RESPONSE TO QUERIES – DESIGN & IMPLEMENTATION OF A WEBSITE, INTRANET AND MOBILE APP FOR THE BANK OF MAURITIUS

Query Serial No	Requirement Number	Current Specification	QUERY (in terms of clarification or modification or addition of new clause)	Clarifications
1	Annexure A. E4, Page 47 and E12	The bidder should be a standalone business entity. The bidder shall not outsource the Project to any other third party.	Although the entire project will not be outsourced entirely, can we do a Joint Venture (JV) or a Teaming Agreement (TA) with a sub-contractor or a contractor who will prime the bid? Furthermore, please specify whether we can do either a JV or a TA with an International Firm.	The Bank will recognize only one main bidder and will not deal with any subcontractors.
2	Annexure G: Financials	Not mentioned	Can we have an idea of the budget?	Details cannot be shared.
3	R-22 on using Transport Layer Security (TLS) v1.3 for the transactional or payment portion of the website		we would like to get further clarity on: 1. What are the business scenarios, user flows or modules where online financial transactions would be required on the website? Some examples would help us identify the scope clearly. 2. Will there be any payment gateway or payment service provider integrated for processing such transactions? If yes, kindly indicate the payment provider name or if a selection is yet to be made. 3. Would the payments pertain only to local transactions in Mauritian Rupee or international transactions as well? 4. Additional information on the above aspects related to the payment processing functionality will help us propose an optimal technology architecture and integration approach.	Currently there is no payment gateway. This feature may be added later and will use the MAUCAS platform.

4	R-60 With regards to content migration from the existing website and intranet to the new platforms		we would request the Bank of Mauritius to provide sample dummy content with the data structures and schemas. This will help us better understand and estimate the effort for data migration activities. Specifically, it would be helpful if you could share: · Indicative content types, document formats, media files, and sample records/entries for key modules. No real or sensitive data is required - just dummy templates. · Structure, schema and volume details for existing key databases or content repositories to be migrated. · Preferred file formats and staging methods for extracting the data from current systems. · Any cleansing, transformation or enrichment needed during migration. · Target schemas and formats expected for importing the data into new proposed systems.	All data are already on the existing website www.bom.mu and need to be migrated on the new web server.
5	E-5	The bidder shall provide a list of at least 5 past completed similar project.	Another Business Unit within our organization also caters to direct to customer segment and has built a website as well mobile app (Android & iOS) for the same. Can these implementations be considered for references?	Yes
6	E-5	The bidder shall provide a list of at least 5 past completed similar project.	Can the 5 project references need to individually cover either website, intranet, or mobile app, or do they	Any option can be cited as reference

			need to encompass all three aspects in each reference?	
7	E-5	The bidder shall provide a list of at least 5 past completed similar project.	In continuation to above query, If individual category references are allowed, do these references need to cover each category (website, intranet, mobile app)?	All categories can available as references, be it individual or not.
8	E-4	The bidder should be a standalone business entity, and should have an annual turnover of at least MUR 15 million for the previous three financial years.Bidders should provide Audited financial statements (Balance Sheet, P&L, Cash Flow and Notes to Accounts) for the last three (3) financial years.The accounts must be audited by a reputable audit firm.	Can a vendor as a project owner participate in this RFP along with a local partner?	The Bank will recognise and deal with only one main bidder.
9	E-4	The bidder should be a standalone business entity, and should have an annual turnover of at least MUR 15 million for the previous three financial years. Bidders should provide Audited financial statements (Balance Sheet, P&L, Cash Flow and Notes to Accounts) for the last three (3) financial years. The accounts must be audited by a reputable audit firm.	Can the local partner assist the main vendor with some part of the complete project solutions/services delivery requirement of this RFP?	The Bank will recognise and deal with only one main bidder.
10	R-16	Describe the minimum server space, memory and bandwidth requirements. Please note that the	Is bank looking at using existing on-premise resources for this project? Is bank looking at private cloud	Existing on-premise resources will be used. The Bank may also

