



Bank of Mauritius

REQUEST FOR PROPOSAL - DESIGN & IMPLEMENTATION OF A WEBSITE, INTRANET AND MOBILE APP FOR THE BANK OF MAURITIUS

Date: 8 December 2021

TABLE OF CONTENTS

A. Bid Information Sheet.....	5
B. Introduction.....	6
C. Scope of Work	7
D. Eligibility Requirements	7
E. Minimum Technical Requirements.....	7
Architecture.....	7
Design	10
Statistical Data	13
Development and content migration	14
Administration	16
Training and support	17
Security	17
Intranet	19
Mobile App	21
Information Security Requirements	23
F. Proposal Instructions and Conditions	27
General Instructions	27
Format and Submission of Bids	27
Period of Validity of Proposals.....	28
Correction of errors.....	28
Acknowledgement of Understanding of Terms	28
Bidding Terms and Conditions	28
Language of Bid.....	31
Bid Currencies	31
Request for Clarifications	31
Contacting the Bank.....	32
Award of Contract.....	32
Notification of Award	32
Performance Security	32
Signing of Contract	33

Termination of Contract.....	33
Corrupt or Fraudulent Practices or financial or other serious crimes	33
Liquidated Damages	34
Non-Disclosure & Confidentiality	34
Force Majeure	34
Bank's right to terminate the process.....	35
G. Evaluation Methodology	35
H. Payment Terms and Schedule	36
Payment Schedule.....	36
Payment Terms	36
I. Annexures	37
Annexure A: Eligibility Criteria	37
Annexure B: Details of the website/intranet/mobile App Project set up by Bidder	39
Annexure C: Bidder Details.....	40
Annexure D: Information Security Requirements	41
Annexure E: BID Form.....	44
Annexure F: Request for Clarifications	45
Annexure G: CVs of the Project team personnel.....	46
Annexure H: Format for Commercial Bids.....	48

This Page is intentionally left blank.

A. Bid Information Sheet

Name of Bid	Design & Implementation of a website, intranet and mobile app for the Bank of Mauritius
Name & Address of Issuer	Bank of Mauritius Sir William Newton Street, Port Louis, Mauritius.
Addressee	Chairperson – Tender Committee Bank of Mauritius Royal Street Port Louis Mauritius Email : tender.committee@bom.mu
Date of commencement of Request for Proposal process	Wednesday 8 December 2021
Closing date of Bid	Monday 17 January 2022, 16:00 hrs, Mauritius Time
Validity Period	180 days from bid closing date
e-Tendering	Electronic copies of bids shall be submitted by email to the following address: tender.committee@bom.mu
Bid currency	Mauritian Rupees (MUR)
Bid language	English
Deadline for sending queries	Wednesday, 22 December 2021, 18:00 hrs, Mauritius Time
Sharing of responses to queries	Wednesday, 29 December 2021
Presentation / Proof of Concept (POC) of proposed solution	Within 6 weeks from bid closing date

B. Introduction

1. The Bank of Mauritius, hereinafter referred to as “Bank”, invites sealed bids from eligible candidates for the design, development and implementation of a website and intranet, design and implementation of a mobile app (the “Project” for the Bank), and provision of training and support to the Bank staff after completion of the Project. Hardware and hosting service do not form part of the requirements.
2. Shortlisted bidders will be required to make a demonstration to the Bank of the proposed concept at short notice after the technical evaluation. Failure to carry out demonstration of the solution at the date and time proposed by the Bank will result in elimination of the bid.
3. The Bank reserves the right to accept / reject any or all offers submitted in response to this advertisement without assigning any reason whatsoever.
4. The Bank seeks the services of an experienced and reputable company to design and implement its website, intranet and a mobile app.
5. In this regard, the Bank invites bids as detailed in this Request for Proposal (RFP). Bidders are required to carefully read the following specifications and conditions that will apply when the contract is awarded to the successful bidder and seek any clarification required before submission of their bid.
6. Any act of collusion that may distort normal competitive conditions may cause the rejection of the bids concerned. By participating in this bid, bidders certify not to be involved in such acts of collusion.
7. Bids are invited in accordance with the documents issued. Counter-offers submitted with bids will not be considered; letters of qualification with bids may be ignored if they have the effect of modifying either the terms of a bid or the comparability of a bid with other bids. Should a bidder, in good faith, wish to propose modifications to the terms, conditions and contents for the purpose of reducing the bid amount, then the bidder shall contact the Bank in writing well before the date of bid opening. Should the proposed modification be approved by the Bank, bidders will be advised in good time for the modification of their bids. No proposed modification will be considered unless this procedure has been adopted.
8. All deletions, additions and corrections to figures inserted in the bid documents are to be countersigned by the bidder.

C. Scope of Work

9. The Project work shall include the following:

- Design and development of a new website for the Bank
- Design and development of a new intranet for the Bank
- Design and development of a mobile app for the Bank
- Installation and configuration
- Content Migration from existing website and intranet
- Operational, performance and security testing
- Full documentation including but not limited to operational, administration and backup procedures
- Technical training for Bank of Mauritius personnel
- Operational training for other users
- Provide five-year post implementation support with an indication of cost.

10. 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 Bank.

D. Eligibility Requirements

- The bidder should demonstrate that it meets the eligibility criteria set out in **Annexure A** of this RFP;
- The bidder should provide details of similar projects executed as per the format set out in **Annexure B**;
- The bidder should provide its own company details as per **Annexure C**;

E. Minimum Technical Requirements

11. Set out in the table below is the list of principal requirements of the website, intranet and mobile app. Bidders are encouraged to visit the current website to familiarise them with its current content and the websites of other Central Banks. This may enable bidders to further appreciate the requirements listed. Note that, although the focus of this selection is on functional requirements, technical requirements have also been documented so as to facilitate smooth rollout of the selected system.

Architecture

Requirements		Yes/No	Explanation or Reference to supporting document
R-1.	<p>The new website must use a Content Management System.</p> <p>Content management system should also provide the following functionalities:</p> <ul style="list-style-type: none"> • Content Preview • Content Scheduling • Hyperlinking 		

	<ul style="list-style-type: none"> • Menu updates • Page Templates <p>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)</p>		
R-2.	The site should be HTML 5.0 compliant.		
R-3.	All pages (except video or multimedia) must download in less than 5 seconds.		
R-4.	The website contents and graphics must be automatically adjusted to be compatible with the display settings of the browser.		
R-5.	All pages must use a web safe colour palette.		
R-6.	<p>The site must be accessible from most common web browsers (Internet Explorer, Mozilla Firefox, Safari, Google Chrome, etc.) and operating systems.</p> <p>The website must automatically detect the user's device and propose skins accordingly.</p>		
R-7.	<p>The site must be mobile-device-responsive (mobile phones and tablets).</p> <p>The website should be accessible worldwide on different platforms such as PCs, tablets and handheld devices such as Smartphones.</p>		
R-8.	The site must be accompanied by a native mobile app for both Android and IOS. Bidder must cater to publish the app in App Store and Play Store.		
R-9.	<p>The site must conform to the Web Content Accessibility Guidelines outlined at http://www.w3.org/TR/WAI-WEBCONTENT/ wherever possible.</p>		
R-10.	The site should not use frames.		
R-11.	All site pages should be available for search engine robots.		
R-12.	<p>The content of the website must not be embedded. It should be retrieved from databases as far as possible.</p>		
R-13.	All pages that use multimedia must 'sniff' for the correct plug-in and display a static image if necessary.		

