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| 1 | 4.Objectives of the Project \| Page 7 | *The MCIB has, currently, 47 participants …* | Given MCIBs goal of extending its coverage, is expected that the new type of participants should be included? If so, how many participants should be considered for the new Credit Register. | 75 |
| 2 | 4.Objectives of the Project \| Page 7 | *The MCIB has, currently, 47 participants …* | The new Credit Register will be owned exclusively by BoM or should we consider other regulators as system owners as well? If so, could you detail witch other regulatory bodies should be considered and in what terms? | The registry will be fully owned and operated by BoM |
| 3 | 4.Objectives of the Project \| Page 8 | *The new system shall collect further negative information … Checking Accounts* | For Checking Accounts, does the Bank has already in their system a list of blocked/risk users? | No. This information will be provided on a recurrent basis and the number of bounced cheques on a 1 year roll-over basis will be included in the credit profile report. The MCIB will not maitain lists of blocked/risk users. |
| 4 | 4.Objectives of the Project \| Page 8 | *The new system shall collect further negative information…*<br>*- MRA (tax payment);*<br>*- Suit filed accounts*<br>*- Bankruptcy* | Could we assume that this data would be pulled by the new Credit Register thru InfoHighWay platform? If not, what will be the mechanism to pull this data from this entities (API, File exchange…)? | Through InfoHighway |
| 5 | 4.Objectives of the Project \| Page 9 | *The new MCIB system should, accordingly, also provide a Credit Scoring feature which should calculate a numerical credit score* | Does BOM have already a specification regarding to the model outcome values , for instance, the calculated scoring should be between 0 -5? If so, is it possible to provide it? | No. Each bidder should make its proposal. |
| 6 | 4.Objectives of the Project \| Page 10 | *Seamless integration with external systems both through its API/Webservice exposed to participants and using API/Webservices of third party systems) should be achieved by the system.* | Does any of the third parties' integration should and exposed directly to the participants or these integrations with thirds parties will serve to gather information to check quality or enrich data, this last being able to be queried by participants? | The third party integration should be exposed to participants, e.g. they should be able to query the MCIB database without human intervention through inter-system communication. |

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| 7 | 4.Objectives of the Project \| Page 11 | *Analytical reports, e.g. aggregates of credit, sectorwise distribution of credit, trend analysis among others* | Does these reports correspond to the reports identified in 15.2Annexure II: Functional Requirements Specifications - Sr no 19.3? If not, can you provide examples of these analytical reports, namely any MCIB existing report? Is it a system requirement to have a dedicated OLAP model? | The list of reports is and an indicative list but is not exhaustive. Specifications of reports can be finalised during BSRS phase. The facility for users to define and produce their own reports is an essential element of the solution |
| 8 | 4.Objectives of the Project \| Page 11 | *Total Number of records processed per day* | Is it expected that these records should be processed on a single batch window or on a real-time basis? | The bidder should propose the best and most cost effective solution. An efficient solution capable of parallel processing would be an advantage. Please refer to page 11 Performance requirements. |
| 9 | 4.Objectives of the Project \| Page 11 | *Reports drawn by participants per day* | Can you clarify on what kind of reports are drawn by participants? Are these downloads of pdf documents, queries to the database, web reports? Are they result of a runtime query to the system or already preloaded? | They should be a a mix of those. In addition, the systems of participants should be able to query the MCIB without human intervention e.g. through API |
| 10 | 4.Objectives of the Project | *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? | September/2021 |
| 11 | 6. Scope of Work \| Page 14 | *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. | Between 50 and 100 (including the Bank's users and administrators and participants' users) |

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| 12 | 6. Scope of Work \| Page 14 | *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 these reports correspond to the reports identified in 15.2Annexure II: Functional Requirements Specifications - Sr no 19.3? If not: - Could you please identify the number of reports that should be included or you expect to be included in the solution? - Could you please give the number of and some of the examples that actual MCIB has already set in place? Furthermore: - Can you give a level of complexity of these reports and how many customized reports are needed by level of complexity? - Is the underlying information of reports aggregated or detailed (for instance, contract level)? How many years of historical data are needed for reporting data? | The list of reports is and an indicative list but is not exhaustive. Specifications of reports can be finalised during BSRS phase. The facility for users to define and produce their own reports is an essential element of the solution |
| 13 | 6. Scope of Work \| Page 14 | *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 reporting tool |
| 14 | 6. Scope of Work \| Page 14 | *Provide five-year post implementation support with an indication of cost.* | Should the five-year post implementation support include evolutive maintenance (package of hours)? | Yes. |
| 15 | 6. Scope of Work \| Page 14 | *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? | May be discussed during BSRS phase |

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| 16 | 6. Scope of Work \| Page 14 | *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 successful bidder will be accountable for all licenses used during deployment. The bidder will be liable for non-compliance. |
| 17 | 6. Scope of Work \| Page 15 | *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? | No. Rodrigues Office is an operational outer-island office. |
| 18 | 7.2 Technical Requirements \| Page 15 | *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. Does the existing licenses may be used within the new Credit Register? | Will be provided to the succesful bidder at BSRS stage. |
| 19 | 7.2 Technical Requirements \| Page 15 | *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, which one is toady used by BoM? Does BoM pretend this to be guaranteed by software or hardware? | Bidder to propose the best and most cost-effective solution. More details may be disclosed to successful bidder. |

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| 20 | 7.2 Technical Requirements \| Page 18 | 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? | The Bank currently has an existing SMS gateway that may be used by the successful bidder. |
| 21 | 7.2 Technical Requirements \| Page 19 | 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). | May we assume, for migration purpose, that the main source will be MCIB DB? What other sources must be considered? Could you please identify them. | Yes the main source is the MCIB DB |
| 22 | 7.2 Technical Requirements \| Page 21 | R-28 The bidder will provide a comprehensive solution sizing,(…) 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 detail how many simultaneous users/requests the different components, for instance CPR, API/Webservice, Web App. should cater for. | Between 100 and 200 |
| 23 | 7.2 Technical Requirements \| Page 23 | 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 an alternative to BoM that provide the same level of comfort and guarantee? | No |
| 24 | 9.Data Migration \| Page 29 | (General) | What is the current DBMS System in each the data is saved? | Oracle 11g |

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| 25 | 9.Data Migration \| Page 29 | *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? | Successful bidder's responsibilty. Bank may provide assistance. |
| 26 | 10.Project Deliverables \| Page 30 | *Logical Data Model for DW* | Is there any mandatory or preferred tool for this logical data model or can it be a bidder choice? | Bidder to propose |
| 27 | 12.4 Commercial Proposal \| Page 36 | *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? | Bidders should enquire from relevany authorities depending on their proposal |
| 28 | 12.5 Format and Submission of Bids \| Page 37 | *Technical proposals must be submitted in two hard copies as well as in a soft copy format in a non – rewritable CD. The words "Technical Proposal – Bank of Mauritius MCIB Project" shall be written in indelible ink on the CD. In case of discrepancy between the CD (soft copy) and the hard copy, the hard copy shall prevail. The envelope shall be super scribed "Technical Proposal – Bank of Mauritius MCIB Project" at the top right-hand corner.* | Given the current context (pandemic and confinement with travel restrictions), we would like to ask if it will be possible to, alternatively, send all these documents electronically, by email? | Electronic bidding is not allowed. Bidders may courrier the documents. |
| 29 | 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 MCIB Project .* | Could you please clarify this validity requirement, and confirm if this is related to the 5 years support required ? | Yes |

