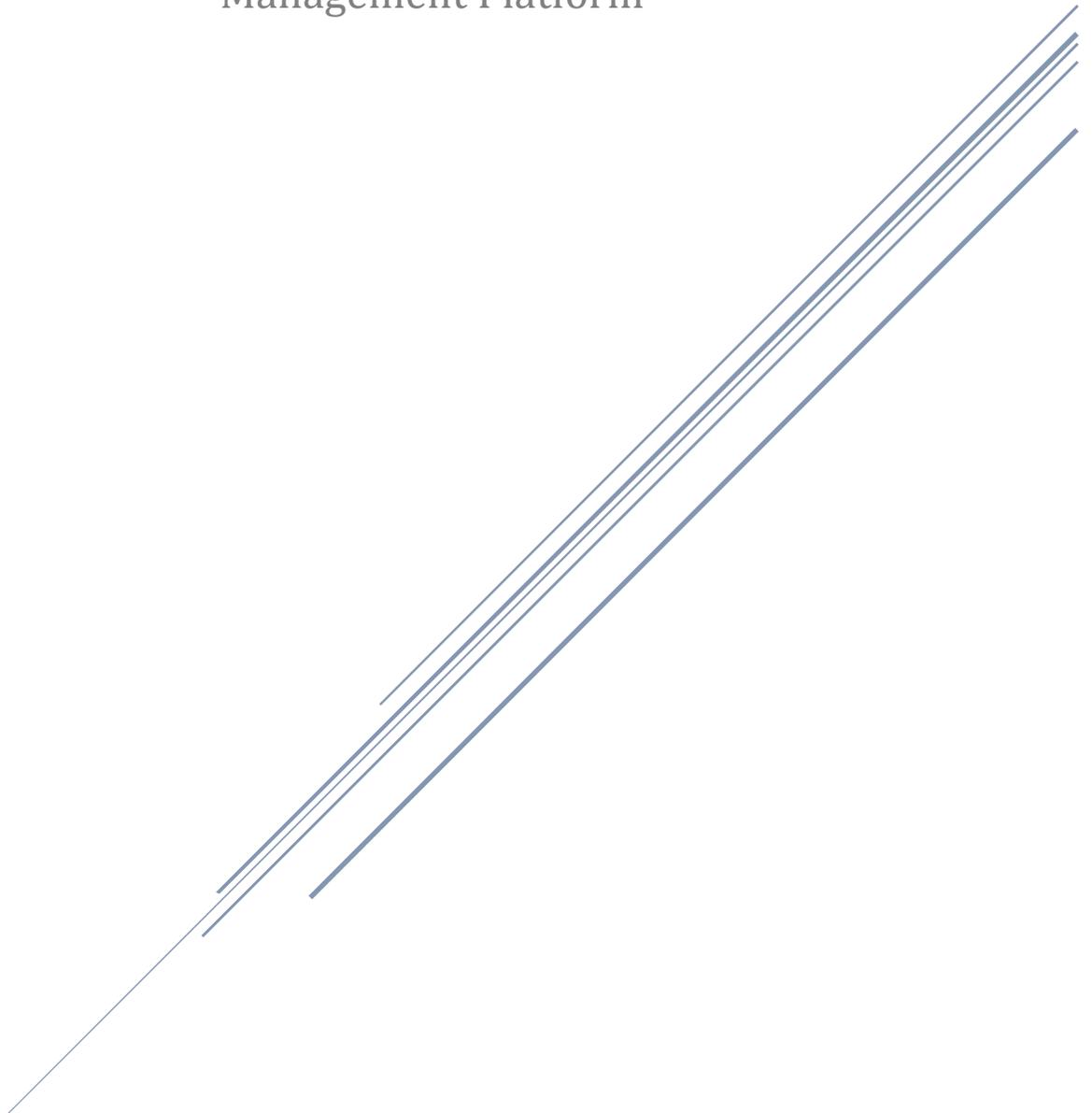


EXPRESSION OF INTEREST

Supply and Implementation
Of
SaaS Digital Lending, Payment Splitting & Merchant
Management Platform



Disclaimer

This Request for Expression of Interest (hereinafter referred as 'EOI') has been prepared by CIM Financial Services Ltd (hereinafter referred as 'CFSL') and is provided to solicit interest from parties wishing to supply and implement a SaaS Digital Lending, Payment Splitting & Merchant Management Platform as described in this EOI.