R-14.	State the name of the web server application and operating system that will be used.		
R-15.	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.		
R-16.	The website should be tested for usability at various connection speeds.		
R-17.	Users should be able to receive alerts for some sections such as Breaking News, Latest Updates, Upcoming Events, and Exchange Rates among others.		
R-18.	There should be the facility to automate certain repetitive 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.		
R-19.	Rich User Experience should be there with minimum clicks and minimum page refreshes. AJAX and jQuery can be used for the purpose.		
R-20.	The website should be developed using the latest web technologies and be able to implement the latest web technology trends.		
R-21.	The website should use Transport Layer Security (“TLS”) v1.3 for transactional or payment part of the website.		
R-22.	The website must be able to accommodate any future needs and workload of the Bank of Mauritius.		
R-23.	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.		

R-24.	The website should use a scalable, robust database that is able to handle multiple transactions efficiently.		
R-25.	The website must be replicated in Cluster mode to the Disaster Recovery site of the Bank. The main and Disaster Recovery sites must be switchable at any time.		
R-26.	<p>There should be should provide two separate production environment and test environment.</p> <p>The test environment will be used to check and test changes and bug fixes before deploying them in the production environment.</p> <p>The test environment will also be used to run intrusive tests, like vulnerability scans, and performance/load tests.</p>		

Design

12. The design should reflect the image, purpose and the objectives of the Bank of Mauritius.

Requirements		Yes/No	Explanation or Reference to supporting document
R-27.	<p>Bidders must provide (through a referred URL) a demo/concept version of the proposed website containing at minimum, the front-page concept, for evaluation of the design layout.</p> <p>The demo should include the layout of exchange rates, charts and a statistics report.</p> <p>Bidders may be required to carry out a virtual demonstration of the full solution after technical evaluation.</p>		
R-28.	Navigation menus, including the primary menu, should be well designed, clear and intuitive.		

R-29.	There should be sections for News, Market Notices, and Upcoming Events.		
R-30.	The main page should also have a section for key indicators (exchange rates, Bank rate, repo rate, gold prices, inflation rate), and a currency converter facility.		
R-31.	In addition, there should be a dynamic graph of the above key indicators.		
R-32.	There should be a basic search on the top in all pages. This will allow surfers to search a word or a phrase in the website.		
R-33.	There should be a link to advanced search on top in all pages Advanced search should allow users to look for contents within documents. There should also be option to search for words, phrases, date published among others.		
R-34.	The search bar should have the autocomplete/predictive search feature.		
R-35.	For certain data such as Rates and Statistics, there should be option to view historical data and produce charts.		
R-36.	The Monthly Statistical Bulletin and other statistical reports must be available for download in PDF as well as Excel versions.		
R-37.	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.		
R-38.	Video and audio streaming facilities should be available.		

R-39.	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.		
R-40.	The website should be easily viewable in all screen sizes without a visitor having to scroll horizontally (left to right).		
R-41.	<p>There should be a secured workspace area that requires login, using two-factor authentication, from registered members and website administrators.</p> <p>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.</p> <p>Moreover, registered companies can log in using their credentials to draw Credit Profile Reports for their clients.</p>		
R-42.	Registered members should also be able to apply for licenses, namely, banking, and MauCAS, online.		
R-43.	The website should provide an Application Programming Interface (API) to allow the automatic collection of information on exchange and repo rates, and other relevant data from the website.		
R-44.	There should be a Photo Gallery to view albums of different events.		
R-45.	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.		
R-46.	There should be the functionality to allow online HR application such that applicants		

	details can be captured and exported in excel format.		
R-47.	There should be facility for e-procurement. Bidders should be able to download tender documents, fill in procurement form, and submit relevant documents online.		
R-48.	Bidders may propose 3D visuals or Augmented Reality for the Virtual Museum and/or any other virtually guided tour.		
R-49.	Bidders may also propose a Voice User Interface (VUI) for the website.		
R-50.	<p><u>Others</u></p> <ul style="list-style-type: none"> 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) <p>Please provide at least 3 prototypes for the website on a dedicated URL during demo</p>		

Statistical Data

Requirements		Yes/No	Explanation or Reference to supporting document
R-51.	<p>The Statistics Menu Bar should appear on the main page and open as a separate web page.</p> <p>In the Statistics webpage, there should be four (4) menus, namely Statistical releases, Statistical data warehouse (where users can view historical statistical data), Statistical Guide and Online Survey Form.</p>		

R-52.	Users should be able to upload updated and/or revised data as and when required. Users should be able to add new data series.		
R-53.	There should be a functionality to view statistical data for a specified time period. Statistical data include Monetary and Financial Statistics, External Sector Statistics, Domestic interest rates, Exchange rates, Banking statistics among others.		
R-54.	There should be an option to view/download historical statistical data and produce charts. Bidder should specify the supported formats for the exported data.		
R-55.	There should be an Online Survey Form for institutions to submit their statistical data to the Bank. The following features should be available: <ul style="list-style-type: none"> • Registration of respondents • Ability to upload files by respondents • Email notification to respondents after successful completion of survey • Ability to generate reports and modify data • Ability to extract historical data • Ability to modify the survey form to cater for new requirements 		

Development and content migration

13. It is proposed that the Project be divided into three (3) phases:
- In Phase 1, the visual design for the website should be completed.
 - Phase 2 will extend the content management system to all site areas and will introduce additional interactive tools and the 'microsites'.
 - Phase 3 will migrate contents from the existing website.