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| 30 | 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 |
| 31 | 15.6 Annexure III: Information Security Requirements \| Page 51 | *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? | The Bank has such certificates but bidder should propose. |
| 32 | 15.6 Annexure III: Information Security Requirements \| Page 51 | *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? | HTTPS can be one of them. Bidder may propose the best and most cost-effective solution. |
| 33 | 15.6 Annexure III: Information Security Requirements \| Page 51 | *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? | Bidder to propose. Activity logging should be part of proposed solution. |

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| 34 | 15.6 Annexure III: Information Security Requirements \| Page 51 | *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 and example if possible, the process integration with the Bank's existing two-factor authentication. | Existing Bank's 2FA is based on a user database located in the Active Directory. The proposed system should support user at Active Directory level, preferably, to integrate with the Bank's 2FA solution. Bidder may propose other alternative solutions. |
| 35 | 15.6 Annexure III: Information Security Requirements \| Page 52 | *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? | Existing aniti-virus solution may be used. But bidder should provide a quote fr additional licenses. |
| 36 | 15.6 Annexure III: Information Security Requirements \| Page 52 | *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. | Will be provided to the succesful bidder at BSRS stage. |
| 37 | 15.6 Annexure III: Information Security Requirements \| Page 52 | *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? | The selected bidder shall identify the third party auditing firm and bare the cost involved. The firm must be a reputable |

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| 38 | 15.7 Annexure IV: Hardware requirements \| Page 53 | *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. | company with proven experience in the field. |
| 39 | 15.7 Annexure IV: Hardware requirements \| Page 53 | *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; | Please see page 11 Performance Requirements. Total number of concurrent users: between 100-200. |
| 40 | 15.7 Annexure IV: Hardware requirements \| Page 54 | *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? | Please see page 11 Performance Requirements. |
| 41 | 15.2 Annexure II: Functional Requirements Specifications \| Sr. No 4.5 | *It should be possible for Bank of Mauritius users to stop/start the processing of data at any point.* | Is it possible to BoM detail what pretend to see set in the solution. Does BoM want to stop/start the processing as general or a given process? | It is a feature which should allow the processing of data submitted by participants. The proposed system should give BoM the possibly to start or halt the process. |
| 42 | 15.2 Annexure II: Functional Requirements Specifications \| Sr. No 7.3 | *The system should allow insert, modify and delete of credit records and their related information by users at the Bank of Mauritius using a maker-checker approach.* | We would like to clarify two different situations on what should be the Credit Register behaviour: 1) The maker-checker approach is only available to BoM users or also to Participants users? 2) Does BoM wants to be able to edit data sent by participants? | Both |
| 43 | 15.2 Annexure II: Functional Requirements Specifications \| Sr. No 12.8 | *Service accounts may be created for users accessing data through API/Webservices. The access of these service accounts should be secured by certificates.* | Could you please detail what is pretended with this requisite? Could you please give an example. | Service account are special accounts used by other systems interfacing with the MCIB and which for instance would not require frequent password changes. |

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| 44 | 15.2Annexure II: Functional Requirements Specifications \| Sr. No 12.11 | *Participants should have the possibility to request for certificate renewals with securitiy administrators at BoM being notified of their request. Security administrators should have the possibility to approve such requests.* | Does BoM already issues this kind of certificates, in order to allow participants to have access to BoM's systems?  Is it possible to use the same approach? If so, could you please detail | Bidder to propose |
| 45 | 15.2Annexure II: Functional Requirements Specifications \| Sr. No 14 | *Billing* | Does BoM has a transversal system that manages the billing made by BoM to all participants. For instance, if a participant subscribes several services from different systems, the billing is issued together or separately? | Billing module should be part of the proposed system. |
| 46 | 15.2Annexure II: Functional Requirements Specifications \| Sr. No 14 | *Billing* | In this context, is it necessary to integrate with internal systems, like accounting or others? | Yes the proposed system should provide facility for integration. |
| 47 | 15.2Annexure II: Functional Requirements Specifications \| Sr. No 16.3 | *The system should allow correction of historical data using  maker-checker controls by BoM users only.* | Could you detail if this historical data comprises the data sent by participants or only internal data, managed within the Credit Register? If BoM users are able to edit data by participants, and given is changing data owned by other institution, what kind of permissions should be addressed? | Both.\n\nBoM should be able to modify participants' data with the appropriate maker-checker controls. |
| 48 | 15.2Annexure II: Functional Requirements Specifications | *Annex II - Minimum Data* | Does BoM would like to revise the data that should be envisaged in the new Credit Register? Is BoM open to receive more raw data on customers, credits and collaterals, in order to be able to do a deeper analysis? | The system should allow this flexibility. However the proposed solution should comply with the Minimum Data specifications. |
| 49 | RFP P11 | | From the 2,925 reports drawn daily, can we understand the split between reports on consumers versus reports on companies | More details to be provided at BSRS stage |

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| 50 | RFP P11 | | In relation to the 2,925 reports drawn daily, is it possible to understand the daily volumes for the last 3 years to determine annualised growth rates going forward? | More details to be provided at BSRS stage |
| 51 | FRS 10.6 | | For scores for legal entities, are these for large corporates or SMEs or both? (10.6) | Both |
| 52 | FRS 10.3 | | For the explanation on how the score is derived, will primary reasons for the borrower not receiving the highest score suffice? If not, please elaborate on the requirement. (10.3) | Primary reasons will not suffice. Bidder to propose based on his model. |
| 53 | FRS 10.3 | | For the point above, who will the explanation be needed for, the bureau or the borrower? | Both |
| 54 | FRS 10 | | As there are multiple industries already members of the bureau, does the bureau anticpate offering industry specific scores to each, or a single broad based bureau score for all? | Single broad base bureau score for all |
| 55 | FRS 10 | | Does the bureau require scores for Account Origination only, or is there an opportuntity for Account Management scoring also? | Both |
| 56 | FRS 10 | | If there is, or will be, a need for Account Management scores, does the bureau have any indication of the monthly volumes for this? | Details to be provided at BSRS stage |
| 57 | RFP 14.1.2 | | The bidder anticiaptes partnering with a local, Mauritius based partner for the provision of the hardware and thirdparty software. Is it possible that the PO for hardware and third-party software be issued to our designated local partner directly? | No. BoM will sign a contract only with the successful bidder who will be responsible for any agreement with third parties for hardware and third-party software. |
| 58 | 2.1 Annexure II | | Can you share detailed data structures definitions of all the entities mentioned in this clause, which are expected to be implemented during the in scope phase? | The data structure is provided in the sheet Annex II - Minimum Data |

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| 59 | 1.4 Annexure II | | Is it expected that both Primary and DR sites are having all testing, staging and production environments? | Yes |
| 60 | 2.4 Annexure II | | Can you please share definitions of linked registries which are expected to be implemented during the in scope phase? | Please refer to Section 4.1 InfoHighway of the RFP. |
| 61 | 2.2 Annexure II | | What is included in the submitted batch? Is this the whole portfolio with the whole record or only the updated records for a particular date with a whole record or only changed attributes? | For the initial upload, the whole set of data that will be defined for the participant type (banks, leasing companies, utility bodies, etc) will have to be sent. For updates, the participant will have the option to either submit the whole set of data or only the updated records. Update records may contain the unique identifier data and updated attributes only. |
| 62 | 4.6 Annexure II | | Is it required to remove the test data from the database after the test or do we need to keep them? | The system should provide for removal of data from the test database. |
| 63 | 6.2 Annexure II and Annex II - Minimum Data | | Would it be possible to provide precise definition of the structure including lookup values, field level details, etc.. Would it be possible to share all the statistics related to these data in current system? | This information will be provided to the successful bidder as part of the Business and Software Requirement Specifications (BSRS) (see Section 5 - Business Requirement Specifications of the RFP) |
| 64 | 4.7 Annexure II | | Does this mean that when all subscribers send the data they must be started immediately (e.g. all 47 submitted files) will be in progress? Is it possible to limit the number of parallel processing to the reasonable number based on the available resources and in case of need to queue the remaining batches to be processed later? | The processing may be segregated by participant type, e.g banks, leasing companies, insurance companies, tec and processing can be started concurrently by participant type. |