This EOI is not an offer or invitation by CFSL for the entry into a binding contractual relationship and does not grant the applicant any exclusivity. Neither the information contained in this EOI, nor any further information made available in connection with the EOI will form the basis of any contract. This EOI is not intended to constitute a recommendation or to form the basis of any decision to proceed with the EOI and enter binding contract for provision of services as described in this EOI.

This EOI is to invite proposals from applicants who are qualified to submit the bids ('Bidders' or 'Vendors'). The purpose of this EOI is to provide the Bidder(s) with information to assist them in formulation of their proposals ('Bids'). This EOI does not contain all the information, which each Bidder may require. Each Bidder should conduct its own investigations, analysis and should check the accuracy, reliability, and completeness of the information in this EOI and wherever necessary obtain relevant independent advice. CFSL makes no representation, warranty, express or implied, and shall incur no liability under any law, statute, rules, or regulations as to the accuracy, reliability, or completeness of the information in this EOI. CFSL may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this EOI.

The information contained in the EOI document is selective and is subject to update, expansion, revision, and amendment. It does not purport to contain all the information that a Bidder may require. CFSL does not undertake to provide any Bidder with access to any additional information or to update the information in the EOI document or to correct any inaccuracies therein, which may become apparent. CFSL reserves the right to change, modify, add to, delete, or alter any or all the provisions of this EOI and/or the bidding process, without giving any reasons whatsoever. Such change will be communicated to all Bidders. Any information contained in this EOI document may be superseded by any later written information on the same subject and made available to all Bidders by CFSL.

CFSL reserves the right to reject any or all the expression of interest /proposals received in response to this EOI at any stage without giving any reason whatsoever. The decision of CFSL shall be final, conclusive, and binding on all the parties.

CFSL does not accept any liability to any person in relation to the distribution or possession of this EOI. To the maximum extent permitted by law, CFSL disclaims and excludes all liability for any loss or damage (whether or not foreseeable) suffered or incurred by any person acting on any information provided in, or omitted from this EOI, or any other written or oral opinions, advice or information provided by any person in connection with this EOI.

All costs and expenses incurred by the Bidder with respect to the EOI will be their sole responsibility. All Bidders are solely responsible for such costs and expenses irrespective of any action taken by CFSL with respect to the EOI, including any amendment to the EOI process by CFSL, any termination of discussions with any or all Bidders, any variation to the EOI or any withdrawal of the EOI by CFSL.

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List of Keywords

LOS	Loan Origination System
LMS	Loan Management System
EOI	Expression of Interest
MIS	Management Information System
UAT	User Acceptance Testing

Document Control Sheet

Bidders may note the schedule of the following important events.

Name of the Company	CIM FINANCIAL SERVICES LTD
Issue of Bid Document	19 August 2022
Clarification on EOI by	25 August 2022 @ 17:00
Response back on EOI	26 August 2022 @ 17:00
Expression of Interest to be received at CFSL by	30 August 2022 @ 17:00

Please note that all information shall be provided only in the form and formats specified in this EOI.

Changes and clarifications, if any, related to this EOI shall be issued to the Bidders through emails. All such requests for clarification should be sent to digicoretender@cim.mu.

Section 1 – EXPRESSION OF INTEREST

1. Introduction

CIM Financial Services Ltd (hereinafter referred as 'CFSL' or 'Purchaser') is a non-banking financial institution listed on the Official Market of the Stock Exchange of Mauritius and headquartered in Mauritius. CFSL is regulated by the Financial Services Commission ('FSC') as a credit financing institution. It is also licensed by the FSC to provide Leasing, Factoring, and Insurance Agent activities. Furthermore, CFSL actively participates in the domestic payments market as a credit card issuer and through provision of card payment acquiring services, which activity it conducts under a Payment Service Provider ('PSP License') from the Bank of Mauritius. CFSL is the first non-banking financial institution in Sub-Saharan Africa to issue MasterCard and Visa credit cards. CFSL has more than 700 employees and operates over 100+ counters spread across Mauritius and Rodrigues. Present on the credit market since 1987, it offers financial solutions to individual consumers, SMEs, and large corporates.