		bidder will be responsible for installation of the website software and associated engines in a virtual environment at the main site in Port Louis and the fall-back site at Ebène	deployment at the two sites mentioned (Port Louis & Ebène)?	consider private cloud deployment at both sites.
11	R-16	Describe the minimum server space, memory and bandwidth requirements. Please note that the bidder will be responsible for installation of the website software and associated engines in a virtual environment at the main site in Port Louis and the fall-back site at Ebène	Does bank have a preferred Cloud Infrastructure provider partner like AWS or AZure? Are bidders allowed to bring in Cloud Infra providers of their choice?	Bidder to propose
12	R-51	Bidders may also propose a Voice User Interface (VUI) for the website.	Which all languages to be considered for voice other than English?	English language is preferred.
13	R-60	Migration of the contents of the website shall be at the cost of the bidder. Please specify the methodology for migration of page contents and whether you expect it to be done collaboratively with support staff of the Bank	Please specify the volume of the data for migration (e.g. No of web pages)	All data from existing website of the Bank and Intranet
14	R-11.	All site pages should be available for search engine robots. Bidder should configure SEO on the website.	Will the SEO meta tags be shared by bank or the same needs to be factored in the scope of work?	Same needs to be factored in the scope of work
15	R-12.	Contents on the website should allow replication on Social Media	Could you please detail out the use case for this? Is this use case about providing	This refers to the "Share" option.

		platforms (e.g. Twitter / LinkedIn feeds),	"Share" option feature to social media platforms?	
16	Annexure F	CVs of the Project team personnel	1. Do we need to provide actual names of professionals OR will the designations with skill set will do? 2. Do we need to list the individual names of all the professionals who'll work on solutions or designation group level (key professionals) will do?	Actual names of key professionals to be involved in the project.
17	R-57.	Statistical data for the above may also reside in the Bank's relational databases. The website should therefore be able to query other sources as well and display data to users as per specified date range.	Could you specify the relational database currently used for storing statistical data?	Oracle
18	R-58.	There should be a module for disseminating statistical information to the public. This should provide the below options: • Enable users to view and download historical statistical data and produce graphs/charts. Bidder should specify the supported formats for the exported data. • Enable users to filter the data and charts dynamically (e.g. by date or any other criteria) • The statistical data in the repository of the website should be extractable through a web service call for users to programmatically retrieve the information. The data to be uploaded to the	Is bank currently using any data visualization tool? Is bidder supposed to leverage existing data visualization tool or propose one as part of the solution	Bidder to propose

		website are currently available in excel sheets,		
19	Section 6. Scope of Work (Page no. 18)	Provide five-year post implementation support with an indication of cost	What are the on-site support requirements, if any?	There could be on-site support for upgrade, or any development work
20	R-69.	The solution proposed should include a content acceleration engine; this will allow for faster page or content display to the viewer.	Are we looking for any additional use case apart from the mentioned one for content acceleration engine? Can use of Content delivery network be looked at instead of Content Acceleration engine?	Bidder to propose
21	Annexure B	Overall client satisfaction (Excellent/Good/Satisfactory /Below Average)	Is any documentary evidence required for this?	Bidder may provide if available
22	R-54.	The new website would need to cater for online surveys whereby respondents would log in and submit their responses.	The assumption is survey creation and upload will be a backend activity. Please confirm the understanding	The website should allow functionality to design surveys, and allow respondents to fill in the surveys from the website.
23	E-6	The bidder shall 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	What are the criteria to evaluate "potential contracts in hand"? And are any supporting documents required for that?	Bidder may provide if available
24	Section 6. Scope of Work (Page no. 18)	Content Migration from existing website and intranet	1. Does the bank have any middleware solution through which integrations between Bank's systems and proposed Fintech solution will be routed? 2. Does the bank have any applications running on Cloud Infra? what are the different Cloud Infra providers currently the bank has partnered with?	This will be provided at a later stage