Requirements	Yes/No	Explanation or Reference to supporting document
--------------	--------	---

R-56.	<p>The Bank expects:</p> <ul style="list-style-type: none"> • 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; <p>Please specify the time to complete each phase.</p>		
R-57.	<p>Migration of the contents of the website shall be at the cost of the bidder.</p> <p>Please specify the methodology for migration of page contents and whether you expect it to be done collaboratively with support staff of the Bank .</p>		

Administration

14. The website administrator will be responsible for the following tasks:

- To ensure proper operation of the website
- To carry out updates where necessary
- To review logs and access rights
- To monitor speed, disk space and bandwidth requirements
- To carry out vulnerability checks and advise on upgrades
- To ensure that links to other websites, audio and video contents are updated
- To ensure proper backup and restore
- To track attempts of DoS attacks and other unauthorised access attempts
- To monitor the database size
- To carry out purging

Requirements		Yes/No	Explanation or Reference to supporting document
R-58.	There should be a tool to carry out the website/mobile app administration tasks mentioned above.		
R-59.	State the number of persons that should be responsible for website/intranet/mobile app administration and describe the role of each person.		
R-60.	Describe in details the features that can be administered using administration tool.		
R-61.	There should be the ability to track the number of people who have visited the website, the pages viewed, keywords used in search engines among others.		
R-62.	There should be an approval system in the website Admin part where the data entered by Website owner should be approved by the supervisor before posting. All updates should be audited. User profiles should include admin, editor, supervisor and auditor.		
R-63.	The website should be robust and loosely coupled so that at any time we can change the connection string and website should be able to connect to any database (oracle, sqlserver, MySQL etc.) having same schema. It is proposed that the database hosting be segregated from the web server hosting.		

R-64.	There must be a ticketing and tracking system in place which can enhance the transparency and communication practices using website as a medium.		
R-65.	The Admin portal should not be accessible outside the Bank's network.		
R-66.	The solution proposed should include a content acceleration engine; this will allow for faster page or content display to the viewer.		
R-67.	The web server engine should support simultaneous connections exceeding 10000 (C10K). Some web servers crash in the event of simultaneous connections exceeding this value.		

Training and support

Requirements		Yes/No	Explanation or Reference to supporting document
R-68.	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.		
R-69.	In relation to the above, it is a requirement that staff of the IT division of the Bank shall be trained to provide first hand support, and carry out application enhancements after handing over. Please describe any specific training requirement course for the staff. For this purpose, the source code of all pages shall be made available to the Bank in proper documented format.		
R-70.	Describe the tools available for support and the typical response time.		
R-71.	State the number and profile of persons who should be trained to provide first hand support.		
R-72.	Please provide a time-table of user and technical training.		

Security

Requirements		Yes/No	Explanation or Reference to supporting document
R-73.	All the Inputs should be properly sanitized both on client and server side. Proper validation controls should be in place.		
R-74.	Website should be free from any Injection flaws, such as SQL, OS, and LDAP injection.		
R-75.	There should not be any XSS exploitable vulnerabilities which include both persistent and non-persistent XSS attacks.		
R-76.	There should not be any error regarding the authentication and session management and all the credentials should be encrypted rather than sending the parameters in HTTP request header in clear text and all session cookies have their 'secure' flag set so the browser never transmits them in the clear. Sessions should timeout automatically after certain interval.		
R-77.	Proper authentication and authorization mechanisms should be set both in Website and Back office Website Administration portal in order to safeguard the website from "Insecure Direct reference Attacks" and role-based authentication and authorization should be in place. 2-factor authentication will be required.		
R-78.	Website should not be vulnerable to 'Cross-Site Request Forgery attacks'		
R-79.	Website shouldn't be prone to attacks caused due to Security Misconfigurations which include (proper error handling set up to prevent stack traces and other overly informative error messages from leaking and proper configuration of security settings in your development frameworks (e.g., Struts, Spring, ASP.NET) and libraries.		
R-80.	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.		

R-81.	The website should be configured only to accept the connections over a secured channel (HTTPS) on port 443 and it should be configured with the TLS certificate of the bank and other Transport Layer Protection practices should be in place.		
R-82.	There should not be any invalidated Redirects and Forwards in the website so that website couldn't be used as a medium to launch attacks.		
R-83.	Secure coding practices should be in place in order to safeguard the website from buffer and stack overflows		

Intranet

This section describes the user rights, contents, and functions of the Bank's new intranet. The technical proposals included under this section are not binding on the bidder. Bidders may come up with different and/or additional features.

Requirements	Yes/No	Explanation or Reference to supporting document
--------------	--------	---

R-84.	<ul style="list-style-type: none"> • The intranet should be hosted on a VM other than the main website www.bom.mu in the internal zone. • There should be an administration section to manage user rights and logs, • Multimedia contents such as pictures, video, podcast and archive of conferences, • E-learning centre (to provide online training to staff), • Knowledge centre (containing press cuttings, links of online newspapers, etc) • Corporate directory, with staff photos, • Meeting room booking, • Events – Meeting agendas, programmes for the entire year and archives, • News – news about latest communiques, expression of interest, circulars, • Current publications including reports, PowerPoint presentations slide, etc. • Newsletter, • Photo Gallery, • Social Media Details (e.g. Twitter / LinkedIn feeds), • Vacancies, • Content archiving, • Analytics, • Content migration from existing intranet, • The intranet must be responsive in mobile device 		
-------	---	--	--

Mobile App

Requirements		Yes/No	Explanation or Reference to supporting document
R-85.	The mobile app should be easily available on Google Play and App Store		
R-86.	The mobile app should be compatible with all operating systems (Android, IOS, Windows) and should be native.		
R-87.	The mobile app should be accessible on handheld devices such as mobile phones and Smartphones.		
R-88.	The mobile app should be easy to use and navigate.		
R-89.	<p>Provide latest information on media releases, speeches, repo rate, consolidated exchange rates, Gold Prices, guidelines and regulations, Others (to be agreed between the Bank and the successful bidder)</p> <p>These features are indicative and bidders may propose additional features.</p> <p>The above information should be picked up from the Bank's existing website, as far as possible, and should not require new input.</p>		
R-90.	Provide information on financial literacy programme		
R-91.	<p>Provide real-time news/alerts on scams to the Mobile App installed on a user's mobile phone.</p> <p>The user should be able to turn on/off these alerts.</p>		
R-92.	The system should provide a Chat-bot facility to respond to queries of the public		
R-93.	The system should provide a Local currency checker; e.g. an Infographics depicting the security features of bank notes.		
R-94.	The system should provide the nearest ATM/branch/Money changer locator depending on the Mobile App user's current location.		

R-95.	The system should provide the BoM template on fees and charges and commissions		
R-96.	The system should provide information about the MCIB		
R-97.	The system should provide information about the museum		
R-98.	The system should provide the BoM template on fees and charges and commissions		
R-99.	The system should provide a Calendar of events		
R-100.	The Mobile App should have a mobile friendly dashboard for publishing important Key Performance Indicators (KPIs) of the Bank in interactive graphical format.		
R-101.	The solution should include a Content Management System (CMS) which will allow users at the Bank to update content of the Mobile App.		
R-102.	Bidders should specify if a cloud-based deployment of the server-side of the Mobile App is possible and provide relevant technical details in this section.		
R-103.	Bidders may also propose a VUI for the mobile app.		

