



# CENTRAL BANK OF LESOTHO

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## of Lesotho - RFI - Supply, Implementation a

### RFP Text

This same system also provides cheque processing services

All merchants and cards will be issued and managed under Lesotho license

The ATM stream and the switching of not-on-us transactions is envisaged to be satisfied through the card processing functionality of the National Payment Switch, regardless of the solution approach selected

Integration with ATM and commercial bank accounts for cash-in and cash-out purposes

Authorisations Switching

Settlement synchronisation and guarantee

Multi-currency

Proxy

SWIFT FIN and InterAct services

Card - Debit cards issued - 408,000  
Card - Debit card transactions (on-us) - 590,000  
Card - Debit card transactions (not-on-us) - 31,000  
Card - Credit cards issued - 5,700  
Card - Credit card transactions (on-us) - 1,800  
Card - Credit card transactions (not-on-us) - 22,200  
Card - Merchant or agent POS or integrated terminal - 2,400  
Card - ATMs deployed - 210

Option3: The third option would be for the Lesotho Switch to provide gateways to the card associations for international transactions

EFT transactions includes file based transactions and cheque based transaction under ACH platform

CBL may wish to standardize on a database for all its Database Management requirements in the future. Does your solution support Oracle or MS SQL? Please give details.

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Vendors must include all software, middleware, database, etc. needed to achieve functional and technical requirements objectives as detailed in your response to the RFI.

External Systems

Fraud Management

Components to bid for

General

General

General

5.1 Data information

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Vendors must include all software, middleware, database, etc. needed to achieve functional and technical requirements objectives as detailed in your response to the RFI.

Detailed functional and technical specification covering RFI

General

General

General

General

General

General

General

General






## Development and Maintenance of National Payments Switch - Clarification Queries

Query
Is Cheque clearance in the scope of the National Payment Switch?
whether National Payment switch proposal requires Card issuance module ?
whether National Payment switch product proposal expect Channel terminal driving module? Eg ATM , POS
Is it a direct withdrawal from bank Account? or First Wallet to bank account fund transfer and then withdrawal at ATM from that bank Account?
Whether National Payment switch needs authorisation component for transactions and Authentication component for Card holders?
Whether the National Payment switch product should have an interface with RTGS system in ISO20022 message format to connect and notify all the card based transactions
Whether National Payment switch product should support multi-Currency for Domestic transactions? If so what are all the currencies supported locally
Can you please elaborate in detail this requirement for Card transactions
What is the purpose for National Payment Switch to connect with SWIFT FIN for Card transactions? Please elaborate
Our understanding is the volume of cards and the ATMs/POS given belong to Bank/Subsidiary Bank. These data are maintained in the Bank's / Subsidiary Bank's infrastructure.  The expectation from National Payment Switch is to support the interoperability of card transactions among banks. Please confirm
Whether the Lesotho Switch referred here is the National Payment Switch
Our understanding is only the file based EFT transactions will be under the National Payment Switch. Please confirm.

Does the bank have Oracle EULA, if yes, what are the products that are covered in it?

Can the bidder propose EDB PostgreSQL Advanced server as the database of choice?

Should the bidder include Operating System also along with middleware and database?

FRM and AML are listed under External Systems. Does the Central Bank of Lesotho already have FRM and AML with which the proposed switching solution is required to integrate?

Is the Central Bank of Lesotho looking for a FRM solution from the bidder? This contradicts with the Integration requirements. Kindly clarify

Does the bidder have the flexibility to bid specific components? For instance, can the bidder choose central switching including Instant payments and choose not to provide FRM?

We would like to clarify that ownership of the software products shall vest with BIDDER only.

BIDDER request the Bank to confirm the period of contract to be awarded under this RFP.

BIDDER requires inclusion of the following clauses on a mutually agreed basis and in this regard the BIDDER would like to discuss with Bank. This list is inclusive of various other terms of the agreement and is not exhaustive.

- 1) Limitation of Liability and exclusion of indirect damages from Liability
- 2) Ownership
- 3) Intellectual Property Rights
- 4) Assignment
- 5) Transition Plan
- 6) Penalties
- 7) Indemnities
- 8) LD
- 9) Termination by successful BIDDER for non-payment by Bank

We would also request the Bank to include provision for the below: 1) Termination compensation by the Bank in the event of termination of the agreement by the Bank prior to completion of the term,.

In the Data Information table, quantity is given but not mentioned whether it is daily, weekly or monthly volume. Request to update this also.

Please provide the volume projection for the next 5 years.

All components other than the application software, middleware and database will be provided by CBL. Please confirm.

We assume CBL would require the support for an ongoing basis for managing the operations. FSS will be happy to provide the rates for this. Please let us know we can include this as par of the commercial.

Is there any expectation from CBL for post product go-live support services to be provided by the Bidder onsite or from offshore for day to day application monitoring operations, issue analysis, log analysis, etc? In other words, is the Bank expecting the vendor to provide Level 1 and Level 2 application and environment support? Here, we would like the Bank to understand and distinguish that the support being referred to over here is different from the scope covered under Annual Maintenance services that the Bank will be expecting from the Bidder on the product.

If Bidder has to provide staff for above support scope, does the staff need to be located onsite at CBL's premises or will CBL provide access to perform the requisite services from Bidder's premises located offshore in India/Middle East?

Will the Bank need post go-live support services for support components like Operating System, Database, Middleware? Or will the Bank cater to this support?

If above support services are to be provided from the Bank's premises, we are assuming that the Bank will provide all required IT infrastructure such as desktops, network, seats, phones, internet, printers, etc. Kindly confirm.

If the Bank does need the above L1 and L2 Support and Administration service support (DBA, Middleware, OS), then please specify the service window for this support. Whether 24 x 7, 8 x 6 business hours only, etc.

If the Bank does need above support, what would be the minimum number of support staff that the Bank would expect the Bidder to deploy for rendering the requisite support? Kindly clarify the count of resources along with roles/skills.

Does the Bank have an existing ITSM tool that can be leveraged by the Bidder for Incident Management?

If the Bank does need the above support services from the Bidder, what will be the term of such a support engagement post go-live? 3 years, 5 years? Pls confirm.



Queries	
Response	
No, The Cheque clearance is out of scope	
No, this will be a responsibility of individual bank	
Yes	
First to wallet (Its not a direct withdrawal from the account). But we are open to other suggestions	
Yes	
Yes	
For domestic transaction only Maloti and ZAR currency	
This is not related to card transactions, but fintech related channels	
No need at this stage. Swift format is only applicable for NSI	
Yes, the purpose of the switch is to enable interoperability	
Yes, there might be a need for national payments switch to connect with international networks susch	
`Correct	

No, the Bank does not have Oracle EULA that will cover this project	
Yes indeed	
Yes indeed	
No, this could be future modules of the switch, not necessarily external	
Optional future module	
that's acceptable	
correct	
normally between 5 to 10 years, to be part of contract discussion	
This will be covered in detail during contract negotiations	
Monthly	

Data not available	
Correct	
yes, as separate cost item	
ON-site support for two months post go-live, therefore after off-site support	
see above	
Only for application	
Yes	
Only for application	
please suggest suitable number, based on your application complexity	
Yes	
Please see row 28	






as VISA and MasterCard

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