This document constitutes the formal Request for Expression of Interest for supply and implementation of a SaaS Digital Lending, Payment Splitting & Merchant Management Platform by eligible Vendors.

2. Purpose of EOI

The purpose of this EOI is to invite bids for procurement of a SaaS Digital Lending, Payment Splitting & Merchant Management Platform. The purpose of this platform is to facilitate the build, sale & end-to-end management of digital loans & payment-splitting capabilities for consumers, merchants and CFSL as the lender by integrating with developed and 'under development' front-end channels and meet full operational requirements to manage all digital loans and payment-splitting products effectively and efficiently.

3. Due Diligence

The Bidder is expected to examine all instructions, forms, terms, and specifications in this EOI and study the EOI document carefully. Bid shall be deemed to have been submitted after careful study and examination of this EOI with full understanding of its implications. The Bid should be precise, complete in all respects and in the prescribed format as per the requirement of this EOI. Failure to furnish all information required by this EOI or submission of a Bid not responsive to this EOI in each respect will be at the Bidder's own risk and may result in rejection of the Bid and for which CFSL shall not be held responsible.

4. Guidelines to Bidders

- All EOIs received by the designated date and time will be examined by CFSL to determine if they meet criteria/terms and conditions mentioned in this document including its subsequent amendment(s), if any, and whether EOIs are complete in all respects.
- On scrutiny, the EOIs NOT found in desired format/illegible/incomplete/not containing clear information or failing to fulfil a relevant requirement, which in the view of CFSL, does not permit a thorough analysis, will be rejected from further evaluation process.
- CFSL reserves the right, at any time, to waive any of the requirements of this EOI document if it is deemed in the interest of CFSL.
- If deemed necessary, CFSL may seek clarifications on any aspect of EOI from the applicant. If a written response is requested, it must be provided within two (2) working days beyond which if the response is received, will not be considered. However, that would not entitle the applicant to change or cause any change in the substances of their EOI document already submitted. CFSL may also make enquiries to establish the past performance of the applicants in respect of similar work. All information submitted in the application or obtained subsequently will be treated as confidential.
- After examining the EOI, some or all the applicants may be asked to make a presentation of the solution and demonstrate proof of concept.
- CFSL may shortlist the applicants who fulfil the eligibility criteria, have solution as per the requirement of CFSL and are agreeing to abide by the terms and conditions of CFSL. CFSL's judgment in this regard shall be final.
- CFSL may issue a Request for Proposal to shortlisted applicants for inviting technical and indicative commercial bids for next process of procurement. However, please note that short listing of applicants should not be treated as a contract for the proposed work.
- Applicants will be advised about short listing of their EOIs or otherwise. However, applicants will not be provided with information regarding comparative position of their EOIs with that of others.

5. Eligibility Criteria

The Basic Eligibility Criteria will be based on the following:

- Bidding for SaaS Digital Lending, Payment Splitting & Merchant Management Platform provision and related ongoing support is compulsory.
- Bidder should be a corporate having at least Three (3) or more SaaS Digital Lending & Payment Splitting Platform implementations of which one in Mauritius and/or EMEA/APAC countries.
- Bidder should be in existence and with proven expertise in the field of SaaS Digital Lending & Payment Splitting Platform provision in Mauritius and/or EMEA/APAC countries.
- Bidder should not have been blacklisted on any sanction list or in any jurisdiction whether by any financial institution, supervisory/regulatory authority, or Government.

- Bidder should have all necessary licenses, authorisation, permissions, consents, No Objection Certificates, approvals as required under law for carrying out its business activity.
- Bidder shall have proper service setup to provide implementation, post implementation support and any technical support necessary to ongoing provision of platform services.
- The Bidder should have experience in interfacing its B2C/B2B SaaS Digital Lending, Payment Splitting & Merchant Management Platform to other channels, core/enterprise systems and general ledger systems as necessary with rich API-based integration and strong reporting capabilities.
- The Bidder shall provide the details of proposed project management team (directors, managers etc.), with experience in similar projects.
- The Bidder shall provide the list of directors of the company and shareholding structure.
- The Bidder shall provide latest audited financial statements of the company.
- The Bidder shall provide evidence of cloud architecting & development capabilities (AWS and/or Azure certified professionals).