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| 65 | 5.2 Annexure II | | What is the availability of the external registries? Are they available online and accessible instantly or do we need to implement a mechanism to validate the input only when available? Is there some SLA provided by the external registries? Can you please share exact specifications of such registries which are expected to be used for validation. | Registries for National ID, local appsport numbers, company business numbers will be accessible through an interface, the InfoHighway, through API. The SLA will be between BoM and the InfoHighway. The MCIB system will need to be able to interface with the InfoHighway. The specifications will be provided to the successful bidder. |
| 66 | 5.4 Annexure II | | Is there a list o all the MCIB rules that needs to be applied? Does these rules have some identification how they are reported to the customers? Is it required to keep this identification with the new system? | This information will be provided to the successful bidder as part of the Business and Software Requirement Specifications (BSRS) (see Section 5 - Business Requirement Specifications of the RFP) |
| 67 | 6.1 Annexure II | | What is the difference between company and corporate entity and is it necessary to have 3 kinds of subject entities? Are there some specifics like different validation rules or rendering of the reports? | Validation rules may be discussed during BSRS stage. |
| 68 | 7.1 Annexure II | | Does the current system accept that there is no Main Debtor for the contract or all contracts have Main Debtor Subject and Co-Debtors/Guarantors? | There is no main debtor. An idependent reporting is required for all parties involved a credit facility with an indication whether the data subject is a joint borrower or a guarantor. The internal credit reference of the lender provides for the linkage between between all parties. |

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| 69 | 6.8 Annexure II | | Can you please describe unique identifiers for Individuals, Companies and Corporates and its reliability and edge cases which are possibly | Individuals: National Identity Card numbers are used for Mauritian nationals, NCID numbers for expatriates working in Mauritius, Passport numbers and ISO Country codes for foreigners Companies and corporates: Business Registration Numbers (BRN) for companies and coprporates incorporated/registered in Mauritius and registration numbers and ISO contry codes for companies incorporated outside Mauritius The MCIB generates an unique identification code for any entity which does not have a registration number, eg, parastatal bodies established under laws. |
| 70 | 9.3 Annexure II | | Do you require that consent of the customer in case of self inquiry is documented somehow, e.g. by attachment of some document? Or is it enough for user to tick the box (I have consent of the customer) in order to proceed with inquiry? Can you describe use case for in a bit more detail? | Bidder to propose best and most cost effective solution |
| 71 | 12.9 & 12.10 Annexure II | | Is it possible to exchange PKI with certificate for second factor as Mobile phone authentication? | Bidder to propose best and most cost effective solution |

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| 72 | 10.3 & 10.5. Annexure II | | Credit scoring is providing list of reason codes (up to 5) which are explaining what were the most influential factors to the score. It never discloses exact calculations and rules how points are distributed to end users of the system. Methodology is always shared in the model description only with the bureau in form of scoring instructions document. Also, RAW data for the calculation are not disclosed by the system for security reasons, where this might be misused for reverse engineering of scoring model. Is this in line with your expectation? | Yes |
| 73 | 12.14 Annexure II | | The customer is the end customer of the subscriber or the users of subscriber? Do you want to have self-inquiry platform for the end customers of the subscriber? | End customer of the subscriber |
| 74 | 14.2 Annexure II | | Does this mean that the system needs to follow all the rules of accounting system to issue the invoice? Includes cancelation of the invoice, proforma invoices, etc.? | The system should keep record of all credit reports drawn by participants who are billed on a monthly basis. A fixed fee is applied per report. The invoice displays the number of reports and the billed amount. The system should provide participants with details of all reports drawn by their users. |
| 75 | 16.1 & 16.2 Annexure II | | What is the difference between the data and MCIB data for customers? Which threshold day is valid for the data to be archived and available? | May be discussed during BSRS stage. |
| 76 | 12.3 Annexure II | | What is the use case for reseting passwords by master users or operators administraors only | In view of the sensitive data contained in the MCIB database, contolled acess is imperative. Master Users are responsible for designating and giving access to their users. Resetting of passwords by the Master User will eliminate the risk by unauthorised access to the system. |

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| 77 | 14.2 Annexure II | | Credit bureau system is not accounting/invoice management system - it allows exports of necessary data to Accounting system directly and this third party system can be then managing invoices in its own capacity. What is the flow of invoices which is expected to be happening here? What are expectations on possibilities to modify invoices after it was generated? Is there expectation that invoice can be e.g. canceled, or payment connected to invoice is monitored? Can you please describe your requirements and usecases in more detail? | The MCIB applies a fee per report drawn by its participants who are billed on a monthly basis through an invoice. The system needs to maintain a records of all invoice drawn by each participant and generate a monthly invoice of the first working day of the following month. The invoices may be available in a printable format or in an electronic format which be sent to pre-rgistered e-mail addresses. Prefernce would be for the second option. |
| 78 | 16 Annexure II | | What is exact definition of the data expected to be migrated to new system from legacy system of MCIB? Can you provide specifications of those data and expected volumes for years expected to be migrated? | Information will be provided at the BSRS stage. However, all data from the legacy system will have to be migrated to the new system. |
| 79 | 16.3 Annexure II | | Historical data are usually migrated with some compromises in data validation rules as quality of the data frequently differs in time for migrated data (usually it is getting worse with age of data). If historical data are expected to be modified in the future, it must follow currently valid validation rules and therefore it might be sometimes difficult to pass validations with historical data adjustment. Is this aligned with your expectation? | This may be addressed during Business and Software Requirement Specifications (BSRS) phase (see Section 5 - Business Requirement Specifications of the RFP) |
| 80 | 17. Annexure II | | Why would data older than 7 years be migrated to the system if it is not used? | Yes |
| 81 | 19.3 Annexure II | | Please provide full list of required reports with business description and structure of the reports and sources of the information for the report | This information will be provided to the successful bidder as part of the Business and Software Requirement Specifications (BSRS) (see Section 5 - Business Requirement Specifications of the RFP) |

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| 82 | 19.3 Annexure II | | Can you provide an examples of the reports from the current system or some mock-ups with the fields and source from the data source? | This information will be provided to the successful bidder as part of the Business and Software Requirement Specifications (BSRS) (see Section 5 - Business Requirement Specifications of the RFP) |
| 83 | 17.1 Annexure II | | Do you have a reference to all the data validation rules and changes for the data for the whole history that needs to be migrated? | This information will be provided to the successful bidder as part of the Business and Software Requirement Specifications (BSRS) (see Section 5 - Business Requirement Specifications of the RFP) |
| 84 | 17.2 Annexure II | | Do you have some quality attributes which kind of data can be omitted from the migration? | This information will be provided to the successful bidder as part of the Business and Software Requirement Specifications (BSRS) (see Section 5 - Business Requirement Specifications of the RFP) |
| 85 | 18.2 Annexure II | | Is there a private network e.g. MPLS for the subscribers or are the services/systems available through a public network? | Currently all participants connect through a private network. Bidder may propose solutions based on public networks. |
| 86 | Performance requirements (p. 11) | | What kind of data is inside the batch and how often are the data changed. To have 2.000.000 records processed within a day means that there is a change on a daily basis for close to all contracts. Can you describe what's inside the uploaded batch, what changes are there? | File contains update of loan payments. |
| 87 | Performance requirements (p. 11) | | The current submission is in XML format with a specified structure. Would you like to keep the current format (XSD) for data submission or can we use our format? | Bidder to propose best and most cost effective solution |
| 88 | Performance requirements (p. 11) | | We are expecting that there is some format how to consume the data in an automated way using XML. Would you like to keep the current format (XSD) of the credit report or can we use our format? | This may be discussed as part of the Business and Software Requirement Specifications (BSRS) (see Section 5 - Business Requirement Specifications of the RFP) |

