

RESPONSES TO QUERIES - REQUEST FOR PROPOSAL - PROVISION OF SERVICES FOR THE SETTING UP OF A CENTRAL KYC REGISTRY AT THE BANK OF MAURITIUS

	Chapter	Current Specification	Clarification/Query	Proposed Responses
1	Section 4, Pg 8	The Central KYC Registry Concept	How many stakeholders are expected to participate in the CKYC registry?	All KYC institutions and other entities which will be linked to the CKYC: around 50 Bank of Mauritius (BoM) Regulatees, about 1000+ Financial Services Commission (FSC) regulatees, about 10 institutions connected via InfoHighway and the public in general for mobile app. We estimate the number of system users to be 3000 to 5000, concurrent access to be 500 to 800, and mobile users to be 3000 to 5000.
2	Section 4, Pg 8	The Central KYC Registry Concept	How many customer records are expected to be stored / modified / queried in the CKYC system?	Number of banks' and non bank deposit taking institutions' customer accounts is estimated to be 2.5 million. This includes corporates (90,000) and SMEs (75,000) for which KYC data on shareholders, directors, authorised signatories and Ultimate Beneficial Owners will be required. A growth rate of 10% p.a is estimated for the next 5 years
3	Section 4, Pg 8	The Central KYC Registry Concept	What is the anticipated peak load on the CKYC system (transactions per second)?	500 to 800 transactions per second. Peak time: 08h30 to 11h00.
4	Section 4, Pg 8	The Central KYC Registry Concept	The RFP focuses more on a Centralized KYC solution. However, since the inclination also seems towards a DLT based solution, is the BOM open for a de-centralized deployment as well, where KYC Institutions are expected to host the DLT nodes? Both models will have pros and cons with respect to a DLT solution.	Bidder to propose
5	Section 4, Pg 8	The Central KYC Registry Concept	What is the DLT protocol preference?	Bidder to propose
6	Section 4, Pg 8	The Central KYC Registry Concept	We assume that as per the solution illustration, there will be one mobile app for the FI customers to use for digital onboarding. In case that a FI has its own digital onboarding platform we assume that it can integrate with the CKYC via APIs. Please confirm. Is the BOM specifically looking for a mobile app OR a mobile based browser solution with exposed APIs can be equally effective.	(i) No, we do not wish to integrate a third party mobile app for on-boarding. (ii) Bidder to propose
7	Section 4, Pg 8	The Central KYC Registry Concept	We assume that as per the solution illustration above there will be a web app with workflow capabilities available to KYC institutions users to complete the KYC data review and due diligence process. Please confirm.	Yes
8	Section 4, Pg 8	The Central KYC Registry Concept	We assume that the overall solution is expected to be in English language. Please confirm if multilanguage support is needed. If yes for KYC institutions and / or KYC institutions users? Which all countries / languages to be included in scope for Localization? In case of multi-language support, it is hereby assuming that the respective Language mappings will be provisioned by the BOM.	Yes, for all users. English only.
9	Section 6, Page 12	•Various activities cited above are illustrative and are not an exhaustive list. All activities need to be performed and delivered within the given timelines without compromising the quality standards.	What are the overall implementation timelines that the BOM is looking at? Please provide a phase wise break up of the expected timelines as well.	CKYC should be implemented within 12 months after signature of contract.
10	Section 6, Pg. 11	Build seamless interfaces (wherever needed) with identified existing applications of the Bank or other related entities.	Kindly mention all the Bank and related parties (e.g. InfoHighway, PEP screening, Delta updates, risk rating, etc.) that need to be integrated with CKYC system, along with the brief description of its functionality, and the preferred communication protocol. Also provide the type of Handshake over each interfaces as well as Different Types of Messages exchanged (This helps us with integrated testing coverage)	Bidder to propose.

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11	Section 15.6, Pg. 54	21. User access to application shall preferably be based on two-factor authentication.	Does the BOM have a corporate Single Sign On system that the CKYC need to integrate with?	No
12	Section 9, Page 26	Data Migration	It is assumed that the BOM - Has a data governance office established in the organization - Has defined data quality rules that the data migration processes must implement - Has defined rules to identify and resolve duplicate customers, that the data migration process must implement - Will make available the source data in a mutually agreed template, to be imported into the CKYC system Kindly confirm	No, bidder to propose
13	Section 9, Page 26	Data Migration	Data Migration Activities - Kindly share details of any existing Database objects that will be migrated from Legacy to New System - for e.g. MDX Cube, Jobs, etc.	These will be determined at the Business and Software Requirement Specifications (BSRS) stage. Currently, each KYC institution has its own KYC system using different process and format.
14	Section 6, Page 11	•Provide building blocks / interfaces for porting data to the state of the art data warehousing system of the Bank.	It is assumed that the CKYC system will export / publish data to be imported into the data warehousing system of the Bank, as per a mutually agreed template. Kindly confirm	Confirmed.
15	Section 6, Page 12	•Build reports for MIS purposes which may not be readily available in the solution. Customized reports may need to be built as per user requirements.	- What is the count of total reports (indicative) - How many such custom reports are expected to be developed (indicative) - Does the BOM have a preference of technology for reports, or the vendor can suggest the same?	These will be determined at the Business and Software Requirement Specifications (BSRS) stage. Off the shelf reports should be available in the system and other reports not readily available should be developed by the bidder (a maximum of 100 reports to be included in the cost).
16	Solution Sizing R 28, Page 18	The sizing estimate must include detailed server configuration, platform to be used, data storage scheme based on number and type of users, Bank's expected service levels, and desired response time.	Please provide the details on BOM's expected service level and desired response times including RTO and RPO details.	Please refer to Annexure IV in the RFP
17	Section 9, Page 26	All data upload/download programs/interfaces required to carry out the migration shall be carried out by the bidder as per scope. The Bank requires migration of data of all existing customers to the new system.	Please provide the list of sources of the customer data.	Customer data will originate from KYC institutions.
18	Section 9, Page 26	•Conduct user interviews and awareness programs on data migration process	At a high level how many FIs and users would need to be considered for this task?	All KYC institutions and other entities which will be linked to the CKYC: around 50 BoM Regulatees, about 1000+ FSC regulatees, about 10 institutions connected via InfoHighway and the public in general for mobile app. We estimate the number of system users to be 3000 to 5000, concurrent access to be 500 to 800, and mobile users to be 3000 to 5000.
19	Section 9, Page 26	•Conduct user interviews and awareness programs on data migration process	Can you please elaborate on the expectations from "conduct awareness programs"?	Users should be made fully aware of the technicalities of data migration.
20	Section 9, Page 26	•Clean up source data in current system	We understand that : - The CKYC migration program will highlight data issues before importing them into the system - Data quality guidelines, as defined by the BOM will be adhered to during the migration process Kindly confirm	(i) Yes (ii) Bidder to propose data quality guidelines
21	Section 9, Page 26	•Format unstructured data in other systems	Is unstructured data also expected as an input? Typically under which scenarios is unstructured data expected from the FIs? Also please clarify what does "other systems" mean? It is understood that the unstructured data will be formatted as per BOM's guidelines Kindly confirm	(i) Yes, scanned copies of documents submitted by customers or other documents which are not kept in a structured manner. (ii) One example of 'Other systems' is KYC systems maintained by KYC Institutions (iii) Bidder to propose format for unstructured data.
22	Annexure II, FRS Worksheet	• The bidder should collect existing data from KYC institutions.	Please provide list of KYC institutions.	KYC institutions are regulatees of BoM (50) and FSC (1000+).

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23	Annexure III, Information Security Requirements	1.A different platform should be provided for test which is distinct from production. Data on from the production environment should never be used on the test platform.	Do the KYC institutions also have Non-Prod environments which can supply test data for data migration activity? If not, please clarify on whether data migration is to be done only on production data and on the prod instance only?	Data migration should be done on production data only.
24	Section 4, Pg 8	The Central KYC Registry Concept	Can you please share the Detailed architecture / landscape diagram of the existing setup and the envisaged To-Be state Landscape Architecture.	The high level concept has been provided in the RFP document. Bidder to propose a detailed architecture.
25	Section 4.1, Pg 8,9	The data can be made available using various channels available when an agency formally registers as a Subscriber. They include: (A) The InfoHighway portal, (B) Text file deposited periodically on an sftp server, (C) Web services accessible from the Subscriber's applications, (D) InfoSync, that is bulk data transferred to the Subscriber	- In regards to Bulk Data Transfer, what is the expected count of file types and their file formats leveraged ? - What is the expected count of Web Services to be considered in Scope of SIT?	These will be determined at the Business and Software Requirement Specifications (BSRS) stage.
26	Section 8, Page 21	System Testing	1. Kindly elaborate on the varieties of DB Migration Tests that need to be considered in scope of Testing. 2. Any kind of Segmentation Tests required? 3. Existing CKYC documents / data from Legacy will be migrated to New System - Are these to be Tested for all Applicable KYC Workflows?	1. Bidder to propose 2. Bidder to propose 3. Existing CKYC documents / data from Legacy which will be migrated to New System will need to be Tested for all Applicable KYC Workflows to ensure data integrity.
27	Section 15.5 Annexure II, Functional Specifications , Sr. No 22	Workflows	- It is assumed that all surround / partner systems will be made available during testing phases. Is this a fair assumption? We assume that all the end to end business process flows, including customized ones, will be documented by the BOM and made available to the XXX team. Kindly confirm	No
28	Section 14.1.4 Pg. 46	Support & Maintenance (S&M) Payment	Will BOM provide the incident management tool and infrastructure / application monitoring tool that we need to adopt to? Or would you want us to recommend the right tools for BOM to source for support management?	Bidder to propose
29	Page 57 Section 15.7 Annexure IV: Hardware requirements Computer Systems	In case the bidder is opting for Oracle Database, appropriate server should be proposed to host the database in order to optimize license cost. In term, the Bank's current database can be migrated on the new server	Please share the details of current Database servers that BOM intend to move to this environment in future in order to size it correctly • Current Server Name and configuration • Number of cores allocated to database and application • Growth Rate of the exiting DB environment • Current Operating system	There is currently no CKYC system. Bidders to propose complete solution.
30	Section 14.1.4 Pg. 46	The bidder should provide post-implementation on-site support for both hardware and software for a period of six months.	It is mentioned that for Post implementation support for six months, BOM wants resources at onsite. Is this all resources or key resources onsite and rest of the team can be offshore? Post 6 months of support completion, is BOM open for an offshore team with minimal to no presence onsite?	Key resources can be onsite and rest of team can be offshore provided there is no disruption in provision of services. Post 6 months of support completion, BoM is open for an offshore team with minimal to no presence onsite.
31	Page 57: Section 15.7 Annexure IV: Hardware requirements : Computer Systems	For non-Oracle Database, virtual machine running on VMWare virtualization should be used on Intel server	Do we have option to propose OVM?	Yes
32	Section 14.1.4 Pg. 46	Support & Maintenance (S&M) Payment	In 24x7 support model, is there any batch support expected?	Bidder to propose
33	Section 14.1.4 Pg. 46	Support & Maintenance (S&M) Payment	From commercials point of view, can we only propose for 8x5 support model as the primary option? 24x7 support model can be an option separately provided outside of the primary commercial view? Do confirm if this is fine?	Both should be quoted in the primary commercial view as specified in section 14.1.4 .
34	Page 56 : Section 15.7 Annexure IV: Hardware requirements : Storage	The number of disks on each system to be proposed should be properly sized by the bidder to cater to host all the applications to be provided with the project implementation with the expected growth for the next 5 years	What is the total expected Data size for five years.	These will be determined at the Business and Software Requirement Specifications (BSRS) stage.

