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EXPRESSION OF INTEREST –PAYMENTS AGNOSTIC PLATFORM PROVIDER

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ACCRONYMS

USSD- Unstructured Supplementary Service Data

SMS-Short Message service

PCI DSS – Payment Card Industry Data Security Standard

API-Application programming interface

HA-High Availability

MNO- Mobile Network Operator

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1.0 Introduction

Safaricom PLC is the leading mobile services provider in Kenya and has a steadily growing subscriber base. Safaricom is continuously expanding and upgrading its systems and processes to meet the changing needs of its customers.

The payments landscape has evolved with payments choice to customers. This is a key deliverable to customers with reporting and reconciliation needed by enterprises to drive efficiencies. Safaricom has always offered choice with its many offerings and is looking to offer its customers a platform that is payment agnostic with reporting and reconciliation capabilities.

Safaricom now intends to engage the services of competent and reputable firms to provide a payment agnostic platform.

2.0 Background

There is increasing demand from customers for payments acceptance from the different payment options within the payment's ecosystem coupled with simple reporting, Integration and user management, end to end delivery and set up for enterprise customers.

To drive sustainability and success in the digital technology environment there is need offer customers various payment options. This will enable both Enterprise and Consumer customers to make and receive payments using the various payment options in the payments landscape. The landscape currently includes debit and credit cards, mobile money, mobile banking and Pesalink.

3.0 Scope

The selected partners will offer end to end implementation and delivery of a payment agnostic payments platform. This will include scoping, design, development, integration and testing of the various payment gateway modules. These modules include but not limited to:

- ✓ Payments
 - Payment options to the citizens.
 - Credit cards
 - Debit cards
 - Pesalink
 - Other mobile money providers
 - Mobile banking
- ✓ Work flow digitization
- ✓ Reporting and Reconciliation
- ✓ Dashboard and Notifications availability
- ✓ Platform Interoperability
- ✓ Platform security as per global standards
- ✓ Platform Support and Escalation processes
- ✓ Infrastructure

Bidders are expected to share detailed response showcasing the firm's capacity and experience in offering a payments platform with the capabilities detailed in the EOI document.

4.0 Submission of Enquiries and Responses

All enquiries relating to this EOI and the final responses should be addressed to mmkirimi@safaricom.co.ke , [gotera@safaricom.co.ke](mailto:goter@safricom.co.ke) and a copy to bids@safaricom.co.ke

5.0 Eoi Requirements for the bidders

Interested firms must provide below information;

| Category | Requirement | Criteria |
|--|---|---|
| Company Information | The partner shall share detailed information about the company | At a minimum, the partner should share; Overall Company profile clearly indicating business focus areas Certificate of incorporation/Registration certificate. Audited financial accounts for the past 2 years. |
| Overall Experience & service integration (Scope: Payments, Work flow digitization, Reporting and Reconciliation, Dashboard, Notifications, I and Dashboard availability, Platform Interoperability, Platform security as per global standards, Platform Support and Escalation processes, infrastructure) | Be an existing Payment platform service provider with a technical delivery team experienced in Payment gateway development and support | The Payments platform provider should have a minimum of 5 years' experience. Demonstration of at least 5 members/staff in the technical development and integration team is desired. A support team /call center with at least 5 members of staff is also desired. |
| | Experience on payment platform integrations to other payment option; <ul style="list-style-type: none"> • mobile money, • debit and credit cards, • Pesalink | <ul style="list-style-type: none"> • Partner is required to demonstrate experience working as a payment's platform partner for at least 5 Large Enterprises • In response partner should respond with details of the payment platform, details of reference and the years of experience in payment Platform services. Partner should have at least 5 years' experience in payment platform services with at least 2 MNO payment integrations, Pesalink, credit and debit cards, at least 2 mobile money |

| Category | Requirement | Criteria |
|----------|---|--|
| | <ul style="list-style-type: none"> • mobile banking | <p>integrations within the payment's platform</p> <ul style="list-style-type: none"> • Partner should indicate the number of customers onboarded, value moved and the payment options available and adopted during submission in the last 5 years • Partner should provide at least 5 customer reference accounts/experience integrating and end to end deployment and delivery of infrastructure on Payment Platforms • Customer is required to detail at least 5 undertaken projects/customer deployments or integrations done as part of the minimum requirements • Partner should share the process flow for providing reconciliations of values across the platforms and a detailed settlement process. |
| | Experience with workflow digitization | Partner is required to provide reference/experience of work flows done with at least 5 customers. This includes customers and services onboarded during submission. Partners should demonstrate the workflow requirements addressed. |
| | Experience with ad hoc and customizable reports and reconciliation into third party systems | Partner should provide on demand and customizable reports with audit trail capabilities. Payment platform should be able to integrate into third party systems via API's real time |
| | Experience in dashboards and notifications | <p>Partner will be required to demonstrate availability of dashboards with real time notifications and different user management levels.</p> <p>Notifications should be propagated across to all integrated systems</p> |

