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## EVALUATION FOR THE EXPRESSION OF INTEREST (EOI)

**Vendor Reference:**

(Name).....

**EOI REF : KSSL/EOI-MW/04/24**

### **EOI FOR THE SUPPLY, CONFIGURATION, INTEGRATION, TESTING, TRAINING, OF MIDDLE WARE FOR THIRD PARTY INTEGRATION WITH THE CORE SYSTEM (ERP).**

KIMISITU is a Savings and Credit Co-operative Society registered under the Co-operative Societies Act (Cap 490) Laws of Kenya. The Sacco was established in 1985 by staff of ICRAF and IDRC. Later membership was opened to staff of Non-Governmental Organizations (NGOs), International Organizations, International Development Agencies, Embassies, High Commissions and Missions. Today the common bond has been opened for reputable organizations in Kenya with 3 employees and above and to members' spouses. As at May 2021, Kimisitu Sacco has a membership of 13,000 drawn from over 363 organizations in Kenya and an Asset base of over 11.3 billion.

A complete tender document can be obtained from [www.kimisitusacco.or.ke](http://www.kimisitusacco.or.ke) and via SRM Hub, [www.srmhub.com](http://www.srmhub.com) upon payment of a non-refundable fee of two thousand Kenya shillings (Ksh. 2,000) which must be paid to Kimisitu Sacco Society Limited through MPESA as follows:

1. GO TO LIPA NA M-PESA
2. PAYBILL
3. BUSINESS NUMBER: 4069539
4. ACCOUNT NUMBER: 2022TPL

Interested eligible candidates may obtain further information and inspect the tender documents online from Thursday May 16, 2024, until Monday June 3, 2024, before closing time at 2.30 pm

The tender process will be conducted electronically, and all bids MUST be submitted through SRM hub. Interested and eligible firms who wish to participate in the tenders must visit [www.kimisitusacco.or.ke](http://www.kimisitusacco.or.ke); [www.srmhub.com](http://www.srmhub.com); under the tab written “E-Procurement”. More information will be available on this link. [www.kimisitusacco.or.ke](http://www.kimisitusacco.or.ke); [www.srmhub.com](http://www.srmhub.com) request for any additional information should be addressed to:

**The Chief Executive Officer**  
**Kimisitu Sacco Society Limited**  
**P.O. Box 10454- 00100 Nairobi.**

**1.0 Overview of the Expression of Interest**

Kimisitu Sacco Society Ltd wishes to invite Expression of Interest from bidders for the Provision of, **THE SUPPLY, CONFIGURATION, TESTING, OF MIDDLE WARE FOR THIRD PARTY INTEGRATION WITH THE CORE SYSTEM (ERP).”,**

A middleware approach is a pragmatic solution to tackle integration issues associated with multiple data sources that possess different formats, schedules, and require transformation and normalization. Middleware operates as a mediator between diverse systems, services, and applications, enabling seamless communication and data exchange. It serves as a central hub, facilitating communication and data transfer between disparate systems, which improves overall system interoperability and performance. Furthermore, middleware has the capability to transform data during exchange between systems and batch data across connected systems. This level of flexibility between systems empowers businesses to focus on their core competencies instead of dealing with the intricacies of technology.

**2.0 Background**

The Sacco currently utilizes intrusive bolt-on solutions that utilize APIs and file batches that have been a potential source of problems affecting the target system due to other system failures, integrated system changes, or network issues.

Overall, integrating third-party applications into Kimisitu Sacco's ERP system can lead to a more robust, efficient, and adaptable solution that meets the organization's evolving needs effectively.

1. **Enhanced Functionality:** Third-party applications offer specialized features or services that the ERP system might lack. Integrating them can enhance the overall functionality of the ERP, providing more comprehensive solutions for the Sacco's needs.

2. **Streamlined Processes:** Integrating with the third-party applications, processes have been streamlined, where data flows seamlessly between different systems, reducing manual input and the risk of errors. This leads to greater efficiency and productivity within the organization.
3. **Customization and Flexibility:** Our Sacco has unique requirements. Third-party applications allow for customization to tailor the ERP system to specific needs, providing flexibility in adapting to changing business environments or regulatory requirements.
4. **Data Accuracy and Consistency:** Integrating third-party applications ensures that data remains accurate and consistent across different systems. This eliminates discrepancies and ensures that decision-makers have access to reliable information for strategic planning and decision-making.
5. **Cost-Effectiveness:** Rather than developing all functionalities in-house, integrating third-party applications can be a cost-effective solution. It reduces development time and costs associated with building new features from scratch while leveraging the expertise of specialized third-party providers.
6. **Scalability:** As the Sacco grows, its needs may change. Integrating third-party applications allows for scalability, enabling the ERP system to adapt and grow alongside the organization without significant redevelopment efforts.

