to elements of the architectural design are integrated and tested until the software works as a whole.
- Load testing is the practice of modeling the expected usage of a software program by simulating multiple users accessing the program's services concurrently (using production-sized infrastructure and production-sized data sets).
- System integration testing verifies that a system is integrated to any external or third-party systems defined in the system requirements
- Acceptance testing (UAT) is to be conducted by the end-user, customer, or client to validate whether or not to accept the project deliverables
- Security Testing. The bidder will be required to work closely with the bank resources to carry out and sort out all security related issues. The bidder will be responsible for the resolution of all issues raised.
- A/B testing of different application functionalities.
- In addition to the above it is expected that the bidder shall apply automated test in the implementation

The proposed solution complies with this requirement.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Quality Management & Testing Approach		
DESCRIPTION		
REFERENCE		

10. With a preference of onsite, the bidder shall provide an implementation team during the project the analysis, low-level design, implementation and testing. An alternative would be hybrid or off-site setup.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
On-site/Hybrid Solution Implementation		
DESCRIPTION		
REFERENCE		

4. FUNCTIONAL REQUIREMENTS

The critical success factors of the Customer Value Management Platform will revolve around the ability to:

- **Effective Segmentation Strategies:** Develop and implement robust segmentation strategies to divide customers into distinct groups based on their behavior, preferences, and value to the business.
- **Campaign Management:** The platform should facilitate the creation and management of campaigns.
- **Personalization Capabilities:** Enhance the platform's ability to deliver personalized communication, offers, and services to each customer segment.
- **Advanced Analytics and Insights:** Invest in advanced analytics techniques, such as machine learning and artificial intelligence, to derive actionable insights from customer data.
- **Omnichannel Communication:** Ensure seamless communication with customers across multiple channels, including email, SMS, mobile apps, web, social media, and chatbots.
- **Performance Monitoring and Measurement:** Implement robust tracking and reporting mechanisms to monitor the performance of CVM initiatives.

Key Requirements

4.1. USER MANAGEMENT

User Access:

The solution should have the ability to configure different types of users and access matrix for various modules, data and processes within the CVM solution. A robust CVM security scheme will allow for more granular control of an individual or group of users through defining specific read/write access (e.g. within a model, specifying the types of members that can be added, hierarchies that can be changed, individual attributes that can be modified).

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
User Access		
DESCRIPTION		

REFERENCE

Administration Module:

The solution should have an administration module that will provide the following services to the bank. User management, access management, workflow management, data filtering per user, group etc.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Administration Module		
DESCRIPTION		
REFERENCE		

4.2. CUSTOMER SEGMENTATION

Customer Segmentation:

The platform should utilize rule-based models to transform, enrich, and analyze customer data for segment creation based on shared attributes. Additionally, it should have the capability to employ artificial intelligence (AI) and/or machine learning (ML) techniques to perform similar tasks, enhancing the segmentation process. The platform should also support performance measurement and comparison across created segments.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Customer Segmentation		
DESCRIPTION		
REFERENCE		

4.3. PERSONALIZATION / CUSTOMER BEHAVIOR

Hyper-personalization:

The solution should utilize artificial intelligence (AI) and/or machine learning (ML) algorithms to generate highly curated real-time recommendations for customers, prioritize these

recommendations based on customer preferences and behavior. Additionally, the platform should have the capability to implement dynamic content personalization, delivering hyper-targeted marketing messages and offers to individual customers based on their preferences, behavior, and transaction history.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Hyper-personalization		
DESCRIPTION		
REFERENCE		

4.4. CAMPAIGN MANAGEMENT

Create and Maintain Campaigns:

The platform should facilitate the creation and management of campaigns, including messaging, scheduling (start and end dates), channel selection, and target customer segments. Furthermore, the platform should support both manual and automatic campaign launches, with the capability to stop, terminate, and modify live campaigns as needed.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Create & Maintain Campaigns		
DESCRIPTION		
REFERENCE		

Campaign Templates

The platform should support the creation of customizable and reusable campaign templates.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Campaign Templates		
DESCRIPTION		
REFERENCE		

Campaign Grouping / Categorization:

The system should have the capability to organize campaigns into groups or "families." For example, instead of creating contact and offer policies for individual campaigns, users can assign them to specific families, streamlining management processes.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Campaign Grouping / Categorization:		
DESCRIPTION		
REFERENCE		

Campaign Scheduling and Approval Process:

The platform should offer versatile campaign scheduling options, accommodating both simple schedules (e.g., hourly, daily, weekly) and more complex scheduling needs. Moreover, it should support action-based campaigns, allowing for personalized offers and recommendations in response to real-time customer interactions and events.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Campaign Scheduling		
DESCRIPTION		
REFERENCE		

Campaign Progress & Performance Tracking:

The platform should include functionality to systematically monitor and record all campaign conversions, capturing associated conversion values for each campaign. Furthermore, it should offer extensive pre and post-campaign analytics features, enabling users to analyze campaign performance comprehensively.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
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Campaign Progress & Performance Tracking		
DESCRIPTION		
REFERENCE		

Usage based/ Accumulator campaigns:

The platform should have offers based on thresholds based on accumulated conditions; It should be possible to communicate progress of action to customers.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Usage based/ Accumulator campaigns		
DESCRIPTION		
REFERENCE		

4.5. CAMPAIGN EFFICACY TESTING

A/B Testing and Control group management:

The platform should incorporate support for AB testing, allowing users to conduct experiments with different campaign variations to assess their effectiveness. Additionally, it should facilitate the creation and management of control groups, both universal and campaign-based, enabling users to compare the impact of targeted campaigns against non-targeted groups.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
A/B Testing and Control group management		
DESCRIPTION		
REFERENCE		

4.6. CVM CAPABILITIES

Referrals Management:

Referrals tracking functionality within the solution should encompass the management of customer-generated referrals, wherein customers advocate for the bank's products by referring others. This entails the generation and tracking of unique referral links attributed to individual customers. The solution should provide mechanisms to accurately attribute referrals to the corresponding customers, enabling the tracking of referral activities and their outcomes effectively. Additionally, it should facilitate the monitoring of referral performance metrics, such as the number of successful conversions resulting from referrals, to gauge the effectiveness of referral campaigns.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Referrals Management:		
DESCRIPTION		
REFERENCE		

Cross-Selling and Upselling:

Platform should have the capability to implement cross-selling and upselling functionalities to promote relevant products or services to existing customers based on their transaction history, preferences, and life events.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Cross-Selling and Upselling		
DESCRIPTION		
REFERENCE		

Churn Prediction and Management:

Churn Prediction and Management: Platform should have the capability to implement churn prediction models to identify customers at risk of leaving and proactively intervene to retain

them. Utilize advanced analytics to analyze customer behavior, engagement patterns, and satisfaction metrics to predict churn triggers accurately.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Churn Prediction and Management		
DESCRIPTION		
REFERENCE		

Incentives Provisioning and Gamification:

The platform should provide incentives for campaigns, incorporating the ability to run campaigns based on random actions and distribute coupons. Furthermore, it should include features to implement reward programs aimed at incentivizing customer engagement, promoting repeat purchases, and nurturing customer loyalty. This entails offering discounts, exclusive offers, and tiered benefits tailored to individual customers' activity levels and spending behaviors.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Incentives Provisioning and Gamification		
DESCRIPTION		
REFERENCE		

Marketing Management:

The solution should foster collaboration among stakeholders, including Business, Marketing, and Customer Experience teams, enabling comprehensive planning, execution, approvals, and management of marketing initiatives. It must implement standardized workflows, metadata management, calendaring, and dashboards to ensure efficient management of marketing plans and programs. Additionally, the solution should facilitate top-down or bottom-up allocation and tracking of marketing spend across plans, programs, and projects.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Marketing Management		

DESCRIPTION
REFERENCE

Draw Engine:

The platform must incorporate a draw engine feature to facilitate random selection processes for campaigns or promotional activities. It should allow for the configuration and management of different draw types, including sweepstakes, contests, and giveaways. The platform must enable users to define draw criteria, such as eligibility requirements, entry periods, and prize allocation rules. Additionally, it should support automated draw execution and the generation of winner lists.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Draw Engine		
DESCRIPTION		
REFERENCE		