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| 89 | Performance requirements (p. 11) | | If the answer to the previous question of data consumption format is to keep it. What is the process to enrich the format for other fields e.g. as is requested the scoring? | Refer to above |
| 90 | Performance requirements (p. 11) | | Do you have any requirement for the processing time for one credit report? If the report is enriched with the data from external sources, are they online or can we discard the request after an alloted period of time? | Reports will be based on data already registered in the database and processing should be on an immediate basis. |
| 91 | InfoHighway (p.12) | | Does the system just consume the data from the InfoHighway portal or is there any need to publish the data here? In case, there is a need to publish the data, can you describe them and in which format, using which endpoint to publish it? | Some of the data used for validation, such as ID, BRN, will only be consumed for validation purposes while some data will need to be stored in the MCIB database, e.g information on bankruptcy, suit filed accounts etc. |
| 92 | InfoHighway (p.13) | | There are mentioned two sources that can be used, CPD and CBRD. Can you share the exact structure of information provided by those two data sources and description of API? Is it planned to use the InfoHighway portal as a source for other data in the later phases? | Information will be provided at the BSRS stage. |
| 93 | Technical Requirements R-13 (p. 18) | | Is there some prefered SMS gateway to use during the operation phase of the project to be utilized to send the SMS messages? How the payments will be covered? | The Bank's existing SMS gateway may be used. |
| 94 | Technical Requirements R-14 (p. 18) | | Can you explain more the requirement "Please provide an overall system architecture of the MCIB system, highlighting, among other particulars, Core systems, the data flows, system dependencies and limitations" as currently we have of course just limited information coming mainly from the RFP document? | A technical description of the proposed system is expected for the Bank's understanding. |

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| 95 | Technical Requirements R-14 (p. 18) | | Are you familiar with C4 model for the documentation of the system understanding? With the Context, Container, Component detail? | Bidder to propose any appropriate description |
| 96 | Objective of the Project (p. 7) | | There are mentioned several types of current system Subscribers (Banks, Leasing companies, Insurance companies, Utilities etc.). We expect that all types of Subcribers will provide to the system the Demographis + Credit information about the payments of their clients. Very specific data available only in particular sector as eg. info about insurance claims will not be collected in the current scope (might be implemented as extension in the future); is it correct? | Yes |
| 97 | Objective of the Project (p. 9) | | We assume the system will not collect information on deposit instruments, current or other accounts showing positive balances; is it correct? | Yes |
| 98 | Scope of work (p. 14) | | The scope should cover also the "Build seamless interfaces (wherever needed) with identified existing applications of the Bank or other related entities". Can you describe what are such systems, their API and structure of its information? | The system should have provision for inter system communication. As such a middleware layer faciliting such inter-communication may be proposed. As such, the API to allow participants's systems to connect to the MCIB is mandatory. |
| 99 | Technical requirements, R-31 (p. 21) | | Training of Business users should be considered in scope of the delivery? If it means the vendor should train end users, what scope in Man-Days is expected / how many end users should be trained directly by vendor (and not by Train The Trainer programm)? | This may be discussed as part of the Business and Software Requirement Specifications (BSRS) (see Section 5 - Business Requirement Specifications of the RFP) |

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| 100 | Technical requirements, R-39 (p.23) | | Can you explain if really completely each payment to be done based on agreed payment schedule must be covered by Banking guarantee in the same amount, while there is another Performance security bond of 10% of total contract value required? | Both the Bank and the successful bidder should comply with the payment terms as specified in the RFP. |
| 101 | 14.1 Payment schedule (p. 44) | | Payment milestones stated in RFP should be subject of further agreement during the Contractual negotiations, as e.g. Payment schedule for Hardware delivery is not balanced; we will propose our variant more balanced for both parties; please confirm. | May be discussed but the proposal should not be to the detriment of BoM |
| 102 | 14.1.4 Support & Maintenance (S&M) Payment (p.46) | | There is stated "The bidder should provide post-implementation on-site support for both hardware and software for a period of six months." | R-37 will have precedence |
| 103 | | | While on page 22, R-37 there is required 3 months. What requirement is correct? | |
| 104 | Project requirement R-22 p.19 | | Do you plan/expect to have some parallel run of both systems and to move the clients in waves? | Yes a parallel run is expected. |
| 105 | Project requirement R-25 p.20 | | What is the expected date fo go-Live for the project? | BoM's target date is end-September 2021 |
| 106 | Annexure III. point 20. p.51 | | Is there a minimum time period for how long to keep the audit log in the system? | 7 years. They may also be offloaded and kept outside the proposed system but accessible for consultation. |
| 107 | Annexure III. point 24. p.52 | | Is there a list of risk management processes related to the MCIB project? Can you share it with us, please? | Bidder may propose |
| 108 | Annexure III. point 25. p.52 | | Is there a requirement to repeat the VAPT test? e.g. bi-yearly | No |
| 109 | Payment terms 14.2 | | The Bank shall have the right to levy penalties for delay . Could we know the amount of the penalties? | Refer to Section 12.19 - Liquidated damages |

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| 110 | Scope of Work (p. 14) | | Bidder should provide a Product Roadmap for the next 5 years, showing efforts in Research and Development. How details should be such roadmap? should contains details technical and business improvements and functionalities? | Bidder to propose |
| 111 | Annexure II 19.3 | | Could we recive some details to the reports? sources, what should contain? | This information will be provided to the successful bidder as part of the Business and Software Requirement Specifications (BSRS) (see Section 5 - Business Requirement Specifications of the RFP) |
| 112 | 15. Annexure IV: Hardware requirements (p. 53) | | What does "near real-time replication" mean? Does it mean to hit required RPO=2 hours? | Yes the replication solution proposed should minimise data loss within RPO = 2 hours and if possible, to near zero, in case of catastrophe at one site. |
| 113 | 15. Annexure IV: Hardware requirements (p. 53) | | Is there any hard requirement whether the replication must be on the application or infrastructure layer? | Bidder to propose best and most cost effective solution |
| 114 | 15. Annexure IV: Hardware requirements (p. 53) | | Does "The system should be hosting the Production, DR, and Test environmen" mean that you request having three independent infrastructure stacks? Is it acceptable to operate Test environment beside either Production Live (Main) or Production Cold (DR) segregated by VMs, VLANs, data layer meaning sharing physical hosts, physical networking, physical data storage, physical rack, physical data room and virtualization platform? | Yes three environments should be provided Production, DR and Test (including Test and Staging). Bidder to propose best and most cost effective solution. |
| 115 | 15. Annexure IV: Hardware requirements (p. 53) | | Do we understand correctly that the solution will participate on current physical firewall cluster? What kind of access will get there our deployment engineers? | Engineers will be provided with the appropriate access |
| 116 | 15. Annexure IV: Hardware requirements (p. 53) | | What are "failover criteria"? | Failover criteria is the degree of degradation of services that triggers the switchover to a DR site |

