

CLARIFICATIONS FOR THE SHARED AGENCY BANKING AGGREGATOR TECHNOLOGY (ATP) PROVIDER REQUEST FOR PROPOSALS (RFP)

AFR would like to make the following clarifications with respect to the RFP document published on the 07th September 2018.

About the Shared Agency Banking Service:

AFR is supporting the Rwandan financial services industry in testing the concept of implementing a Shared Agency Banking Service (SABS), in line with the greater national interoperability initiative to be implemented under the Rwanda National Digital Payment System (RNDPS). Through several discussions with industry stakeholders the implementation model in Figure 1 and Figure 2 was agreed. Consequently, AFR issued the RFP for the shared agency banking Aggregator Technology Platform (ATP), in partnership with RSwitch, a licensed Payment Service Operator in Rwanda. Figure 3 illustrates how the ATP fits within the RNDPS.

Types of transactions supported by the ATP:

Transactions referenced by the RFP Mandatory Response document, as provided by Sections 4.5 and 4.7 in respect of customer registration and account opening will be limited to accounts set up for FSPs already providing the services. Further, it is clarified that SABS agents will only be able to register accounts for only banks with whom they have operating accounts.

The technology sought in this RFP is to offer Cash in and Cash out services for both on and off-us transactions across the different financial service providers. For the avoidance of doubt, all other services including the Pay Bill, Airtime purchase, P2P transfers which are currently being offered by some of the existing agency banking providers in the country, will be availed under the SABS only as 'on-us' transactions.

Further, the technology solution delivered is expected to include an agency banking module that will enable and support financial service providers without proprietary agency banking solutions to plug in without the need for to procure separate technologies for this purpose. Key functionalities of this module include:

1. Agent Management
 - a. Agent Account Mapping
 - b. Teller/Agent Operator management
 - c. Agent hierarchy interfaces
2. Agent Terminal & Interface Management
 - a. POS
 - b. M-POS
 - c. Web/Wap
3. Transaction Management
 - a. Transaction type
 - b. Fees and Commissions
4. Transaction & incidence reporting