25	R-1	The new website may use a Content Management System with following features: • Content Preview • Content Scheduling • Hyperlinking • Menu updates • Page Templates	For Content Scheduling, what will be the criteria in terms of frequency, event-driven, or manual?	There is no defined frequency for content scheduling, and can be both event-driven and manual.
26	R-1	The new website may use a Content Management System with following features: • Content Preview • Content Scheduling • Hyperlinking • Menu updates • Page Templates	How many Page templates are to be developed and for which sections?	This will be determined at a later stage
27	R-1	User should be able to add, edit and move content directly on an assigned webpage without the need to utilize or be trained on back-end administrative system (i.e. HTML)	Does moving the content refer to moving a section of a webpage to another webpage or merely deleting it from the existing webpage? Will options in the navigation menu can also be added, edited or removed by the admin?	User should be able to move contents to another webpage. Yes
28	R-11	All site pages should be available for search engine robots. Bidder should configure SEO on the website	Who will provide the SEO data?	Same needs to be factored in the scope of work
29	R-12	Contents on the website should allow replication on Social Media platforms (e.g. Twitter / LinkedIn feeds)	Which contents must be replicated? What will be the feed's design requirements? What will be the frequency for such replications? Will it be triggered automatically, or will it be published manually?	The contents and other requirements will be determined by users.

30	R-18	Users should be able to receive alerts for some sections such as Breaking News, Latest Updates, Upcoming Events, and Exchange Rates among others.	Extensive list of sections that will generate alerts? Also, which user roles will receive these alerts? Will the generated alerts be targeted to specific user roles?	Public members who have subscribed to receive alerts. The list of sections will be determined at a later stage
31	R-19	There should be the facility to automate daily updates on websites such as change in gold prices, exchange rates, bank rates. In addition, each division of the Bank will be responsible for posting documents on the Website. The designated staff in the division will be able to log into a site administration interface to edit, delete or add documents, images, or videos to the website. These contents will then be approved by another officer for publication on the website.	What will be the extensions of these attachments? Will the uploaded documents be merely displayed on the website, or the data will be extracted from these documents and then displayed on the website?	The extensions can be in pdf, xlsx, docx, and video and audio formats among others. The contents can be made available for download and should be displayed as well.
32	R-24	The solution provider shall be responsible to apply the recommendation after the exercise to eliminate the vulnerability through proper technical, administrative, or physical controls.	What does the physical control mean?	This is not applicable as the hosting will be on virtual machine.
33	R-36	For certain data such as Rates and Statistics, there should be the option to view historical data and produce charts. With the user in mind, the data would need to be in Excel layout as this will help users to extract large volumes of data for further inference in an efficient	Will the data be uploaded in XLS as well, or will the data visible to the user in response to his or her query be converted to XLS by the system?	Yes, there may be option to upload in excel format

		manner. Staff should be able to update the database as and when the validated data becomes available.		
34	R-38	The Bank of Mauritius website also provides facility to users to shop online for Commemorative Coins. Therefore, there should be a section for online sale of these coins on the home page, which will direct to another microsite. Payment will be received from local and overseas customers and will be affected in Mauritian Rupees as well as in US Dollars. Provision should be made for customization of this section to direct payments towards a commercial merchant site to accept credit card as well as other payment schemes.	What will be the shipping and payment gateways' requirements?	This will be provided at a later stage
35	R-39	Video and audio streaming facilities should be available.	Which file extensions are to be provisioned for (as plug-ins will depend on them)?	Bidder to propose
		Video recordings such as MPC announcements, speeches of Governor, FDG and SDG can be made accessible online.	Is there any size restriction on such file types?	This will be determined at a later stage
			For hosting of such videos on cloud (e.g., YouTube), will it be automated (event-driven) or manual?	It could be both
		Provisions should be made for videos to be hosted in the cloud, e.g., YouTube among others.		

