CONFIDENTIAL

CRDB BANK PLC
(“CRDB”)

REQUEST FOR PROPOSAL
(“RFP”)

RFP – Provision of Software Development Partner Services

The content of this document is strictly confidential. You are authorized to use this document only in preparing a response to this CRDB Request ONLY.

It is forbidden to make copies of this document without the express written permission of the REQUESTOR. The content remains the property of CRDB BANK PLC. This document, together with all such copies, should be returned to CRDB BANK PLC together with your Proposal. Should you decide not to submit a Proposal, this document should be returned to CRDB BANK PLC not later than the closing date for the submission of the Proposal.

The address of the Requestor is:

CRDB BANK PLC
CRDB Headquarters,
Plot No.25 & 26 Ally Hassan Mwinyi Road &
Plot No.21 Barrack Obama Road
P.O. Box 268, 11101 Dar es Salaam, Tanzania
Tel: +255 (0) 22 211 7441 – 7
Fax: +255 (0) 22 211 6714
Email: Procurementdesk@crdbbank.co.tz
Website: http://www.crdbbank.co.tz

Please escalate your concerns confidentially about any unacceptable practices by any Bank staff involved in this RFP through the following channels:

whistleblowing@crdbbank.co.tz.

RFP SCHEDULE – SOURCING PLAN SUMMARY

Sl. No.	Particulars	Details Date &Time
1	Start date of issuance of RFP document	13-07-2026
2	Deadline for requesting clarifications with regards to the RFP	20.07.2026 15:00HRS EAT
3	Last date and time for RFP Submission	07.08.2026 15:00HRS EAT
4	Date and time for opening the proposals via MS-Teams link below:	07.08.2026 16:00HRS EAT

Tender Opening Link - Tender Opening - Provision of Software Development Partner Services | Meeting-Join | Microsoft Teams

1. THE REQUEST

1.1 Invitation

You, your company are hereby invited to submit a Proposal for, **"RFP – Provision of Software Development Partner Services"** You will use this Proposal as a basis for a decision regarding the **Request for Proposal for, "Provision of Software Development Partner Services"**

Accepted	Not Accepted

1.2 Schedule for decision-making

The closing time and date for written Proposals is on 7th August 2026 at 15:00 Hours EAT. Proposals must be sent electronically through the email address; tenders@crdbbank.co.tz with the subject **RFP for "Provision of Software Development Partner Services"** CRDB Bank Plc shall be entitled to reject any Proposal received after the due date and time. ALL proposals shall be sent in PDF Format Only with encryption. The encryption password shall be shared at an online opening session via MS-Teams. The MS-Teams meeting link will be shared with each participant before the deadline for submission. (Extreme complex passwords are not encouraged). ***Failure to encrypt your proposal will result to automatic disqualification and rejection.***

Accepted	Not Accepted

1.3 Disclosure of reasons for Unsuccessfully bids/proposal

CRDB BANK PLC reserves the right not to disclose any of its reasons for the taking of decisions resulting from this Request for Proposal.

Accepted	Not Accepted

1.4 Completeness of Proposal

You are specifically required, in your Proposal, to respond in writing to each of the points of Section 1& 2 of this Request for Proposal, in this sequence and with retention of this numbering system. Your responses could consist of, "Accepted" or "Not Accepted", together with an associated or supporting statement where appropriate.

You are also required, in your Proposal, to respond in writing to each of the points of Section 3 and 4 of this Request for Proposal, in this sequence and with retention of the numbering system.

Accepted	Not Accepted

1.5 Language

You are requested to submit your Proposal in English.

Accepted	Not Accepted

1.6 Number of copies

You are requested to submit one complete Proposal, together with all supporting documentation.

Accepted	Not Accepted

1.7 Format of Proposal

You are requested to submit your Proposal in PDF format to tender email only tenders@crdbbank.co.tz. The proposal not limited to however should provide the following:

i. Technical Proposal covering functional and Non-Functional requirements articulated in **Section 2 of this RFP.**

ii. Financial Proposal for the provision of the referred service as described in the pricing Section of this RFP.

Accepted	Not Accepted

1.8 Misrepresentation

CRDB Bank Plc., decision-making process, will largely be reliant upon the information supplied by you. Should it be found that aspects of such information are incomplete, untrue or misleading, CRDB Bank Plc. reserves the right to terminate negotiations with you.