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35	Section -4 Objectives of the Project – Page No: 7	To act as the central registry	Please explain the registration process flow of Banks, NBFC and Utility providers in to the proposed system	Please refer to Annexure II "Functional Requirements Specifications" of the RFP
36	Section - 9. Data Migration – Page No: 26	Pre-migration Activities	Please explain the detailed data and process architecture of the existing system for us to analyze and plan the data migration process.	These will be determined at the Business and Software Requirement Specifications (BSRS) stage.
37	Section - 9. Data Migration – Page No: 26	Data Cleansing and Quality	<ol style="list-style-type: none"> 1) Data Analysis 2) Listing out the issues 3) Categorize the issues into manual and automation 4) Create the system to arrest the manual issues. (Manpower required) 5) Arrive logic to correct issues through automation. 6) Data migration process 7) Reconciliation of migrated data 	These will be determined at the Business and Software Requirement Specifications (BSRS) stage.
38	Section 15.5 Annexure II: Functional Requirements Specifications - PageNo:53 - in Excel Sheet 2 and Sheet 3	Only Fields are given	Please provide mandatory and field validations for both individual and legal entity customers	These will be determined at the Business and Software Requirement Specifications (BSRS) stage.
39	Excel -> Sheet 1 -> Section 7 - Customer on-boarding - >7.9	Scanned Copy of document	Please list out the all the types of scanned copies (POA, POI, Photo, Signature, etc.), also provide size, extension, filename and other image settings.	These will be determined at the Business and Software Requirement Specifications (BSRS) stage.
40	Excel -> Sheet 1 -> Section 7 - Customer on-boarding - >7.5	From external sources	<ol style="list-style-type: none"> 1) List of external sources 2) Communication mode (API, SFTP, etc..) 3) Process flow of each external source application 	These will be determined at the Business and Software Requirement Specifications (BSRS) stage.
41	4.Objectives of the Project Page 6	A KYC institution comprises any institution or person, duly licensed by the Bank or the Financial Services Commission (FSC) which or who is required to verify the identity of its or his customers under the Financial Intelligence and Anti-Money Laundering Act.	Should the solution include the process of licensing/approving KYC institutions?	No
42	4.Objectives of the Project Page 6	A KYC institution comprises any institution or person, duly licensed by the Bank or the Financial Services Commission (FSC) which or who is required to verify the identity of its or his customers under the Financial Intelligence and Anti-Money Laundering Act.	What is expected to be the part of FSC? It will be an external user or will it be a source data for the new solution?	FSC being a regulator will have the same role as BoM.
43	4.Objectives of the Project Page 6	General	In terms of calendar, does BoM has a reference time frame for the implementation and the solution Go Live? What should be the time limit for the execution of the project for BoM?	Within 12 months after signature of contract
44	5.Business Requirement Specifications Page 9	The system should also cater for the uploading of scanned documents like passports and utility bills	Does the current KYC solution already supports scanned files upload? How is this information saved? Should it be migrated also? What kind of file formats are supported (pdf, png, jpeg, others)? What kind of validation is expected to be done on these documents?	There is currently no existing CKYC solution. Each KYC institution has its own KYC system using different process and format.
45	6. Scope of Work Page 11	Conduct training for identified group of end-users. The vendor should also follow a train-the-trainer approach for training using various mediums of communications and training tools .	In order to better fit the training plan, could you please quantify the number of end users and trainers that should be consider to training.	A train the trainer approach will be adopted for 1,200 users in batches of 125.
46	6. Scope of Work Page 11	Build reports for MIS purposes which may not be readily available in the solution. Customized reports may need to be built as per user requirements .	Could you please identify the number of reports that should be included of you expect to be included in the solution?	These will be determined at the Business and Software Requirement Specifications (BSRS) stage. Off the shelf reports should be available in the system and other reports not readily available should be developed by the bidder (a maximum of 100 reports to be included in the cost).
47	6. Scope of Work Page 11	Build reports for MIS purposes which may not be readily available in the solution. Customized reports may need to be built as per user requirements .	Does BoM have a tool for reporting? If so, could you please identify it? On other hand, is BoM open to a new reporting tool?	Bidder to propose
48	6. Scope of Work Page 11	Provide five-year post implementation support with an indication of cost.	Should the five-year post implementation support include evolutive maintenance (package of hours)?	No, an assessment will be carried out after 5 years to determine whether to continue or not.
49	6. Scope of Work Page 11	Provide building blocks / interfaces for porting data to the state of the art data warehousing system of the Bank .	Could you detail the number of interfaces expected to be integrated on the Data Warehouse?	Data will need to be pushed to or pulled into BoM's data warehouse. The details of the data required will be communicated at the BSRS phase.
50	6. Scope of Work Page 11	Responsibility for licence deployment lies on bidder during the period of the implementation till the handing over of the system to the Bank. The bidder will be liable for any discrepancies in licensing discovered during post-implementation audits irrespective of whether the license belongs to the Bank or to the bidder .	Could you please clarify this point, namely if this license just refers to the solution license, or for all third-party software licensing.	The license management, which covers solution license and all third party software licensing, will rest with the bidder and the latter will be accountable for it.

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51	6. Scope of Work Page 11	All installation and configuration work, as determined by the supplier's solution will be carried out at the Main and Disaster Recovery (DR) sites of the BOM and at the Rodrigues Office.	Is correct the understanding that the DR is located at Rodrigues Office?	The DR Site is located at Ebene in Mauritius.
52	7.2 Technical Requirements Page 12	Hardware, including network equipment and supporting software such as Operating Systems, Firewall, Database and Antivirus should be consolidated for the whole project. With a view to optimizing on useful lifetime of hardware and warranty periods, bidders will be required to plan their procurement in order to match, as far as possible the implementation of the project .	Could BoM provide a list of the existing licenses of software and its versions	These will be determined at the Business and Software Requirement Specifications (BSRS) stage.
53	7.2 Technical Requirements Page 12	Hardware, including network equipment and supporting software such as Operating Systems, Firewall, Database and Antivirus should be consolidated for the whole project. With a view to optimizing on useful lifetime of hardware and warranty periods, bidders will be required to plan their procurement in order to match, as far as possible the implementation of the project .	Regarding the firewall, wich one is today used by BoM? Does BoM pretend this to be guaranteed by software or hardware?	The solution will be implemented separately from the current BoM network/infrastructure and it is expected for the bidder to propose a complete network/security infrastructure.
54	7.2 Technical Requirements Page 15	R13 Interfaces must have logs and journals for tracking and diagnosis and must be capable to send alerts and exception messages to concerned people (including technical team) via SMS/emails .	Does BoM uses tools for sending SMS/emails today? If so, could you please identify it?	Yes, the BoM has an SMS gateway. Details will be provided in due course.
55	7.2 Technical Requirements Page 16	R-21 (...) Please provide details of the data migration approach and methodology, if applicable . Bidder should abide by the requirements of Section 9 (Data Migration) of this document and should provide all necessary documents. Data at KYC institutions are available in the following formats: structured databases and unstructured data (in the form of scanned documents, forms, among others).	What should be the font for the migration process? Does BoM have already a DB where this data relies on or should we consider multiple fonts? In case of multiple fonts, are all of them within BoM context or other institutions should be considered? Could you please identify them?	The BoM does not have an existing system. Currently, each KYC institution has its own KYC system using different process and format.
56	7.2 Technical Requirements Page 16	R-21 (...) The project shall include licensees of the Bank of Mauritius and the Financial Services Commission and bidders are requested to factor in this information for data migration purposes .	Could you please clarify this point of licensees of Bank of Mauritius and Financial Services Commission for the migrations purpose? What should be meant by "shall include licensees" - does this refer to the institutions already licensed by BoM and FSC as institutions that required to verify the identity of their customers? Where does this information reside today?	Yes. The information resides with the licensees.
57	7.2 Technical Requirements Page 16	R-22 It is expected that the project will be implemented in a phased approach as described in Section 11. Retained systems and, the inclusion of new core systems, should be made such that there is no disruption in service for the users. Please provide the fall-back procedures for switchover.	Could you please identify the systems and functionalities that should be guaranteed during the "switchover" phases	This will depend on the bidder's approach. Bidder to propose.
58	7.2 Technical Requirements Page 18	R-28 The bidder will provide a comprehensive solution sizing, based on the information provided in requirement specifications documents. The sizing estimate must include detailed server configuration, platform to be used, data storage scheme based on number and type of users, Bank's expected service levels, and desired response time. The bidder should factor in the growth of the system for the next 5 years as specified in the BSRS document.	Could you please identify the size of the CKYC solution in use. What is the actual volume of information received and what is the volume of the information expected each month?	These will be determined at the Business and Software Requirement Specifications (BSRS) stage.
59	7.2 Technical Requirements Page 20	R-39 Each payment made by the Bank under the Section 14 Payment Terms and Schedule should be secured by a bank guarantee for that amount.	Is it possible to provide na alternative to BoM that provide the same level of comfort and guarantee?	No, each payment made by BoM, under the Section 14 Payment Terms and Schedule, should be secured by a bank guarantee for that amount.
60	9.Data Migration Page 26	(General)	Does the current KYC solution already supports scanned files upload? How is this information saved? Should it be migrated also? What kind of file formats are suportred (pdf, png, jpeg, others)?	There is no existing Central KYC solution. Currently, each KYC institution has its own KYC system using different process and format.
61	9.Data Migration Page 26	(General)	What is the current DBMS System in each the data is saved?	These will be determined at the Business and Software Requirement Specifications (BSRS) stage.
62	9.Data Migration Page 26	Clean up source data in current system	Could you please clarify if the project team will act directly on the current system for cleaning operations or this will be BoM responsibility, cleaning operations identified by the project team?	It will be the project team's responsibility.
63	11. Project implementation plan Page 31	Mention to module 1 and module 2	Is correct the understanding that the reference to these modules are illustrative?	Yes