| Query Serial No | Section/Clause in the RFP \| Page | Current Specification | Query (In terms of Clarification or Modification or Addition of New clause) | Clarifications |
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| 117 | 15. Annexure IV: Hardware requirements (p. 54) | | The RFP assumes proof of concept demonstration. Does this include the infrastructure stack? Could you please specify the scope and acceptance criteria for PoC for the infrastructure? | This will be shared with shortlisted bidders. |
| 118 | 15. Annexure IV: Hardware requirements (p. 55) | | What are interconnection parametrs between Main (PDC) and DR (DRC)? Technology (MPLS, IPsec, L2, ???), latency, available throughput, ToS capability, etc. | Details of existing infrastrure will be shared with successful bidder. The existing line between PDC and DRC current supports replication of all the Bank's systems. |
| 119 | 15. Annexure IV: Hardware requirements (p. 57) | | Are there any non-it requirements for physical hardware such a number of rack unit, maximal power consuption? | Bidder to propose best and most cost effective solution |
| 120 | 15. Annexure IV: Hardware requirements (p. 53, 54 and 66) | | At page 53 is written "an RTO requirement of 30 minutes" | An RTO of 30 minutes is expected |
| 121 | | | At page 54 is written "The time taken to activate the DR site should be less than 2hr" | |
| 122 | | | At page 66 is written "RTO for all the application as part of this project will be 30 minutes." | |
| 123 | | | What is the requested? If both are correct please elabore both to better understand. | |
| 124 | 15. Annexure IV: Hardware requirements / Network connectivity (p. 54) | | How many free ethernet ports are available? | The appropriate number of ethernet ports will be provided to the bidder during implementation |
| 125 | 15. Annexure IV: Hardware requirements / Data Backup infrastructure (p. 55) | | RFP says "Deduplication, compression and encryption, which is currently not available, shall be proposed.". Do you require only encryption license or all three licenses meaning "deduplication, compression and encryption" | Bidder to propose best and most cost effective solution |

| Query Serial No | Section/Clause in the RFP \| Page | Current Specification | Query (In terms of Clarification or Modification or Addition of New clause) | Clarifications |
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| 126 | 15. Annexure IV: Hardware requirements / Data Backup infrastructure (p. 55) | | How much capacity is available for backing up the proposed solution at Main site and DR site? What is your backup policy (cadence, retention period, ...) ? | This information will be provided to the successful bidder as part of the Business and Software Requirement Specifications (BSRS) (see Section 5 - Business Requirement Specifications of the RFP) |
| 127 | 15. Annexure IV: Hardware requirements / Data Backup infrastructure (p. 55) | | Please share your backup strategy reffered on page 55. | This information will be provided to the successful bidder as part of the Business and Software Requirement Specifications (BSRS) (see Section 5 - Business Requirement Specifications of the RFP) |
| 128 | 15. Annexure IV: Hardware requirements / Data Backup infrastructure (p. 55) | | Please share how many and what kind of licenses are avialable from your current backup and recovery environment. | This information will be provided to the successful bidder as part of the Business and Software Requirement Specifications (BSRS) (see Section 5 - Business Requirement Specifications of the RFP) |
| 129 | 15. Annexure IV: Hardware requirements / Disaster Recovery Site Infrastructure (p. 66) | | Could you explain what "Single unit of all equipment is expected at the DR site." means? Does this mean that you require single hyper-converged server or that you don't require any hardware redundancy? Please specify. | Bidder to propose best and most cost effective solution. It is expected that the equipment at DR site is as far possible similar to that of Production site. |
| 130 | 15. Annexure IV: Hardware requirements / Disaster Recovery Site Infrastructure (p. 67) | | Do you require provide a physical server with a tape drive for DR site? If yes, please define what kind of drive you require. Also specify whether your current backp solution licenses cover this or you need some specific licenses for this. | Bidder to propose. This may be reviewed during BSRS phase. |
| 131 | 15. Annexure IV: Hardware requirements / Disaster Recovery Site Infrastructure (p. 67) | | Is there any FC interconnection between sites? If so, please specify the quality. | 100mbps |
| 132 | 15. Annexure IV: Hardware requirements (p. 55 - 75) | | Please list all licenses that can be used or interact with the proposed solution such a backup and recovery solution, Microsoft Windows licenses, Database engine licenses. | Bidder to propose. This may be reviewed during BSRS phase. |

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| 133 | 15. Annexure IV: Hardware requirements (p. 55 - 75) | | Please list all your existing hardware that you require to be used in the new solution; which should be extended and/or upgraded in the scope of this project: especialy all exact product numbers, serial numbers, service tags or any other information to provide exact bill of material | This information will be provided to the successful bidder as part of the Business and Software Requirement Specifications (BSRS) (see Section 5 - Business Requirement Specifications of the RFP) |
| 134 | 17.2 Annexure II | | What kind of data will be migrated? just credit records or also User and Subscriber setup (access rights etc.), historical usages, Inquiriesd, disputes etc. | User and subscriber setup, historical usage, etc will need to be migrated |
| 135 | 15. Annexure IV: Hardware requirements (p. 53, 54 and 66) | | Can be the Hardware configuration purchased directly locally by Central bank, based on the Shopping list created as a part of Proposal? Or there is required strongly that the Hardware part delivery will be a part of the Contract, to be fully organized by Vendor? | Hardware should be delivered as part of the contract |
| 136 | 15. Annexure IV: Hardware requirements (p. 53, 54 and 66) | | Is the Support and Maintenance of the Hardware configuration required from the Vendor or it is expected that IT team of Central bank will do a standard maintenance needed? | Bidder to propose. This may be reviewed during BSRS phase. |
| 137 | Data Migration (page 28) | All data upload/download programs/interfaces required to carry out the migration shall be carried out by the bidder as | What is the database type/version (e.g. Oracle 12c, MS-SQL...) for the old MCIP solution required for data migration? | Oracle 11g |
| 138 | Data Migration (page 28) | All data upload/download programs/interfaces required to carry out the migration shall be carried out by the bidder as | What is the expected size of the old MCIP database required for data migration? | 200Gb for live system |
| 139 | Data Migration (page 28) | All data upload/download programs/interfaces required to carry out the migration shall be carried out by the bidder as per scope | Roughly, What is the expected number of tables of the old MCIP database required for data migration? | Not more than 20 |
| 140 | Annexure II, FRS Sheet | Data Submission feature | Are we going to need more than one portal to serve bank and external entities? | No only one portal should serve all entities |
| 141 | Annexure II, FRS Sheet | Data Submission feature | Will be there any requirement for an approval process before data submitted by participants to be reflected to the new MCIB Database? | No |

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| 142 | Annexure II, FRS Sheet | *Validation of data submission feature* | Will the validation rules be dynamic rules or static rules (one time)? | The rules may change with time. |
| 143 | Annexure II, FRS Sheet | *Validation of data submission feature* | Will record fields rules be a dynamic or a static? | They will be more or less fixed but may change with time and proposed system should cater for those changes |
| 144 | Annexure II, FRS Sheet | *Customer Records feature* | Will customer records be maintained throw the MCIB module or through 3rd party ERP system? | MCIB module |
| 145 | Annexure II, FRS Sheet | *Customer Records feature* | Will be there any approval process to be requested before insert, modify and delete customer records? | Yes. |
| 146 | Annexure II, FRS Sheet | *Credit Records feature* | Will be there any approval process to be requested before insert, modify and delete Credit Records? | Yes |
| 147 | Annexure II, FRS Sheet | *Credit Scoring Model feature* | Is the Credit Scoring Model calculation process a dynamic one can be config by the bank or static one? | It may be changed with time |
| 148 | Annexure II, FRS Sheet | *User Management feature* | Is the new MCIB will contain a user management module with approval process to approve access to different features? | Yes. Acess risghts will be according to user profile and role |
| 149 | Annexure II, FRS Sheet | *Billing feature* | for the billing is it going to be new module within the system or on a separate internal system such as an ERP? | A new module within the system |
| 150 | Annexure II, FRS Sheet | *Billing feature* | how the system will manage billing of system usage? And the payment gateway availability? | The system should calculate the usage and bill the participants accordingly. The proposed system may have to interface with the payment gateway through API or otherwise. |
| 151 | General Questions | *Architecture* | What are the number of users for the system? | 2063 |
| 152 | General Questions | *Architecture* | What will be the number of concurrent users? | Between 100-200 |
| 153 | General Questions | *Architecture* | What will be the volume of data to be hosted | This may be assessed during BSRS phase |
| 154 | General Questions | *Architecture* | IS there any limitation on virtualization and operating system technology selection. or the project is OS and VM agnostic | Bidder to propose best and most cost effective solution |