Accepted	Not Accepted

1.9 Access to CRDB Bank Plc

You may require access to persons, departments, or the building of CRDB Bank Plc. in order to acquire further information for the preparation of your response to this Request for Proposal. You are requested to arrange such appointments through the office of the Secretary of the Management Tender Committee through email Procurement Desk Procurementdesk@crdbbank.co.tz.

Accepted	Not Accepted

1.10 Completeness of Proposal

You are expected to provide to CRDB Bank Plc. an accurate and complete Proposal as requested in more detail hereunder. Should you find the said requests incomplete or ambiguous, and then the onus rests upon you to obtain clarification from the Requestor.

CRDB Bank Plc. will require that any omissions by you or mistakes on your part in this regard be rectified within a time scale agreed to by CRDB Bank Plc.

You are expected to make an unequivocal statement to this effect in your Proposal, since CRDB Bank Plc. will require that such an undertaking be included in any contractual agreement, which may result from the selection process.

Accepted	Not Accepted

1.11 RFP Official Contact

Upon release of this RFP, all supplier communications concerning this Proposal request should be directed to the RFP Requestor. Unauthorized contact regarding this RFP with other CRDB Bank Plc employees may result in disqualification. Any oral communications will be considered unofficial and non-binding to CRDB Bank Plc. You are to rely only on written statements issued by the RFP Requestor.

Accepted	Not Accepted

1.12 Influencing

It is specifically brought to your attention that any attempts at influencing CRDB BANK PLC decision-making process outside of the Management Tender Committee responsible, may lead to disqualification.

Accepted	Not Accepted

1.13 Costs and Selection

All costs incurred by you in preparing the Proposal and providing any additional information to CRDB Bank Plc., shall be borne by you. The issuance of this RFP does not obligate CRDB Bank Plc. to accept any of the resulting Proposals. CRDB Bank Plc. makes no commitments, implied or otherwise, that this RFP process will result in a business transaction with one or more of the suppliers.

Accepted	Not Accepted

1.14 Contract & Service Credits

If you are successful and selected, you will be required to sign the contract, which will be under CRDB's bank standard template, that will be provided by CRDB. The standard general terms of the contract is attached with the RFP in which you will be required to familiarize yourself with the document to make execution of the contract to be quick. Any exception to this must be communicated and needs to be agreed by CRDB and must be in line with CRDB standard terms. The contracts will include penalties and service credit clauses.

Accepted	Not Accepted

1.15 Tax Compliance

Please note the price proposal that you will provide on this RFP will be complying with the requirements of the Tax laws of the United Republic of Tanzania that will include but not limited to Withholding Tax and VAT.

1.16 Contract Award

CRDB Bank Plc. reserves the right to appoint more than one Supplier for all services. In the event that this contract is split, the pricing offered in your proposal will expect to be maintained. Should there be pricing differences in line with business awarded; this must be clearly stated in your proposal.

Accepted	Not Accepted

1.17 Queries should necessarily be required, please submit in the following format:

Sr. No.	RFP Reference(s)(Section &Page Number(s)	Content of RFP requiring Clarification(s)	Points of Clarification

a. Bank shall not be responsible for ensuring that we have received the bidders' queries. The Bank may not entertain any requests for clarifications after the indicated date and time.

1.18 Responses to Pre-Bid Queries and Issue of Corrigendum

a. The Bank will provide a timely response to all queries. However, Bank makes no representation or warranty as to the completeness or accuracy of any response made in good faith, nor does Bank undertake to answer all the queries that have been posed by the bidders.

b. At any time prior to the last date for receipt of bids, the Bank may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, modify the RFP Document by a corrigendum.

c. The Corrigendum (if any) & clarifications to the queries from all bidders will be e-mailed to Procurementdesk@crdbbank.co.tz

d. Any such corrigendum shall be deemed to be incorporated into this RFP.

1.19 Tender Opening

Opening shall be done online, representatives of the tendering firms to identify their bonafide for attending the opening of the proposal.

1.20 Tender Validity

The offer submitted by the Bidders should be valid for minimum period of **120 days** from the date of submission of Tender.

Accepted	Not Accepted

1.21 Authentication of Bids

A Proposal should be accompanied by a Letter of Authorization in the name of the signatory of the Proposal.

