



Central Bank of Lesotho

Request for Proposal

Electronic Signature Solution

Request for Proposal No: *CBL/fnc/TC/8/C/TC/08/2009*

Issue date:

Thursday, July 2, 2009

Submission Location:

Tender Box Reception area
Central Bank of Lesotho
Cnr. Moshoeshoe & Airport Roads
Maseru, Lesotho

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Table of Contents

1	EXECUTIVE SUMMARY	1
2	ADMINISTRATIVE REQUIREMENTS SECTION.....	2
2.1	REQUEST FOR PROPOSAL INFORMATION	2
2.1.1	Terminology for this RFP	2
2.1.2	Delivery of Proposal.....	3
2.1.3	Project Time-Frames	3
2.1.4	Contact Persons.....	3
2.1.5	Reference Material.....	3
2.2	REQUEST FOR PROPOSAL PROCESS	4
2.2.1	Clarification	4
2.2.2	Eligibility.....	4
2.2.3	Evaluation and Selection.....	4
2.3	PROPOSAL PREPARATION.....	5
2.3.1	Proposal Format.....	5
2.3.2	Costs of Responding.....	7
2.3.3	Proposal Validity & Firm Pricing.....	7
2.3.4	Currency and Taxes.....	7
2.3.5	Compliance to Tax Obligations.....	8
2.4	ADDITIONAL INFORMATION	8
2.4.1	Modification of Terms.....	8
2.4.2	Ownership of Proposals.....	8
2.4.3	Confidentiality of Information.....	8
2.4.4	Project Budget.....	8
2.4.5	Technical Facilities	8
2.4.6	Project Management.....	8
2.4.7	Assumptions.....	9
3	BUSINESS REQUIREMENTS SECTION	10
3.1	REQUIREMENTS AND PROJECT SCOPE	10
3.1.1	Background.....	10
3.1.2	Project Objectives.....	10
3.1.3	Project Scope.....	11
3.1.4	Deliverables	11
3.1.5	Required Functionality.....	12
3.1.6	Package Quality Features.....	15
3.2	EVALUATION CRITERIA	16
3.2.1	Mandatory Criteria.....	16
3.2.2	Desirable Criteria.....	17
	APPENDIX A EVALUATION CRITERIA MODEL	19

1 Executive Summary

Concluding any form of business transactions in a typical enterprise warrants some form of authorisation and approval given for that transaction to go through. In a manual environment, this task is simply achieved by way of attaching physical signatures to documents thereby giving due authorisations. However, with the fast pace at which business transactions need to be conducted today, managing approvals in this manner is no longer feasible. Getting the right information to the right people within minimal time now warrants some form of digital adoption to ensure success. With the digital adoption, the task of authorisation and approval now becomes a challenge without proper digital signing solutions.

The Central Bank of Lesotho has also adopted some form of digital adoption through its recent acquisition and implementation of the Hummingbird Suite of Applications as its electronic Documents and Records Management Solution. Similarly the Bank now needs to be able to digitally sign documents as a form of authorisation and approval of its business transactions. To this effect, the Bank has commissioned an Electronic Signature Solution Implementation project as its initiative to implement and operationalise the use of electronic signatures within the organisation.

The full requirements of this project are detailed throughout the sections of this RFP. Section 2 provides administrative information for prospective proponents while section 3 addresses the work to be done and the approach. In order to ensure completeness and consistency of responses, proponents are to prepare their proposal in accordance with the format provided in section 2.3 (Proposal preparation).

2 Administrative Requirements Section

The following terms will apply to this Request for Proposal (RFP) and to any subsequent Contract. Submission of a proposal in response to this RFP indicates acceptance of all the following terms.