36	R-42	There should be a secured workspace area that requires login, using two-factor authentication, from registered members and website administrators.	From where the Credit Profile reports will be generated?	Credit profile reports will be generated from the Bank's MCIB application. The website should be able to integrate with MCIB
		A separate history report detailing user login history, including the user type, the date and time of the attempted login, the IP address of the user and whether the login attempt was successful, should be available. Moreover, registered companies can log in using their credentials to draw Credit Profile Reports for their clients.		
37	R-43	Registered members should also be able to apply for licenses, namely, banking, and MauCAS, online.	Any payment gateway also needed, or mere application and document submission? Will there be any encryption or decryption of documents involved in application submission?	This section is for application to services by registered members. Integration with payment systems is not required. Bidder may propose encryption.
38	R-46	A chat bot facility should be available to handle common queries on exchange rates, repo rates, careers, MCIB, and fees, charge, and commission of banks, among others. The chat bot should be AI powered.	Which languages are to be supported by the AI Chatbot?	English language

39	R-48	There should be facilities for e-procurement. Bidders should be able to download tender documents, fill in procurement form, and submit relevant documents online.	Will there be any encryption or decryption of documents involved in application submission?	Bidder to propose
40	R-52	i. Flexibility on creation and placement of new website sections and categories ii. Archiving and archived content referencing iii. Site statistics iv. File uploads v. Careers section vi. Menu generation vii. Website Analytics viii. Webform functionality (module which allows to build any type of form that can collect any type of data, which can be submitted to any application or system) Please provide at least 3 prototypes for the website on a dedicated URL during demo	Which analytic tool is to be used? What kind of flexibility is required (e.g., change of template or drag-and-drop feature)? Will the scope of the Webform end with the API, or is the data connection of the API with *any system* also part of the scope?	Bidder to propose This will be determined at a later stage.
41	R-55	Users should be able to upload updated and/or revised data as and when required. Users should be able to add new data series.	Will the data schema of the new data series be the same?	Yes
42	R-58	There should be a module for disseminating statistical information to the public. This should provide the below options:	What type of charts? How will those charts be filtered? Who will set the filter criteria? Will the filter criteria be fixed or dynamic? For dynamic charts,	There should be several charts to display the values. Users may filter the values they want to view on the charts. Bidder should

			any specific visualization tool can be used, or programming libraries be used?	propose the tools to be used for the charts
		• Enable users to view and download historical statistical data and produce graphs/charts. Bidder should specify the supported formats for the exported data.		
		• Enable users to filter the data and charts dynamically (e.g., by date or any other criteria)		
		• The statistical data in the repository of the website should be extractable through a web service call for users to programmatically retrieve the information.	Is there any preferred language to be used to extract data programmatically, or will it be done through filters?	Bidder to propose
		The data to be uploaded to the website are currently available in excel sheets, relational databases, JSON files and XML files	What is the data schema?	This will be provided at a later stage
43	R-60	Migration of the contents of the website shall be at the cost of the bidder.	Will the content (text, images, etc.) for the new website be migrated from the current one, or will there be new content to be added as well?	All contents from the current website to be migrated to the new one.
44	R-65	User profiles should include admin, editor, supervisor, and auditor.	Are the user roles defined in the RFP fixed, or new user roles may get added in future?	This should be flexible.
45	R-67	There must be a ticketing and tracking system in place which can enhance the transparency and communication practices using website as a medium.	What are the features (details) of such a ticketing and tracking system?	he features and purpose will be provided at a later stage.
46	R-71	The solution should cater for traffic surges. The site should not crash	Is there any ball-point figure to be considered for traffic surge?	Bidder to propose

		when the website capacity is exceeded.		
47	R-95	Provide information on financial literacy program on mobile app	The information shown on the current website regarding Financial Literacy program (https://www.bom.mu/financial-literacy) is the total information that needs to be made available through the mobile app?	This will be determined at a later stage
48	R-96	Provide real-time news/alerts on scams to the Mobile App installed on a user's mobile phone. The user should be able to turn on/off these alerts.	Will the news or alert sections of the mobile phone display the same information that is available on the website?	Yes
49	R-97	The system should provide a Chat-bot facility to respond to queries of the public	Which languages are to be supported in the mobile chatbot?	English language
50	R-104	The Mobile App should have a mobile friendly dashboard for publishing important Key Performance Indicators (KPIs) of the Bank in interactive graphical format.	What is the number and type of KPIs since their visualization depends upon their type?	This will be determined at a later stage
51	R-107	Bidders may also propose a VUI for the mobile app.	Do bidders have to merely propose a solution, or is this a fully developed, developed desired feature that forms a part of the deliverable?	This can be part of the deliverable
52	R-110	Database proposed and implemented for the systems should allow for encryption of data, auditing of user access and transactions in the database. Furthermore, it shall also provide data masking functionalities.	What are the requirements for the desired encryption and masking functionalities?	Bidder to propose

