

# PEOPLE'S OWN SAVINGS BANK OF ZIMBABWE (POSB)

## INVITATION TO TENDER

### PREQUALIFICATION FOR THE PROVISION OF OMNI CHANNEL DIGITAL BANKING SOLUTION

The People's Own Savings Bank (the Bank) wishes to engage interested and qualified service providers to bid for prequalification for the provision of Omni Channel Digital Banking Solution that is turnkey and scalable.

The solution should be able to facilitate seamless and consistent interaction between customers and the Bank across multiple channels such as web portals, mobile app, USSD, WhatsApp, a call center, Bank's service center and or any other available channels.

Interested service providers should provide information demonstrating that they have the required qualifications, technical, financial, commercial and relevant experience to provide the solution. The prequalification includes assessing and evaluating the following:

#### **1. Company profile**

1.1. The bidders should submit a detailed company profile which demonstrate their commercial, technical, and financial capacity and capabilities to develop, install, configure and deploy a world class omni channel digital banking solution.

#### **2. Omni-channel Solution Description**

2.1. The firm should submit a detailed Omni-channel digital banking solution proposal for the Bank.

2.2. The Omni-channel digital banking solution proposal should detail its functional, technical description and system architecture.

#### **3. Financial Services Experience**

3.1. The bidding firm should demonstrate experience in providing solutions to financial services

3.2. The bidder with experience in digital banking channels such as Mobile Apps and Internet banking among other channels is highly preferred.

3.3. The service provider should demonstrate experience in providing solutions for digital banking and fintech organizations.

#### **4. Implementation Capacity**

4.1. The service provider should demonstrate that they have adequate and relevant human resources skills and capacity to implement an Omni-channel for the Bank by attaching key professional staff qualifications and competencies for the team leader and any other consultants who will be assigned to carry out the tasks and responsibilities in relation to the provision of the Omni Channel Digital Solution.

4.2. The bidder should demonstrate any other information that proves adequate capabilities and experience in the development and implementation of technology solutions.

#### **5. Implementation methodology**

5.1. The bidder is required to provide a detailed description of implementation methodology.

5.2. The service provider should provide a typical omni channel digital banking project plan.

#### **6. Corporate References**

6.1. The bidder must attach a minimum of 3 (three) reference letters from traceable organizations for digital solutions and at least 2 (two) must be for omni-channel digital banking technology solutions which were successfully developed and implemented.

6.2. At least two of the reference letters must be from the Banking institutions within the Southern African Development Community (SADC).

6.3. The Bank reserves the right to contact the bidders' reference checks for due diligence without notification of and seeking authority from the bidder.

#### **7. Due Diligence with Existing Sites**

7.1. The bidding firm should provide a minimum of 3 (three) live or existing reference digital banking solutions that were implemented can be accessed by the procuring entity.

7.2. The Bank will check and assess the live sites referenced as part of the due diligence for suitability of the omni channel digital banking solution.

7.3. The bidder or service provider must be able to make a live presentation / demonstration (power-point / video or any other form) of the proposed solution as part of the prequalification and final bid evaluation.

#### **8. Hardware Specifications**

8.1. Please specify the minimum and recommended hardware specifications required for the omnichannel system. This should include:  
Server specifications (CPU, RAM, storage, etc.)

8.2. Network requirements (bandwidth, latency considerations)

8.3. Any additional hardware (e.g., load balancers, firewalls)

#### **9. Hosting Requirements**

9.1. Indicate whether the solution is intended for on-premises hosting, cloud hosting, or a hybrid model.

9.2. If cloud hosting is recommended, please specify the cloud service providers and configurations (e.g., AWS, Azure) relevant to the implementation.

9.3. Include information on scalability options and any anticipated infrastructure changes over time.

## **10. Integration Considerations**

10.1. Detail any specific hardware or hosting needs that may arise due to integration with existing systems.

10.2. Highlight any dependencies on third-party services or platforms.

## **11. Compliance and Security**

11.1 Outline any hardware or hosting requirements related to compliance standards (e.g., CDPA, PCI-DSS).

11.2 Provide information on security measures that need to be in place for the proposed system.

### **In consideration of the above the solution provider is expected to:**

1. Propose to supply, install and configure an Omni Channel Digital Banking Solution that is compliant with internationally accepted best practices.
2. Provide for integration and interface of the system with other internal systems e.g. Postilion and the Core Banking system.
3. Provide a system that is Euro MasterCard and Visa compliant.
4. Provide technical training on the configuration, system support and integration.
5. Indicate the preferable (if any) operating environment that the system is compatible with.
6. Provide user training on the functions of the solution provided.

### **NB – Bidders and/ or service providers with outstanding projects and/ goods that are past the agreed delivery timelines shall not be considered for this procurement.**

The following documents should be submitted in support of the information provided: detailed company profile, detailed curriculum vita accompanied by certified educational certificates, company registration documents and trade reference letters.

Prequalified service providers will be invited to submit detailed technical and financial proposals. Firms or service providers may associate with other firms in the form of a joint venture or a sub-consultancy to enhance their qualifications.

Late applications shall not be considered, and no liability shall be accepted for loss or late delivery. People's Own Savings Bank shall not be responsible for any costs or expenses incurred by firms in connection with preparation or delivery of the application. Interested firms may obtain further information at the address below during office hours 08.00 hours to 16.30 hrs.

Proposals (Original + 2 copies) must be in English, enclosed in sealed envelope, clearly marked.

The Request for Proposal or bidding document shall be issued to successfully prequalified service providers or firms.

**Expression of Interest for the Provision of Omni Channel Digital Banking Solution**, must be receipted and delivered to the tender box at the below address by **14 February 2025 at 1000 hours (Zimbabwean Time)**, addressed to the attention of:

The Procurement Management Unit, 15<sup>th</sup> Floor, Causeway  
People's Own Savings Bank,  
Corner Third Street and Central Avenue  
Harare  
Tel: +263 242 793831-7  
E-mail: [procurement@posb.co.zw](mailto:procurement@posb.co.zw)  
Website: [www.posb.co.zw](http://www.posb.co.zw)