2.1 Request for Proposal Information

2.1.1 Terminology for this RFP

Throughout this RFP, the terminology is used as follows:

- a) “**Bank**” means the Central Bank of Lesotho;
- b) “**Contract**” means the written agreement resulting from this RFP executed by the Bank and the Contractor;
- c) “**Contractor**” means the successful Proponent to this RFP who enters into a written Contract with the Bank;
- d) “**Executive Committee**” means the high-level management committee of the Bank composed of the Governors and Department Heads.
- e) “**Must**”, or “**Mandatory**” means a requirement that failure to meet shall result in disqualification;
- f) “**Proponent**” means an individual or body corporate that submits, or intends to submit, a proposal in response to this RFP;
- g) “**Should**” or “**Desirable**” means a requirement having a significant degree of importance to the objectives of the RFP.
- h) “**Tender Committee**” means the Central Bank of Lesotho Tender Committee established by the Governor to issue, receive, assess tenders and recommend selection of successful proponents for the procurement of goods and services.
- i) “**Information & Communications Technology (ICT) Committee**” means a committee commissioned by the Governor to rationalise ICT strategies, monitor activities and advise the Executive Committee accordingly.

2.1.2 Delivery of Proposal

An original and one copy suitable for redistribution should be deposited in the Tender Box at the Reception area of the Bank.

Facsimile or E-mail copies are not acceptable. All envelopes should be sealed, showing no identification of proponent and clearly marked:

Tender for supply of Electronic Signature Solution

Ref: CBL/fnc/TC/8/C/TC/08/2009

2.1.3 Project Time-Frames

Closing Date and Time: All proposals must be delivered by: **no later than 1430hrs on Friday, July 24, 2009**

2.1.4 Contact Persons

Technical enquiries relating to the business requirement should be directed, in writing, to;

Name: Mr. Refiloe Motjoloane

Title: Senior Business Engineer

Tel: (266) 22232136

Fax: (266) 22310051 / 22310679

E-mail: rmotjoloane@centralbank.org.ls

Administrative inquiries arising from this RFP should be directed, in writing, to;

Name: Mr. Nkuebe Molapo

Title: Secretary, Tender Committee

Tel: (266) 22232091

Fax: (266) 22310051 / 22310679

E-mail: nmolapo@centralbank.org.ls

2.1.5 Reference Material

Any required reference material will be provided upon request, if available.

2.2 Request for Proposal Process

2.2.1 Clarification

Any queries relating to this RFP must be addressed in writing to the relevant person designated in 2.1.4 above. Responses will be sent to the enquirer and posted on the Bank's website.

2.2.2 Eligibility

Proposals will not be evaluated if the Proponent's current or past corporate or other interests may, in the Bank's opinion, give rise to a conflict of interest in connection with this project. Only proposals that comply with all the requirements of this RFP will be considered.

2.2.3 Evaluation and Selection

Only proposals delivered and received properly as specified in 2.1.2 above will be checked first against the Mandatory criteria. Any of them not meeting all the Mandatory criteria will be rejected without further consideration.

Those that do meet the Mandatory criteria will then be assessed and scored against the desirable criteria. The Bank is not bound to accept the lowest or any bid.

2.3 Proposal Preparation

2.3.1 Proposal Format

Evaluation of proposals is made easier when proponents respond in a similar manner. The following format and sequence should be followed in order to provide consistency in proponent response and ensure each proposal receives full consideration:

- a) One page letter of introduction identifying the proponent and signed by the person or persons authorised to sign on behalf of, and bind the proponent to, statements made in the proposal.
- b) Title Page, showing RFP number, proponent's name and address, proponent's telephone number, and a contact person.
- c) Table of contents including page numbers.
- d) A short summary of one or two pages stating the key features of the proposal.
- e) The body of the proposal to include the following elements:

APPROACH

- Should describe in detail how the project will be conducted;
- Must provide a brief description of key activities, their projected start and completion dates and project milestones;
- Must clearly indicate how the Banks deliverables will be produced;
- Must identify how the proponent intends to perform internal quality assurance on project deliverables; how changes will be managed and how issues will be resolved.

