

RFI FOR SUPPLY AND IMPLEMENTATION AND MAINTENANCE OF NATIONAL PAYMENT SWITCH – Questions and answers



QUESTION (verbatim)	RESPONSE
<p>As the e-Money product offerings in Lesotho are currently operating independent closed-loop payment systems, does the CBL expect the service provider to drive the design and documentation of the business and technical specifications for the inter-operability or are these already in place or does that responsibility lie within another government agency within Lesotho payment system?</p>	<p>The expectation from proponents is to propose a suitable design, including specification to enable interoperability among electronic money issuers. It is worth noting that electronic moneys are required by law to have trust accounts with commercial banks.</p>
<p>2. On page 27, APENDIX II, 5.1 Data Information:</p> <ul style="list-style-type: none"> ○ Are the card transactions (debit and credit) statistics in the table are per month? ○ Similarly, are the e-money transactions listed in the same table also per month? 	<p>The statistics shown on the table are for one month for both card transactions and electronic money.</p>
QUESTION (verbatim)	RESPONSE
<p>What is the CBL strategy for National Payment infrastructure – Will it be based on ISO 8583 or ISO20022 specifications?</p>	<p>We see ISO20022 being future standard. However we also take cognisance of the fact that current and legacy systems still rely on standards such as ISO 8583. Therefore our preference is on ISO20022 where possible.</p>
<p>Would CBL consider one or two-switch solutions, with a separate card-based solution and instant payment solution?</p>	<p>We are looking for holistic solution that caters for current card-based transactions as well as emerging payment channels such as instant payments. We also aware that this combination may not be available as single application. Therefore we are open to multiple solutions</p>
<p>While National payment Switch is a comprehensive system to support different payments (Cards and account-based payments), would the CBL be open with the idea of implementing solution in several phases? Meaning, card payments – phase1; account-based</p>	<p>Yes. We plan to start with cards and do other payment channels as second phase. However, to achieve economies of scale, we intend to migrate EFT from the current platform to the switch as part of first phase</p>

payments – phase 2.	
What are expected message rails (ISO8583, ISO20022, or other) for e-money/mobile money and would they be included in cards or account-based payments phase?	This will be part of account based and preference is on IS20022
What are expected rails for EFT and would they be included in cards or accounts based payments phase?	Already address above
In mandatory requirements, are you referring only to Card switching or these requirements are also for e-money/mobile money and EFT transfers?	For the purposes of RFI, we want get information about everything. We will advise ourselves when it comes RFP stage in terms of what should constitute phase 1 and two.
Can vendors submit additional questions to ones initially sent to the CBL any time until stated deadline of July 17 th ?	We are at your service to provide clarity until 17 th .