



REQUEST FOR PROPOSAL (RFP) FOR INTERGRATION OF ONLINE PAYMENT GATEWAY FOR KENYA ASSOCIATION OF MANUFACTURERS

Invitation to Submit Proposal

August 16, 2021

SUBJECT: RFP FOR INTERGRATION OF ONLINE PAYMENT GATEWAY FOR KENYA ASSOCIATION OF MANUFACTURERS WITH ITS ERP.

You are requested to submit a proposal for consulting services in respect of the above referenced subject. Your proposal could form the basis for a contract between your firm and the Kenya Association of Manufacturers (KAM).

To enable you submit a proposal, please find enclosed:

- a) Annex I: Proposal submission: Description of requirements for proposal submission;
- b) Annex II: Terms of Reference (TOR), containing a description of KAM requirements for which these services are being sought.

In case you will need clarification on the RFP kindly feel free to contact us through procurement@kam.co.ke. We will be more than willing to share and clarify on any query regarding the project. Kindly make sure you have the words **KAM ERP – PAYMENT GATEWAY** in the subject of the email.

Note:

This letter is not to be construed in any way as an offer to contract with your firm/ institution.

Yours Sincerely,

Phyllis Wakiaga
Chief Executive

ANNEX I

Manner of submission

1. Your proposal shall be prepared in the English Language
2. Your proposal shall comprise the following documents:
 - a) Technical component and
 - b) Financial (price component)
3. Please insert dates and address as necessary

Content of Proposal

1. Technical Component

- i. Description of the firm and the firm's qualifications.
- ii. Copy of Company Certificate of incorporation
- iii. Statutory KRA PIN and VAT certificate copies
- iv. Executive brief of relevant similar projects undertaken in the past 5 years.
- v. A description of your company with evidence of your company's capacity to perform the services required, including:
 1. Company profile
 2. Registration certificate
 3. ISO 270 27001 certificate. International standard for Information Security Management Systems. ISO certificate to be submitted to establish compliance with the criteria.
 4. PCI DSS – PCI Security Standards Council certificate. PCI Security Standards Council – <https://www.pcisecuritystandards.org/> certificate to be submitted to establish compliance with the criteria.
- vi. Year founded
- vii. Please specify your location in the region and list the countries where your services are available (where you operate).
- viii. Experience in the business, the number of successfully completed and/or on-going projects in Kenya.
- ix. Total number of clients, please provide a list.
- x. You are requested to provide three (3) references that we may contact from your current client list
- xi. PCI Level 1 compliance certification is mandatory

2. Financial (Price Component)

- i. A summary of the price;
- ii. The period of its validity;
- iii. Taxes

Evaluation of proposals

A two stage procedure will be utilized in evaluating the proposals, with evaluation of the Technical component being completed prior to any price component. Scores will be awarded for the technical proposal.

The price component proposal will be opened only for those firms/ institutions whose technical component meets the requirements for the assignment, as indicated by a score of more than 70%.

Deadline for Submission

Interested consultants are requested to submit both physical and soft (**procurement@kam.co.ke**) copies of their **technical and financial proposals** to by **August 24th, 2021, at 12.00 p.m.** stating **“KAM ERP – PAYMENT GATEWAY”**.

TERMS OF REFERENCE FOR INTERGRATION OF ONLINE PAYMENT GATEWAY FOR KENYA ASSOCIATION OF MANUFACTURERS WITH ITS ERP.

INTRODUCTION

The Kenya Association of Manufacturers (KAM) was established in 1959 as a private sector body and has evolved into a dynamic, vibrant, credible, and respected business membership association that unites industrialists and offers a common voice for businesses.

KAM provides an essential link for co-operation, dialogue and understanding with the Government by representing the views and concerns of its members to the relevant authorities. In pursuit of its core mandate of policy advocacy, KAM promotes trade and investment; upholds standards; and encourages the formulation, enactment and administration of sound policies that facilitate a competitive business environment and reduce the cost of doing business.

OBJECTIVE

KAM therefore invites quality agency vendors to make a firm offer for the establishment of an Agreement for the provision of an online payment gateway.

This payment gateway is intended to bring significant benefits to the KAM payment processes, and make it quick, easy and secure for Members and Stakeholders to make an online payment from anywhere in the world, in whatever currency and language they choose. It is also intended that this system will be a flexible and compatible enough to cover all local markets and is supported by a long-term development roadmap for new features and investments.