DELIVERABLES

- Must clearly state the deliverables produced e.g. project documentation (Paper and/or electronic format with their number of copies), status reports, minutes of meetings, hardware & software, etc.

PACKAGE FEATURES

- Should provide in detail the functionality provided by the proposed product, the technical environment required as well as other general features of the product such as customizability, security, reliability, interoperability, portability, scalability, ease of use, operational platform independence, usage concurrency, number of users, etc;

PROPONENT EXPERIENCE

- Should provide a brief summary of suitability of the proponent which outlines specifically the vendor's track record and experience relevant to this project;
- Where activities were performed as a subcontract or a joint venture, this should be clearly indicated, stating extent of involvement as well as the subcontractor's track record and experience relevant to this project;

PRODUCT GUARANTEES

- Should provide a brief description of any guarantees/warrantees available on the supplied product(s).

REFERENCES

- Proposals should be accompanied by a minimum of two relevant project references preferably from previous implementation sites. A list of previous implementation sites and/or any known package sites with the sites' contact details should also be availed so that they can be contacted during the proponent selection for this RFP;

PROJECT COSTS

- Should provide all costs associated to the project including product costs, implementation costs, license fees, support/maintenance/consultancy fees, training and any other related costs.

PAYMENT SCHEDULE

- Should provide a schedule indicating the project stages at which payments will be made.
- The payments on the schedule should be linked to the deliverables

TRAINING PROVISION

- Should provide the information pertaining to the provision of training including duration, types of training, minimum number of participants, training resources and their types, etc.

MAINTENANCE & SUPPORT PROVISION

- Should provide a proposal for the service level agreement pertaining to the provision of maintenance. This proposal should include the information such as guaranteed response times, guaranteed maximum repair times, procedures for reporting problems, support mechanisms to be used, etc.

f) Any additional information, brochures, etc. should take the form of appendices.

2.3.2 Costs of Responding

Proponents are solely responsible for their own costs in preparing the proposal and for subsequent negotiations with the Bank, if any. If the Bank elects to reject a proposal, the Bank will not be liable to any Proponent for any claims in preparing the proposal whatsoever.

2.3.3 Proposal Validity & Firm Pricing

Proposals should be valid for at least 60 days after the closing date and prices are to be fixed for the entire contract period.

2.3.4 Currency and Taxes

Prices quoted are to be:

- a) in Maloti (1 LSL = 1 ZAR);
- b) inclusive of 14% Value Added Tax
- c) in accordance to applicable Lesotho laws

2.3.5 Compliance to Tax Obligations

Certified copies of Lesotho Revenue Authority (LRA) Tax Clearance certificates or other relevant authority certificates must be submitted together with the bid.

2.4 Additional Information

2.4.1 Modification of Terms

The Bank reserves the right to modify the terms of this RFP at any time in its sole discretion. This includes the right to cancel this RFP at any time prior to entering into a Contract with the successful Proponent.

2.4.2 Ownership of Proposals

All proposals, including supporting documents, submitted to the Bank become the property of the Bank.

2.4.3 Confidentiality of Information

All proposals submitted by proponents shall be held in strict confidence and will not be revealed to any other party.

All Information pertaining to the Bank obtained by the Proponent as a result of participation in this project is confidential and must not be disclosed without written authorisation from the Bank.

2.4.4 Project Budget

The Bank has only limited funds for carrying out the project; hence price will be among the key deciding factors for consideration in the evaluation of proposals.

2.4.5 Technical Facilities

The Bank will provide working space and access to its network environment. However the Bank may not provide other technical facilities, hence proponents should provide own requisite facilities.

2.4.6 Project Management

The Bank expects proven industry project management techniques to be used in conducting the project.