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| 155 | General Questions | *Architecture* | From Infrastructure perspective Is HA model applicable for DR as well or bank needs HA for Prod only. | Bidder to propose best and most cost effective solution. HA for DR is not mandatory |
| 156 | General Questions | *Architecture* | What is the Expected YOY % Growth rate in terms of number of concurrent users and data | 5% growth in number of concurrent users and 10% growth in data |
| 157 | General Question | *Hardware Related Query* | Number of banks/branches | 47 participants |
| 158 | General Question | *Hardware Related Query* | Number of users of the system | 2063 |
| 159 | General Question | *Hardware Related Query* | Number of customers | Refer to p.11 of RFP |
| 160 | General Question | *Hardware Related Query* | Number of customer accounts | Refer to p.11 of RFP |
| 161 | General Question | *Hardware Related Query* | Average number of transactions per day | Refer to p.11 of RFP |
| 162 | General Question | *Hardware Related Query* | System Availability requirement (99%, 99.99% etc. Criteria used to decide what failover or DR strategy needs to be proposed) | Refer to p.11 of RFP |
| 163 | General Question | *Hardware Related Query* | Projected number of users in next 3 years (This information is used to provision the hardware to meet the expected growth) | Refer to p.11 of RFP |
| 164 | General Question | *Hardware Related Query* | Projected number of customers in next 3 years | Refer to p.11 of RFP |
| 165 | General Question | *Hardware Related Query* | Project number of customer accounts in next 3 years | Refer to p.11 of RFP |
| 166 | General Question | *Hardware Related Query* | Projected average number of transactions per day in next 3 years | Refer to p.11 of RFP |
| 167 | General Question | *Hardware Related Query* | Branch Hardware required | No |
| 168 | General Question | *Hardware Related Query* | Hardware Specs –Dedicated/Shared | Dedicated |
| 169 | General Question | *Hardware Related Query* | Network infrastructure (Usually required for CBS/ Core back office Installations) | Bidder to propose |
| 170 | General Question | *Hardware Related Query* | Information about existing hardware investment, if any | Will be provided at BSRS stage |
| 171 | General Question | *Hardware Related Query* | Any Hardware / OS/ Middleware/ Software technology preference mentioned by the client | Bidder to propose |
| 172 | General Question | *Hardware Related Query* | Any additional information/ requirement mentioned by the client. | Will be discussed at BSRS stage |
| 173 | General Question | *Hardware Related Query* | 10GB switch module for Cisco 4506E-Can Bidder provide any other brand Switch? | Bidder to propose alternative |
| 174 | General Question | *Hardware Related Query* | Hardware-Can bidder provide Hardware according to the indicative sizing provided? | Bidder has to provide hardware as part of the RFP |

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| 175 | General Question | *Hardware Related Query* | DC & DR-Kindly Provide the DC & DR address | Will be provided at BSRS stage |
| 176 | General Question | *Hardware Related Query* | Bandwidth & Connectivity-Bidder has to provide Connectivity or Bank will provide the same? | Bank will provide |
| 177 | General Question | *Hardware Related Query* | RDBMS-Would be provided by Bank or bidder has to provide? | Bidder to propose |
| 178 | General Question | *Hardware Related Query* | Operating System-Would be provided by Bank or bidder has to provide | Bidder to propose |
| 179 | Page 44-14. Payment Terms and Schedule | *14.1.1 Software Procurement Payment* | Request Bank to modify the Software Procurement Payment term as per below:-<br>Software license procurement at contract allocation-30% of license fees<br>Software installation and configuration in Production Environment-50% of license fees<br>Final Go-Live-20% of license fees | Not possible. Payment terms are according to RFP. |
| 180 | Page 45- 14. Payment Terms and Schedule | *14.2.1 Hardware Procurement Payment* | Request Bank to modify the Hardware Procurement payment term as per below:-<br><br>Hardware procurement at contract allocation: 50% of hardware procurement cost<br>Hardware configuration and operationalization on commissioning of hardware: 35% of hardware procurement cost<br>Performance tuning after completion of first quarter of post-commissioning stabilization from the date of go-live 15% of hardware procurement cost<br>A bank guarantee for the full value of the hardware and valid from award of contract to six months after commissioning of hardware, should be submitted to the Bank.<br><br>Hardware commissioning includes: Delivery of Hardware and Accessories<br>Installation of Hardware<br>Installation and configuration of OS | Not possible. Payment terms are according to RFP. |

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| 181 | page 42-12.19 Liquidated Damages | *12.19 Liquidated Damages* <br> *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.* | Request bank to modify the clause as per below: 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 0.2% of the value thereof to the Bank for each week that delivery is delayed up to a maximum of 2% of the contract amount. | Not possible. Payment terms are according to RFP. |

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| 182 | General Question | *General Question* | Request Bank to add the below clause in the RFP:<br>1.    Limitation of Liability<br>the bidder's liability under this contract is limited to the amount of fees considerations received by it reduced by the associated costs, till such time as the Software Solution is under warranty from the bidder.  After expiry of warranty and provided the Client has entered into an Annual Maintenance Contract (AMC) for maintenance and support of the Software Solution, such liability will be limited to the amount of AMC fees paid to the bidder during the calendar year of such claim.  Under no circumstances shall the liability of the bidder regardless of the nature of claim whether in contract, tort, strict liability or any other theory of liability, exceed the amount mentioned above.<br><br>The aforesaid limitation does not apply to any liability of  the bidder towards violation of third party Copyrights / Intellectual Property Rights as well as any acts of gross negligence, misconduct or fraud on the part of the the bidder or its representatives causing direct loss to the Bank causing mal-functioning or non-functioning of the Software and where such claims are subjected to and decided by the court of law.<br><br>The the bidder shall not be liable for any special | Not possible. Limitation of liability is as per RFP. |
| 183 | 4.1 Page number : 12 | *CBRD- Company details and shareholders* | Do we need to consider both minority & majority stakeholders as a part of the details? | The information to be captured will be detailed |

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| 184 | FRS 4.7 - Annexure 2 | *The system should be able to process data submissions in parallel. Data submissions should not be queued.* | What is TAT targeted for data submission & data processing? | Bidder to propose best and most cost effective solution based of the performance requirements laid out in page 11 of RFP |
| 185 | Generic | | What are the various ID's used for matching , how good is the National ID in terms of unique ness to match the subjects? | The IDs are used as key identifier to pool data in respect of data subjects. The National ID, issued by the Central Population Database, uses a combination of attributes and a check digit to make it unique. |
| 186 | Section 1 (pg. 4) | *e-Tendering: Not Allowed* | Given the current pandemic and then long international shipping times (currently estimated with DHL in around 10 working days), we kindly ask BOM to consider the possibility for the bidders to submit the proposals even electronically.<br>Alternatively, we kindly ask BOM whether it could be possible to engage a local representative handling (printing & delivery) the proposal on behalf of the bidder. | Yes for submission by local representative |
| 187 | Section 4 (pg.8) | *Participants submit credit information on a daily basis to the existing MCIB system* | Based on our long-lasting experience with credit bureaus and credit registries on a global scale, the standard periodicity for submitting credit information is monthly. Such term allows to minimize the Credit Information Providers' effort in submitting credit information and to maximize the overall data quality in the centralized database.<br>Is the submission of credit information on a daily basis a mandatory requirement for BOM? | In accordance with paragraph 8.2 of the Terms and Conditions of the MCIB, participants are required to update information in the MCIB, including regularisation of credit facilities with arrears, during the course of the day or at latest before 9.30 a.m. on the next business day. The Terms and Conditions may be consulted on the Bank's website at https://www.bom.mu |