Section 2 – CLARIFICATION ON BID DOCUMENT

1. Clarifications

Any clarification sought by the Bidder in respect of this EOI shall be addressed in writing by email to digicoretender@cim.mu, latest by 23/08/2022 at 17:00 hours.

2. Language of Bids

The Bids shall be submitted in English only. All correspondence related to the EOI shall be in English.

3. Modification & Withdrawal of Bids

- i. Written Notice - The Bidder may modify or withdraw its Bid after the Bid's submission, provided that, CFSL receives written notice of the modification or withdrawal before the expiry of deadline prescribed for submission of Bids.
- ii. Last Date for Notice - No Bid may be modified after the deadline for submission of Bids. No Bid may be withdrawn in the interval between the deadline for submission of Bids and the expiry of validity period of Bid specified by the Bidder on the Bid form.

Section 3 – SCOPE OF WORK

1. SaaS Digital Lending, Payment Splitting & Merchant Management Platform's Scope

CFSL has determined the need for an end-to-end B2C SaaS Digital Lending, Payment Splitting & Merchant Management Platform operating under a microservice-based architecture that can integrate with certain components of CFSL's core system to offer customers different flavours of payment-splitting options (without any interest over X months, with interest between 6 – 30 months, etc.). Accordingly, it is looking for a flexible, cost-effective, and scalable solutions that can cater for both origination and management of a both digital loans & payment-splitting loan cycles, catering for both merchants and customers within a closed-loop network.

2. High-level requirements

The system will need to integrate with certain internal CFSL systems via APIs, ideally (Further explained here). Specifically, the platform should provide the ability to:

- Define different products with customized rules, pricing, and other key features (interest, tenor, credit score, etc.)
- Offer both LOS/LMS capabilities for different flavours of payment-splitting options, covering features for both customers and merchants.
- Issue a credit line to customers and convert it to an EMI during and post-checkout for transactions at merchants (Both in-store and e-commerce) – (Options: Simple credit limit issuance and virtual/closed-loop/network cards)
- Expose APIs and SDKs for merchants' e-commerce integrations, both via web and mobile applications
- Redeploy or reuse part of or the full platform for other products, such as B2B products - the ideal architecture should be an API-based microservice architecture, with the infrastructure managed by the partner; licenses, auto-scaling, monitoring, reporting, etc.
- Integrate with internal CFSL systems for critical tasks which is further described below; accounting system, enterprise data warehouse, instant payment switch system, MCIB API, etc. (Refer to this section for further details)
- Offer payment-splitting options & digital loans as 'Lending-as-a-Service' to potential local Payment Service Providers by exposing APIs and SDKs for different services under the platform
- Offer the capability to deploy/integrate with different merchant acceptance mechanisms; QR Code via the merchant portal, scanning the customer's QR Code, generating a QR Code via a smart PoS or soft PoS, etc.

The platform should be able to support the following products:

- Payment-splitting options with differentiated features (Based on interest, tenor, amount, credit score) - Critical
- Digital consumer loans (Based on interest, tenor, amount, credit score) - Critical

3. *Implementation, Parameterization and Customization*

- Customization as per the required functionality. Any changes required by law or regulations, or suggested by regulators, auditors, or compliance with CFSL's policies.
- Development, installation, and development of the various components & functionalities of the SaaS Digital Lending, Payment Splitting & Merchant Management Platform.
- Customization as per the required functionality covered in the RFP, pre-deployment study & gap analysis
- Independent services, message brokers, event buses, and APIs testing and deployment
- Any changes required or suggested by regulators, CFSL's internal audit & compliance with CFSL's policies
- Internal systems' integration study and gap analysis
- Provide support for establishing a UAT and pre-production environments
- Provide support during the go-live
- Hand over as per the agreed project plan
- Provide implementation, parameterization, and customization services, including certain migrations of data
- Single service testing, unit testing, integration testing and stress testing through third parties and provide the required support and performance tuning on the platform and the several persistence mechanisms.