It is the proponent's responsibility to assume responsibility for the smooth execution of the project. The tasks should include but not be limited to;

- Preparation of the project activity plan including a communication plan.
- Execution of the project activities in accordance to the project plan.
- Undertake periodic reporting on progress on the project
- Creation and maintenance of issues and change logs.
- Quality assurance of all project deliverables

2.4.7 Assumptions

It is assumed that

- Both paper and electronic copies of the deliverables will be submitted to the Bank and retained by the same as required.
- The Bank will ensure that required information is provided, if available, upon request by the proponent and will execute it's obligations to the project in a timely manner.

3 Business Requirements Section

3.1 Requirements and Project Scope

3.1.1 Background

The Central Bank of Lesotho has recently acquired and implemented the Hummingbird Suite of Application as its electronic Documents and Records Management Solution. However with the use of this solution, it has become apparent that there is a need to fine-tune the solution by way of adding a digital signature solution to work side-by-side with this solution to facilitate the signing documents electronically so as to avoid the need to print, sign and scan documents within the organisation. To this effect, the Bank has commissioned an Electronic Signature Solution Implementation project as its initiative to implement and operationalise the use of electronic signatures within the Bank.

3.1.2 Project Objectives

The main objectives of the E-Signature Solution Implementation project are to:

- a) To facilitate the authorisations and approval of documents electronically thereby facilitating the ability to conclude transactions electronically as well as to facilitate an entirely electronic management of documents across the Bank.
- b) To implement a solution to sign documents and forms at application level, working side-by-side with the Hummingbird Suite of Applications.
- c) To shorten the authorisation and approval time within the organisation thereby improving its reactivity and efficiency.
- d) Reduce/eliminate the need to print, sign and scan paper documents.
- e) To ensure that documents exchanged within the Bank are valid and trusted.

3.1.3 Project Scope

In order for the Bank to gain the maximum benefit from the exercise, the proponent will be expected to: -

- a) Supply, test and implement and Electronic Signature Solution with its related hardware and software at the Bank.
- b) Provide onsite user and administration training to selected personnel from the Bank.
- c) Supply the system's documentation in the form of installation media, user manuals, administration manuals, etc.
- d) To provide a draft service level agreement to be discussed and concluded between the supplier and the Bank, should the Bank find the supplier's terms and condition admissible.

3.1.4 Deliverables

The following deliverables will be expected from this exercise:

- a) Project Charter
- b) Software Test Report
- c) Operational Electronic Signature Solution
- d) System's documentation in the form of installation media, user and administration manuals , etc
- e) Trained personnel in the usage and administration of the system
- f) Maintenance Contract/Service Level Agreement
- g) Project Sign-off

3.1.5 Required Functionality

The intended solution should provide the following functionality

3.1.5.1 Signature Profile Management

The intended product should support the following digital signatures management features

- a) Creation of Signature Profiles: the system should be able to integrate with common user management systems including the Microsoft Active Directory and LDAP based directories to obtain the Bank's user profiles to use for the creation of signature profiles for the system.
- b) Physical Signature Capturing: the solution should include a signature capturing device such as a signature pad to capture and store physical graphical representations of employee signatures onto their profiles thereby creating the users' signature profiles that should be used each time they sign documents and forms using the solution. In order to ensure that the electronic signatures captured closely represent the users' physical signatures, the solution should upon capturing the signatures, require users to capture the signatures multiple (+/- 3) times and to verify the captured signatures are as identical as possible.
- c) Signature Profiles Maintenance: to facilitate the maintenance of signature profiles in the solution in cases where users passwords have been forgotten, etc., the system should work in such a manner that it would allow recreation of the user signature profile as opposed to simply resetting the profile to ensure that even the administrators will not have access to the user's signature profile other than the owner. Specifically, the solution should assign and restrict the sole control of the signature to the owner of the profile.