Accepted	Not Accepted

1.22 Deviations

The bidder may provide deviation to the contents of the RFP document. It may be noted that once the deviations are provided, the bidder would not be allowed to withdraw the deviation submitted.
The Proposal Evaluation Committee would evaluate and classify them as "material deviation" or "non-material deviation ". In case of any material deviations, the Committee will be entitled to reject the bid.

1.23 Evaluation process (Evaluation matrix attached)

1.23.1. Evaluation process

CRDB Bank Plc will employ the below multi-stage process to evaluate RFP responses received from Bidders / Bidding Consortiums.
CRDB Bank Plc reserves the right to select none, any of the proposed solutions.

Preliminary Examination of Bids:

- CRDB Bank Plc will examine the technical Bids to determine whether they are complete and are generally in order.
- CRDB Bank Plc will also determine if the Bidder's bid contains departures from the requirements of the Bidding Documents (e.g., inadequacy of the qualifications, documentary evidence, responsiveness of the technical proposal, etc.) In this case, CRDB may, at its sole discretion, exclude the bid from further consideration.

Desktop Evaluation
CRDB Bank Plc will carry out a detailed evaluation of each technical Bid that was not rejected during preliminary examination, to determine whether the technical aspects of the bid are responsive to the requirements set forth in the Bidding Documents. In order to reach such a determination, CRDB Bank Plc will examine the information supplied by the Bidders. The technical bid evaluation shall consider the following factors:

- overall completeness and compliance with the Technical Requirements; the technical merits of the solutions offered, and deviations from the Technical Requirements.
- achievement of specified technical specifications and functional by the System.
- type, quantity, quality, and long-term availability of maintenance services and of any critical consumable items necessary for the operation of the System as specified by the non-functional requirements.
- any other relevant technical factors that CRDB Bank Plc deems necessary or prudent to take into consideration.

As part of the technical bid evaluation, CRDB Bank Plc shall ascertain to its satisfaction that, based on the documentary evidence submitted, the Bidder remains qualified to satisfactorily perform the Contract. This determination will consider the Bidder's financial, technical, and production capabilities, and past performance. It will be based upon an examination of the documentary evidence of the Bidder's qualifications submitted, as well as such other information as CRDB Bank Plc deems necessary and appropriate.

Site reference checks

Bidders will be requested to facilitate site reference checks for CRDB Bank Plc. The reference checks will involve an assessment of the implementation services and the support provided by the bidder at the reference sites.

The final technical bid score shall be a combination of the desktop evaluation score, live demonstrations score and reference validation score. The Financial Bid shall be considered only to those Bidders whose desktop evaluations, demonstration and site reference check evaluations meet CRDB's Qualification Criteria.

1.23.2 Evaluation guiding principles

a. The evaluation Committee constituted by the Bank shall evaluate the responses to the RFP and all supporting documents/documentary evidence. Inability to submit requisite supporting documents/documentary evidence, may lead to rejection of bid.

b. Decision of the evaluation Committee in the evaluation of responses to the RFP shall be final. No correspondence will be entertained outside the process of evaluation with the Committee.

c. The evaluation Committee may request from the Secretary of the Management Tender Committee for meetings/presentations with the Bidders to seek clarifications on their proposals.

d. The evaluation Committee reserves the right to reject any or all proposals on the basis of any deviations.

e. Each of the responses shall be evaluated as per the criterions and requirements specified in this RFP.

1.24 Performance Bank Guarantee (if Applicable)

The bank will require the selected bidder to provide a Performance Bank Guarantee, within 15 days from the notification of award; Performance Guarantee shall be kept valid till completion of the Project. Performance Guarantee shall contain a claim period of three months from the last date of validity. The selected bidder shall be responsible for extending the validity date and claim period of Performance Guarantee as and when it is due on account of non-completion of the Project and Warranty period. In case the selected bidder fails to submit Performance Guarantee within the time stipulated, Bank at its discretion may cancel the order placed on the selected bidder without giving any notice.

Accepted	Not Accepted

1.25 Failure to Agree with the Terms and Conditions of the RFP

Failure of the successful bidder to agree with the Draft Legal Agreement and Terms & Conditions of the RFP shall constitute sufficient grounds for the annulment of the award, in which event, Bank may award the contract to the next best value bidder or call for new proposals from the interested bidders. One of the attached terms will apply to your contract depending on the nature of the project i.e. Hardware, goods or services.