4. *Infrastructure*

- Cloud infrastructure (AWS, Azure, GCP) & solution architecture.
- Elaboration on compute, processing power, auto-scaling, availability, security, etc.
- UAT, pre-production & production environments to be managed by the Vendor and/or CFSL as mutually agreed between CFSL and the Vendor
- Solution architecture overview, logical & physical database design, system interfaces design, development tools, APIs, SDKs, etc.
- Cloud-based and on-premises deployment capabilities.

5. Integration with Internal CFSL's Systems & External Systems

The SaaS Digital Lending, Payment Splitting & Merchant Management Platform shall support integration with various external systems (in-house and/or third-party systems under CFSL) through straight-through processing, upload functionalities and using APIs. CFSL may require the integration in phased manner depending on the need. The integrations are broken into Mandatory & Optional Integrations below.

Internal CFSL's systems are listed below:

Mandatory Integrations (APIs):

- Accounting System (GL)
- CFSL's MCIB Tool – Extract data from credit reference bureau's consumer reports
- Enterprise Data Warehouse – Centralized repository for analytics
- SMS & Email Gateway – Customer, merchant & staff notifications
- Payment System – Payment gateway & instant payment switch (BIPS)
- Zendesk – Customer service & complaints handling
- Other external sites as required from time to time

Optional Integrations:

- Video-KYC
- Centralized Credit Engine
- Collection Manager

External Integrations (APIs) are listed below:

- MCIB – Credit reference bureau
- Sanction Lists
- MNS – Company Details
- Other external sites as required from time to time

5. Training

The training should include both functional and technical training to CFSL's designated personnel and all training material should be in English.

Functional

- Parameterization

- Product setup
- Workflow setup
- Creating new fields & enabling features for different services
- Role-based access control
- Report generation for different services
- Uploading files
- Auditing techniques
- All functionalities and features of the different services under the SaaS Digital Lending, Payment Splitting & Merchant Management Platform

Technical

- Installation & configuration of the SaaS Digital Lending, Payment Splitting & Merchant Management Platform (System admin)
- Infrastructure management if co-managed between the vendor and CFSL
- Management and administration
- Backup & recovery operations, including roll-back & fail-over mechanisms
- Report writing
- Remote and physical troubleshooting
- Database management
- Data dictionaries
- API management & testing via Postman or Swagger

6. Support

The Vendor shall provide technical and functional support for the proposed systems and shall have the overall responsibility over the performance, functionality, and operation of the system.

- Provide support in setting up the production, disaster recovery, development & testing environments (UAT + Pre-production).
- Post-implementation on-site support for up to 3 months from the go-live date and further support as required and mutually agreed between CFSL & the Vendor.

6. Ongoing SaaS support

The proposal shall include the terms for Technical or Maintenance Support of the platform by the Vendor given SaaS delivery model along with Service Level Agreement as per CFSL's terms and conditions.

It shall also include the following, as applicable:

- Defects fixes: Bidder shall maintain the source code and provide bug fixes for the defects/ bugs noticed in the application without any additional cost.
- Application support/helpdesk support (user support on functional and technical aspect). Generation of regulatory and other MIS reports.
- Changes/enhancements in software application/reporting requirements to be implemented from time to time to meet the changes in the regulatory/statutory/business requirements.
- Application software version upgrades.
- Regulatory changes that are applicable globally and regionally.

7. General Terms

- CFSL reserves the right to purchase hardware and third-party software, to be used in conjunction with the systems from other vendor/s or use the same depending upon the hardware/licenses already available with it.
- The proposal shall include scope for ensuring the software is thoroughly tested for quality and consistency before commissioning.
- All procedures and processes in the lifecycle of the project shall be in accordance with the CFSL's project management guidelines.
- The Vendor shall provide the support for DR setup.
- On-site support shall be provided by technical experts conversant with functionality of the proposed systems. The on-site support should extend services like helpdesk, data backup, user management, database management/maintenance, updating of data, maintaining integrity of data, loading application upgrades, technical support for ad hoc queries, archival of data, etc.
- If LOS and LMS are decided to be implemented by different vendors, sufficient collaboration and support is expected from the vendors for successful delivery of the program through a proper program co-ordination and joint steering committee that would be formed for the purpose for any escalations.