3.1.5.2 Document and Forms Signing with Sectional Signing Capability

In most signing cases within the Bank, there may be multiple users signing the same document or form on different sections within the document or form. To support this requirement, and the overall signing requirements, the digital signature solution should;

- a) require users to specify their intent/reason to sign utilising the custom signing reasons discussed below.
- b) require users to provide their user names and passwords to access their electronic signature profiles and allow them to use these profiles to sign and electronically seal documents and forms whenever required.
- c) Support the use of multiple signatures on one document or form such that different users can be able to sign for their specific sections upon completion of their tasks without invalidating the sections signed by other users. Each signature appended should be supported by the user's intend to sign.
- d) disallow any form of copying and pasting signatures or any other form of signature forging.

3.1.5.3 Signature Authenticity Validations

Since digital signatures are not only about signing but to also check the authenticity of the signatures appended, the E-Signature solution should have ability to check the validity of the signatures attached to files. Specifically the system should;

- a) be able to verify that the electronic signatures appended are valid signatures for the users indicated. It should use a marking system (e.g. a green check to indicate valid signatures and a red cross to indicate invalid signatures) to mark valid and invalid signatures,
- b) allow users be able to enquire/check which sections of the document the user was signing for, and
- c) be able to determine if any modifications were made after the signatures for the relevant sections were attached in which case if modifications were made, the system should then invalidate the corresponding section.

3.1.5.4 Custom Signing Reasons

There may be various reasons why users may sign documents. For example users may sign documents to authorise them, to approve them, to confirm review, etc. In order to enable the Bank to be able to specify its own relevant signing reasons, the system should allow administrative users to be able to specify custom signing reasons to be used by ordinary users to indicate the reason for signing.

3.1.5.5 Multiple File Format Support

The Banks deals with various forms of documents in carrying out its operations. To support this requirement the intended system should have the ability to digitally sign documents, forms and transactions across the entire Bank. Specifically, the system should;

- a) support signing most common document formats including all MS Office Document formats (e.g. Word, Excel, PowerPoint, Visio, MS Project, etc.) , IBM Lotus Forms, IBM Lotus Notes mail messages, MS Outlook mail messages, Tiff files, Acrobat Reader Files, Crystal reports, XML documents, Corel WordPerfect files, AutoCAD files,
- b) support signing any type of document that can print via Omni Sign, and
- c) support web signing.

3.1.5.6 Public Key Infrastructure Based Signing

The solution should use industry standard electronic signatures based on "Public Key Infrastructure" (PKI) technology for signing and validating signatures in order for receiving parties to be able to validate signatures without any additional software installation required.

3.1.5.7 Integration with the Documents and Records Management Solution

The Banks has deployed the Hummingbird suite of applications for Documents Management, Records Management, Imaging and DM Workflow as its documents and records management platform. This therefore requires the acquired digital signature solution to be able to work "side-by-side with this suite of applications to sign documents at application level.

3.1.6 Package Quality Features

In addition to the functional features discussed above, the intended product should have the following quality features:

3.1.6.1 Privacy

In order to ensure adequate protection of the system from unauthorised accesses, the system should have the following features;

- a) It should allow administrative users to specify a level of password complexity to be used and to enforce the specified password complexity.
- b) It should allow administrative users to set the period by which the passwords should expire and enforce the expiry of the passwords after the specified period.
- c) It should allow administrative users to set the number of previous passwords that should not be used upon changing a password and enforce that the specified number of previous passwords cannot be used upon changing passwords.
- d) It should allow administrative users to set the number of unsuccessful sign-on attempts before logging out a user and enforce the unsuccessful sign-on attempts upon logging in.
- e) It should allow administrative users to specify a minimum password length and to enforce that passwords used are of this length or more

3.1.6.1 Customizability

The system should

- a) Allow creation of custom reporting to enable the Bank to create its own reports in addition to the system's standard reports
- b) Be parameter driven to allow the Bank to select options which are more suitable to it

3.1.6.2 Portability

The system should

- Work with a variety of standard operating systems including Windows, Unix and Linux
- Support multiple database platforms including Oracle, SQL Server and MySQL

3.2 Evaluation Criteria

The following criteria will form the basis upon which the evaluation of the proposals will be made and scores assigned. Proposals not meeting Mandatory requirements will receive no further consideration during the evaluation process.

