



WANA/COREBANKING/1/02/2024

Date: 29th Feb 2024

TENDER RE-ADVERTISEMENT

CORE BANKING SYSTEM AND BRIDGE SYSTEM

Wana-Anga Savings and Credit Cooperative Limited (SACCO) is a registered deposit-taking society based in Nairobi with a membership of over 3,000 spread across the country. The society is in the process of procuring a core banking system and a bridge system that is compatible with Coop Switch for its ICT operations. The society invites quotation for the provision of the two systems which should be robust, reliable, stable, ease to integrate and secure. The company must show its support capability and previous provision of the same to TIER 2 and above Saccos in Kenya;

A. CORE BANKING SYSTEM

The key features of the New Core Banking system should include, but are not limited to:

1. Customer Registration Management Module (CRM)
2. System Users Roles and Access Rights Management Module
3. Deposit, Share Capital and Loan Account Management Module
4. Chart of accounts -supports mapping of ledger prefixes per chart
5. Consolidated Reports –SASRA, CRB, Statement of changes in equity, Cash flow statement
6. Vendor Management(automated) Invoice processing and Receipts
7. Dividends -Dividend/rebates processing and Dividend reports
8. Credit Processing from application to appraisal to disbursement
9. Loan Portfolio Management Module including restructuring, write-offs and risk classification.
10. Debt collections workflow automation
11. Member Records Update
12. Guarantor Management and Collateral management (physical documents)
13. Defaulted Loan Transfers to guarantors
14. Check off by product upload and processing
15. Term Deposit (Fixed Deposits management)
16. System Administration (General setup system charges Tools Maintenance (loans, savings, shares, fixed) Tellers Employers maintenance, Debtors and Creditors maintenance, Cash Bank Setup, Transaction Codes setup etc)
17. Operational Security (Biometrics capture, Cash Withdrawal via fingerprint among others)

18. Strong inbuilt maker checker
19. All teller transaction capabilities (Withdrawal, deposits, transfer to treasury, teller authorization of transactions by chief teller, clear and print cheques, till limit management, etc)
20. Journals creation and posting
21. Exit Process/Customer Relationship Management module
22. Teller Module to handle Front Office Accounts
23. Contribution Processing, Salary Processing and Standing Orders
24. Bulk SMS and Email notifications module
25. Seamless integration to third party applications using APIs
26. All Customizable Internal Reporting Modules
27. Automated System Administration Module - tracking access and actions on all the platforms
28. Security Management – Ability to manage users, assign rights and profiles.
29. Detailed audit trail with full visibility of read/view operations
30. Executive Dashboards Module
31. Credit Scoring and IFRS 9 Reporting
32. Ability to integrate to CRB
33. Ability to integrate to any commercial bank (Specifically Coop Bank Saccolink) or Service Providers once an API is provided from such banks or Service Provider e.g. Mpesa/Airtel,
34. OTP (One Time password) generation for some critical transactions.

B. BRIDGE SYSTEM AND RELATED MODULES

The key features of the Bridge system should include, but are not limited to:

Feature	Description
Balance Enquiry	Should be able to give balance on request
Mini-statement	Mini statement of the last 10 transactions
Cash withdrawal	Able to do cash withdrawal.
Purchase	Transaction details such as date, time, amount will be shown on receipt with available & ledger balances
Funds Transfers	Able to transfer funds from one account to other accounts within the sacco
Refund	Realtime refund incase of system failure
Reversals for all above	Reverses the above transactions where the

	transaction wasn't authorized in time.
Account to Mpesa/airtel and any other Mobile service providers	Able to do Client transfer from his account to any mobile money service providers in Realtime.
Mpesa/airtel and any other Mobile service providers to Sacco Account	Able to do Client transfer from any mobile money service providers to his/her account in Realtime.
Utility Payment	Allows utility payment of bills
Loan Payment	Allows loan payments
Loan balance enquiries	Allows enquiry of loan balance to show outstanding balance, arrears and any other relevant detail
Other bill payments	Integration for any other bill payments.
Web-based	Can be accessed over a network through a browser.
Simultaneous transaction processing	Can process multiple transactions at once
Channels Management	Can allow for addition, stopping and monitoring of each channel
API Management	Allows for addition, stopping of APIs and the enabling and disabling of services running under them
Customizable Reports	Allows for creation of own reports based on desired data
Password Policy Management	Allows for management of password lengths, Complexity, duration before change etc
Sensitive information encryption	Encrypts sensitive data such as credentials
Dashboard	Presents key data on the screen in graphs and other statistical representation

Bidders are required to submit their quotation via **email: procurement@wana-anga.co.ke** or at the Wana-anga offices situated in Kenya Meteorological Department Headquarters, Dagoretti corner on Ngong road **on or before 14th March 2024 latest 4.00 PM**. The quotations should have the following documents attached;

- a) Company registration certificate
- b) Detailed Company profile
- c) Letter of recommendation from at least **2(two)** other users of your system.
- d) The KRA pin certificate.
- e) Deposit Slip of non-refundable Tender fee of **Ksh 5,000 (Cooperative Bank, NBC Branch, Acc. Number 01120000607700)**

The quotation should be addressed to; **The Chief Executive Officer, Wanaanga Sacco LTD, P. O. Box 34680-00100, Nairobi. Subject; CORE BANKING SYSTEM AND BRIDGE.**

N/B THOSE WHO HAD ALREADY SENT THERE APPLICATIONS DON'T NEED TO DO AGAIN