53			What is the solution stack/CMS for the existing website?	Drupal
54	R-88		Confirm whether PHP/PHP based CMS can be used for website development?	Yes
55			What is the solution stack/CMS for the existing intranet?	Drupal
56			What authentication mechanism will be used for intranet administrators? Is there any integration with other system like Active Directory?	Bidder to propose
57	R-84		Should all data be encrypted when stored in database or only sensitive data like user accounts and passwords?	Preferably all data to be encrypted
58	R-46		Can the chatbot solution be cloud-based or self-hosted?	Self-hosted
59	R-89		Should the meeting room booking functionality be integrated with mail/calendar solution?	Bidder to propose
60			Will the website allow registration of new members?	Yes
61	R-44		Number of API endpoints to develop?	This will be communicated at a later stage
62	R-50		Should the 3D visuals be interactive?	Yes
63	R-57		What is the database used for the Bank's relational database from which additional data should be queried?	Oracle
64	R-67		Is the ticketing/tracking system for website issues or for internal bank use? Specify purpose and features of the ticketing/tracking system.	The ticketing/tracking system is for both intranet and website. The features and purpose will be provided at a later stage.
65	R-38		What other payment schemes is the bidder expected to implement at the end of phase 3?	Other payment schemes might include QR Code.

66			Is there any brand guideline to be followed when designing the website/mobile app?	Yes, this will be provided at a later stage.
67			Does the BoM have account of app store/play store?	No
68			Will the bidder be responsible to create store assets?	No
69	R-8		Instead of native, can multi-platform solutions like flutter be used to develop the mobile application?	Bidder can propose alternative solutions
70			Will the mobile app allow login for registered members?	Yes
71	R-42		2-factor authentication using SMS or Email?	Both
72	R-44		We need a detailed list of data for which to create API	This will be provided at a later stage
73	R-44		How will general public access the API? API-key management module?	Bidders to propose
74	R-46		How will be chatbot be trained, source of data?	This will be provided at a later stage
75	R-45		Events gallery to be accessible on portal and mobile app also?	Both
76	R-47		Provide all details related to the Job vacancy module	Applicants will be able to upload their CVs, application forms, and other relevant documents. The Human Resource team should be able to view the applications, and generate reports.
77	R-49		Provide all details related to the e-library (Digital Assets Management) module	All publications of the Bank to be available on the platform to allow users to access and view them easily
78	R-50		Provide all details for the Virtual Museum	The virtual museum should be an enhanced version of the existing

				virtual museum available on the Bank's website
79	R-51		Is VUI critical or an optional feature?	It is not a critical feature
80	R-57		What other sources for statistical data?	External database and applications
81	R-59		6-months for all the features or timeline can be reviewed/extended?	This can be discussed at a later stage
82	R-60		We need to know current stack/databases/files to estimate effort for data migration	The current website uses Microsoft SQL database
83	R-18		Target users to receive alerts? Mobile App Users or Web Users.	Users who have subscribed to notifications
84	R-74		Do we need to set up a helpdesk for request/bugs or the ticketing system will be used?	Bidder to propose
85	R-28		Define virtual demonstration of the full solution	Bidder can provide a layout, a homepage, explain interactions with API, etc.
86	R-12		Replication means recreation of posts on social media or sharing of article/post from portal to user's profile	This refers to the "share" option
87	R-52		Can Google analytics can be used for website analytics and flurry for mobile app analytics?	Yes, bidder can propose
88	R-6		The website must automatically detect the user's device and propose skins accordingly. What does skins mean per user's device?	The overall appearance as per the user's device
89	R-1.	The new website may use a Content Management System, or any other UX/UI framework.	Can we propose a CMS based on opensource technologies?	Yes