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64	12.4 Commercial Proposal Page 34	Prices shall be quoted entirely in United States Dollar (USD) and must be all inclusive of expenses, rates, and taxes (Taxes and levies should be shown separately).	Could you please identify the taxes and levies, that should be considered?	Bidder may contact the Mauritius Revenue Authority (MRA) for more details.
65	12.6 Period of Validity of Proposals Page 37	The commercial proposal of successful bidder should be valid for five (5) years from the date of go live of the CKYC Project.	Could you please clarify this validity requirement, and confirm if this is related to the 5 years support required ?	Yes
66	12.6 Period of Validity of Proposals Page 37	The Technical evaluation will include a Presentation / Proof of Concept (POC)	In order to agile these phase, could you please detail the POC requirements that should be in place or what do you expect to be presented during this phase?	Details of presentation and demo will be provided to the selected bidder. POC may be considered within a limited scope.
67	12.16Performance Security Page 41	Within 21 days after receipt of the LoA, the successful bidder shall sign the contract and deliver to the Bank a performance security equivalent to 10% of the contract amount in the form of a Bank Guarantee or Bond from a local commercial bank, denominated in USD as mentioned in the LoA. The Bank Guarantee shall be kept valid three months, beyond the tentative completion period of project.	Is it possible to provide an alternative to BoM that provide the same level of comfort and guarantee?	No this is the standard procedure at BoM.
68	15.6 Annexure III: Information Security Requirements Page 54	12.Certificates to be used for HTTPs implementation shall not be self-generated and should be certified either by a certifying authority or by using an offline root CA.	Does BoM have already certificates of this kind?	Bidder to provide.
69	15.6 Annexure III: Information Security Requirements Page 54	16.Encryption of data and session key that is transferred between the user and the web servers should be implemented. HTTPs or equivalent secured implementation will be required for all web based applications.	If all the communication is based on https or similar protocols is this considered as secured encryption of data and session keys?	Yes. However self-signed certificate should not be used.
70	15.6 Annexure III: Information Security Requirements Page 54	20.Application shall be designed to capture all user access and activity in the system. Logs shall be kept for auditing purposes. Archiving and rapid retrieval of these logs shall be a mandatory feature.	Does BoM have any log preference or internal application that must be used?	Bidders should propose and quote accordingly.
71	15.6 Annexure III: Information Security Requirements Page 54	21.User access to application shall preferably be based on two-factor authentication. The solution provided shall be integrated seamlessly to prevent complexity and management overheads. The supplier may integrate their application with the Bank's existing two-factor authentication system which is based on Open OTP solutions.	Could you please detail, with an example if possible, the process integration with the Bank's existing two-factor authentication.	The BoM's OTP solution is provided by RCDEVs. BoM has licenses for its internal staff. Bidders should cater for additional licenses, for external users, if RCDEVs solution will be used for OTP.
72	15.6 Annexure III: Information Security Requirements Page 55	23.Anti-virus software/licenses (Symantec solutions) shall be provided for all servers deployed for this project. The update server should be provided to enable the live update of the anti-virus definition.	In order to optimise costs related to licenses, is correct to assume that in terms of anti-virus software, the solution should use the existing license and live-update of the BoM?	Correct
73	15.6 Annexure III: Information Security Requirements Page 55	24.Security controls shall be implemented based on the risk management process of the Bank and it should be documented to explain how the inherent risks have been mitigated and the residual risk after the application of the security controls. This shall also document the control risk.	Could you please detail the risk management process of BoM that is already in place.	The BoM uses COBIT and NIST frameworks
74	15.6 Annexure III: Information Security Requirements Page 55	25.Vulnerability assessment and penetration testing (VAPT) shall be conducted on the systems prior to going live by a third party auditing firm who should provide a certificate. The cost of the VAPT should be borne by the bidder. The solution provider shall be responsible to apply the recommendation after the exercise to eliminate the vulnerability through proper technical, administrative or physical controls.	Does the third party auditing firm will be selected by BoM and is out of scope or should be identified by the bidder?	Bidder should choose the audit firm for VAPT.
75	15.7 Annexure IV: Hardware requirements Page 56	In a vision to optimise licenses, the bidder may consider re-using licenses of products already used at the Bank e.g. virtualisation software, database licenses, among others .	In order to optimise this component, could you please identify the products already in use at the Bank, as well as their versions.	These will be determined at the Business and Software Requirement Specifications (BSRS) stage.

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76	15.7 Annexure IV: Hardware requirements Page 56	The CPU and memory for the hardware should be properly sized to sustain the load as expected on the application based on the number of users and modules to be deployed .	In order to be more accurate, could you please provide a series of metrics, such as: - total number of users and concurrent users that the System should be able to support; - total number of records that are storage today;	(i) All KYC institutions and other entities which will be linked to the CKYC: around 50 BoM Regulatees, about 1000+ FSC regulatees, about 10 institutions connected via InfoHighway and the public in general for mobile app. We estimate the number of system users to be 3000 to 5000, concurrent access to be 500 to 800, and mobile users to be 3000 to 5000. (ii) The BoM does not have an existing system. Currently, each KYC institution has its own KYC system using different process and format. (iii) The bidder to propose the system infrastructure taking into consideration users,number of accounts, concurrent access, mobile users and an estimated annual growth rate of 10% for the next 5 years.
77	15.7 Annexure IV: Hardware requirements Page 57	The number of disks on each system to be proposed should be properly sized by the bidder to cater to host all the applications to be provided with the project implementation with the expected growth for the next 5 years.	Could you please detail the expected storage needed, the actual storage indicators and the growth from the past years?	Same response as above
78	Page 11, Section 6, Scope of Work	Build seamless interfaces (wherever needed) with identified existing applications of the Bank or other related entities	Please indicate the list of possible interfaces to be built with existing systems at BOM.	These will be determined at the Business and Software Requirement Specifications (BSRS) stage.
79	Page 11, Section 6, Scope of Work	Provide building blocks / interfaces for porting data to the state of the art data warehousing system of the Bank	Please indicate the list of possible interfaces to be built for data publish to Bank's Data Warehousing Platform	Data will need to be pushed to or pulled into BoM's data warehouse. The details of the data required will be communicated at the BSRS phase.
80	Page 11, Section 6, Scope of Work	Bidder should provide separate document for Hardware (for evaluation purposes)	The responses expected from Annexure IV: Hardware Requirements is quite elaborate, with instructions for obtaining optimal pricing (like working on license cost optimization, etc.) Given this context, will the hardware specification be used by BOM for evaluation purposes alone or as recommended specifications?	For evaluation purposes
81	Page 18, Solution Sizing, R-28	The sizing estimate must include detailed server configuration, platform to be used, data storage scheme based on number and type of users, Bank's expected service levels, and desired response time	Please share indicative metrics a. Maximum number of CKYC User Accounts (Bank Users, Institution Users, Individual Users, Business Representative Users, etc.) b. Maximum number of CKYC User (including APIs) in an hour (User Type wise) c. Maximum number of concurrent CKYC User Requests (including API) (User Type wise) d. Estimated number of different types of existing CKYC Records, and their estimated frequency of updates in a specific period (month / quarter / year / or so) e. Estimated number of different types of new CKYC Records in a specific period (month /quarter / year / or so) f. Expected Turnaround Time for different types of CKYC Uploads / Updates g. Expected Response Time for different types of CKYC Requests	All KYC institutions and other entities which will be linked to the CKYC: around 50 BoM Regulatees, about 1000+ FSC regulatees, about 10 institutions connected via InfoHighway and the public in general for mobile app. We estimate the number of system users to be 3000 to 5000, concurrent access to be 500 to 800, and mobile users to be 3000 to 5000. Bidder to propose We estimate the number of system users to be 3000 to 5000, concurrent access to be 500 to 800, and mobile users to be 3000 to 5000. The proposed solution should cater for multiple updates. Annual growth of 10% Bidder to propose Within seconds
82	Page 26, Section 9, Data Migration	The Bank requires migration of data of all existing customers to the new system	Please provide us with information on the number of existing KYC Institutions (or customers) and the average number of KYC data sources that each one of them may have (they could have separate KYC repositories for their different operations)	KYC institutions are BoM regulatees (50) and FSC regulatees (1000+). Number of banks' and non bank deposit taking institutions'customer accounts is estimated at 2.5 million. This includes corporates (90,000) and SMEs (75,000) for which KYC data on shareholders, directors, authorised signatories and Ultimate Beneficial Owners will be required.
83	Page 51, Section 15.4, Annexure I: IT Architecture	The Private Cloud connectivity used by Banks and Non-	1. Please confirm whether we can assume this connection to be MPLS and necessary bandwidth is available	The network design has not been finalised. Bidder to propose taking into consideration minimisation of cost and maximisation of security.