### **3.0 Purpose**

The purpose of this document is to solicit proposals for **the supply, configuration, testing, of middle ware for third party integration with the core system (ERP)** for Kimisitu Co-operative Savings and Credit Society Limited.

1. Integration Facilitation:
2. Standardization
3. Data Transformation and Enrichment
4. Workflow Orchestration
5. Security and Compliance.
6. Scalability and Performance Optimization.

### **4.0 Objective**

The objective is to select suitable supplier and establish a contract with successful bidder to align the procurement of middleware where Kimisitu Sacco can effectively leverage technology to streamline its operations, improve efficiency, and deliver greater value to its members and stakeholders.

1. **Integration:** Enable seamless integration between Kimisitu Sacco's various IT systems, applications, and databases.
2. **Efficiency Improvement:** Streamline business processes by automating workflows and reducing manual intervention.
3. **Data Consistency and Quality:** Provide consistency, accuracy, and quality of data across different systems.
4. **Scalability and Flexibility:** Support the Sacco's growth and evolving needs by providing a scalable and flexible IT infrastructure.
5. **Security and Compliance:** Enhance data security and ensure regulatory compliance.
6. **Cost Reduction:** Achieve cost savings by optimizing IT operations and reducing dependency on custom-built integrations.
7. **Enhanced Customer Experience:** Improve the overall customer experience by providing faster and more accurate access to information.

## 5.0 Scope of Work

The successful vendor must be able to supply, implement and integrate the middleware into our existing systems will involve the following:

- a) **Increased Interoperability:** Must enable systems with different architectures and data formats to communicate and exchange data seamlessly, increasing interoperability across systems.
- b) **Flexibility:** Must provide flexibility to integrate new systems or make changes to existing systems without disrupting the entire integration architecture.
- c) **Data Exchange Flexibility:** Must provide real-time, staged, and batched data exchange between systems,
- d) **Data Transformation:** Must provide the capability to transform data between systems, enabling data to be translated into the required format and structure allowing systems to change and evolve independently of other systems in the ecosystem.
- e) **Scalability & Agility:** Must enable the integration layer to achieve remarkable agility and efficiency, making it highly resistant to target system changes, network issues, and system failures.
- f) **Easier Maintenance:** Must provide a centralized location for integration management between two organizations, making it easier to maintain and troubleshoot integration issues.
- g) **Data Ops & Dashboards:** Must ensure that data operations can provide confirmation that the transfer was successful through a dashboard layer to complement data operations, which can help in monitoring and verifying our systems are working as expected.

## **6.0 Party Integration Requirement**

1. Integration with Mobile Money Transfer Service: Mobile Deposits in respect of Share capital, Savings, repay Loan and interest.
2. Loans Disbursement (B2C)
3. Ability to integrate to Customer Relationship Management
4. Ability to integrate with Document management systems.
5. Ability to integrate with SMS gateways.
6. Ability to integrate with Corporate Email for notifications.
7. Integrate with existing mobile banking platform.
8. Integrate with ATM Bridge and other Card related services.
9. Integrate with QLIK Business Intelligence tool.
10. Integrate with a transactional member portal/Internet banking
11. Integrate with Call Centre system.
12. Integrate with EDRMS
13. Integrate with SRM E- procurement.
14. Integrate with other banks' B2B systems.
15. Integrate with Any other peripheral systems that the Sacco acquires in the future.

## **7.0 Deliverables**

1. A detailed work plan with the resource requirements schedule.
2. Detailed Software requirement specifications
3. Installed and configured SACCO Management Information System
4. Training of administrators and end users
5. User and Technical Manuals
6. Weekly status reports
7. Final project report
8. Warranty of 1year i.e., User and System support
9. Proposed Hardware and Operating system requirements and specifications.
10. Utility Requirements (other components required for the system to function properly)

## **8.0 Technology**

The bidder must define the technology platform(s) to be used to fully deliver their proposed solution. This should include:

1. The proposed components of the system (Names and versions)
2. The application development environment.
3. The database proposed.
4. Operating system proposed.
5. Client or end-user operating systems supported.
6. The system must be scalable to accommodate growth in the user base as well as transactions.
7. Open-endedness of the software to allow integration with other systems.
8. Setup of necessary IT security measures for the system.
9. Supply and installation/setup of the appropriate software, licenses, and kits.
10. Network environment supported.