Information Security Requirements

Requirements		Yes/No	Explanation or Reference to supporting document
R-104.	A different platform should be provided for test which is distinct from production. Data on from the production environment should never be used on the test platform. Data to be used on any environment should be first authorised by the Bank.		
R-105.	Where migration of live data should be conducted to the new platform, it should be performed directly to the production environment. Data collected from existing live systems should not be migrated on test environment.		
R-106.	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.		
R-107.	Unnecessary database users (e.g. root, admin), default passwords and stored procedures shall be eliminated and the principle of least privilege for the application database to defend against SQL query poisoning shall be followed.		
R-108.	Unnecessary database users (e.g. root, admin), default passwords and stored procedures shall be eliminated and the principle of least privilege for the application database to defend against SQL query poisoning shall be followed.		
R-109.	During implementation, secured protocols shall be used to communicate with the database and efficient indexing shall be implemented for rapid data retrieval.		
R-110.	Application design should prevent Bank's IT support and admin resources to have access to or able to view live and production data as part of their normal day to day activity. Restricted administrative access should be implemented.		

R-111.	Solution provider shall apply the latest stable patches and updates available on all systems deployed. This shall not be done prior to testing on test environment at the Bank and shall be authorised by the Bank.		
R-112.	Applied firmware, updates and hotfixes shall be downloaded only from sites recommended by the suppliers.		
R-113.	OS Hardening shall be performed for all systems deployed for this solution especially on the production server prior to going live.		
R-114.	Application should provide user the functionality to setup complex passwords consisting of uppercase, lowercase and special characters. The application should have a separate user administration module for user access administration.		
R-115.	Proper mechanism shall be implemented to ensure that user access reviews are properly replicated to the DR site.		
R-116.	User Access to modules shall be on a least privilege and on a need to know basis.		
R-117.	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. The existing certificate for the current website can be used.		
R-118.	The application should create session keys with lengthy strings or random number to prevent guessing of valid session key.		
R-119.	Application should regenerate session IDs after a successful login to prevent session fixation attack.		
R-120.	Application shall provide configurable session time-outs and account lockout with proper reset mechanism.		

R-121.	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.		
R-122.	Security and risk mitigation should be formal design criteria in any Software Development Life Cycle (“SDLC”) process and start with threat and risk assessment of the proposed system, identification of controls, implementation of those controls, and testing and review. Security should not be an afterthought, and controls retrofitted in an ad hoc way only after security weaknesses are identified. Suppliers will be required to consider the OWASP Top Ten application security risks during the design and implementation of the systems.		
R-123.	Application controls for input, processing and output functions shall be implemented. They should include methods to help ensure data accuracy, completeness, validity, verifiability and consistency, thus achieving data integrity and data reliability. Also controls shall consist of edit tests; totals; reconciliations and identification; and reporting of incorrect, missing or exception data.		
R-124.	Automated controls should be coupled with manual procedures to ensure proper investigation of exceptions. Implementation of these controls helps ensure system integrity; that applicable system functions operate as intended; and that information contained by the system is relevant, reliable, secure and available when needed.		
R-125.	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.		

R-126.	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.		
R-127.	As far as possible, the admin console port should be changed from the default and a new well documented port should be used.		
R-128.	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. The Bank will provide for the anti-virus software.		
R-129.	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.		
R-130.	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.		

F. Proposal Instructions and Conditions

15. The proposal must be direct, concise, and complete. All information not directly relevant to this RFP should be omitted. The Bank will evaluate the bidder's proposal based upon its clarity and the directness of its response to the requirements of the Project as outlined in this RFP.

General Instructions

16. The Bank seeks a specific proposal responsive to this RFP in every respect and detail, rather than a mere compilation of materials and promotional information used in other transactions. The Bank will be appreciative of the quality and responsiveness of the proposal.
17. Documents Comprising the bidder's proposal
- Technical proposal
 - Commercial proposal
 - Any other information that is required to be submitted in the proposal process
18. Bidders should provide an overall cost for the Project as well as a breakdown for website, intranet and mobile App as detailed in **Annexure H** – Format for Commercial Bids.

Format and Submission of Bids

19. The presentation / proof of concept will be conducted as per the Bid Information Sheet at **Section A** and will form part of the Technical Evaluation.
20. All the above documents shall be sent electronically, by email, from the email address of the authorised signatory to tender.committee@bom.mu.
21. The Technical Proposal and the Financial Proposal must be submitted in separate files attached to the email sent by the authorised signatory. The name of the electronic file for the Technical Proposal must be “**Technical Proposal –Website Intranet Mobile app project**”. The name of the electronic file for the Financial Proposal must be “**Financial Proposal –Website Intranet Mobile app project**”.
22. The electronic documents should be encrypted before being sent by email. The encryption procedures are detailed at paragraph 22. The Pretty Good Privacy (PGP) tool will be used for encryption. For that purpose, a cryptographic public key will be made available to all bidders on the Bank's website.
23. Encryption procedures:
- a. Download PGPTool (or equivalent) from <https://pgptool.github.io/>
 - b. Download the public key from the Bank's website at <https://www.bom.mu>
 - c. Click on **Import** to import the key and select the public key downloaded above.
 - d. Click **Encrypt File**.
 - e. Select the file and choose the public key and then proceed to encrypt file.

Failure to comply with the above submission formats may entail rejection of the bid.

Period of Validity of Proposals

24. The proposals shall be valid for a period of one hundred and eighty (180) days from the bid closing date. A proposal valid for a shorter period may be rejected as non-responsive. On completion of the validity period, unless the bidder withdraws his proposal in writing, it will be deemed to be valid until such time that the bidder formally (in writing) withdraws his proposal.
25. In the event of a force majeure such as war, strike, riot, crime, epidemic or an act of God, the validity period shall be automatically extended by the corresponding period of the force majeure.
26. In exceptional circumstances and at its discretion, the Bank may solicit the bidder's consent for an extension of the validity period. The request and the responses thereto shall be made in writing (by letter, fax or email). The commercial proposal of successful bidder should be valid for five (5) years from the date of go live of the website Project.

Correction of errors

27. Bidders are advised to exercise adequate care in quoting the prices. No excuse for corrections in the quotes will be entertained after the quotations are opened. All corrections, if any, should be initialled by the person signing the proposal form before submission, failing which the figures for such items may not be considered.

28. Arithmetic errors in proposals will be corrected as follows:

In case of discrepancy between the amounts mentioned in figures and in words, the amount in words shall govern. The amount stated in the proposal form, adjusted in accordance with the above procedure, shall be considered as binding, unless it causes the overall proposal price to rise, in which case the proposal price shall govern.

Acknowledgement of Understanding of Terms

29. By submitting a proposal, each bidder shall be deemed to acknowledge that it has carefully read all sections of this RFP, including all forms, schedules, and annexures hereto and has fully informed itself as to all existing conditions and limitations.