CORE REQUIREMENTS

Specifically we are seeking a provider(s) with a flexible, safe and reliable online payment system which is able to provide some of the following:

WIDE VARIETY OF PAYMENT METHODS

- Card payments for One-Off and Regular payments (Visa, American Express, MasterCard)
 - Credit
 - Debit,
 - Prepaid
 - Commercial
- Alternative Payment Methods:
 - Direct Debit,
 - eWallets, ie: PayPal
 - Mobile Payments ie. M-pesa, Airtel, Eazzy

MULTI-CURRENCY PAYMENTS

The system will need to have the ability to accept payments in multiple currencies.

TRANSACTIONAL EMAILS AND SMS

- All transactional email (if provided) should be fully customizable (including email template, content, subject line and sender) and supported in multiple languages from the system interface
 - Successful payments/Receipt
 - One-off failed/refused payments
 - Regular agreement creation
- Ability to personalize transactional emails with member and payment information
- SMS integration, confirmation of payment (receipt of payment, payment failure...etc) to be sent to mobile numbers in case the member provides his/her phone number.

NOTIFICATION EMAILS

- Enable customizable merchant notification in multiple languages:
Regular payments failed payments
- Cancelled regular agreement/subscriptions (by merchant/shopper)
- Card Expired notification (2 months prior to expiry date/when expired)

SECURITY

BMO's are often targeted by fraudsters who trial transactions on stolen card details to check if the cards are working. As a result, the following fraud prevention methods are important to ensure the reliability and integrity of the service is upheld.

The system would need to be a secure, easy to use (both internally and for the member), error free, flexible and quick payment system that has the potential to substantially increase conversion rates and the number of transactions globally.

The payments provider should have the following requirements as standard:

- https:// in the address bar – SSL certification
- the padlock icon (double click to see details of security certificate)
- logos from third party verification services
- Option to use 3D secure authentication where appropriate
- Verified by Visa
- MasterCard Secure Card
- J/Secure
- Standard card validation services CVN and CVV2
- Address Verification Service (AVS)
- Conditional rules for filtering out fraudulent transactions (based for example on email address and IP) should be in place.

Risk management should be applied to every transaction to prevent fraudulent transactions/duplicate payments.

The third-party payment service provider will secure the payment data on behalf of KAM. All companies must detail:

- How they ensure that member's financial details are secure (PCI)
- What measures they take to ensure member details are held according international data protection laws
- Standard card validation services CVN and CVV2
- Address Verification Service (AVS)
- Conditional rules for filtering out fraudulent transactions (based for example on email address and IP) should be in place.

REPORTING AND RECORDING OF KAM ACCOUNTS

Enable reporting of payments by:

- Merchant Account
- Status/stage of subscription/regular payment
- Full reporting on card declines and reasons
- One-Off Subscriptions/regular payments
- Amounts
- Country
- Payment type (PayPal, credit card etc.)
- Payment provider batch details for payments - auditing purposes
- Flexible ability to 'search' for members i.e. name, amount, date, email address, etc.

Enable reporting of:

- Card expired
- Subscriptions/Regular payment cancelled by member
- Payment failed
- Payment blocked by bank
- Refunds
- Disputes
- Real time reporting
- Based on payment form fields
- Data from the system in different format such as CSV or Excel
- Scheduled reports to a custom defined email address in different file formats such a CSV or TSV
- Ability to pull member data based on batch reports of income banked

Internal

- Ability to process refunds
- Ability to manually change subscriptions/regular payment amounts
- Ability to cancel subscriptions/regular payment agreements
- Ability to manually change dates of regular amounts - flexible

HOSTING

The provider is expected to provide as a minimum requirement:

- A web-based solution with minimal technical implementation efforts required.
- Robust hosting capacity able to process high volume of payments
- A strong service provision in relation to downtimes/response times
- A full and robust disaster recovery process and procedure (documented)
- Regular and thorough load testing

RISK MANAGEMENT

The bidder will assume a direct responsibility for risk management to the extent that project deliverables should not be imperiled. To this end, the bidder will work with KAM project management to ensure that risk is at all times identified in a timely manner and managed to ensure that the project is not adversely impacted. Appropriate documentation will be maintained for KAM project management.

APPROACH

The company will work under the direction of the CEO of KAM, and the Operations and Finance department. KAM will provide documents to the consultant as necessary.

TIME SCHEDULE AND LEVEL OF EFFORT

The assignment will be carried out over a period of **3 Weeks**. The period can be extended by the KAM CEO if deemed necessary.