Journey Orchestration:

The CVM platform should feature journey orchestration capabilities to seamlessly design and manage personalized customer journeys across diverse touchpoints and channels. This functionality should enable the mapping of customer journeys, segmentation based on behavior and preferences, integration of multiple communication channels, automated interactions triggered by specific events, and robust measurement of campaign effectiveness to facilitate ongoing optimization.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Journey Orchestration		
DESCRIPTION		
REFERENCE		

4.7. COMMUNICATION MANAGEMENT

Communication Policy Management:

The solution should manage all contact rules including implementing different levels of ‘Do not Disturb’ list & category-based/ Channel- based rules. An example of category-based contact rule is where a certain group of customers can only receive one communication in a week.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Communication Policy Management		
DESCRIPTION		
REFERENCE		

Consent Management:

The platform should have the capability to extract the customer consents from the bank’s centralized repository.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Consent Management		
DESCRIPTION		
REFERENCE		

Omni-Channel Communication:

The platform should enable communication with customers through a wide range of channels, encompassing email, SMS, mobile applications, web platforms, social media platforms, and chatbots. This communication capability should extend to both inbound interactions initiated by customers and outbound engagements initiated by the platform.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Omni-Channel Communication:		
DESCRIPTION		
REFERENCE		

Alerts & Notifications:

The solution should have the capability to send / produce notifications after certain processes are completed. Automated email notifications and alerts of key customer data management events will facilitate workflow integration.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Alerts & Notifications		
DESCRIPTION		
REFERENCE		

4.8. DATA MANAGEMENT

The platform should integrate and ingest structured and unstructured data from both internal systems (MDM, operational systems, data warehouse, CRM, etc.) and external sources (social media, Google, Bing, website, 3rd party data, etc.) through batch processes and in real-time via APIs, supporting various data formats including JSON, XML, and others.

Data Integration, Connectivity and Integration:

Data Sources: The solution should have the ability to integrate with various data sources, e.g. Core Banking, Master Data Management platform, including databases, applications, website, social media and external systems as well as file-based data inputs

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Integration to various Data Sources		
DESCRIPTION		
REFERENCE		

Connectors: The solution should provide out-of-the-box connectors to popular databases, website, social media and enterprise systems to facilitate seamless data integration.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Out-of-the-box Connectors		
DESCRIPTION		
REFERENCE		

Real-time Integration: The solution should have the ability to access the latest data from various operational/source systems such as the core banking solution, mobile banking solution, the card management system, website, social media and many others in real-time.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Real-time integration capabilities		
DESCRIPTION		
REFERENCE		

Data transformation: The solution should have the ability to transform data into defined formats as defined by internal standards for seamless integration, including enrichment, cleanup and de-duplication for purposes of customer targeting.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Data Transformations		
DESCRIPTION		
REFERENCE		

Data Quality:

The platform should have limited data quality mechanisms in place specifically for data relevant to activations/running of campaigns e.g. emails, phone numbers should be in the right formats.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Data Quality		
DESCRIPTION		
REFERENCE		

Data Unification & Enrichment:

The platform should possess the capability to unify customer data under a single unique identifier. It should include algorithms for processing various datasets, both internal and external, and resolving duplicate customer profiles (customer identity resolution). This functionality is restricted to data sourced from outside the existing systems.

The platform should be able to connect different data points and interactions (e.g., transactional data, big data from web/social media/app interactions, 3rd party data, etc.) to establish individual customer profiles and segments. This feature is limited to data derived from outside the existing systems.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Data Unification & Enrichment		
DESCRIPTION		

REFERENCE

Data Feeds Export - Internal Systems:

Facilitate the export of customer data, campaign insights, and segmentation criteria from the CVM platform to these external systems for further actioning and execution of targeted marketing initiatives, customer service interactions, and sales activities e.g. Data Warehouse, CRM tools.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Data Feeds Export - Internal Systems		
DESCRIPTION		
REFERENCE		

4.9. DATA INSIGHTS

Data Discovery, Reporting & Insights:

The platform should support data discovery, utilizing customer reactions in real-time to uncover trends and generate new offers. Additionally, it should provide customized dashboards that offer key insights on customer profiles, targets, segments, journey maps, and other pertinent information to key business teams. Ability to target anonymous visitors.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Data Discovery, Reporting & Insights		
DESCRIPTION		
REFERENCE		

Machine Learning /Artificial Intelligence Capabilities:

The solution should support the development and deployment of custom machine learning/artificial intelligence models. It should also have built-in data science models and algorithms. Additionally, the platform should incorporate sentiment analysis by integrating customer complaints and feedback into segment creation for targeting purposes.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Machine Learning /Artificial Intelligence Capabilities		
DESCRIPTION		
REFERENCE		

Data Extracts Scheduling:

The solution should be able to schedule the data extracts / delivery either of the following: Daily, Monthly, Quarterly, Yearly, Intra-day. Capability to also generate adhoc data marts / reports within agreed thresholds.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Data Extracts Scheduling		
DESCRIPTION		
REFERENCE		

4.10. API INTEGRATION / STREAMING

APIs and Extensibility:

The solution provides robust APIs for integration with other systems and custom applications. It should be possible to extend the solution's functionality through customizations and extensions of the APIs.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
APIs and Extensibility		

DESCRIPTION
REFERENCE

Streaming of Data:

The solution should provide the capability to stream data from the different core banking, website, social media and transactional systems. This is to enable real time customer engagements and targeting for some usecases.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Data Streaming Capabilities		
DESCRIPTION		
REFERENCE		

Integration with Analytical Tools:

The solution should provide seamless integration with business intelligence (BI) and analytics tools to enable advanced reporting, analytics, and insights generation based on customer data - on premise and for cloud deployed data environments.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Integration with Analytical Tools		
DESCRIPTION		
REFERENCE		

4.11. CHANGE HISTORY

Change History:

The solution should provide the capability to capture and maintain a history of campaigns and engagements sent to customers.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Change History		
DESCRIPTION		
REFERENCE		

4.12. MULTILINGUAL SUPPORT

Multilingual Support:

The solution should support but not limited to the following languages among others: English, French, Swahili, Kinyarwanda, Luganda, Chinese ...

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Multilingual Support		
DESCRIPTION		
REFERENCE		

4.13. USECASE EXECUTION

We will require the selected partner to support us in the co-development, deployment and scheduling of at least 10 use cases related to campaign management and engagements.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Support at least build and deployment of 10 Use cases		
DESCRIPTION		
REFERENCE		

5. NON-FUNCTIONAL REQUIREMENTS

- The bidder should provide platform architecture both physical and logical outlining the different components and functions of each. A comprehensive schematic diagram **MUST** be provided including details for high availability and failover.
 - The vendor should provide the solution’s architecture both physical and logical outlining the different components and functions of each.
 - The vendor should provide the solution’s data architecture that indicates how data is collected and stored within the solution.
 - A comprehensive schematic diagram **MUST** be provided including details of integration points, Interface requirements, External /internal service provider/receiver systems, high availability, and failover.
 - The architecture should provide for solution resiliency, failover capability, high availability and fault tolerance.
 - The system should be optimized to work across different network connectivity environments (low speed, low latency, high latency etc.)
 - The solution should be ready for installation either in our on-premise location, our on-premise cloud location or our private cloud location. This may be and not limited to either Amazon Cloud, Azure Cloud, Oracle Cloud or Google Cloud.
 - The platform’s user interface should be usable and Conform to IT security governance policies
 - The solution should support latest stable versions of the solution stack (Database/ web/application/Operating system and user interaction applications)

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Platform Architecture		
DESCRIPTION		
REFERENCE		

- Detailed listing of required hardware and software platform, must include- all necessary modules/components, applicable licenses and the rationale for the solution to enable successful implementation of a complete solution.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Hardware and Software Requirements		
DESCRIPTION		

REFERENCE

3. The solution shall support multi-tenancy architecture, however in other bank’s subsidiary the solution might be deployed as independent instances. In the event, a company want to secede from the multi-tenant deployed solution, the secession and data migration should be seamless. Similarly adding a new subsidiary should also be seamless.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Multi-tenancy Architecture		
DESCRIPTION		
REFERENCE		