		The following features should be present: • Content Preview • Content Scheduling • Hyperlinking • Menu updates • Page Templates User should be able to add, edit and move content directly on an assigned webpage without the need to utilise or be trained on back-end administrative system (i.e HTML)	Do we need to cater for color blind users?	Yes, bidder can propose
90	R-24	Vulnerability assessment and penetration testing ("VAPT") shall be conducted on the systems prior to going live by an independent third-party 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.	For the Pentest are we authorized to involve an external service provider. (Concern: Third Party). Is there any list of approved pen testers that the institution works with?	Yes, it has to be executed by an independent third party.
91	R-27	There should be two separate production environment and test environment. The test environment will be used to check and test changes and bug fixes before deploying them in the production environment. The test environment	Preprod: Will it be hosted on premises or cloud? Do we need to work on infrastructure security?	It will be hosted on premise. Yes, bidder should consider infrastructure security
			Will the preprod and UAT environment be hosted on-premises or on the cloud service? Do we need o cater for the Preprod or UAT?	All environment will be on premise. Bidder should also cater for preprod or UAT.

		will also be used to run intrusive tests, like vulnerability scans, and performance/load tests.		
			Specify the deployment process? May we use CI/CD method of deployment.	Bidder to propose.
			Other than pre-prod, will be provided with a UAT environment? Will it be on-premises?	
			Will we get an UAT environment before preprod?	
92	R-38	The Bank of Mauritius website also provides facility to users to shop online for Commemorative Coins. Therefore, there should be a section for online sale of these coins in the Home page, which will direct to another microsite. Payment will be received from local and overseas customers, and will be effected in Mauritian Rupees as well as in US Dollars. Provision should be made for customisation of this section to direct payments towards a commercial merchant site to accept credit card as well as other payment schemes.	Specify the functions and requirement of the microsites. Specify the websites or single web pages. Will it use a different domain or subdomain, separating them from the main website?	The functions and requirement of the microsites will be provided at a later stage. The microsites will be usually subdomains.
			Provide more details on the shop online for Commemorative Coins. How the value will be defined, how the events will be managed and should we cater for a specifies like valuations page.	The online shop should be an enhanced version of the existing one available on the Bank's website. Users at the Bank will update the prices as and when required, and as such there is no requirement for valuation.
			Provide more details on direct payments, Credit card payment and other payment schemes (such as credit transfer, direct debit, card, etc.). Do we need to cater for digital currency processing?	Users should be able to pay through credit card and other payment schemes such as QR Code.
			Compliance: Do we need to cater for PCI compliance as we are dealing with credit cards? Which level of PCI Compliance?	This will be considered at a later stage.

			Specify the requirements to automate internal process with application to payment? Will this feature be available in mobile app?	This will be considered at a later stage.
93	R-39	Video and audio streaming facilities should be available. Video recordings announcements, speeches FDG and SDG can be made accessible online.	Specify the list of video content providers that need to be provisioned according to point R39.	Bidder to propose.
94	R-40	The website should be user friendly and easily navigable. Visitors should be able to find the information they are looking for without hassle and frustration. If image links are used, text links should also be provided for those people who have images turned off on their browser or are using an older browser that doesn't support images.	It is highly advised for a financial application not to support old browsers as they are vulnerable to cyber-attacks and scams, which could lead to your sensitive information getting leaked, even on secure websites. From a security perspective old browser must be avoided. Following this we would like to have a stronger security requirement related to point R40.	Bidder to propose.

95	R-42	There should be a secured workspace area that requires login, using two-factor authentication, from registered members and website administrators. A separate history report detailing user login history, including the user type, the date and time of the attempted login, the IP address of the user and whether or not the login attempt was successful, should be available. Moreover, registered companies can log in using their credentials to draw Credit Profile Reports for their clients.	Define the Registered members and their exact role and do we need to cater to create member database. Credit Profile report: Do we need to integrate to MCIB?	Registered members could be members of the public, or financial institutions. Yes, the website should be able to integrate with MCIB