## **9.0 Software Requirements**

The bidder shall indicate the minimum installation environment specification of hardware and operating system required for the solution to function optimally which must be provided by the Sacco. The solution must be an end-to-end solution and should be ready to install on the server that has the required operating system. The following components should be identified:

1. Hardware Requirements
2. Operating System Requirements
3. Utility Requirements (other components required for the system to function properly)
4. The Software Solution Proposed
5. Installation requirements
6. Availability of source code/updates

## **10.0 Deployment Plan**

1. Supplier maintenance support facilities
2. License requirements
3. Future upgrades alternate solutions provided, and the final performance data. This document will provide the scalability data of the solution for various loads. This will become the authentic guide for future scale up/out plans of the Project.

### 11.0 Mandatory & Technical Evaluation Criteria:

All bidders must meet 90% of the evaluation criteria to move to the Request for Proposal Stage alongside the following:

	<b>Interested and eligible firms MUST provide the following information.</b>	<b>Observations and documented evidence</b>	<b>Maximum Scores</b>	<b>Marks awarded</b>
1	Audited financial statements for the last three (3) years 2020/2021/2022,	Total Assets 2020 2021 2022	10	
2	Provide detailed methodology and proposed work plan for the implementation of the software.	1. Level Zero training. 2. Requirements Gathering / Gap analysis. Compare the UR with the Requirements indicated. 3. Project charter / Functional requirement documents 4. Team composition	5	
3	Manufacturer Authorization letter		5	
4	Attach all the certified copies of statutory documents PIN, VAT and Tax Compliance Certificates, Certificate registration,	1. Certificated of incorporation 2. PIN Certificate 3. Tax Compliance Cert 4. VAT registration	Pass or fail	
5	Provide CR12 -details of firm ownership/directorship with respective shareholding and details of citizenship,	CR12 – indicate the names of the Directors.	Pass or fail	
6	Provide the details and physical location of the firm	Lease Agreement	3	
7	Provide certified letters of reference for completed projects for the last three (3) years, details of related sample projects completed in the last three (3) years and contact persons. <b>Firm</b>		10	
8	Minimum 5 years working experience on installation and		10	



	configuring Sacco management Systems and proficient on the functionalities of an ERP			
9	Proof of a Minimum of 7 years working on ICT/Business Integration and in the banking and financial services industry for not less than 10 years.		10	
10	Must have Minimum of master's degree in computer science/information technology or equivalent from a recognized reputable institution of Higher learning.		5	
11	Relevant certifications relating to system implementation, System security, Governance /Risk managing/systems Management.		5	
12	Functional capabilities and level of conformance to TOR		17	
15	Five references for similar projects supported by Purchase orders or contracts		20	

## Functional capability Evaluation Criteria

No	Scope of evaluation	Minimum Scores	Vendor Response	Scored
1	Demonstrate capability of the solution to work as an ESB between the different channels and the core banking system	5		
2	Demonstrate capability to allow approval of transactions at the ESB level and perform a real time update to the core banking system. Demonstrate your solution's response time for processing transactions and updating balances?	5		
3	Demonstrate capability to allow off-line transactions when Core Banking System (CBS) is unavailable/offline and push the transactions to the CBS once available/online.	10		
4	Provide a detailed description of how your system processes transactions and interacts with digital channels such as mobile banking, internet banking, payment gateways, ATM, among others?	5		
5	Data Management and Synchronization: Provide details on the system's data management capabilities, particularly how it handles data storage, synchronization, and integrity during offline operations.	10		
6	Transaction Prioritization and Management: Outline the system's strategy for prioritizing and managing different transaction types based on their urgency and importance.	5		
7	Interoperability with External Systems: Discuss the system's interoperability with external systems like CRM, BI tools, and open banking APIs, emphasizing protocol support and integration capabilities.	5		
8	Microservices Architecture: System's and readiness to support a microservices-based approach for enhanced scalability, resilience, and independent service deployment.	5		
4	Demonstrate capability of reporting and have a dashboard for transaction monitoring - Explicitly list all reports available	5		
5	Demonstrate capability to allow for scalability- re-use of services offered and integration of third-party applications, not limited to existing integrations	5		
7	The solution must demonstrate capability to receive and send messages to and from different channels and the core banking system through various protocols such HTTP, JMS, FTP, REST , gRPC. It must be able to support multiple message formats, including SOAP, Xml, JSON, ISO8583, Protosun	5		