4. The solution should be able to provide the performance in the RFP and provide a growth plan to reach the set performance levels and supported projected growth.:

- Data ingestion throughput: 1,000,000 records per minute
- Data transformation and enrichment speed: 1 minute per 1 million records
- Data duplication identification and resolution rate: 100%
- Batch processing time: < 1 hour for overnight batch jobs

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Solution Performance		
DESCRIPTION		
REFERENCE		

5. The bidder should demonstrate the ability to scale the solution vertically and horizontally with an ability to scale up with no change of design.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Solution Scalability		

DESCRIPTION
REFERENCE

6. The solution provided by the bidder should be hardware and operating system independent. It should run on any hardware either physical or virtualized. The bidder should provide quotations for both types of environments

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Agnostics		
DESCRIPTION		
REFERENCE		

7. The bidder should demonstrate how the system will handle security within the solution as well as integration touch points to interfacing systems (Security architecture).
- Security of data in transit and at rest
 - End to end encryption capabilities - algorithms supported
 - Demonstrate API security.
 - Support for multifactor authentication
 - Two factor/step authentications
 - Network security based on request source or target.
 - Role based and hierarchical access controls.
 - User profile management
 - Support for session management.
 - Configurable and flexible multilevel/ multicurrency and approval limits
 - Bank’s security guidance MUST be adhered to.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Security and Authentication		
DESCRIPTION		
REFERENCE		

8. The bidder should demonstrate how they will adhere to Data Protection Laws such as GDPR, the Data Protection Laws of Kenya, Rwanda, Burundi, Tanzania, South Sudan DRC and Uganda; and how the solution protects the Bank from data leakage including, intellectual property, customer details and other sensitive information.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Adherence to Data Protection Laws (GDPR, Kenyan, Rwanda, Burundian, Tanzanian, South Sudan, DRC and Ugandan Laws.		
DESCRIPTION		
REFERENCE		

9. The solution should support the following logging and audit trail features:

- Ability to record audit trails that meet standard threshold
- Ability to generate tamper proof logs and store files, database, publish to a logging service, rotating logs
- Ability to generate audit trail reports
- Ability to manage log levels

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Logs and Audit trail		
DESCRIPTION		
REFERENCE		

10. The solution should provide adequate backup and archival of application and data.

- Ability to manage data lifecycle for the platform. This should be configuration based
- Ability to support internal and external archival
- Ability to integrate platform backups with existing bank’s backup platforms.
- Ability to take online backups on the platform without performance degradation.

- Solution should accommodate data, configuration, and files backup for recovery/restoration purposes.
- System should be possible to fully recover/ restore the system from the backup within one hour.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Backup and Archiving		
DESCRIPTION		
REFERENCE		

11. The bidder should describe the solutions’ data extraction capabilities, tools and technology used to extract data from our many data sources into their solutions data pool given the large volumes of data.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Tools and Technologies for data sourcing		
DESCRIPTION		
REFERENCE		

12. The solution should be able to avail data at near real-time after data is entered in the source applications. The bidder should demonstrate their solution will achieve the expected latency of availing data after 5 seconds, given the large volumes of data from both current and historical data.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Latency		
DESCRIPTION		
REFERENCE		

13. The solution should support standard interfaces which include but not limited to:

- HTTPS, SOAP, REST, XML/HTTPS
- Standard APIs to be hosted and exposed to partners through KCB security infrastructure
- Integration to other platforms both internal and external to the bank.
- Ability to support two-way SSL

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Standard Interfaces and Integration		
DESCRIPTION		
REFERENCE		

14. The Solution should provide adequate Error Handling and Logging capabilities.

- Error handling capabilities:
 - Error logging
 - Audit logging
 - Monitoring
 - Ability to categorize errors based on criticality
 - Retry mechanism / auto-resolution capability
 - Alarms and alerts mechanism
 - Different notification mechanisms depending on criticality level - SMS, Email
 - Correlation. The framework should be able to generate a global request id that should be used to correlate a single request end to end
 - GGUI to support configurations, resolution, and display monitoring dashboards / reports
 - Should be powered by reference data
- Error handling framework should support:
 - File system logging
 - Database logging
 - Ability to switch off file system logging - as a configuration
 - File naming convention for log files per service