| Category | Requirement | Criteria |
|-----------------------|--|---|
| | Experience in Platform Security | Partner should demonstrate payment platform security protocol's as per international standards. All PCI DSS Requirements for cards must be met. |
| | Experience in Platform support an Escalation processes | Partner should indicate support and escalation processes for the payment platform. A call center with not less than 5 staff is desired. |
| | Experience in Platform Interoperability | <p>Partner system should have the ability to integrate into third party systems via API to ensure real time updates to ensure real time reconciliation of transactions. Platform uptime should be shared with clear SLA procedure</p> <p>Partner should show at least 5 third party systems integrated with the platform.</p> |
| | Experience in Infrastructure and service Deployment | Partner is required to demonstrate experience deploying the payment platform services end to end. In the response there will be a detailing service activation for customer readiness. |
| Support & Integration | Experience in bidding process & contracting | Bidder should share a list of at least 5 RFQ, RFI & RFP done in the last 3 years |
| | Experience in analysis, design and implementation of customer solution | Bidder should enlist consideration, procedural activities undertaken in each step of project implementation |
| | Experience in support and change management | Bidder needs to demonstrate laid our procedures followed during incident management, service request management & change management. A change management procedure with the 7R's should be detailed. The SLA should have the support and escalation matrix |

| Category | Requirement | Criteria |
|-----------------------|---|---|
| | | Partner must show at least 2 projects with detailed support and change management documentation |
| | Experience in: Building secure platforms Securing customer data/privacy Ensuring HA designs are built in business continuity plans | Partner is required to provide at least 2 best laid down practices to each of the mentioned areas. |
| | Access for 1 st line support, monitoring, reporting and troubleshooting purposes. | <p>Partner will be required to present summary of the technical solution and demonstrate capability to expose capacity for the solution/service per customer to be monitored, derive basic reports and generate dashboards.</p> <p>Where there are billing queries, it should be independently possible to validate billing and charging queries at first level before further escalation.</p> <p>Where there are integration queries/failures/exceptions/faults it should be possible to tell cause codes and proactively attend to it through the laid down incident management process.</p> <p>Customer should be able to raise queries and be able to resolve basic requests through portal exposed to him.</p> |
| Best practice culture | ISO and other certifications in possession | Partner is required to indicate any 3 industry certifications and best practices adopted culture. |
| | | <p>Partner is required to share any 1 award or customer recognition in the last FY as an added advantage.</p> <p>Partner may include any other best practice that may be relevant for Safaricom's consideration</p> |
| Reference customers | SMS integration | Reference 5 customer projects/Referrals |

| Category | Requirement | Criteria |
|----------|--------------------------------------|---|
| | USSD integration | Reference 5 customer projects/Referrals |
| | Payment gateway integration & M-PESA | Reference 5 customer projects/Referrals |
| | Web & Mobile development | Reference 5 customer projects/Referrals |

6.0 Instructions to Respondents

- The EOI response should not include pricing/commercial proposal.
- All responses should be provided in standard file formats i.e. XLSs, DOC(X) and PDF.
- The receipt of a response shall not bind Safaricom into any contractual agreements with the bidder. Such arrangements shall only come into place once a tender process has been undertaken and an award issued to successful bidder(s) as evaluated technically and commercially.
- Any costs associated with the preparation and submission of the response to the EOI shall be borne by the vendor.
- State if you intend to submit this bid as a joint venture/consortium or any other joint format
- Organization and staff experience information to be submitted in the format provided in appendix 1 (Information on staff and organization experience)
- Share accompanying link to demos/documentation on the necessary technical descriptions.

7.0 Next Steps

- Only those partners that meet the minimum requirements will be considered for further discussion on the tender process.

8.0 Note

Safaricom PLC reserves, at its sole discretion, the right to select or reject either in totality or partially, any or all proposals made in the context of this EOI. Any such decisions made will be final and no correspondence will be engaged into, other than for informing the bidders of the outcome of the process.

Appendix 1: Information on staff and organization experience

Table 1: List of Key Technical Staff

| Name | Current Position | Years of Professional Experience |
|------|------------------|----------------------------------|
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Table 2: List of Firms Relevant Project Experience

| Project Description | Year of Project Delivery | Client | Project Value (Kshs) |
|---------------------|--------------------------|--------|----------------------|
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