Accepted	Not Accepted

GUIDANCE ON THE KEY CONTRACT CLAU

Key Terms - Hardware Purchase.p

Key Terms - Supply of Goods.pdf

Key Terms - Supply of Services.pdf

1.26 Procurement Sustainability

Please accept if you will comply with and practice Procurement sustainability in terms of Environment, Social and Governance/Economy (ESG) practices after being awarded. Please find the attached Self-assessment form regarding sustainability compliance, please fill it all with correct information..

Accepted	Not Accepted

SUPPLIER SELF ASSESMENT ON SUS

1.27 Vendor Registration & Due Diligence Forms.

Fill the attached forms for Bank Indemnity and Supplier registration forms as well as KYC documents below (For New Vendor Working with CRDB Bank Plc). If you have worked with CRDB Bank do not fill the forms. Failure to submit all the requested documents during the RFP will result to disqualification, make sure you submit all required CRDB filled registration forms, Bank Indemnity, legal certificates and Directors ID/s such as NIDA, Passport, Voter ID, Driving Licence etc.

Accepted	Not Accepted

CRDB BANK SUPPLIER REGISTRAT

Indemnity form-Crdb (002).pdf

LETTER%20OF%20UNDERTAKING%20ON

KYV DOCUMENTS _2025.pdf

1.28 Business Continuity Management (BCM) requirements

(Only for ICT related Vendors for Goods, Service & Support)

With this RFP, all supporting services related with ICT Vendor must comply and accept with BCM requirements. This will also form part of evaluation criteria for awarding Vendor. Attached find the BCM requirements, fill, sign and stamp them and submit together with this RFP. Failure to submit all the requested documents during the RFP will result to disqualification. Make sure you fill the attached excel sheet and other supporting documents.

Accepted	Not Accepted	Not Applicable

BCM Requirements for Suppliers-Vendor

1.29 Performance security

Successfully Supplier will be required to furnish a performance security (from Bank only) of 10% of the total awarded amount prior signing of the contract. Any performance issue will result to liquidated damage from the performance security.

Accepted	Not Accepted

1.30 Consent on the use of Data.

Please confirm and accept to allow CRDB Bank to use your submitted data for internal and business issues when required without seeking any approval from your end.

Accepted	Not Accepted

2. STATEMENT OF REQUIREMENT

TERMS OF REFERENCE (ToR)

CRDB Bank PLC ("the Bank") is among the largest commercial banks in the United Republic of Tanzania, with a growing footprint across the East and Central African region and an established position as one of the most digitally progressive financial institutions in the market. The Bank's strategic agenda places digital transformation, automation of banking operations, and the modernization of it’s business value chains at the center of its growth and customer-experience ambitions.

To deliver this agenda, the Bank maintains an in-house software engineering capability responsible for the end-to-end design, build, integration, deployment and lifecycle support of digital solutions across its retail, business banking and enterprise technology domains.

In line with its strategy of scaling delivery while continuing to strengthen internal capability, the Bank seeks flexible, on-demand access to specialized engineering capacity that complements and extends its in-house engineering function. This approach enables the Bank to respond to evolving portfolio demands and access niche skills, while safeguarding delivery quality, governance oversight and the long-term in-house capability agenda.

Accordingly, the Bank intends to engage a qualified Software Development Partner ("the Partner") under a Team-as-a-Service (TaaS) Staff Augmentation Modality.

This Terms of Reference ("TOR") sets out the requirements, scope, engagement model, resource profiles, qualifications, governance arrangements, commercial framework and evaluation criteria for the procurement of a Software Development Partner to provide TaaS-based engineering capacity to the Bank.

OBJECTIVES OF THE ENGAGEMENT

The primary objective of this engagement is to rapidly augment the CRDB software engineering capacity with high-caliber, vendor-employed software development professionals who will work directly within the Bank's agile delivery squads to deliver the prioritized portfolio of digital solutions, while preserving the Bank's full architectural, quality and governance control.

Specific objectives

- **Capacity augmentation —** Provide deployment-ready engineering resources to fill identified gaps in the CRDB Development Team across full-stack, backend, frontend, mobile, data engineering, DevOps, QA automation and solution architecture skill families.