8. Warranty

Post implementation, the warranty should cover the following:

- Defect fixes and removal of bugs
- Application support (User support on functionality and technical aspect).
- On site post-implementation support to application admin and IT team at no extra cost.
Warranty period shall be one year and will start from the date the respective SaaS Digital Lending, Payment Splitting & Merchant Management Platform has been accepted by CFSL by issuing the certificate of acceptance.
- Regulatory reports generation.

- Changes/enhancements in the application due to reporting requirements to be implemented from time to time to meet the changes in the regulatory/statutory requirements that are applicable globally and/or regionally.
- SaaS Digital Lending, Payment Splitting & Merchant Management Platform' & services' version upgrades.

9. General Scope Related to Service

The Vendor shall provide technical support for the software application systems to be supplied, and will have overall responsibility of the performance, functionality, and operation of the systems to be supplied. On receipt of a problem/issue, the Vendor shall analyse the problem and resolve the problem completely to the satisfaction of CFSL within predetermined time frame. The Vendor shall also provide escalation matrix in respect of support and maintenance of the application software. The scope of work is as below:

- The development of the system as mentioned in the scope. Delivery of predefined deliverables as agreed.
- The complete documentation – Modular-wise user manuals and administrator manual are required for users as decided at time of study. Context sensitive help is required.
- Maintenance and support of the software application systems during the project period which includes implementation, post-implementation, warranty, and maintenance periods. The coverage shall be at least 99% uptime for twenty-four (24) hours a day, seven (7) days a week.
- Post-implementation on-site support should be provided by the Vendor for three (3) months from the date of Go Live.
- On-site support by functional and technical team of vendor conversant/acquainted with the entire platform. CFSL may extend this support scope for further period, based on its requirements.

10. Acceptance of Bid

Prior to the expiration of the period of bid validity, CFSL will notify the successful Bidder in writing, that its bid has been accepted.

11. Intellectual Property Rights and Patent Rights

The Bidder should ensure all the products / services / technology platforms etc. should be owned by it or it should have rights to use and distribute such products / services / technology platforms to its customers.

Purchaser shall own and have a right in perpetuity to use all intellectual property rights which have arisen out of or in connection with the implementation of this Expression of Interest

including any processes and products which have been specifically developed by the Bidder during the performance of services and for the purposes of inter-alia use or sub-license of such services under this Expression of Interest The Bidder undertakes to disclose all intellectual property rights arising out of or in connection with the performance of the services to the Purchaser and execute all such agreements/documents and file all relevant applications, effect transfers and obtain all permits, approvals, consents and no objections that may be necessary in this regard to effectively transfer and protect the intellectual property rights of the Purchaser. The Bidder shall indemnify the Purchaser against all third-party claims of infringement of copyrights, patent, trademark or industrial design rights arising from use of such intellectual property, or any part thereof.

- a. The Bidder shall ensure that while it uses any software, hardware, processes or material in the course of performing the services, it does not infringe the intellectual property rights of any person and the Bidder shall keep the Purchaser indemnified against all costs, charges, expenses, liabilities, claims, damages, litigations, suits, judgments and/or otherwise howsoever, arising out of any illegal or unauthorized use (piracy) or in connection with any claim or proceedings relating to any breach or violation of any permission/license terms or infringement of any intellectual property rights by the Bidder during the course of performance of the services.
- b. The Bidder shall be obliged to ensure that all approvals, consents, no objections, registrations, licenses, permits and rights which are inter-alia necessary for use of the information technology system installed by the Bidder, shall be acquired in the name of the Purchaser, which shall be assigned by the Purchaser if necessary under the applicable laws or otherwise to the /Bidder for the purpose of execution of any of its obligations under the terms of the EOI.