	Chapter	Current Specification	Clarification/Query	Proposed Responses
	Diagram	Banking Institutions	2. Please share details on the VPN Aggregator being used.	Details will be provided in the BSRS. Users are expected to access the system via Internet. Bidders should provide appropriate security infrastructure.
84	Page 53, Section 15.6, Annexure III: Information Security Requirements, Point 1	A different platform should be provided for test which is distinct from production.	Will the Test Environment be used by external cKYC Customers of the Bank?	Yes
			Will the Test Environment be hosted in the same datacentre as the Primary Datacentre or in a different Datacentre?	Same datacentre
85	Page 53, Section 15.6, Annexure III: Information Security Requirements, Point 2	Database proposed and implemented for the systems should allow for encryption of sensitive data	Should the bidder plan for encryption at database level (provisioning database licences) or is it enough to plan at data level by having a scheme of encryption keys for each class of data to be encrypted.	Yes, the bidder should plan for encryption at database level.
86	Page 54, Section 15.6, Annexure III: Information Security Requirements, Point 21	The supplier may integrate their application with the Bank's existing two-factor authentication system which is based on Open OTP solutions	Please share additional details on the Open OTP Solution used by the Bank. Is this an open source solution?	BoM's OTP solution is provided by RCDEVs. BoM has licenses for its internal staff. Bidders should cater for additional licenses, for external users, if RCDEVs solution will be used for OTP.
87	Page 55, Section 15.6, Annexure III: Information Security Requirements, Point 23	Anti-virus software/licenses (Symantec solutions) shall be provided	We assume from this requirement that Symantec Solutions is the preferred choice of the Bank. Please indicate the version of the anti-virus solution being used and the Client License pack limits available (negotiated) by the Bank.	SEP v14.
88	Page 55, Section 15.6, Annexure III: Information Security Requirements, Point 23	All production servers will be disconnected from the Internet. Updates and patches of the application will be done either manually or via a proxy server.	Please indicate the solution being currently used by the Bank to manage OS patches.	The BoM will manage the application of patches. The important point to note here is that no servers will be connected to the Internet and will not be updated automatically.
89	Page 56, Section 15.7, Annexure IV: Hardware requirements	In a vision to optimise licenses, the bidder may consider re-using licenses of products already used at the Bank e.g. virtualisation software, database licenses, among others	We request the Bank to share the list of product licenses being used:	These will be determined at the Business and Software Requirement Specifications (BSRS) stage.
			-OS Licenses	
			-Virtualization Solutions	
			-External Connectors	
			-Emailing Solutions	
			-Database Solutions	
			-PKI Solutions	
			-SSL Certificates	
			-Anti-virus Solutions	
			-Datacentre Operations Management Solutions	
-FTP Solutions				
-Patch Management Solutions, etc.				
			Please share the cost optimized packs negotiated by the Bank with respective software vendors	
90	Page 56, Section 15.7, Annexure IV: Hardware requirements □ Computer Systems	The system should be hosting the Production, DR, and Test environment	Please indicate the requirements on the Testing Environment for planning its capacity.	Bidder should cater for a test, staging environment similar to production.
			Will Test Environment be a separate datacentre or part of Primary / DR Datacentres?	Yes, the test environment will be at the same datacentre as the primary datacentre.
			Will external CKYC Users / Systems connect to Test Environment to test APIs etc.?	Yes
			If yes, how will external users connect to the Test Environment?	Via network
			If external services connect to the Test Environment, is there a need for High-Availability?	No
			What type of security mechanisms is currently used by the Bank, across existing Test Environments for other systems?	This will be disclosed to the selected bidder during the BSRS.
			Is the current Test Environments for other systems of the Bank, planned as a Sandbox setup?	No
91	Page 56, Section 15.7, Annexure IV: Hardware requirements □ Computer Systems	Bidders will be expected to implement the different landscape (Production, DR, Test) in different network zones for security. This will be controlled by the Bank's firewall.	1. From this specification, can we assume that Bank has provisioned Firewalls at all tiers, and the CKYC system will be deployed within the context of this security infrastructure.	Bidder should propose and implement the security infrastructure
			2. Please indicate the number of Firewall Tiers currently setup	Bidder should propose and implement the security infrastructure
			3. Given the context of Bank's current setup, can we assume that the existing security infrastructure is built with IPS / IDS / WAF / DDoS prevention solutions?	Bidder should propose and implement the security infrastructure
92	Page 56, Section 15.7, Annexure IV: Hardware requirements □ Computer Systems	The bidder will be expected to implement IP multi-pathing (MP) for all Ethernet connectivity through the internal switches to the external core switch at the Bank	From this specification, can we assume the proposed CKYC Solution components should be hosted within its own independent Internal Network Topology, which rides on the Network Backbone of the Bank, by using the Bank's existing Core Switch and DMZ Switch?	Other solutions may be envisaged whereby the system will not be hosted within BoM's internal network but in a separate and independent data centre.

	Chapter	Current Specification	Clarification/Query	Proposed Responses
93	Page 56, Section 15.7, Annexure IV: Hardware requirements □ Computer Systems	In case the bidder is opting for Oracle Database...	Please help us understand BOM's currently negotiated pricing strategy with Oracle	Bidder to quote all required licenses. License optimisation may be considered at BSRS.
94	Page 56, Section 15.7, Annexure IV: Hardware requirements □ Data Backup infrastructure	It is recommended to have one central backup solution for the Bank, both on disk and tape. It is required to use existing hardware (tape library and Datadomain) as far as possible. A list of existing equipment and license is found in the table below	Please confirm that Backup Solution has to be planned on Bank's existing solution.	Yes backup solution should be included
95	Generic	Generic	Is it expected the Vendor will need to interact with all KYC providers in Mauritius or CKYC will create a group / a board who will act as a single point contact?	The BoM will be the single point of contact.
96	18.FRS	Update of Customer Data	When the KYC institutions edits / modifies the POA / POI details in the system , should the borrowers be just notified or the borrower needs to agree & approve the modification.	The customer needs only to be informed/notified
97	Generic	Generic	As part of setting up data centre & DR site , it is expected that the Vendor needs to handle network Cabling , electrical wiring and all necessary equipment required setting up the data centre.	Data centre setup is the responsibility of BoM. However equipment installation and interconnect is the responsibility of the bidder.
98	Generic	Generic	It is assumed that only Digital KYC records needs to be integrated , no physical KYC records will be part of the engagement	The scanning of the physical documents is out of the project's scope. Further discussions will be held at BSRS stage.
99	14.FRS	Validation of Customer Data	What will the frequency of the data queuing from Info highway. Once the information on a subject is acquired will the details be saved in the CKYC database for sharing it with other KYC intuitions or when ever a KYC institution requests for details on the subject , the details will be imported from the Info Highway providers	Each time a customer is onboarded, the system may verify the information submitted against the infohighway databases. On a regular basis, the system may have to verify and validate all the information present in its database against the infohighway databases. As per section 22.4 of FRS, "the KYC Institution, after ensuring that the customer does not exist in the CKYC registry, input the details of PoI/PoA and other details and uploads scanned copy of documents in the system after validation which may be done via InfoHighway or such other trusted sources". As such, no information acquired from Infohighway will be stored in the CKYC Database.
100	14.2 FRS	The information received from the trusted databases can be textual or in image/binary format.	Is it expected that the validation rules will be based on image matching	Yes. Matching of image against a physical document.The bidder may propose other alternatives.
101	18.FRS	In addition, usage of external services e.g. access to Info-Highway or to name screening tools and domestic and international sanctions lists by KYC institutions will be charged	If the information is already updated in the CKYC system / the information is extracted by the KYC institution in the recent times , will the KYC institution be charged? In case the KYC institution receives stale data / invalid data from Info highway, should the KYC institution be charged?	In the InfoHighway model, the BoM may be charged for successful access to the information. This cost should be on-passed to participants.
102	Section 15/ Annexure A: Eligibility Criteria/ Page 47. Point 3	Bidders must be already engaged in the provision of similar end-to-end systems and services, comprising supply, installation and implementation of a CKYC system.	We are a System Integrator who would be putting the solution in place along with the necessary infra (Tech S/W and H/w) and also maintenance of the solution for 5 years. We needed clarification on whether we are allowed to provide this compliance in combination with our solution partner (OEM), Meaning if our OEM Partner who is providing the application has this reference of having deployed CKYC solution (we would be subcontracting with them) is that allowed. Whether eligibility criteria permit a system integrator to respond along with its solution partner?	The system integrator may respond along with its solution partner provided that the prime bidder has relevant expertise, technical knowledge and references as per eligibility criteria
103	Section 15/ Annexure A: Eligibility Criteria/ Page 47. Point 4	Bidders should have proven experience in supplying CKYC solutions. Implementation of the CKYC solution in at least one (1) central bank will be an advantage.	Pl. refer to our query above. Are we permitted to respond considering this condition as our solution partner (OEM) has proven solution with associated implementation experience?	You are permitted to respond provided that the prime bidder has relevant expertise, technical knowledge and references as per eligibility criteria. The OEM partner may be the prime bidder.
104	Section 12.4, Page 34	All Software warranty and Maintenance cost will be applicable from Go-Live date but not from the purchase date	Most of the standard OEMs, especially global manufacturers of critical H/W components require that warranty and maintenance be applicable for the Day 1 of the Contract period. While we will try to minimize these instances as much possible but for critical solution components only provided by global vendors, can BOM consider making exception to this condition and consider payment of the License Fee and the first year AMC which is the generally accepted standard with OEM vendors?	Discussions will be held on project award.