Implementation Overview

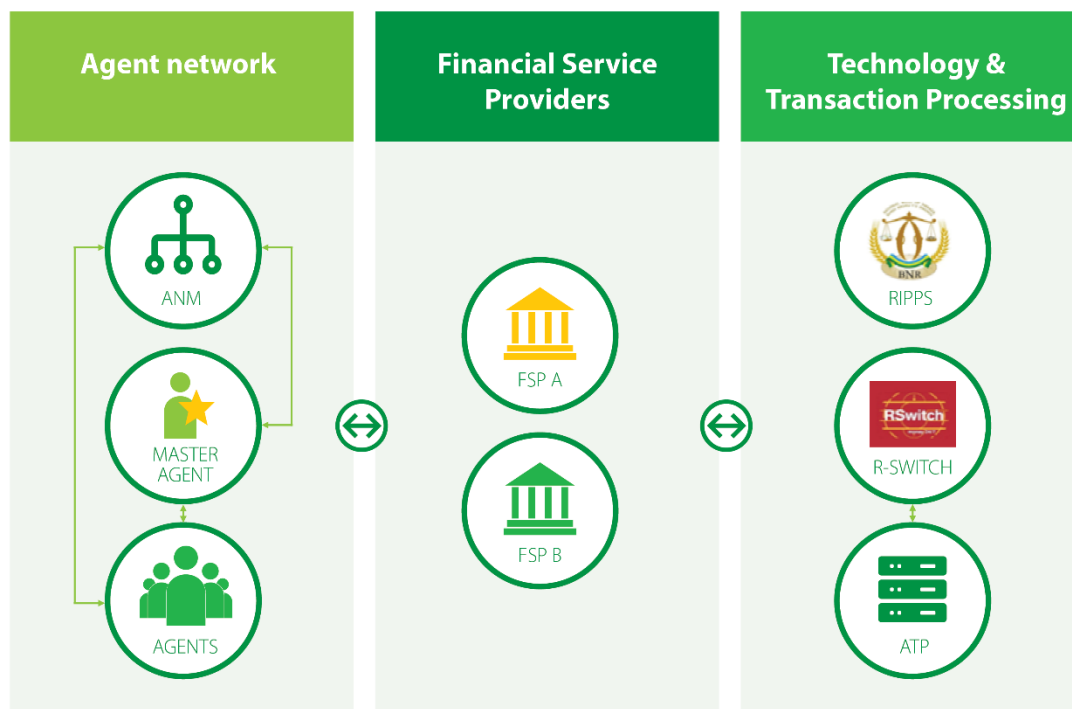


Figure 1 Implementation Model

Ecosystem Actors & Roles

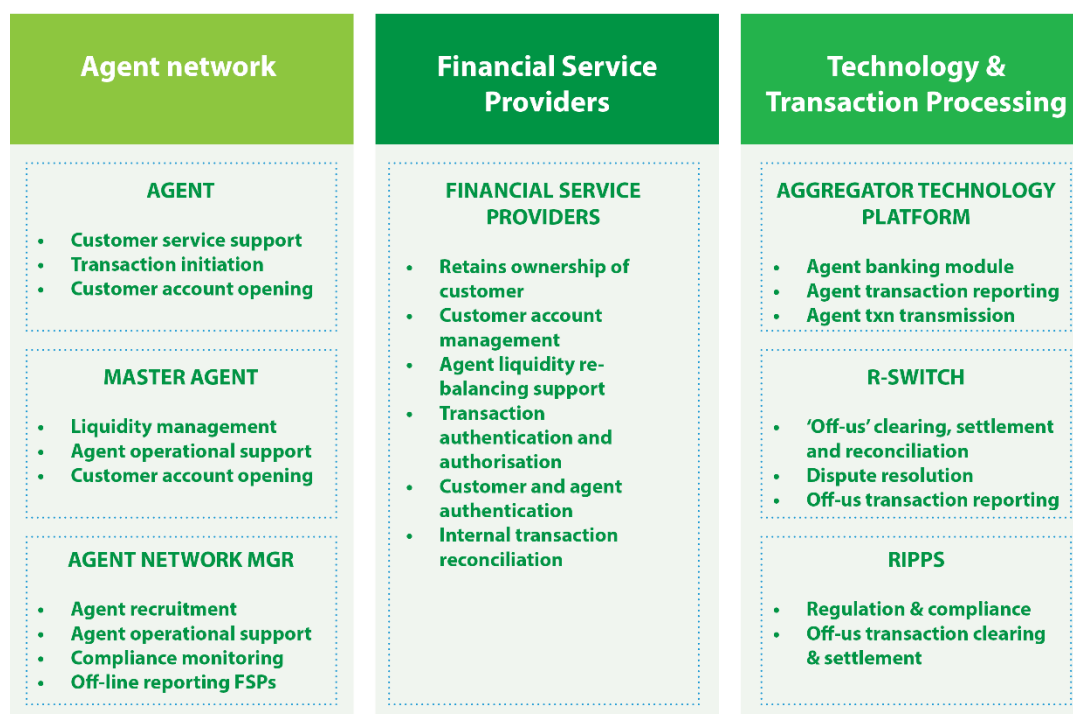


Figure 2 Ecosystem Actors & Roles

How SABS Fits within Interoperability Vision

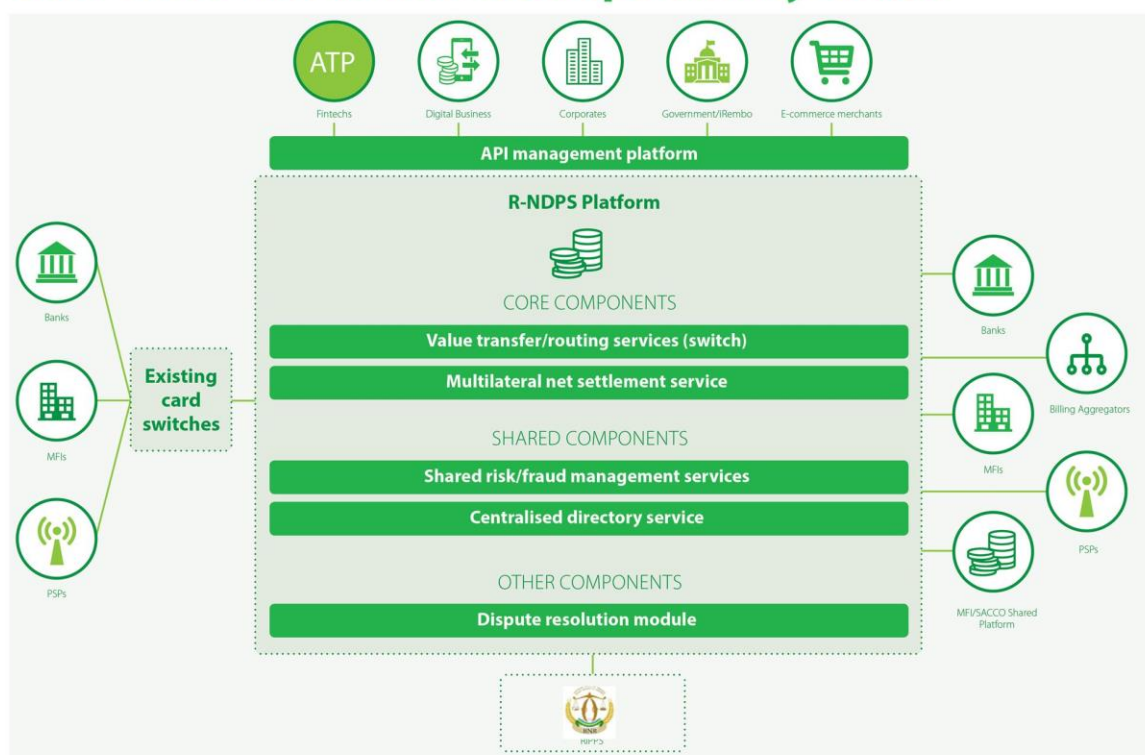


Figure 3 ATP in RNDPS

Amendment to RFP Planned Schedule in section 1.5, Page 7:

Activity	Date
a) Advert	07 th September 2018
b) Request for clarifications	14 th September 2018
c) Proposal closing date	31 th October 2018
d) Evaluation process	1 st to 5 th November 2018
e) Display and communication of best evaluated bidder notice	8 th November 2018
f) Contract signature	15 th November 2018

Table of abbreviations

Abbreviation	Meaning
ATP	Aggregator Technology Platform
ANM	Agent Network Manager
FSP	Financial Service Provider
RIPPS	Rwanda Integrated Payments Processing System
R-Switch	Rwanda Switch
SABS	Shared Agency Banking Service