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Error Handling Capabilities		
DESCRIPTION		

REFERENCE

15. The bidder shall provide environment specifications to be provisioned by the bank and will be responsible for their setup:

- Development environment
- System Integration Test (SIT) environment
- User Acceptance Testing (UAT) environment.
- Production environment

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Environment Specifications		
DESCRIPTION		
REFERENCE		

16. The bidder shall provide the supported licensing models for the solution including charges applicable for each model (inhouse/private cloud) in the financial proposal

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Supported Licensing Models		
DESCRIPTION		
REFERENCE		

17. The bidder should provide:

- Monitoring tools for the solution
- Ability to integrate with existing monitoring tools within the bank.
- Solution service performance monitoring
- GUI to display monitoring dashboards / reports

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Monitoring Tools		

DESCRIPTION
REFERENCE

18. The solution should integrate with both internal and external systems which include but not limited to (there will be a single integrations layer through a micro-services architecture):

- Card Management Systems
- Multiple Core Banking Systems (T24 etc)
- Multiple Mobile Banking/Money systems
- Email gateway
- SMS gateways
- API Gateway
- Master Data Management (MDM)
- And others

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Integration through micro-services architecture		
DESCRIPTION		
REFERENCE		

19. Configurability: The bidder should provide a mechanism by which new services and functionality can be introduced by way of configuration by bank resources and not development.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Configurability		
DESCRIPTION		
REFERENCE		

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20. The bidder should provide the following information with costing where applicable:

- Support structure
- Support models
- Escalation matrix
- Service Level Agreement (SLA) template
- Onsite and offsite support
- Where onsite support is provided, the bidder should avail competent resources to support the system.
- GUI to support configurations, resolution and display monitoring dashboards / reports

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Support and SLA		
DESCRIPTION		
REFERENCE		

21. The bidder should provide details of the version upgrades required and frequency of the same so as to ensure that such version upgrade is in line with bidder’s support model. The bidder shall provide different patches required to be implemented from time to time. Sufficient notice should be provided to the bank before such patches are deployed.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Upgrades and Patches		
DESCRIPTION		
REFERENCE		

22. Documentation: The bidder shall be required to maintain upto date business and technical documentation for all development and changes done on the solution over time.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED

Documentation		
DESCRIPTION		
REFERENCE		

23. High Availability: The system should support both intra-site high availability as well as high availability across multiple sites.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
High Availability		
DESCRIPTION		
REFERENCE		

24. Failover/Business Continuity: Ability to failover the system to disaster recovery (DR) site within agreed Recovery Time Objective (RTO) of 10 minutes. This should conform to KCB Business Continuity Management (BCM) policy. Detailed failover runbook MUST be provided.

The bidder should demonstrate seamless failover to internal and external partners. Partners do not have to change anything on their end to access failed over application.

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Failover / Business Continuity		
DESCRIPTION		
REFERENCE		

25. Training and Knowledge Transfer: The partner is expected to provide requisite hands on training to enable the KCB team configure, manage and monitor the CVM solution post implementation and support (business, admin, technical etc.), including location and time commitment. At a minimum, the below are expected to be clearly covered in the training plan;

- the training program
- the training scope
- training approach

SOC DESCRIPTION	COMPLIANT/PARTIALLY OR NOT	OFFERED/NOT OFFERED
Training and Knowledge Transfer		
DESCRIPTION		
REFERENCE		

6. EVALUATION CRITERIA

6.1. Technical evaluation

The bid will be evaluated on the basis of the requirements in section 5 of this document. The bidder should therefore take special cognizance to provide relevant details for the technical requirements, which will be based on the following:

- A. Preliminary documents as requested for in the requirements brief. Bids that do not meet this criterion will be disqualified.
- B. The vendor’s explicit confirmation of the capacity to deliver the technical requirements listed above.

6.2. Financial Evaluation

Financial evaluation will be done independently.