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| 188 | Section 4 (pg.8) | *… either through manual input of credit information on a Web Interface…* | Same above. On a global scale, credit information are submitted on a monthly basis and then updated\corrected on demand, in order to maximize the overall data quality, stability and correctness in the centralized database.<br><br>Is the manual input of credit information through a web interface a mandatory requirement for BOM? | Participants are required to submit their data for xml file upload. However, it is proposed to maintain the manual input through the web-serivce as a backup option in case for some reason the participant needs to correct a specific record urgently. |
| 189 | Section 4 (pg.8) | *…through the upload of well-formatted XML files…* | Should the currently used XML format be kept or can alternative formats be proposed? | It is preferred that the migration to the new system be with minimum disruption. |
| 190 | Section 4 (pg.9) | *The credit score will be calculated, as far as possible, from existing data about the customer available in the MCIB system.* | Is the expectation of BOM to have a customised scoring model based on credit information currently available in MCIB system? | Yes |
| 191 | Section 4 (pg.9) | *The credit score may be part of the Credit Profile Report (CPR) or available independently, e.g. through API/WebService.* | As the credit bureau score is computed on the basis of the credit history data, the credit bureau score is usually paired with the credit report in order to correlate the credit history and the score number. Is the expectation of BOM to have a dedicated function providing ONLY the credit bureau score, without the credit history? | It is proposed to have two options, i.e the credit score paired with the credit history in a complete credit profile report or the provision of the credit score only depending on the requestor. |
| 192 | Section 4 (pg.11) | *A catalog of services available through API/WebServices to participants. A few examples of services are:*<br>- *Analytical reports, e.g. aggregates of credit, sectorwise distribution of credit, trend analysis among others* | Is the expectation of BOM to make these analytical reports available to the participants directly through the credit bureau platform, or to make them available only to internal credit bureau operators of BOM? | These reports will be available internally only for statistical and supervisory purposes. |

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| 193 | Section 6 (pg. 14) | *The project work shall include the following:* <br><br> *· Supply and installation of the core and support software to carry out the functions as described above.* <br><br> *· Supply, setup, configuration, installation and commissioning of all required hardware, software, network devices and other required components for an end to end solution.* <br><br> *· Supply, installation and configuration of all support software such as Operating systems, Database Management System, Backup, Antivirus software, adequate information security measures, etc.* | Based on our long-lasting experience in similar international tenders, if the role of Credit Bureau companies is to specialize in developing world-class turn-key credit bureau solutions, the role of supplying HW&SW is usually out of the project scope and referred to a local technical supplier granting more competitive prices and continuous support directly to the Central Bank. <br><br> We kindly ask the Bank of Mauritius whether a proposal having the project scope limited to the supply of a world-class turn-key credit bureau solution (without the furniture of HW&SW) would be acceptable or not, provided that we make ourselves available to identify a possible partner supporting the Central Bank in this respect. | Bidders should comply with the requirements of the RFP |
| 194 | Section 7 (R-6) (pg. 17) | *The main bidder should prove their solvency* | Please confirm whether the 3 audited financial statements are sufficient to prove the solvency requirements | It will be one of the criteria for assessment |
| 195 | Section 7 (R-7) (pg. 17) | *The main bidders must provide a written undertaking for this purpose* | Please confirm whether a specific wording should be used by the bidders | There is no specific wording. |
| 196 | Section 1 (pg. 5) | *Bid information sheet* | 1.  Starting from the date of bidder selection, may you please specify: <br> -  When the project is supposed to start <br> -  Deadline for the solution to be provided | An evaluation of bids will be carried out after the closing date on 15.03.2021. The selected bidder will have to provide a project plan including an implementation timeline as require under R25, Section 7. |

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| 197 | Section 4 (pg. 8) | *Participants submit credit information on a daily basis to the existing MCIB system* | 2. Daily information, means that the report reflects them all, or just the last (monthly) more update pic?<br><br>3. Shall new PCR maintain transparency with relation to the bulk submission format?<br><br>4. Is a monthly contribution accepted or must be daily?<br><br>5. Inquires done by participants are done through web or also SOAP? | Participants are required to reflect any change in their customers' data in the MCIB database at latest by 9:30 a.m on the following working day. Credit report show the latest data available in the MCIB database. |
| 198 | Section 4 (pg. 8) | *Creation of an acknowledgement file containing details such as a unique_ref_id generated by the MCIB system for new credit facilities, rejection reasons for unsuccessfully processed records.* | 6. It is clear that the "unique_ref_id" generated by the MCIB system is shared with the participants. Question: do they use the same id to reference information within the next contribution or inquiry? | Yes. |
| 199 | Section 4 (pg. 8) | *Participants can, upon obtaining consent from the customer, obtain a Credit Profile Report (CPR) from the MCIB system.* | 7. Shall new PCR maintain transparency of "Credit Report"? If yes, we would need to get the Credit Report layout.<br><br>8. Is the current credit report returned synchronously? | Yes. New reports should contain at a minimum the data elements of the existing report. Bidders should make their proposals. The reports are returned synchronously. |
| 200 | Section 4 (pg. 8) | *Expectation of new system*<br>*The new system shall collect further negative information, like:* | 9. Is this further information<br>A) provided by participants<br>B) or pulled from external data sources?<br>10. If B), will the information be stored into the PCR for further use or managed only as stateless "online request"? | Will be provided by participants and maybe pulled from external source. Data from external data sources may not have to be stored. However, more details may be obtained during BSRS phase. |

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| 201 | Section 4 (pg. 9) | *Credit Scoring Services Agency* | 11.  The bidder will provide a score designed according to the data available into the system. Is BOM willing to update/change scorecards autonomously or through the bidder?<br><br>12.  Should the score consider also data not available in PCR but available in external database ("InfoHighway")? | Autonomously |
| 202 | Section 4 (pg. 11) | *Performance requirements* | 13.  We'd need the following information:<br>-    Number of records present into the DB at time being, split by subject info, credit lines info and other info (if available)<br>-    Trend of the above information for the next 3 years, split by insert and update. | Please see page 11 Performance Requirements of RFP |
| 203 | Section 4.1 (pg. 13) | *Info Highway* | We understand that this is an external dataprovider that can be consulted.<br>14.  Can it be consulted during the inquiries? Or even during the batch acquisition of data?<br>15.  We'd need<br>- access mode (via web, through bulk files, A2A),<br>- corresponding format for each of them<br>- and number of inquiries (max/min or average) for each external data source<br>16.  Number of current participants. | Yes<br>This may be made available at BSRS stage. |
| 204 | Section 6 (pg. 14) | *Supply, installation and configuration of all support software such as Operating systems, Database Management System, Backup, Antivirus software, adequate information security measures, etc.* | 17.  Should equipment for BOM teams (PC, printers, …) be included into the quotation or the current equipment will be maintained by BOM for the new project? | BOM will maintain the current equipment for its users and these should not be included in the quotation. |
| 205 | Section 6 (pg. 14) | *Build seamless interfaces (wherever needed) with identified existing applications of the Bank or other related entities.* | 18.  Can we have a list of applications (if already in place)? | Providing an exhaustive list of applications is not possible at this stage. The proposed system should have the features for inter-system communication e.g. through API or middleware. |