3.2.1 Mandatory Criteria

- An original and one copy (suitable for photocopying) of the proposal must be received on time and be deposited in the tender box
- Pricing
 - All-inclusive fixed price proposal quote with breakdown into fees and disbursements.
- Proposal for Service Level Agreement
- Ability to meet a minimum of 75% of the project requirements¹.
- The proposed solution should have the following key features
 - ✚ Signature Profiles Management
 - ✚ Document and Forms Signing with Sectional Signing Capability
 - ✚ Signature Authenticity Validations
 - ✚ Custom Signing Reasons
 - ✚ Multiple Document Format Support
 - ✚ Public Key Infrastructure Based Signing
 - ✚ Integration with the Hummingbird Documents and Records Management Solutiog

¹ See items A) to F) in the Evaluation Criteria Model for the project requirements.

3.2.2 Desirable Criteria

Proposals meeting the Mandatory criteria above will be further evaluated as follows:

(a) Approach

- Suitability of the methodology to be used to drive out the expected deliverables as outlined in the project descriptions and plans.
- Adequacy of proposed quality assurance on project deliverables
- Suitability of proposed change management and issue resolution strategies

(b) Business Requirement Fulfilment

- Extent to which the proposed package offering suits the Bank's requirements with respect to software functionality and quality features specified in 3.1.5 and 3.1.6 respectively.

(c) Suitability and Commitment of Proponent

- Suitability of available references
- Availability of product guarantees

(d) Market Perception & Product Exposure

- Number of known package sites
- Number of package sites in the Banking Sector

(e) Training Offering

- Training course(s) provided
- Format of training provided
- Resources for training

(f) Support & Maintenance Offering

- Proposed guaranteed maximum repair times
- Proposed guaranteed response times
- Support mechanisms proposed

(g) Costs

- Product Costs
- License Fees Costs
- Support/Maintenance/Consultancy
- Implementation Costs

The evaluation criteria model outlined in Appendix A will be used to score proponent proposals

Appendix A Evaluation Criteria Model

MANDATORY CRITERIA	0%
1. Original and a redistributable copy of the proposal received on time and deposited in the tender box	Yes/No
2. All-inclusive fixed price proposal quote with breakdown into fees and disbursements	Yes/No
3. Comprehensive proposal for Service Level Agreement	Yes/No
4. Proposal meets a minimum of 75% of project requirements	Yes/No
5. Solution includes all the required key features	Yes/No
Failure to achieve a “Yes” rating for all the Mandatory criteria above will disqualify the proponent’s proposal from further review.	

DESIRABLE CRITERIA	100%
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A) APPROACH	10%
6. Methodology/project plan for producing deliverables	5%
7. Quality assurance strategy	3%
8. Change management and Issue Resolution strategy	2%
B) Business Requirement Fulfilment	40%
9. Required Functionality	30%
10. Package Quality Features	10%
C) Proponent Suitability & Commitment	5%
11. Suitability of references	3%
12. Availability of product guarantees	2%
D) Market Perception & Product Exposure	5%
13. No. of known package sites provided	3%
14. No. of known package site in Banking Sector	2%
E) Training Offering	10%
15. Training Participants Accommodated	4%
16. Training Courses	2%
17. Format of Training	2%
18. Training resources	2%
F) Support & Maintenance Offering	10%
19. Guaranteed Repair Time	5%
20. Guaranteed Response Time	2%
21. Support Mechanisms	3%
G) PRICING	20%
22. Product Costs	8%
23. License Fees	4%
24. Support/Maintenance/Consultancy	3%
25. Professional Fees	3%
26. Any Other Costs	2%