Bidding Terms and Conditions

30. The Bank expects bidders to adhere to the terms and conditions of this RFP and would not accept any deviations from the same.
31. Responses to this RFP should not be construed as an obligation on the part of the Bank to award a contract for any services or combination of services. Failure of the Bank to select a bidder shall not result in any claim whatsoever against the Bank and the Bank reserves the right to reject any or all proposals in part or in full, without assigning any reason whatsoever.
32. By submitting a proposal, the bidder agrees to promptly contract with the Bank for any work awarded to the bidder. Failure on the part of the awarded bidder to execute a valid contract with the Bank within twenty-one (21) days of issuance of Letter of Acceptance (“LoA”) will lead to the Bank going ahead with next best bidder and relieve the Bank of any obligation to the bidder and a different bidder may be selected.

33. The bidder shall strictly adhere to the delivery dates or lead times identified in their proposal. Failure to meet these delivery dates, unless it is due to reasons entirely attributable to the Bank, may constitute a material breach of the bidder's performance and attract liquidated damages. In the event that the Bank is forced to cancel an awarded contract (relative to this RFP) due to the bidder's inability to meet the established delivery dates, the bidder shall be responsible for payment of 200% of the costs incurred by the Bank for re-procurement of such undelivered goods or services. The liability in such an event will be limited to the value of the contract. In addition to this, the bidder shall also be liable to the liquidated damages as may be fixed by the Bank as per section "Liquidated Damages".
34. The Bank, neither accepts responsibility for, nor relieves the bidder of responsibility for the performance of all provisions and terms and conditions of this RFP and expects the bidder to fulfil all the terms and conditions of this RFP.
35. The bidder represents that the proposed software solution and its documentation and/or use of the same by the Bank shall not violate or infringe the rights of any third party or the laws or regulations under any governmental or judicial authority. The bidder further represents that the documentation to be provided to the Bank shall contain a complete and accurate description of the software and services (as applicable) and shall be prepared and maintained in accordance with the highest industry standards. The bidder represents and undertakes to obtain and maintain validity throughout the Project, of all appropriate registrations, permissions and approvals, which are statutorily required to be obtained by the bidder for performance of the obligations of the bidder. The bidder further undertakes to inform and assist the Bank for procuring any registrations, permissions, or approvals, which may at any time during the contract period be statutorily required to be obtained by the Bank for availing services from the bidder.
36. The bidder undertakes to provide appropriate and trained human as well as other resources required to execute the various tasks assigned as part of the Project, from time to time.
37. The Bank shall not assume any expenses incurred by the bidder in preparation of the response to this RFP and also would not return the bid documents to the bidder.
38. The Bank shall not be held liable for costs incurred during any negotiations on proposals or proposed contracts or for any work performed in connection therewith.
39. The bidder shall be responsible for managing the activities of its personnel. The bidder shall be liable for any acts, deeds, or things done by their employees, agents, etc., which is outside the scope of power vested or instructions issued by the Bank. The bidder shall be the principal employer of the employees, agents, etc., engaged by bidder and shall be liable for all the acts, deeds, or things, whether the same is within the scope of power or outside the scope of power, vested under the contract to be issued following this RFP.
40. In no event, the Bank shall be the employer of the employees, agents, etc., engaged by bidder. No right of any employment shall accrue or arise, by virtue of engagement of employees, agents, etc., by the bidder for any assignment under the contract to be issued following this RFP. All remuneration, claims, wages, dues, etc., of such employees, agents, etc., of bidder shall be paid by bidder alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims, or wages of any

of bidder's employee, agents, etc. The bidder shall hold the Bank, its successors, assignees, and administrators fully indemnified and harmless against loss or liability, claims actions, or proceedings, if any, that may arise from whatsoever nature caused to the Bank through the action of its employees, agents, etc. However, the bidder would be given an opportunity to be heard by the Bank prior to making of a decision in respect of such loss or damage.

41. The Bank shall inform the bidder of all breaches and claims of indemnification and, shall grant the bidder sole authority to defend, manage, negotiate, settle such claims and make available all reasonable assistance in defending the claims at the expense of the bidder.
42. The bidder's representative and local office (if any) shall be the contact point for the Bank.
43. The bidder shall ensure that the hardware delivered to the Bank, including all components and attachments are brand new and the software and hardware delivered are the latest released versions. In case of software supplied with the system, the bidder should ensure that the same is licensed and legally obtained with valid documentation made available to the Bank.
44. The bidder shall procure in the name of the Bank all user-specific software licenses for the Bank. The bidder shall also provide other licenses for applications, operating system, and database as required by the Bank to successfully utilise the solution. The bidder shall provide the licenses for all software being a part of its proposed solution to the Bank.
45. The bidder shall be liable for any penalties or claims arising from wrong installation and usage of licenses purchased under the contract and used for this Project.
46. The bidder shall ensure that the solution provided and sized by the bidder is capable of meeting the Bank's current and future transaction and business volumes. Empirical evidence of the appropriateness of the server sizing by means of comparison with benchmarked data on a similar environment as proposed to the Bank.
47. The bidder shall perform the services and carry out its obligations under the contract with due diligence and efficiency, in accordance with generally accepted techniques and practices used in the industry and with professional and training/consulting standards recognized by national/international professional bodies.
48. Project team: The Bank will have the right to interview the proposed team members of bidder who will be working on this Project. Once selected, the team members cannot be changed without prior approval of the Bank. However, the Bank will have the right to ask the bidder to replace a team member, at its sole discretion, during the course of the Project.
49. The Bank requires that the bidder provides professional and objective services and at all times, hold the Bank's interest paramount, strictly avoiding conflicts with other assignments / jobs or their own corporate interest and act without consideration for future work. The bidder has an obligation to disclose any situation of actual or potential conflict that impacts its capacity to serve the best interest of the Bank, or that may reasonably be perceived as having this effect.

50. 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. The onus is on the bidder to ensure that all terms and conditions of the contract with the Bank are complied with by the bidder as well as any sub-contractors.
51. The bidder shall state whether it is currently involved in any litigation or arbitration or any other legal process which may result in financial or legal liability. The financial exposure as a result of the litigation arbitration or other legal process should be provided as well as the basis on which the financial exposure has been calculated. The bidder shall disclose other exposures that could result from the litigation, arbitration or other legal process and state whether this financial or other exposure materially prejudice the bidder's financial position or its ability to successfully and timely implement any contract which may be awarded to it pursuant to this RFP.