The financial document must include the following minimum requirements:

1. Total cost of equipment and installation, all transportation, accommodation and site preparation and actual installation if applicable
2. Total cost of solution implementation
3. Any other relevant costs.
4. Fully calculated TCO for 3 years, including hardware, licenses, software, and services should be provided where applicable.
5. All government taxes and charges should be included in the proposal

7. GENERAL CONDITIONS OF CONTRACT

7.1. Introduction

Specific terms of contract shall be discussed with the bidder whose proposal will be accepted by the Bank. The resulting contract shall include but not be limited to the general terms of contract as stated in section 2.

7.2. Award of Contract

Following the opening and evaluation of proposals, the Bank will award the Contract to the successful bidder or multiple bidders whose bids have been determined to be substantially responsive. The Bank will communicate to the selected bidder its intention to finalize the draft conditions of engagement submitted earlier with his proposals. After agreement will have been reached, the successful Bidder shall be invited for agreement and signing of the Contract Agreement to be prepared by the Bank in consultation with the Bidder.

7.3. Application of General Conditions of Contract

These General Conditions (sections 2) shall apply to the extent that they are not superseded by provisions in other parts of the Contract that shall be signed.

7.4. Bid Validity Period

Bidders are requested to hold their proposals valid for ninety (90) days from the closing date for the submission.

7.5. Non-variation of Costs

The prices quoted for the service and subsequently agreed and incorporated into the contract shall be held fixed for the contract period.

7.6. Governing Language

The Contract shall be written in the English Language. All correspondence and other documents pertaining to the Contract which are exchanged by the parties shall also be in English.

7.7. Applicable Law

This agreement arising out of this Request for Proposal shall be governed by and construed in accordance with the laws of Kenya and the parties submit to the exclusive jurisdiction of the Kenyan Courts.

7.8. Bidder's Obligations

The Bidder is obliged to work closely with the Bank's staff, act within its own authority, and abide by directives issued by the Bank that are consistent with the terms of the Contract.

The Bidder will abide by the job safety measures and will indemnify the Bank from all demands or responsibilities arising from accidents or loss of life, the cause of which is the Bidder's

negligence. The Bidder will pay all indemnities arising from such incidents and will not hold the Bank responsible or obligated.

The Bidder is responsible for managing the activities of its personnel, or subcontracted personnel, and will hold itself responsible for any misdemeanors. The Bidder will not disclose the Bank's information it has access to, during the course of the work, to any other third parties without the prior written authorization of the Bank. This clause shall survive the expiry or earlier termination of the contract.

7.9. The Bank's Obligations

In addition to providing Bidder with such information as may be required by the bidder to complete the project, the Bank shall,

- (a) Provide the Bidder with specific and detailed relevant information concerning the project
- (b) In general, provide all information and access to Bank's personnel;

7.10. Confidentiality

The parties undertake on behalf of themselves and their employees, agents and permitted subcontractors that they will keep confidential and will not use for their own purposes (other than fulfilling their obligations under the contemplated contract) nor without the prior written consent of the other disclose to any third party any information of a confidential nature relating to the other (including, without limitation, any trade secrets, confidential or proprietary technical information, trading and financial details and any other information of commercial value) which may become known to them under or in connection with the contemplated contract. The terms of this Clause shall survive the expiry or earlier termination of the contract.

7.11. Force Majeure

- a. Neither Bidder nor Bank shall be liable for failure to meet contractual obligations due to Force Majeure.
- b. Force Majeure impediment is taken to mean unforeseen events, which occur after signing the contract with the successful bidder, including but not limited to strikes, blockade, war, mobilization, revolution or riots, natural disaster, acts of God, refusal of license by Authorities or other stipulations or restrictions by authorities, in so far as such an event prevents or delays the contractual party from fulfilling its obligations, without its being able to prevent or remove the impediment at reasonable cost.
- c. The party involved in a case of Force Majeure shall immediately take reasonable steps to limit consequence of such an event.
- d. The party who wishes to plead Force Majeure is under obligation to inform in writing the other party without delay of the event, of the time it began and its probable duration. The moment of cessation of the event shall also be reported in writing.
- e. The party who has pleaded a Force Majeure event is under obligation, when requested, to prove its effect on the fulfilling of the contemplated contract.