	Chapter	Current Specification	Clarification/Query	Proposed Responses
105	Section 7.2, Table -1, R-39, Page 20	Each payment made by the Bank under the Section 14 Payment Terms and Schedule should be secured by a bank guarantee for that amount.	We request BOM to consider BG only for the advance payment milestone only, as for the other payment milestones anyway Bank will be making the payment only when those milestones are met and signed off by the Bank Project team as per the milestones	No, each payment made by BoM, under the Section 14 Payment Terms and Schedule, should be secured by a bank guarantee for that amount.
106	14.1.2, Hardware procurement payment Page 44	Payment Terms are in three phases for Hardware	Some of the OEMs especially global manufacturers of critical H/W components require payment to be made Full in Advance with Purchase Order. Hence can we have 50% payment along with Purchase Order and 50% payment on Hardware delivery?	Payment terms will be discussed on project award.
107	12.9 d, Page 38	In the event that the Bank is forced to cancel an awarded contract (relative to this RFP) due to the bidder's inability to meet the established delivery dates, the bidder shall be responsible for payment of 200% of the costs incurred by the Bank for re-procurement of such undelivered goods or services.	From our experience we have seen that typically, this type of penalties are capped to 10% of the overall contract value – request you to consider such cap based on the contract value of the deal and waive other types of penalties if any	Payment terms will be discussed on project award.
108	Section 12.19, Page: 42	Required to pay liquidated damages for delays in the provision and delivery of those work and services up to a sum equal to 0.5% of the value thereof to the Bank for each week that delivery is delayed up to a maximum of 10% of the contract amount	Can this be clubbed with item 6 with the overall penalty limited to 10% of the deal value?	No
109	Section 15. E4 Page:47	Bidders should have proven experience in supplying CKYC solutions. Implementation of the CKYC solution in at least one (1) central bank will be an advantage. The following details should be provided as per Annexure B: - Central Bank Name, - Contact Person, - Telephone and email address of contact person, - Project name and scope, - Composition of implementation team (bidder, subcontractors/system integrators), - Year of engagement, - Project duration, Total cost of project (in USD)	We would like to request Bank of Mauritius to consider the alternate criteria as mentioned below: Bidders should have proven experience in supplying CKYC solutions. Implementation of the CKYC solution in at least one (1) central/ Scheduled bank will be an advantage.	The request cannot be entertained.
110	Section Annexure IV: 15.7 Page 57	In a vision to optimise licenses, the bidder may consider re-using licenses of products already used at the Bank e.g. virtualisation software, database licenses, among others	Please list down the already available technology software's license version & Qty, which will help us on the solution side and commercial aspects.	Bidder to quote all required licenses. License optimisation may be considered at BSRS.
111	Generic	Not Applicable	Providing Tape Library is part of the scope? If Yes, for both the environment (Production & DR)	Yes production is part of the scope. However, bidder may propose Tape Library for DR environment as well to increase the resiliency of the system.
112	Section 6 Page 11 Scope of Work	Build seamless interfaces (wherever needed) with identified existing applications of the Bank or other related entities.	Can we have further information on which systems e.g. CRM, Core Banking System, etc.. upon which we need to build interfaces and we also want to know if these systems already have APIs that can be exposed/used to plug into our proposed solution?	These will be determined at the Business and Software Requirement Specifications (BSRS) stage.
113	Section 6 Page 11 Scope of Work	Provide building blocks / interfaces for porting data to the state-of-the-art data warehousing system of the Bank.	Which BI Tool is currently being used at the BOM?	Oracle BI
114	Page 33 Section 12.3 Technical Proposal	Bidders should submit a separate document for their hardware proposal, which should include the hardware/OS details including all the components required for the solution, the network setup, and a complete packing list.	Is there a possibility for the Bank to split the hardware and application software components (that is award the software part to one bidder and the hardware part to another bidder.)?	No. The scope of the project includes all components.
115	Page 42 Section 12.19 Liquidated Damages	The successful bidder with whom the Bank will enter into a contract for the provision and delivery of the work and services as prescribed in this RFP and to the satisfaction of the Bank will be required to pay liquidated damages for delays in the provision and delivery of those work and services up to a sum equal to 0.5% of the value thereof to the Bank for each week that delivery is delayed up to a maximum of 10% of the contract amount.	There is no mention in the RFP regarding the implementation time frame. Kindly advise.	Within 12 months after signature of contract.
116	Page 56 Section 15.7 Hardware Requirements	In a vision to optimise licenses, the bidder may consider re-using licenses of products already used at the Bank e.g. virtualisation software, database licenses, among others.	Kindly elaborate on the existing licenses available at BOM	There is no CKYC system currently at BoM. Bidder to provide end to end infrastructure with appropriate licenses.
117	Page 56 Section 15.7 Hardware Requirements	The CPU and memory for the hardware should be properly sized to sustain the load as expected on the application based on the number of users and modules to be deployed.	Kindly confirm the number of users that will be accessing the applications	We estimate the number of system users to be 3000 to 5000, concurrent access to be 500 to 800, and mobile users to be 3000 to 5000.

	Chapter	Current Specification	Clarification/Query	Proposed Responses
118	Page 57 Section 15.7 HA and Failover	Bidders are requested to demonstrate in a detailed architecture and write-up on how the HA and failover will be implemented and demonstrate during the proof of concept.	Kindly confirm if BOM will provide VMs and licenses for the demonstration during the POC	No. There is no CKYC system currently at BoM. Bidder to provide end to end infrastructure with appropriate licenses.
119	Section 15.7 Page 57 Hardware Requirements	Bidders are requested to demonstrate in a detailed architecture and write-up on how the HA and failover will be implemented and demonstrate during the proof of concept	Do we also require to demonstrate Failover and HA for the proposed software?	It would be an advantage if bidder can demonstrate this feature.
120	Page 58 Section 15.7 Network Connectivity	For copper 1G connectivity, free ethernet ports are available on the core switch, which can be used.	How many free Ethernet ports are available?	There are sufficient Ethernet Ports available. However, the bidder should propose a complete end to end infrastructure solution with appropriate licenses considering that the system may be hosted in a separate datacentre.
121	Page 58 Section 15.7 Data Backup Infrastructure	EMC Data domain DD2200 version 6.0.2.20 (Capacity 10Tb). No free slots available. (Main and DR site)	Will upgrade of the existing EMC Data Domain be done by BOM's existing supplier or by the selected bidder?	Bidder to propose complete solution. Optimisations may be discussed at BSRS stage.
122	Page 58 Section 15.7 Data Backup Infrastructure	The Bank currently uses Veritas Backup Exec v16 and EMC Data domain as the backup solutions for different systems.	Kindly confirm if capacity based licensed is being used for Veritas. If yes, kindly advise how many TB licenses does the Bank currently have?	Bidder to propose complete solution. Optimisations may be discussed at BSRS stage.
123	Page 58 Section 15.7 Data Backup Infrastructure	IBM System x3650 M4. CPU 2x4c. RAM 32GB	Will BOM continue to use the existing Master Backup Server or do we have to propose another one?	Bidder to propose complete solution. Optimisations may be discussed at BSRS stage.
124	Page 60 Section 15.7 Data Cabinet	The Bank will provide rack space for the equipment.	How many free U's are available?	The BoM will provide all necessary rack space required by the bidder.
125	Page 60 Section 15.7 Data Cabinet	The Bank will provide rack space for the equipment.	Will PDUs be made available. If yes, please specify?	Discussions will be held at BSRS stage.
126			Would BOM facilitate the connectivity between InfoHighway and CKYC?	Yes.
127	Pg11/p.11		What is meant by license deployment? Does this mean the commercial construct?	There is no CKYC system currently at BoM. Bidder to provide end to end infrastructure with appropriate licenses.
128			Requirements seem to indicate this to operate within the bank firewall – would cloud services be permitted?	No. Commercial off the shelf solutions will be housed on premise.
129	Section 12.4		Based on 12.4, does this mean whatever commercials are submitted are considered the final bid? What level of 'customization' is expected during implementation phase if this is meant to be done at the bidder's expense?, has a budget been assigned for the full end to end project and what are the expectation?	(i) Yes the commercial bid is final and cannot be changed. (ii) Level of customisation is dependent on the degree of match of the solution with BoM's requirements (iii) Budget figures cannot be disclosed.
130	Section 13		Based on section 13, what POC is anticipated?	Details of presentation and demo will be provided to the selected bidder. POC may be considered within a limited scope.
131			Has separate funding been identified for this project?	Cannot be disclosed.
132			Is the expectation that the execution of this service is done by BOM employees within the firewall or are you looking for external resources to support the operations post go-live?	The BoM's internal team will support the operations within the firewall post go-live
133			Is the expectation to have a in person meeting to present the proposed solution?	Yes as part of the Technical Evaluation it is expected that a presentation be made.
134	Section 12.14		Award the contract: Section 12.14: what are the timelines for the decision making on the awarded party after presenting the solution: " Within 8 weeks from bid closing date". And what are the timelines for this project to start production once the contact has been awarded to a participant?	Within 12 months after signature of contract
135			Is there an expectation to choose one single provider to provide the end to end solution?	Yes
136			Section 6: Scope of work:	
137	Section 6: Scope of work		Regarding "Study of the existing KYC processes" – could you please provide further information as to what is the expectation here? For instance, will this process study be made based on public information only and existing reports or is there an expectation for the bank to submit further policies that need to be taken into consideration? If the latter, could you please submit?	Scope of work should be based on existing KYC Processes. However, the system should be flexible to accommodate any subsequent change in policies
138			In order to submit a proposal that considers all relevant information: Will participants be provided with any extra information to understand the nature of " Obtaining primary understanding of the processes from the Bank for program management and implementation of Solutions?, if so could you please submit.	Obtaining primary understanding of the processes from BoM for program management etc will be part of the scope of work of the successful bidder. No extra information will be provided by the BoM for the purpose of submission of proposals.