Language of Bid

52. All submission of bid including all correspondence and related documents must be made in English language only.

Bid Currencies

53. All quoted prices shall be in Mauritian Rupees (MUR).

Request for Clarifications

54. All prospective bidders wishing to request for clarifications on the content, form and/or any other details contained in the RFP document may write to the Bank as per format specified in **Annexure F** using the contact details below:

Chairperson - Tender Committee
Bank of Mauritius
Sir William Newton Street
Port Louis
Mauritius
 Email : Tender.Committee@bom.mu

55. All questions should make reference to specific sections of the RFP. If a change or explanation is deemed necessary for all potential bidders, the Bank will notify all potential bidders by addendum to the RFP which will be communicated to all bidders.
56. If questions are technical in nature, the Bank will identify the appropriate stakeholder and arrange for such questions to be answered. To ensure fairness, all questions and answers, business or technical in nature, must be addressed through Chairperson - Tender Committee or by email to Tender.Committee@bom.mu
57. The deadline for submitting any question is as per the Bid Information Sheet. Bidders' questions, along with the Bank's responses, will be aggregated in an anonymous fashion and communicated to all bidders. Bidders are advised to lump their queries.

Contacting the Bank

58. No bidder shall contact the Bank on any matter relating to its bid as from the closing date of submission of bids up and until the time the contract is awarded.

Award of Contract

59. The Bank will award the contract to the successful bidder whose bid has obtained the highest bid score in accordance with the provisions of evaluation criteria.
60. The Bank reserves the right to accept or reject any bid and to annul the bidding process and reject all bids at any time prior to the contract award, without thereby incurring any liability to the affected bidder or bidders or any obligation to inform the affected bidder or bidders of the grounds for the Bank's action.
61. A bidder who gives false information in the bid document about its qualification or who refuses to enter into a contract after notification of contract award shall be considered for debarment from participating in future tender exercise at the Bank.

Notification of Award

62. Prior to the expiration of the period of bid validity, the Bank shall under cover of the LoA notify the successful bidder in writing that its bid has been accepted.
63. The LoA shall, subject to the signing of a contract, signify the formation of the contract between the successful bidder and the Bank. Other bidders shall, thereafter, be notified that their bids have not been successful.

Performance Security

64. Within twenty one (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 MUR as mentioned in the LoA. The Bank Guarantee or Bond shall be kept valid three months, beyond the tentative completion period of Project.
65. In case where performance security is provided by the successful bidder in the form of a Bank Guarantee, it shall be issued at the Bank's option, by a bank located in Mauritius, or by a foreign bank acceptable to the Bank through a correspondent bank located in Mauritius.
66. In the event of the successful bidder being unable to service the contract for whatever reason, the Bank would invoke the performance bond. Notwithstanding and without prejudice to any rights whatsoever of the Bank under the contract in the matter, the proceeds of the performance security shall be payable to the Bank as compensation for any loss resulting from the bidder's failure to perform/comply with its obligations under the contract. The Bank shall notify the bidder in writing of the exercise of its right to receive such compensation indicating the contractual obligation(s) for which the bidder is in default and the bidder will have to pay it within thirty (30) days of the notice date.
67. The Bank shall also be entitled to make recoveries from the bidder's bills, performance security, or from any other amount due to him, the equivalent value of any payment made to him due to inadvertence, error, collusion, misconstruction or misstatement.

68. In case the Project is delayed beyond the Project schedule as mentioned in this RFP, for the reasons attributable to the bidder, the performance bank guarantee shall be accordingly extended by the bidder for the duration equivalent to the delays caused in the Project.

Signing of Contract

69. Within thirty (30) days of receipt of the Contract Form, the successful bidder shall sign with date and return an original copy of the contract to the Bank.

Termination of Contract

Termination for Cause

70. Where the Successful Bidder fails to complete the Project in accordance with the Contract Documents, or otherwise fails, in the sole opinion of the Bank, to comply with any of the terms and conditions of the Contract Documents, then the Contract may be cancelled and terminated by the Bank at any time within the Contract period on giving thirty (30) days advance written notice to the Successful Bidder, who shall be liable to the Bank for any excess cost that may be incurred by the Bank. Default or breach of any clause of this Contract shall constitute "cause" for termination.
71. The Bank may terminate the Contract immediately, by written notice to Successful Bidder if the latter:
- i. is dissolved or liquidated or takes any corporate action for such purpose;
 - ii. becomes insolvent;
 - iii. files a petition for bankruptcy
 - iv. makes or seeks to make a general assignment for the benefit of its creditors; or
 - v. applies for or has appointed a receiver, trustee, custodian or similar agent appointed by order of any court of competent jurisdiction to take charge of or sell any material portion of its property or business.
72. Further, any act of omission by the Successful Bidder which is contrary to law or public policy shall be considered "cause" allowing termination as provided herein. The Bank shall not be liable for any termination costs where termination is for cause. Whether or not the Successful Bidder's right to proceed with the Project is terminated, it and its sureties shall be liable for any damage to the Bank resulting from the Successful Bidder's default/breach.

Termination for Convenience

73. The Bank shall have the right to terminate this Contract for convenience upon giving ten (10) days advance written notice. In the event that this Contract is terminated or cancelled upon the request and for the convenience of the Bank, then the Bank shall pay the Successful Bidder for all materials purchased to date on the Bank's behalf and for the value of services rendered to date. The Bank shall not otherwise pay for costs of termination, opportunity costs, or any costs or amounts of other description

Corrupt or Fraudulent Practices or financial or other serious crimes

74. The Bank requires that bidders observe the highest standard of ethics during the procurement process and execution of contracts. All bidders, their directors and shareholders, shall sign a declaration that

they have not and will not be involved in corrupt or fraudulent practices or financial or other serious crimes.

75. Any proposal and/or award will be automatically rejected by the Bank if and when it determines that the bidder(s) has/have engaged in corrupt or fraudulent practices when competing for the contract in question.
76. Any bidder who is found to have been involved in corrupt or fraudulent practices shall be debarred from participating in future procurement at the Bank.

Liquidated Damages

77. 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 shall 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.

Non-Disclosure & Confidentiality

78. This document contains information that is privileged or otherwise confidential and is restricted to your company's use in responding to the Bank's requirements. You may not provide this document or any portion of this document to other service providers or suppliers outside your company, without prior written agreement from the Bank of Mauritius. Electronic and paper documents shall be destroyed or returned upon completion of this RFP.
79. The addressee also acknowledges that information shared within the RFP document is the intellectual property of the Bank of Mauritius and is subject to a disclosure agreement as recognized by the copyright and intellectual property protection laws.
80. Participants to this RFP are de facto under strict non-disclosure and confidentiality agreement with the Bank and each party therefore mutually undertakes:
 - Not to use or circulate the Confidential Information within its own organisation except solely to the extent necessary for the purposes intended by its disclosure, and not to use the Confidential Information in any way which would or might be harmful to the other party;
 - To ensure that all persons to whom the Confidential Information is disclosed are made aware of its confidential nature and of their obligations under this Agreement;
 - To effect and maintain adequate security measures to safeguard the Confidential Information from unauthorised access, use and misappropriation; and
 - To notify the other party of any unauthorised use, copying or disclosure of the Confidential Information of which it becomes aware and to provide all reasonable assistance to the party to terminate such unauthorised use and/or disclosure.