7.12. Payments

The Bank's standard payment terms are within 45 days of receiving a complete and verified invoice as specified in the agreement executed by both parties. **No advance Payment for ANY work (either OEM or partner) to be done shall be made.**

7.13. Warranty

The Bank shall require a minimum of 12 months' all-inclusive warranty with effect from confirmation of successful installation for the supplied services or as per requirement under section 2.0. This all-inclusive comprehensive warranty will cover without distinction:

- ✓ Adherence to the functional and performance specifications of the services, which includes zero quality defects of manufacture or any other hidden defects, which may have escaped notice at the time of acceptance.
- ✓ Accordingly, the vendor/supplier shall be fully responsible for the cost of all repairs resulting from defective services; his responsibility shall cover all cost of remedying the defect.

7.14. Way forward

Once the bids are opened, bid analysis will commence and vendors will be informed when their bid has been short-listed. Short listed vendors will be invited to demonstrate their solution if need be and to make arrangements for site visits. In the event that the bank may need to visit client site, vendors will be notified in writing. The bank may also make surprise unannounced visits to the vendor's offices to verify any information contained in the bid document. All visits are at the discretion of the bank.

7.15. Bid Effectiveness

It is a condition of the bank that the vendor guarantees the sufficiency, and effectiveness of the solution proposed to meet the bank requirements as outlined in this document. The Bank will hold the vendor solely responsible for the accuracy and completeness of information supplied in response to this tender. The bank will hold the vendor responsible for the completeness of the solution proposed and that were the vendor to be awarded the tender, they would implement the solution without any additional requirements from the bank.

7.16. Contract provision

The bank will not make any payments in advance. The Bank will issue a Purchase Order for all the products/system ordered. The Purchase Order will be paid within 45 days after delivery, implementation, testing and commissioning of the solution. Any payments for the maintenance of the system will be subject to a contract to be agreed with the vendor. The bank will not accept partial deliveries, and neither will the bank make partial payments.

7.17. Buyer's Rights

The Bank reserves the right to reject any or all the tender bids without giving any reasons and the Bank has no obligation to accept any offer made. The Bank also reserves the right to keep its

selection and selection criteria confidential. Bids not strictly adhering to tender document conditions may not be considered by the Bank whose decision on the matter shall be final. The vendor's terms and conditions will not form part of any contract with the Bank in relation to this tender. Bids not strictly adhering to RFP conditions may not be considered by KCB whose decision on the matter shall be final.

Canvassing is prohibited and will lead to automatic disqualification.

7.18. Responsibility as an independent contractor

The vendor agrees to take overall responsibility for any services rendered; regardless of whether third parties engaged by the vendor or the vendor himself carry them out.

7.19. Delivery

- Partial Deliveries

The bank will not accept any partial deliveries.

- Delivery details

The equipment, apparatus and materials required for project execution shall be delivered to KCB Bank Kenya Limited Head office in Kencom Nairobi and at the disaster recovery site in Gigiri. The vendor/supplier is requested to clearly indicate the lead times for delivery of each item from the date of receipt of a confirmed purchase order from KCB.

- Delivery, On-Site Test and Installation

After delivery, on-site test of the equipment functionality will be done by the supplier in the presence of a bank's network engineer.

In case the Bank reports any deficiencies in the equipment, the supplier will fix the deficiency within one business day. Equipment which is reported as deficient and which has not been rectified within one business day after the report has been submitted is not considered as delivered and the terms specified under "delayed delivery and installation caused by the supplier" apply.

- Risk of Loss

The supplier covers all risks of loss and damage to any equipment for the implementation of the solution, until the equipment has been delivered to the premises of KCB. Once the equipment /solution has been installed and tested the responsibility is transferred to KCB.

8. CERTIFICATE OF COMPLIANCE

All vendors should sign the certificate of compliance as attached and upload alongside their quotations/bids.

We _____

Have read this RFP document for the supply, implementation, commissioning, and support of a Customer Value Management platform installed at KCB Bank Kenya and agree with the terms and conditions stipulated therein.

Stamp and signature of the supplier

Name.....

Date.....