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| 206 | Section 6 (pg. 14) | *Provide five-year post implementation support with an indication of cost.* | 19. Beyond the software/licenses, should this quotation include the support of Hardware too? | Yes |
| 207 | Section 6 (pg. 14) | *Provide building blocks / interfaces for porting data to the state of the art data warehousing system of the Bank.* | 20. Is there a DWH already in place and used? 21. If yes: can you provide us some high-level description of the characteristics (dimensions, volume, type)? | Will be discussed during BSRS stage. |
| 208 | Section 6 (pg. 15) | *Bidder should provide a Product Roadmap for the next 5 years, showing efforts in Research and Development,* | 22. We understand you mean the roadmap of bidder assets, involved into the solution. Correct? | Yes |
| 209 | Section 7 – R4 (pg. 16) | *Open source software will not be accepted as solution for the core application.* | 23. Are Java, Redhat linux considered not accepted? Any example of open source not accepted? 24. Could you please send us an example list of not accepted open source software? | Bidder to propose best and most cost-effective solution |
| 210 | Section 7 – R21 (pg. 19) | *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 are available in the following formats: structured databases and unstructured data (in the form of scanned documents, forms, among others).* | 25. In case the migration will leverage on submission of original files provided by participants during the years, would these files be still available within BOM? | Yes |
| 211 | Section 7 - R25 (pg. 20) | *At minimum, a Gantt Chart and a Responsibility Matrix should be provided.* | 26. Which are the deliverables that are supposed to be provided within the BID response? i.e. only Project Charters or also Gantt Chart? RACI Matrix? | Bidder to propose |

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| 212 | Section 7 - R26 (pg. 20) | *Please provide a Project Charter containing brief project description, approach, methodology, milestones, project organization with their roles and responsibilities, project risks and mitigation plans, dependencies, etc. the bidder shall also include in the program supplying, installing, and implementing the software covered under this contract.*<br><br>*The project should include an overall project plan with separate project plans for each component.* | 27.   Which of these deliverables has to be provided together with the BID response? | All |
| 213 | Section 7 - R27 (pg. 20) | *The PM will participate and contribute on-site in all Steering Committees and Board meetings specific to this project.*<br><br>*The PM may be accompanied by other members (functional/technical) as and when required for Steering/Project Committees.* | 28.   Would it be acceptable to have other members (functional/technical) connected from remote? | Yes |
| 214 | Section 7 - R30 (pg. 21) | *Please provide a Specific training programme for IT staff and first line support.*<br><br>*The bidder should include certification training and examination costs where applicable.* | 29.   What kind of certification is needed?<br><br>30.   Would it be sufficient to get an "attestation"? Some certifications (Microsoft, Oracle, …) are specifically provided by the issuer itself. | Bidder to propose best option |
| 215 | Section 7 - R32 (pg. 22) | *The bidder should specify the number and skills required for each category of staff* | 31.   Is the training supposed to make BOM team completely autonomous and accountable in the system management? Or is BOM asking the bidder to take part to the governance of the system? | The BOM team should be trained to become autonomous. |

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| 216 | Section 7 - R37 (pg. 22) | *The bidder should provide three months of post Go-live onsite support. The bidder should provide the cost for per man-month* | 32.  Which professionals/roles should be onsite for 3 months after the goLive?<br><br>33.  We understand that after the goLive there will be 3 months of onsite support, and after them 4 years+9months of support. Is that correct? | Bidder to propose. It is expected that the resources should be able to attend any operational issues and make changes to system if required for optimisation of the solution. |
| 217 | Section 9 (pg. 28) | *Pre-migration Activities* | 34.  Could you please confirm that the awarded bidder will have full access to BOM environments hosting the new solution (UAT, PROD) from remote (VPN)? | It may be discussed during BSRS but it can be envisaged. |
| 218 | Section 15.2 Functional Requirements Specifications (pg. 29) | *It should be possible to generate invoices as reports which can be printed or automatically sent by email to participants.* | 35.  We understand that new solution will make available data for billing, but we the invoice will be anyway managed by the invoice system of BOM. Correct? | The system should include a billing module that would provide detailed invoices which should be printable or can be generated and sent automatically to pre-registered e-mail addresses. |
| 219 | Section 12.9 (pg. 40) | *The Bank will award the contract to the successful bidder. No contract will exist between the Bank and any sub-contractor working for the bidder.* | 36.  With "sub contractors" we understand only those working directly for the bidder, hence excluding other HW/SW suppliers like Microsoft, Oracle, HP/IBM, … Correct? | The Bank will sign a contract only with the selected bidder. The Bank will not sign any contract with any entity to whom the bidder will sub-contract any work. |
| 220 | Section 14.4.1 (pg. 46) | *The bidder should provide post-implementation on-site support for both hardware and software for a period of six months.* | 37.  With software you mean "third party software", right?<br><br>38.  Since the solution is covered by an "onsite support" of 3 months months | Software means all software including third party software and bidder's own software. |

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| 221 | Section 15.1 (pg. 48) | *Annexure I: IT Architecture* | 39.  Is the solution supposed to be included within the existing architecture or a completely independent one has to be created?<br><br>40.  Is the solution supposed to be hosted by the current datacenter?<br><br>41.  Does BOM already have any Oracle/ Windowws license that could be used for the new solution?<br><br>42.  Do Oracle license include encryption or DataMasking? | It should be capable of working independently from the existing environment but it will integrate with the existing environment.<br><br>It may be hosted in the existing datacentre<br><br>Bidder to propose all licenses. Optimisation may be discussed at BSRS stage. |
| 222 | Section 15.3 (pg. 50) | *Database proposed and implemented for the systems should allow for encryption of sensitive data, auditing of user access and transactions in the data base. Furthermore, it shall also provide data masking functionalities* | 43.  May you please confirm that only encryption is needed (i.e. Oracle TDE) or also DataMasking should be quoted? | Bidder to propose |
| 223 | Section 15.4 Annex IV (pg. 54) | *High-Availability (HA) and Failover* | 44.  Does BOM already have tools for DR (Disaster Recovery) management, which can be re-used?<br><br>45.  How would the customers the DR be handled? Should they be included within the overall BOM DR plan, using the same technologies for replica and failover?<br><br>46.  Should the DR be tested periodically as for the overall BOM DR plans? Is there already a DR team?<br><br>47.  When Warm DR is mentioned does it mean that the production should be split between the two sites or the DR should be the UAT/TEST environment during the normal daily activities? | Bidder to propose<br><br>Yes the DR plan should take into account the participants' systems. However, their DR plan is out of the scope of the project.<br><br>Periodic testing of DR is mandatory<br><br>DR is a mirror of PROD. Operations can be switched over to DR at any point in time.<br><br>UAT/TEST environment are not at DR. |

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| 224 | Section 15.4 Annex IV (pg. 55) | *Network Connectivity* | 48. The bandwidth connectivity between Head Office and DR site is 100MB, Layer 2. IP addresses of the servers can be on same subnet.<br><br>49. Is this shared or can be dedicated to the project | Bidder to propose subnetting. This may be discussed at BSRS stage.<br><br>Shared |
| 225 | Section 15.4 Annex IV (pg. 56) | *Malware Detection and Protection* | 50. Existing firewall can be reused for this new project? | Yes but bidder may propose its own firewall if deemed necessary |