In the event of any claim asserted by a third party of infringement of trademark, trade names, copyright, patent, intellectual property rights or industrial drawing/design rights arising from the use of the services or any part thereof, the Bidder shall act expeditiously to extinguish such claim. If the Bidder fails to comply and Purchaser is required to pay compensation to a third party resulting from such infringement, the Bidder shall be responsible for the compensation including all expenses, court costs and lawyer fees. The Purchaser will give written notice to the Bidder of such claim, if it is made, without delay.

12. Confidentiality

The parties agree that they shall hold in trust any confidential information received by either party, under this EOI, and the strictest of confidence shall be maintained in respect of such confidential information. The parties shall be bound by the Non-Disclosure and Confidentiality Agreement signed mutually before bidding to this EOI.

13. Publicity

The Bidder is not permitted to make any public announcement or media release about any aspect of this EOI unless the Purchaser first gives the Bidder his written consent.

14. Conflicts

CFSL requires all actual or potential conflicts of interest to be resolved to CFSL's satisfaction prior to the delivery of a Bidder's submission. Failure to declare such conflicts and/or failure to address such conflicts to the reasonable satisfaction of CFSL could result in a Bidder being disqualified at the sole discretion CFSL.

Section 4 – Governing Law and Jurisdiction

This EOI shall be governed by and construed in accordance with the laws of the Republic of Mauritius. The courts of the Republic of Mauritius shall have exclusive jurisdiction in relation to any dispute, claim, controversy, or matter arising out of or in connection with this EOI.

Section 5 - Format and signing of EOI:

The Bidder should prepare EOI strictly as defined in this document.

- EOI should be typed and submitted on A4 size paper with all pages therein numbered and in serial order.
- All pages of the EOI should be signed by the authorized person(s) of the company/firm. Any interlineations, erases or overwriting shall be valid only if the person(s) signing the EOI authenticates them.
- The Bidder should demonstrate that they meet the eligibility and due diligence criteria defined in **Annexure A** of this EOI.
- Electronic submission of EOI is acceptable.
- As a part of this EOI, the Bidder must submit an approach paper on how they propose to implement the solutions, along with requirements to setup the same.

Section 6 - Annexures

Annexure – A: Eligibility

Sr.No	Eligibility Criteria	Compliance (Yes/No)	Supporting documents to be submitted (Mandatory)
1	Bidding for SaaS Digital Lending & Payment Splitting Platform provision and related ongoing support is compulsory.		Self - declaration to this effect should be provided
2	Bidder should be a corporate having at least THREE or more SaaS Digital Lending & Payment Splitting Platform provision implementations of which at least one in Mauritius and/or EMEA/APAC countries.		Reference Purchase Order / Contract Document. Reference letters would be desirable
3	Bidder should be in existence and with proven expertise in the field of SaaS Digital Lending & Payment Splitting Platform provision in Mauritius and/or EMEA/APAC countries.		Reference Purchase Order / Contract Document, testimonials
4	Bidder should not have been blacklisted on any sanction list or in any jurisdiction whether by any financial institution, supervisory authority, or Government.		Self - declaration to this effect should be provided
5	Bidder should have all necessary licenses, permissions, consents, No Objection Certificates, approvals as required under law for carrying out its business.		Necessary proof like BRN no, NOC, licences, if any, consent, partnership agreements.
6	Bidder shall have proper service setup to provide implementation, post implementation support and any technical support necessary to ongoing provision of platform services.		Self - declaration to this effect should be provided. Approach paper.
7	The bidder should have experience in interfacing its SaaS Digital Lending & Payment Splitting Platform to other channels, core/enterprise systems and general ledger systems as necessary with rich API-based integration and strong reporting capabilities.		Self - declaration to this effect should be provided. Approach paper.
8	The Bidder (applicant) shall provide the details of proposed project management team (Directors, Managers etc.), with experience in similar projects.		CV's and other supporting documents
9	The Bidder (applicant) shall provide List of Directors of the Company and shareholding structure		List/ Statement

10	Latest audited financial statements of the Company		Financial Statements
11	The Bidder (applicant) shall provide evidence of cloud architecting & development capabilities (AWS and/or Azure certified professionals).		Development & implementation team profiles
12	The Bidder shall be bound by the Non-Disclosure and Confidentiality Agreement signed before bidding to this EOI.		NDA mutually signed between the Vendor and CFSL