8	The solution should provide for transaction management both online and offline. It should allow approval of transactions at ESB level and provide real-time updates to the core banking system. This should include support for both synchronous and asynchronous message processing.	5		
9	The solution should have an offline transaction manager that can store transactions when the core banking system is unavailable and sync them with the CBS once online. This should include support for both local and remote transaction management. It should include support for transaction processing, customer account management, and other essential banking functionalities.	5		
10	The solution must be able to handle high volumes of transactions and messages with minimal latency. Demonstrate how the solution will ensure high availability and maintain performance during peak usage periods?	5		
11	Must have a security module that ensures the confidentiality, integrity, and availability of data being transmitted. The System must support full System-wide Audit trail and security logs	5		
12	The solution should be scalable and support the re-use of services offered and integration of third-party applications. This should include support for load balancing, failover, and dynamic service discovery.	5		
13	Demonstrate approved transactions and channels that are allowed on middleware.	5		
14	Demonstrate reconciliation measures whenever CBS connection is not available and when it is restored.	5		
15	Demonstrate encryption algorithms used to secure data.	5		
16	Demonstrate support for ISO8583 and ISO20022, support Webservices integration	5		
17	Demonstrate integration of applications via API and ability to customize API services.	5		
18	Solution's disaster Recovery and Business Continuity measures	10		
	• What are the solution's disaster recovery and business continuity plan?			
	• How does your solution ensure data recovery in the event of a disaster or system failure?			
	• The solution must perform without failure in use cases. The mean time to restore following a system failure must not be greater than 20 mins.			

19	The solution should provide a reporting module and have a dashboard for transaction monitoring. This should include support for generating various reports such as transaction summaries, channel performance, and other relevant metrics. The dashboard should provide real-time updates and should be customizable based on user preferences.	5		
20	Demonstrate solution's Integration and Implementation capabilities	10		
	• How will your system integrate with our existing digital channels, core banking system, and other internal systems?			
	• What is the estimated time and effort required for implementing and integrating your system?			
	• How will you ensure that the integration process is seamless and does not disrupt our current operations?			
21	Delivery Timelines - Project Plan with 60 days delivery	2		
22	Post Go Live Support ad AMC proposal	10		
23	Employee Technical Skills, and experience implementing and supporting the proposed solution.	5		
	Employees relevant Experience for the Assignment (this refers to any previous similar work or projects undertaken by the employees related to the assignment)			
23	a) Project Manager - PMP/PRINCE, with 5 years' experience managing similar projects - 5 Marks	25		
	b) Implementation Engineers - CVs of at least two (2) engineers with atleast 5 years managing more than 2 sites (5 Marks per engineer). Max of 10.			
	c) Solution architects, database administrators, and Information Security Engineer experience - atleast 3 years' experience in similar integration exercises - 2 Marks for each ) - 6 Marks)			
	d) Application Integrators/Engineer - CVS of atleast two application engineers with 3 years' experience - 2 Marks for each CV. ( 4 Marks)			
24	Bidders Relevant Experience for the Assignment (this refers to any previous similar work or projects undertaken by the bidder related to the assignment)	20		

For each site bidder should provide a brief description of service scope rendered and relevant to the procurement item, value of contracts, and contact person phone number and email addresses			
To qualify for award of the marks bidders will be required to Provide copies of signed Contracts ,LPOs or Completion Certificates)			
b) Four Contracts:16 Marks			
c) Three Contracts:9 Marks			
d) Two Contracts and below :5 Marks			
e) No Contract:0 Marks			
<b>TOTAL SCORE</b>	<b>192</b>		

**1. Compatibility and Integration:**

- a) Ability to integrate with existing systems and technologies.
- b) Support for various platforms and programming languages.

**2. Performance:**

- a) Throughput and latency metrics.
- b) Scalability to handle increasing loads.

**3. Reliability:**

- a) Historical uptime and reliability statistics.
- b) Disaster recovery and fault tolerance features.

**4. Security:**

- a) Compliance with industry standards (e.g., GDPR, HIPAA).
- b) Encryption capabilities and access controls.

**5. Flexibility and Customization:**

- a) Configuration options to tailor middleware to specific needs.
- b) Extensibility for adding custom functionalities.

**6. Ease of Use:**

- a) User-friendly interface and documentation.
- b) Training and support resources provided.

**7. Cost:**

- a) Licensing fees.
- b) Maintenance and support costs.

**8. Vendor Support:**

Reputation and track record of the middleware vendor.  
 Responsiveness and quality of customer support.