	Chapter	Current Specification	Clarification/Query	Proposed Responses
139	Section 1 page 5	Closing date of bid: Monday 29 June, 2020, 16:00 hrs, Mauritius Time	We would kindly request an extension of the deadline by 2 weeks, given that we have not been able to operate normally due to the lockdown in Mauritius for 15 days from the date of issue of this RFP up to the 1 June 2020.	Same will be communicated in due course
140	Section 4 page 7	The bidder may propose a solution based on, but not limited to, emerging technologies such as Distributed Ledger Technologies (DLT)	Please kindly advise that if there is a preference for solutions using Distributed Ledger Technology.	No preference. Bidder to propose best solution.
141	Section 6 Page 11	Conduct training for identified group of end-users. The vendor should also follow a train-the-trainer approach for training using various mediums of communications and training tools.	Please provide an estimate of the number of trainers who will be subject to training requirements by the Bidder.	We will adopt a train the trainer approach for 1,200 users in batches of 125
142	section 6 page11	Prepare detailed training manuals / presentations containing appropriate flowcharts etc. for end user training. End User Training will be conducted at locations specified by the Bank	Please kindly advise if all training materials can be in electronic form, i.e., MS PPT, Word, Visio.	Yes,the training material can be in electronic form. We will adopt a train the trainer approach for 1,200 users in batches of 125
143	Section 7.2, Table 1, R-23 page 16	The bidder will have to appoint a Project Director/Manager (PM) to drive the project and coordinate activities of the whole project. The PM should have least one reference site of involvement in project of similar size. It is required that the PM does not change throughout the duration of the project, unless, mutually agreed between the parties. The PM should be present on-site for the whole duration of the project.	We presume that this 100% onsite Project Manager is required to have experience with a technology implementation project of similar complexity, not necessarily experience with a CKYC implementation. We will bring deep experience in CKYC implementation, and will deploy an experienced local Project Manager with suitable technology implementation experience. Please confirm if this approach will be in compliance with your needs.	It would be an advantage if the PM has the necessary experience on CKYC implementations.
144	Section 7.2, Table 1, R-23 page 16	The PM may be required to interact with the KYC institutions to understand their needs, during the implementation.	Please indicate if there is any need for the bidder to facilitate meetings between KYC institutions to resolve any differences on standards/ protocols.	Yes but under BoM's purview
145	Section 6 page 11	Scope of work....Various activities cited above are illustrative and are not an exhaustive list. All activities need to be performed and delivered within the given timelines without compromising the quality standards	Please indicate if there is any need for the bidder to draft standard agreements for KYC institutions to be onboarded onto the CKYC registry.	Yes
146	Section 10 page 28	Project Deliverables	Please confirm if two or more items listed here can be combined into a single deliverable. Our proposal will identify such combination.	No, the items cannot be combined.
147	Section 13 page 44	The Technical evaluation will include a Presentation / Proof of Concept (POC).	Please clarify if POC means a demo of the proposed solution	Details of presentation and demo will be provided to the selected bidder. POC may be considered within a limited scope.
148	Section 15.1,E-3 page 47	Bidders must be already engaged in the provision of similar end-to-end systems and services, comprising supply, installation and implementation of a CKYC system.	Please confirm if a consortium of a systems integrator and CKYC solution OEM is eligible, and that the two entities can leverage each others' experience to submit a single bid.	Partnerships are allowed. However, they should be disclosed when submitting a bid response and a main bidder should be identified. The prime bidder should have relevant expertise, technical knowledge and references.
149	Section 15.1, E-3 page 47	Bidders must be already engaged in the provision of similar end-to-end systems and services, comprising supply, installation and implementation of a CKYC system.	Please confirm if Bidders that are already engaged in the provision of end-to-end systems and services delivery management, i.e. installation/design/development and implementation of end-to-end systems, including CKYC systems, would meet the requirement of this clause in the RFP.	Assessment will be made at the bid evaluation stage.
150	Section 15.1, E-4 page 47	Bidders should have proven experience in supplying CKYC solutions. Implementation of the CKYC solution in at least one (1) central bank will be an advantage	Please confirm if Bidders having proven experience in managing/ executing the implementation of CKYC/ open registry solutions in for companies other than a Central Bank, would meet the requirement of this clause.	Experience in supplying CKYC solutions in one central bank will be an advantage
151	Section 15.1, E-7 page 48	The bidder shall provide a business outlook of his company for the next three years supporting his views with a summarised/condensed statement of financial position and income statement. The bidder may provide current and potential contracts in hand and any other relevant information to enable the Bank to take a view of its future financial strength. The bidder may provide any additional information that can help in the evaluation of its financial health.	Where the bidder is a systems integrator, please confirm if an overview of all current/ potential contracts may be provided (not just those relating to CKYC).	An overview of all current/potential contracts may be provided. Contracts related to CKYC would be an advantage. Main bidder should have appropriate references.

	Chapter	Current Specification	Clarification/Query	Proposed Responses
152	Section 15.1,E-10 page 48	The bidder shall provide the details of proposed project management team (Directors, Managers etc.) and Implementation Team members, with past experience in similar projects	Please confirm whether the names of all the proposed Team need to be provided as part of the Proposal or would it suffice to provide names and profiles of Senior Members of the Engagement Team for Manager grades and above. The names of the junior members/project assistants to be provided nearer the commencement date of the Project.	The names of all senior team members should be provided when submitting bid response. Names of junior team members may be provided at the start of the project.
153	Section 15.1,E-13, page 48	Bidders should provide the shareholding structure of the company indicating majority shareholders.	Please confirm that this clause is not applicable where the bidder is a limited liability partnership	The bidder should provide the names of the partners.
154	Section 15.7 page 56	Hardware requirements	Please confirm if the proposed solution may be implemented in cloud platform in Mauritius.	No, our preference would be a commercial off the shelf solution.
155	section 6 page 11	All activities need to be performed and delivered within the given timelines without compromising the quality standards.	Please provide information on overall timeline/ delivery schedule/ deployment plan (i.e. a broad outline of key milestones with timelines as envisaged by BOM).	Within 12 months after signature of contract.
156	Section 7.2, Table 1, R-28, page 18	The bidder will provide a comprehensive solution sizing, based on the information provided in requirement specifications documents. The sizing estimate must include detailed server configuration, platform to be used, data storage scheme based on number and type of users, Bank's expected service levels, and desired response time. The bidder should factor in the growth of the system for the next 5 years as specified in the BSRS document.	Please provide information, if any, on any service level requirements which may have been defined (for instance, on level of transactions per second - TPS, response time, availability, etc)	Availability of the system is expected to be 99.99999% in an 1+1 architecture. Response time should be in seconds. TPS will be based on the following: number of system users to be 3000 to 5000, concurrent access to be 500 to 800, and mobile users to be 3000 to 5000.
157	Section 7.2, Table 1, R-28, page 18	The bidder should factor in the growth of the system for the next 5 years as specified in the BSRS document.	Please provide some business estimates/ forecasts to enable solution sizing for the next 5 years. For instance, what is the current volume by customer type, and what are the projected volumes over the next 5 years with a breakdown by type.	We estimate the number of system users to be 3000 to 5000, concurrent access to be 500 to 800, and mobile users to be 3000 to 5000. Number of banks' and non bank deposit taking institutions/customer accounts is estimated at 2.5 million. This includes corporates (90,000) and SMEs (75,000) for which KYC data on shareholders, directors, authorised signatories and Ultimate Beneficial Owners will be required. A growth rate of 10% p.a.is estimated for the next 5 years.
158	Section 13 page 44	The combination of technical and commercial scores will be done in accordance with the Bank's internal policy.	Please confirm if it is possible to provide an indication of the weightage for the Technical and Commercial Bid in the final evaluation.	The BoM's internal policy for evaluation of such bids is in line with international norms and best practices
159	Section 15.5 page 52	Functional Specifications	Please advise if the CKYC would be responsible for maintaining and updating the KYC records. Additionally, please confirm if the scope includes Annual updates / Remediation as well.	The proposed solution should cater for multiple updates, as and when required.
160	Section 6 page 10	Scope of work	Please clarify if the bidder needs to help define the fee/commercial model for the usage of CKYC system and whether that will also involve having to work with the participating KYC institutions in defining a fee/commercial engagement model for KYC and other Data access etc.	The single point of contact will be BoM. Project will be under the purview of BoM.
161	section 4 page 8	Central KYC supporting applications	Please confirm if the bidder needs to provide software solutions for screening, bad press and PEP checks or whether the scope is only limited to the CKYC platform and already existing support systems (screening, Bad Press, PEP check) of participating KYC institutions can be used.	Bidders may propose.
162	section 6 page 11	Provide five-year post implementation support with an indication of cost.	Please confirm if the five-year post implementation support involves any new development activities as well.	Each new development will be considered as a change request through the change management board.
163			We are writing to enquire if our company is allowed to submit a bid for your project, despite the fact that we were unaware that you had earlier requested for Expressions of Interest. Thanking you in advance for your anticipated clarification,	It is an open RFP and you may bid for the project