Force Majeure

81. Neither party shall be liable for any delays or non-performance directly or indirectly resulting from circumstances or causes beyond its reasonable control.

Bank's right to terminate the process

82. The Bank may terminate the RFP process at any time and without assigning any reason. The Bank makes no commitments, express or implied, that this process will result in a business transaction.
83. This RFP does not constitute an offer by the Bank. The bidder's participation in this process may result in the Bank selecting the bidder to engage in further discussions and negotiations toward execution of a contract. The commencement of such negotiations does not, however, signify a commitment by the Bank to execute a contract or to continue negotiations. The Bank may terminate negotiations at any time without assigning any reason.

G. Evaluation Methodology

84. All proposals will undergo a two-stage evaluation process, with evaluation of the technical proposal being completed prior to any price proposal being opened and compared. The Technical evaluation will include a Presentation / Proof of Concept (POC). Bidders will be called upon for the POC at short notice. The commercial proposal will be opened only for bids that pass the minimum technical score as per the Bank's internal evaluation methodology. The Bank will then evaluate the financial proposal.
85. The Bank will examine the bids to determine whether they are complete, whether any computational errors have been made, whether the required securities have been furnished, whether the documents have been properly signed, and whether the bids are generally in order.
86. The combination of technical and commercial scores will be done in accordance with the Bank's internal policy.

H. Payment Terms and Schedule

Payment Schedule

87. Payment would be linked to delivery and acceptance of each milestone mentioned below:

S. No.	Milestones	Payment
1	Finalisation of visual design for the website	20% of total cost
2	Implementation of the content management system and additional interactive tools	40% of total cost
3	Migration of data from existing website	40% of total cost

Payment Terms

88. Payments shall be made to the account of the successful bidder and according to the payment schedule stated at paragraph 87.

89. The terms and conditions of payment will be mutually agreed with the successful bidder.

I. Annexures

Annexure A: Eligibility Criteria

<Name of the bidder>

E-1	Bidders should provide a cover letter, electronically signed by an authorised senior executive, specifying inter alia contact details of the company in the format specified at Annexure C .
E-2	Bidders should provide a comprehensive document describing the underlying concepts of the system and the technicalities.
E-3	<p>Bidders must be already engaged in the design and implementation of websites and mobile apps.</p> <p>The following details should be provided as per Annexure B:</p> <ul style="list-style-type: none"> - Entity Name, - Contact Person, - Telephone and email address of contact person, - Project name and scope, - Composition of implementation team (bidder, subcontractor's/system integrators), - Year of engagement, - Project duration, - Total cost of Project (in MUR)
E-4	<p>Bidders should have proven experience in designing and implementing websites in at least two (2) local commercial banks and one regulatory authority.</p> <p>The following details should be provided as per Annexure B:</p> <ul style="list-style-type: none"> - Entity Name, - Contact Person, - Telephone and email address of contact person, - Project name and scope, - Composition of implementation team (bidder, subcontractor's/system integrators), - Year of engagement, - Project duration, - Total cost of Project (in MUR)
E-5	<p>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.</p> <p>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.</p> <p>The bidder should prove their solvency and failure of the solvency test could lead to the bidder being disqualified.</p>
E-6	The bidder shall demonstrate its ability to financially implement and support the Project for at least five (5) years.

E-7	<p>The bidder may provide current and potential contracts in hand and any other relevant information to enable the Bank to take a view of its future financial strength.</p> <p>The bidder may provide any additional information that can help in the evaluation of its financial health.</p>
E-8	The bidder should confirm that it has fulfilled its obligation to pay taxes.
E-9	<p>The Bank will reject any bidder who may have been involved or alleged to have been involved in any corrupt or fraudulent practices, money laundering and, debarred from participating in any public procurement.</p> <p>The bidder must provide a written undertaking for this purpose.</p>
E-10	The bidder shall provide the details of proposed project management team (Directors, Managers etc.) and Implementation Team members, with past experience in similar projects.
E-11	<p>Bidders should provide the list of their directors and executive management.</p> <p>The Bank will reject any bidder whose director or member of executive management may have been involved or alleged to have been involved in any corrupt or fraudulent practices or money laundering.</p>
E-12	Bidders should provide the shareholding structure of the company indicating majority shareholders. Refer to Annexure C .
E-13	The bidder shall not outsource the Project to any other third-party company.

Annexure B: Details of the website/intranet/mobile App Project set up by Bidder

Project Name	
Entity Name & Address	
Client Contact Person Name: Designation: Phone Number: Fax Number: Mobile Number: Email Id:	
Project Value in MUR	
Sector	
Project schedule Start Date End Date (as per PO) End date (actual)	
Composition of implementation team	
Detailed Scope of Project	
Geographical Spread of client	City/Province/Country/Global
Bidder's role in the Project (Project Management / Design/ Set up / Maintenance / Testing)	
Overall client satisfaction (Excellent/Good/Satisfactory/Below Average)	

Annexure C: Bidder Details

S. No	Description	Details
1	Name of Bidder	
2	Date of Incorporation and / or commencement of business	
3	Certificate of incorporation and details of shareholders and directors.	
4	Brief description of the Bidder including details of its main line of business	
5	Particulars of Company	
5.a	Website URL	
5.b	Address	
5.c	Phone Number (Landline)	
5.d	Mobile Number	
5.e	Fax Number	
5.f	Email Address	
6	Particulars of the Authorized Signatory of the Bidder	
6.a	Name	
6.b	Designation	
6.c	Address	
6.d	Phone Number (Landline)	
6.e	Mobile Number	
6.f	Fax Number	
6.g	Email Address	

Annexure D: Information Security Requirements

1. A different platform should be provided for test which is distinct from production. Data on from the production environment should never be used on the test platform. Data to be used on environments should be first authorised by the Bank.
2. 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.
3. Unnecessary database users (e.g. root, admin), default passwords and stored procedures shall be eliminated and the principle of least privilege for the application database to defend against SQL query poisoning shall be followed.
4. During implementation, secured protocols shall be used to communicate with the database and efficient indexing shall be implemented for rapid data retrieval.
5. Application design should prevent Bank's IT support and admin resources to have access to or able to view live and production data as part of their normal day to day activity. Restricted administrative access should be implemented.
6. Solution provider shall apply the latest stable patches and updates available on all systems deployed. This shall not be done prior to testing on test environment at the Bank and the changes shall be authorised by the Bank.
7. Applied firmware, updates and hotfixes shall be downloaded only from sites recommended by the suppliers. Hardware or systems rendered useless due to wrong manipulation of firmware should be replaced by a new one and the damaged systems should remain in the custody of the bank.
8. OS Hardening shall be performed for all systems deployed for this solution especially on the production server prior to going live.
9. Application should provide user the functionality to setup complex passwords consisting of uppercase, lowercase and special characters. The application should have a separate user administration module for user access administration.
10. Proper mechanism shall be implemented to ensure that user access reviews are properly replicated to the DR site.
11. User Access to modules shall be on a least privilege and on a need to know basis.
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.
13. The application should create session keys with lengthy strings or random number to prevent guessing of valid session key.