96	R-43	Registered members should also be able to apply for licenses, namely, banking, and MauCAS, online.	Provide with more details on the integration provision that we need to cater for. Example external integration, Internal and or existing Integration such as Maucas, local banks, Core Banking applications, International Brand switches (VISA, Mastercard, JCB Amex ,..), payment gateways, other Central Bank switches and/or International institutions. (Reference to Gold price, Rates, EFT, bonds, Licensing platform, etc Specify the Process of registration requirements.	This section is for application to services by registered members. Integration with payment systems does not apply to this section.
97	R-47	There should be the functionality to allow online HR application such that applicants details can be captured and exported in excel format.	Do we need to integrate the existing HR platform for the online HR application?	Applicants will be able to upload their CVs, application forms, and other relevant documents on the web server itself. The Human Resource team should be able to view the applications, and generate reports.
98	R-48	There should be facility for e-procurement. Bidders should be able to download tender documents, fill in procurement form, and submit relevant documents online.	Specify on the e-Procurement facility. Will it be same as the Mauritius e-Procurement portal? Please provide functional requirements and security details.	This facility will allow bidders to download tender documents, submit bids, and relevant documents online in a secured manner. More details will be provided at a later stage.
99	R-49	There should be an e-library that will contain all the Bank's publications, namely, reports, statistical bulletins, working papers and other documents.	Specify the access type of users for the e-library staring from highest privilege to the least privilege. should we cater this module in the intranet or will it be publicly available.	All publications of the Bank to be available on the platform to allow public members to access and view them easily

100	R-51	Bidders may also propose a Voice User Interface (VUI) for the website.	Will the intranet have the Chat and VUI functionalities?	This requirement is for website, not the intranet
101	R-59	The Bank expects: • Phase 1 to be completed within two (2) months from the date of award of contract; • Phase 2 to be completed within four (4) months from the date of award of contract; • Phase 3 to be completed within six (6) months from the date of award of contract; Please specify the time to complete each phase.	specify the functions and requirement of the microsites. Specify the websites or single web pages. Will it use a different domain or subdomain, separating them from the main website? Specify the data retention policy, backup policy, intranet usage policy, privacy policy, password policy, security policy and/or any security framework that the institution abides or follows Specify the whole migration process as the project has an implementation period of 6 months. Do we need to cater for color blind users?	The functions and requirement of the microsites will be provided at a later stage. The microsites will be usually subdomains. The data from the current website should be fully migrated to the new one. Bidder may cater for color blind users. All other information will be provided at a later stage.
102	R-72	Describe the training and implementation support that is, recommended, available or provided for the proposed website, including training for business users for day-to day posting activities, and IT support staff.	1. Specify number of users requiring training 2. Specify the type of users, that is how many company users, Registered members, bank employee users or public users expected on each system. 3. Specify the number of mobile app users. 4. Specify the access type of users for the Intranet staring from highest privilege to the least privilege 5. Specify how many mobile users will be on the mobile platform. How many concurrent users on both Android and IOS mobile platform.	Training to be provided to users who will update the website/intranet (including admin users from IT department) of the Bank. The number of users will be determined at a later stage. The checker-maker principle may be used for creation of users for both intranet and website. All other details will be determined at a later stage.

103	R-84	Data should be encrypted while storing in the databases and all the hashes should be the salted hashes and a strong encryption mechanism is to be followed. Bidders should clearly explain how it will be achieved.	Specify the encryption methods preferred and/or preferred hashing functions.	Bidder to propose.
104	R-93	The mobile app should be easy to use and navigate.	Will the mobile application feature the payment functions?	At a later stage
105	R-110	Database proposed and implemented for the systems should allow for encryption of data, auditing of user access and transactions in the data base. Furthermore, it shall also provide data masking functionalities.	Database Requirements Can we propose an open-source database? If no, do you have a preference for an Enterprise based Database. Specify the encryption methods preferred and/or preferred hashing functions.	Bidder to propose.
106	R-130	User access to application shall 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.	2 factor authentication: Will this be applicable to Intranet users? U2F hardware keys are the most reliable authentication method available today and a recommended option for valuable accounts. Do we need to cater for this method? If yes, a detailed requirement will be needed to implement this solution as well as time factor need to take onto consideration for procurement of hardware devices.	2 factor authentication is applicable to website users. U2F hardware keys are not required.