	Chapter	Current Specification	Clarification/Query	Proposed Responses
164	R-4 Page 13	Open source software will not be accepted as solution for the core application.'	We are writing in order to enquire whether the Bank would accept a bespoke application written in a programming language such as Java, PHP, C etc, and on their frameworks, like any other "proprietary" system is developed in these languages and frameworks. In other words, would the bank consider a bespoke solution on the same basis as a commercial off-the-shelf (COTS) application? If you would consider a bespoke application, are there any restrictions in terms of languages, frameworks, libraries, or can we use a Content Management Framework to speed up the development whilst ensuring that the application source code remains very confidential and your own property with inherent security features known to you alone, like we have done in the past for other sensitive systems?	Our preference would be a commercial off the shelf solution.
165			Since there would be some effort to be put in the preparation of our proposal, we would like to start working on the proposal without delay, if a bespoke solution is acceptable to the bank. Is it possible for you to give us an indication of when we can expect a reply from you?	15-Jun-20
166	12.4 Commercial Proposal - pg 34	Bidders are expected to work out an enterprise licensing deal at the lowest prices instead of a variable model such as user based or CPU/core based	Please clarify if the Licensing fee is a one time fee or a year-on-year fee	Bidders to propose
167	6. Scope of Work - pg 11	Provide five-year post implementation support with an indication of cost.	Please clarify what is the duration of the actual project (excluding the the 5 year post implementation Support and Maintenance)	Within 12 months after signature of contract.
168	15.5 Annexure II: Functional Requirements Specifications - point 2 Registration process of KYC Institutions (participants)	The proposed solution should allow the KYC Institutions to be registered as participants and electronically linked with the CKYC.	Please clarify the number of KYC institutions expected to have to access the system	All KYC institutions and other entities which will be linked to the CKYC: around 50 BoM Regulatees, about 1000+ FSC regulatees, about 10 institutions connected via InfoHighway and the public in general for mobile app. We estimate the number of system users to be 3000 to 5000, concurrent access to be 500 to 800, and mobile users to be 3000 to 5000.
169	15.5 Annexure II: Functional Requirements Specifications - point 6 KYC Store of Information	The KYC Registry should be able to store information based on the templates defined below, and submitted by participants.	Please clarify the volume of individual records expected overall. Please also clarify the year on year volume of individual records	Number of banks' and non bank deposit taking institutions/customer accounts is estimated at 2.5 million. This includes corporates (90,000) and SMEs (75,000) for which KYC data on shareholders, directors, authorised signatories and Ultimate Beneficial Owners will be required. A growth rate of 10% p.a.is estimated for the next 5 years
170	15.5 Annexure II: Functional Requirements Specifications - point 6 KYC Store of Information	The KYC Registry should be able to store information based on the templates defined below, and submitted by participants.	Please clarify the volume of legal entities and arrangement records expected.Please also clarify the year on year volume of legal entities and legal arrangements	Number of banks' and non bank deposit taking institutions/customer accounts is estimated at 2.5 million. This includes corporates (90,000) and SMEs (75,000) for which KYC data on shareholders, directors, authorised signatories and Ultimate Beneficial Owners will be required. A growth rate of 10% p.a.is estimated for the next 5 years.
171	15.5 Annexure II: Functional Requirements Specifications - point 4 Registration of individuals, legal entities and legal arrangements	The proposed solution should allow an individual, a legal entity and legal arrangement to register with the CKYC, through a participant or otherwise.	Please clarify the number of individual, legal entities and arrangement registrations to be expected. Are these registrations to be similar to that of a participant (KYC Institution).	Number of banks' and non bank deposit taking institutions/customer accounts is estimated at 2.5 million. This includes corporates (90,000) and SMEs (75,000) for which KYC data on shareholders, directors, authorised signatories and Ultimate Beneficial Owners will be required. A growth rate of 10% p.a.is estimated for the next 5 years
172	15.5 Annexure II: Functional Requirements Specifications - point 5 Access by individuals, legal entities and legal arrangements	Registered individuals, legal entities and legal arrangements whose information are present in the KYC Store of Information should be able to view and update their information through an appropriate interface e.g. Mobile App or any other means deemed appropriate by the bidder.	Please clarify the following: if the KYC information is available in the CKYC Registry, are these individual, legal entity or arrangements to be automatically registered in CKYC or vice versa	No. They should undergo a registration process first before accessing their information.
173	15.5 Annexure II: Functional Requirements Specifications - point 7 Customer on-boarding	Customer on-boarding	Please clarify how is individual, a legal entity and legal arrangement registration different from customer on boarding	Information requirement for registration of an individual, a legal entity and a legal arrangement is same as for customer onboarding.
174	15.5 Annexure II: Functional Requirements Specifications - point 7 Customer on-boarding	The proposed solution should be capable of identifying existing entries of customer at the time of customer on-boarding to avoid duplication and to update customer details.	Please clarify if a deduplication process is required since all the records shall either have an NIC or passport number. Please share instances where a record may get duplicated	Yes a deduplication process is required. Example: Duplicate records should not be allowed when a customer registering with a KYC Institution with his NIC, subsequently registers with another KYC Institution using his passport number

	Chapter	Current Specification	Clarification/Query	Proposed Responses
175	15.5 Annexure II: Functional Requirements Specifications - point 12 Querying of customer data from external sources through InfoHighway (linked registries)	The proposed solution should allow the KYC Institution to query external registries through InfoHighway.	Please clarify if the four data of interest mentioned in Section 4 are the only external registries CKYC has to link to	The external registries mentioned are data sources from which the information required to perform KYC can be collected. The number of external registries can be more than 4.
176	8.1.1 Load and Stress Testing pg 21	The successful bidder will be responsible for arranging the necessary environment for performance testing.	Please provide the benchmark numbers that need to be achieved in performance testing	Benchmark should be demonstrated in the demo and agreed in the BSRS exercise.
177	15.5 Annexure II: Functional Requirements Specifications - point 7 Customer on-boarding	7.9 It should be possible to upload scanned copy of documents as described in the templates for each element of information.	Please clarify the size of each scanned document and photograph. Please advise the upper size limit for each record of individual, a legal entity and legal arrangement	Bidder to propose a fully optimised way of scanning. Cannot be determined at this stage.
178	7.2 Technical requirements - Table 1 Training and documentation pg 19	R-29 Please provide a General Training program for the entire CKYC Project. The general training should aim at giving users an overview of the system and appreciate the dependencies and limitations for the system	Please clarify the minimum number of trainings to be conducted for business users and IT users Please clarify if the cost of conducting the training (venue, equipment, etc) is to be borne by the Bank or the bidder	A train the trainer approach will be adopted for 1,200 users in batches of 125. The cost of conducting the training will be borne by the bidder. Logistics will be provided by BoM.
179	9. Data Migration - Key Activities during Data Migration pg27	• Create/verify data element mappings	Please clarify if there would be any relaxations with respect to data validations permitted for existing data at the time of migration. For example, if a mandatory field in the template is not available for most of the existing records will it be permitted to relax the validation	These will be determined at the Business and Software Requirement Specifications (BSRS) stage.
180	9. Data Migration pg26	The Bank requires migration of data of all existing customers to the new system.	Please clarify if the data of all existing customers is lying with a single source or will multiple parties be involved	It is with multiple parties. Currently, each KYC institution has its own KYC system using different process and format.
181	9. Data Migration pg26	The Bank requires migration of data of all existing customers to the new system.	Please clarify if data migration involves the migration of images as well	No. The BoM does not have an existing system. Currently, each KYC institution has its own KYC system using different process and format.
182			What kind of ID documents would you like to check?	Same proof of identity as for customer onboarding
183			- What is the exact list of required documents?	Please refer to Templates for individuals and for legal entities in the FRS
184			- From where are they mostly?	They will be provided by customer
185			- What is your expected volume? (Commitment for 1,2 and 3 years).	Number of banks' and non bank deposit taking institutions'customer accounts is estimated at 2.5 million. This includes corporates (90,000) and SMEs (75,000) for which KYC data on shareholders, directors, authorised signatories and Ultimate Beneficial Owners will be required. A growth rate of 10% p.a.is estimated for the next 5 years
186			- Would you be in charge of storing the personal information or would it be the FSC?	The BoM would be in charge of storing the personal information
187			Could you please clarify if the Bank of Mauritius would be open to consider if the solution could sit off-soil (South Africa) with Bank of Mauritius KYC data flowing to/from an off-soil hosted solution.	No, the commercial off the shelf solutions should be on premise.
188			In reading your documentation it would appear that relevant experience is of particular importance to you. I believe we are appropriately qualified as we are currently engaged as the core system provider for XXX, and as such can bring significant appropriate expertise to your project. It is likely that we would partner with a systems integrator, probably as prime contractor who has local presence in Mauritius to answer the RFP and deliver the project if chosen. Please could you let me know if you are able to allow us to participate in your RFP. I note that the deadline for receipt of responses is 29th June 2020.	The prime bidder should have relevant expertise, technical knowledge and references.
189	General Requirement R-21 page 16	Please provide details of the data migration approach and methodology	Are there existing approved data sharing agreements established between BOM and various data owners and subscribers? If not, will these agreements be finalised in tandem with the KYC system implementation?	No data sharing agreements as at now. Will be finalised during CKYC implementation.