14. Application should regenerate session IDs after a successful login to prevent session fixation attack.
15. Application shall provide configurable session time-outs and account lockout with proper reset mechanism.
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.
17. Security and risk mitigation should be formal design criteria in any Software Development Life Cycle (SDLC) process and start with threat and risk assessment of the proposed system, identification of controls, implementation of those controls, and testing and review. Security should not be an afterthought, and controls retrofitted in an ad hoc way only after security weaknesses are identified. Suppliers will be required to consider the OWASP Top Ten application security risks during the design and implementation of the systems.
18. Application controls for input, processing and output functions shall be implemented. They should include methods to help ensure data accuracy, completeness, validity, verifiability and consistency, thus achieving data integrity and data reliability. Also controls shall consist of edit tests; totals; reconciliations and identification; and reporting of incorrect, missing or exception data.
19. Automated controls should be coupled with manual procedures to ensure proper investigation of exceptions. Implementation of these controls helps ensure system integrity; that applicable system functions operate as intended; and that information contained by the system is relevant, reliable, secure and available when needed.
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.
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.
22. Web server and Application server administration console should be disabled once the application and web configuration has been deployed. As far as possible, the admin console port should be changed from the default and a new well documented port should be used.
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.
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.

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.
26. All production servers will be disconnected from the Internet. Updates and patches of the application will be done either manually or via a proxy server.

Annexure E: BID Form

Chairperson Tender Committee

Bank of Mauritius
Sir William Newton Street
Port Louis
MAURITIUS

Dear Sir / Madam,

REQUEST FOR PROPOSAL – Design & Implementation of a website, intranet and mobile app for the Bank of Mauritius

In accordance with the Instructions to Bidders and Specifications for the execution of the above works, we, the undersigned offer to undertake the above works to the entire satisfaction of the Bank of Mauritius ('Bank'):

1. We acknowledge that the Appendices to the 'Bid Form' form part of our bid.
2. We undertake, if our bid is accepted, to commence the works as soon as is reasonably possible after the receipt of the Letter of Acceptance.
3. We agree to abide by this bid for a period of one hundred and eighty (180) days from the date of bid opening and it shall remain binding upon us and may be accepted at any time before the expiry of this period.
4. Unless and until a formal agreement is prepared and executed, this bid together with your written acceptance thereof shall constitute a binding Contract between us.
5. We understand that you are not bound to accept the lowest bid or any bid you may receive and that you reserve the right to accept or reject any or all bid(s) received in full or part thereof, as well as cancel the RFP exercise at any stage without notice, liability or the need to assign any reasons whatsoever. The Bank's decision in this regard shall be final.

Name of bidder:

Address:

Telephone:

Email:

[Insert Name and Signature of First Director] [Insert Name and Signature of Second Director]

[Insert Date]

[Insert Date]

Company Seal:

Annexure F: Request for Clarifications

Bidders requiring specific points of clarification may communicate with the Bank during the specified period using the following format. The column Clarifications is reserved for the Bank to respond to bidder's queries.

Query Serial No.	Requirement Number	Current Specification	Query (In terms of Clarification or Modification or Addition of New clause)	Clarifications
1				
2				
3				
4				

Annexure G: CVs of the Project team personnel

Please submit the CVs of the proposed project team personnel as per the format provided below. The CVs of the identified Project manager, and all other team members constituting the Project team needs to be provided here.

Format for the Profiles	
Name of the person	
Current Designation/Job Title	
Current Job Responsibilities	
Proposed Role in the Project	
Proposed Responsibilities in the Project	
Academic Qualifications:	
<ul style="list-style-type: none"> Degree Academic institution graduated from Year of graduation Specialization (if any) Key achievements and other relevant information (if any) 	
Professional Certifications (if any)	
Total Number of Years of Relevant Experience	
Number of Years with the Current Company	
Summary of the Professional/Domain Experience	
Number of Complete Life Cycle Implementations of projects Carried Out	
The Names of Customers (Please provide the relevant names)	
Past Assignment Details (For each assignment, provide details regarding name of organizations worked for, designation, responsibilities, tenure) Prior Professional Experience covering: <ul style="list-style-type: none"> Organizations Worked for in the Past <ul style="list-style-type: none"> Organization name Duration and dates of entry and exit Designation Location(s) Key responsibilities Prior Project Experience <ul style="list-style-type: none"> Project name 	

- Client
- Key project features in brief
- Location of the project
- Designation
- Role
- Responsibilities and activities
- Duration of the project

Please provide only relevant projects.

Annexure H: Format for Commercial Bids

The bidder shall make a financial proposal based on the Technical Proposal. The tables below shall be used as format in responding to the Financial Proposal. The bidder shall provide a table showing the detailed initial costs. The items in the table below are indicative and may be changed by the bidder.

Note: Bidders shall provide an overall cost for the Project as well as a breakdown for website, intranet and mobile App.

Overall Cost (for the whole Project)

Serial No.	Item	Total Cost
1.	Software License	
2.	Design, Development, and Implementation	
3.	Support & Maintenance for five (5) years	
4.	Taxes	
	Total	

(Website) cost:

Serial No.	Item	Total Cost
1.	Software License	
2.	Design, Development, and Implementation	
3.	Support & Maintenance for five (5) years	
4.	Taxes	
	Total	

(Intranet) cost:

Serial No.	Item	Total Cost
1.	Software License	
2.	Design, Development, and Implementation	
3.	Support & Maintenance for five (5) years	
4.	Taxes and Duties	
	Total	

(Mobile App) cost:

Serial No.	Item	Total Cost
1.	Software License	
2.	Design, Development, and Implementation	
3.	Support & Maintenance for five (5) years	
4.	Taxes	
	Total	

A maintenance plan/recurrent costs over five (5) years should be provided.

Support and Maintenance Cost:

Serial No.		Year 1		Year 2		Year 3		Year 4		Year 5	
		Fees	Taxes	Fees	Taxes	Fees	Taxes	Fees	Taxes	Fees	Taxes
i.	Website										
ii.	Intranet										
iii.	Mobile App										
	Total										

A detail of the maintenance charges/recurrent costs may be provided.

Year 1 starts when commissioning is completed.

Commissioning is deemed complete when commissioning documents are signed by both parties, the Bank and the successful bidder.

Commissioning documents should be prepared by the bidder.