	Chapter	Current Specification	Clarification/Query	Proposed Responses
190	Section 6 Scope of work page 11	Study of the existing KYC processes	Can we review the agreed data standards and formats as integral to data harmonisation for this project? We believe, this scope of work is an important precondition to operationalise the centralised KYC.	Yes bidders may propose but it will be subject to the approval of BoM.
191	Section 10 Project Deliverable Page 28	Detailed Project Plan and Inception Report – Operating Model	Has the operational model i.e. processes & SOPs, the interface and data exchange mechanism duly established? If not, should the KYC system provide the operational model and data exchange mechanism?	Yes, the KYC system should provide the operational model and data exchange mechanism. Bidder to propose.
192	Section 6 Scope of work page 10	Need of all stakeholders intending to use the system	Upon deployment, wish to understand who will operate this CKYC operations, the day-to-day customer support and technical queries from banks and their customers? How will this support function be structured and coordinated with the various stakeholders? The operational model should be well articulated in our opinion.	The BoM will operate this CKYC operations. The bidder may propose the best operational model.
193	Section 10 Project Deliverable Page 30	Change management strategy	Is there a change management consultant who would drive the change for the entire sector to adopt this KYC system for the organisations involved and the end customers? The solution vendor could collaborate on the change strategy.	Yes, BoM will drive the change management.
194	Section 4 Objectives of the project Page 7	Distributed Ledger Technologies (DLT).	Has a DLT framework been agreed such as decentralised, centralised or Hybrid? Is there a preferred framework for example, distributed & centralised? Would a non-blockchain-based digital identification solution be equally acceptable?	Bidder to propose best option.
195			Are there any approved data sharing agreements established between BOM and various data owners and subscribers? If not, when will these agreements be finalised before the KYC system is implemented.	No data sharing agreements as at now. Will be finalised during CKYC implementation.
196			Are we able to have a copy of the agreed data standards and formats for the KYC that will allow us to assess if any further data harmonisation efforts are required to operationalise this centralised KYC concept?	Data standards and formats for the KYC cannot be shared at this stage.
197			Are the operational model (processes and & SOPs) and the interface/data exchange mechanisms defined? If not, will the KYC system provide such a model and relevant mechanisms?	The KYC system will provide the operational model. The bidder may propose the best operational model.
198			Who will operate this KYC operations and take care of the day-to-day customer support and technical queries from the banks and their customers? How will this support function be structured and coordinated with the various stakeholders?	The BoM will operate this CKYC operations. The bidder may propose the structure of the support function.
199			Who will drive the change for the relevant sectors to adopt this KYC system for the organisations involved and the end customers?	The BoM.
200	Section 1: Bid information sheet (Page 5)	Bid submission date	Can the bank provide an extension of 15 days for the bid submission date?	Same will be communicated in due course
201	Section 4: Objectives of the Project (Page 7)	CKYC Direct Access to Individual	Will the bank allow direct access to individuals? If yes, can the bank specify the requirements needed by an individual who wishes to access the CKYC?	Please refer to Annexure II: Functional requirements Specification of the RFP.
202	Section 4.1: InfoHighway (Page 8)	InfoHighway	Bidder (CKYC registry) role in enabling InfoHighway is limited to the extent of establishing a link between CKYC registry and InfoHighway so as to enable participants to seamlessly validate documents submitted by the customer. Kindly confirm.	It will be one among the other roles of the bidder.
203	Section 4.1: InfoHighway (Page 8)	Administration of InfoHighway	Can the bank provide details on whether BOM will outsource the administration of the CKYC to Infohighway? If Yes, then whether the solution will be implemented at Infohighway? OR a new entity shall be formed for the purpose of maintaining KYC registry?	The CKYC will be managed and hosted by BoM.
204	Section 5: Business Requirements Specifications (Page 9)	Changes in National ID	In cases where there are changes in the National ID of a citizen, how will the new National ID be updated in the CKYC Registry?	In case of changes, it will follow the process as described in the Functional requirements Specification of the RFP.
205	Section 6: Scope of work (Page 10)	Five-year post implementation support	Does the partnership automatically renew after 5 years?	No, an assessment will be carried out after 5 years to determine whether to continue or not.
206	Section 6: Scope of work (Page 10)	Scope of work	As per our reading and understanding of the scope of work, bidder (CKYC registry) is not expected to do any verification of documents uploaded by participants. Kindly confirm.	At testing stage, bidder may be expected to carry out verification of documents uploaded by participants

	Chapter	Current Specification	Clarification/Query	Proposed Responses
207	Section 7.2 : Technical Requirements (Page 12)	Software/Hardware requirements	Is the bank open to cloud based solutions? As per statement published in section 4 "The bidder may propose a solution based on, but not limited to, emerging technologies such as Distributed Ledger Technologies (DLT)." Usually the DLT is cloud based hence.	No, our preference would be for a commercial off the shelf solution. Bidders may propose solution on DLT as well provided it is non-cloud based.
208	Section 13: Evaluation methodology (Page 44)	Proof of Concept	Will the bank allow a vendor to do the presentation and proof of concept via Webex remotely?	Yes
209	Section 13: Evaluation methodology (Page 44)	Proof of Concept	1) Will the bank provide the scenarios for the Proof of Concept? 2) Is there a requirement to perform the PoC in banks infrastructure?	Proof of concept for limited features may be requested on the infrastructure proposed by the bidder.
210	Section: 15.5: Annexure II: Functional Requirements Specifications (Page 52)	Validate CKYC data	RFP mentions the requirement to validate the CKYC data against the sanctions list periodically and sending out reports / alerts to participants. Please elaborate on the verification criteria and logics towards this process for appropriate system design and response to RFP.	Verification criteria will be based on adverse news generated through the sanction lists. Bidder to propose logics.
211	Section: 15.5 Annexure II: Functional Requirements Specifications (Page 52)	Billing	Please explain the Billing mechanism for international / domestic sanctions screening. Should these be apportioned against the subscribers who would consume the data from CKYC or will it be a fixed fee model of unlimited records?	Bidder to propose best solution.
212	Section: 15.5: Annexure II: Functional Requirements Specifications (Page 52)	Querying of customer data from Screening Tools and Sanction Lists	1) What will be the periodicity for screening all KYC records for international / domestic sanctions? 2) Should the screening be done for all records available with CKYC in every cycle?	1. As and when KYC data is fed into the system on an ongoing basis, it needs to be screened and checked against the sanction lists. 2. As and when the sanction lists are updated, the whole database available in the CKYC system needs to be screened.
213	General Query	General Query	There is no provision of biometrics in the current RFP, however lot of jurisdictions are considering biometrics as an option. Would the bank be open for this option?	Bidder to propose
214	General Query	General Query	Will the bank consider a managed services option where the solution provider also runs the CKYC as a managed services?	No
215	General Query	General Query	As a normal process, KYC data upload for a customer / KYC data modification for an existing customer is always carried out through a participant (Eg Bank, financial institution) and no direct upload / update to CKYC is allowed for the customer. This ensures validation and authentication by the participant of the customer data uploaded/update. However the RFP specifies the requirement to allow direct access to customer. Please clarify, how KYC registry should facilitate a customer to change such information.	The system should allow the customer to have access without the possibility for him/her to upload and update the data.
216	General Query	General Query	Is BoM considering to issue additional identification apart from NID to the citizens of Mauritius? If so, how will the new National ID flow to CKYC registry?	Please refer to section 7.3 of the FRS at Annexure II of the RFP. BoM does not intend to issue additional identification apart from the ones specified in the RFP.
217			The RFP seems to indicate that BoM wants the banks to do the actual KYC onboarding first and then have that data flow to the registry where it is cleaned and made available to the next bank that wants to onboard the customer – is that correct? i.e. the CKYC itself is not doing any onboarding or receipt/validation of customer information. The technical diagram on page 8 seems to indicate that government sources and screening platforms will inform the CKYC directly but the last lines of the second and third sheets of the excel file on page 52 suggests that the banks will have to attest that the customer has undergone screening. Or is it a combination of both?	(i) Yes. Onboarding and validation of data should be done by KYC institutions. The responsibility to validate information uploaded on the CKYC rests with the KYC institutions. Validation by BoM may be done at its discretion. (ii) Banks need to carry out their own sanction screening on all data prior to feeding them into the CKYC Registry. The BoM will also carry out independent sanction screening on all data which is input into the system. Whenever sanction lists are updated, the whole database in the CKYC system need to be screened against the updated sanction lists.

	Chapter	Current Specification	Clarification/Query	Proposed Responses
218			Will the CKYC be responsible for ongoing daily screening of customers in the database (including adverse news)? Or will the banks continue to own that process?	<p>1. As and when KYC data is fed into the system on an ongoing basis, it needs to be screened and checked against the sanction lists.</p> <p>2. As and when the sanction lists are updated, the whole database available in the CKYC system needs to be screened.</p> <p>3. Banks will also be carrying out their own sanction screening on all data prior to uploading them in the CKYC Registry</p>
219			How does BoM anticipate handling exceptions and conflicts as the data from KYC entities is merged, cleaned and brought to one record?	KYC institutions involved will need to re-validate their data. In case of persisting conflicts, they will be contacted to resolve the issues
220			Will data from existing KYC entities records be migrated onto the new registry by the vendor? if so:	Yes
			a. how many KYC entities are in scope	All KYC institutions + other entities which will be linked to the CKYC : around 50 BoM Regulatees, about 1000+ FSC regulatees, about 10 institutions connected via InfoHighway and the public in general for mobile app. We estimate the number of system users to be 3000 to 5000, concurrent access to be 500 to 800, and mobile users to be 3000 to 5000.
			b. do they currently conform to a data standard c. how does BoM plan to work together with the entities for an efficient project	Bidder to verify at BSRS stage. Through project governance structures defined in the RFP
221			Will KYC entities be required to provide their data to the registry with defined quality criteria?	Quality criteria will be defined by the CKYC system
222			How many customers (individual and corporate entities) the CKYC is expected to support?	Number of banks' and non bank deposit taking institutions' customer accounts is estimated at 2.5 million. This includes corporates (90,000) and SMEs (75,000) for which KYC data on shareholders, directors, authorised signatories and Ultimate Beneficial Owners will be required. A growth rate of 10% p.a. is estimated for the next 5 years.
223			Does the BoM anticipate extending the scope of the Central KYC function to include screening, risk rating and enhanced due diligence processes?	The RFP caters for screening requirements. No risk rating is anticipated. The CKYC system will not conduct enhanced due diligence and will only be a data repository.
224			Has a data standard for KYC been defined by BoM and do all KYC entities currently comply?	Data standard for the CKYC has not yet been defined.
225			Have rules to deal with duplicate records between KYC entities been defined?	Rules for duplicate records have not yet been defined. Bidder to propose best practice.
226			Will KYC entities be required to integrate with the Central KYC function at its own cost?	Yes
227			Will KYC subjects (individuals and entities) be able to access and manage their KYC records independently of a KYC entity?	The system should allow the customer to have access without the possibility for him/her to upload and update the data