- **Accelerated delivery —** Compress time-to-market for prioritized digital initiatives — including digital lending, banking operations automations, credit modules migration and channel integrations — by injecting incremental velocity into existing CRDB squads.

- **Quality assurance —** Raise and sustain code quality, engineering standards and non-functional outcomes (security, performance, reliability) through senior-tier vendor talent operating to CRDB's engineering standards, secure coding standards and quality gates.

- **Knowledge transfer —** Ensure structured, continuous skills transfer to CRDB staff so that internal engineering capability is materially strengthened during, and remains strengthened beyond, the period of the engagement.

- **Governance preservation —** Maintain full Bank ownership of architecture decisions, source code, intellectual property, security posture, production access and release control throughout the engagement.

- **Cost discipline —** Deliver predictable, transparent and competitively-priced engineering capacity on a time-and-materials basis, with clear unit economics per profile and per blended day rate.

SCOPE OF SERVICES

I. Indicative Solution Portfolio

The Partner-supplied engineering capacity shall be deployed in support of, but not limited to, the following solution streams currently owned by the CRDB Development Team. Final allocation of resources across streams shall be determined by the CRDB Head of Software Engineering through the governance arrangements set out in Section 8.

Solution Stream	Indicative Scope	Primary Skill Profile
Mobile Banking	Continued evolution of the Bank's flagship retail and business mobile banking application: new feature delivery across transactions, transfers, bill payments, lifestyle and self-service journeys; biometric and multi-factor authentication; in-app investments and savings; performance, stability and observability hardening; USSD parity for feature-phone segments;	Mobile (Kotlin, Swift, Flutter), Backend (Java/Spring Boot, Node.js), API Engineering, Mobile Security, QA Automation
Customer Onboarding	End-to-end digital and assisted onboarding journeys for individuals and businesses: eKYC, biometric capture and matching, NIDA and identity-verification integrations, document verification, risk-based onboarding orchestration, agent-assisted flows on field devices, and corporate onboarding workflows including signatory management, mandates and limits configuration.	Full-Stack, Mobile, Workflow / BPM Engineering, Integration (NIDA, eKYC vendors), Data Engineering, QA Automation

Merchant Services	Merchant acquiring platform and ecosystem: merchant onboarding and lifecycle management, QR-based acceptance, merchant portal and analytics, settlement engines, dispute and chargeback management, and integration with card-scheme and switching infrastructure.	Backend, Integration, Payments / Card-Schemes Domain, Mobile (soft-POS), Security Engineering, QA Automation
Lending	Digital lending across retail, SME, microfinance, corporate and agri-finance segments: origination journeys, alternative-data ingestion, credit scoring and decision engines, disbursement workflows, repayment and collections automation, restructuring and NPL handling	Senior Backend (Java/Spring), Mobile, Decision-Engine / Rules Engineering, Data Engineering, Integration, QA
Automations (RPA)	Robotic Process Automation programme across banking operations: design, build and orchestration of attended and unattended bots; reconciliation engines; back-office and operations process digitisation; bot-factory practices covering reusable components, version control, observability and governance; and integration of RPA with core systems and workflow engines.	RPA Engineering (UiPath / Automation Anywhere / Power Automate), Workflow Engines, Backend, Integration, QA Automation
Payments	Domestic and cross-border payments engineering: integration and resilience of TIPS, TISS, SWIFT, TACH and mobile-money interoperability rails; ISO 20022 message engineering; payment switch and hub services; real-time payment journeys; remittance corridors; reconciliation, exceptions and sanctions-screening integrations; and payments observability.	Backend, Payments Domain (ISO 20022, schemes), Integration, Event Streaming (Kafka), Security, QA Automation

II. Nature of Services to be Provided

Under the TaaS modality, the Partner shall provide qualified individual engineers ("Resources") who will be embedded into CRDB's existing delivery squads under the technical and delivery direction of CRDB engineering managers, technical leads and product owners. The Partner shall be the employer of record for all Resources.

Specifically, the scope of services shall include:

- **Resource sourcing and supply —** Identification, vetting, contracting and supply of engineering Resources matching the profiles specified in Section 5, against role requisitions issued by CRDB.

- **Embedded delivery —** Day-to-day participation of Resources in CRDB squads — sprint planning, refinements, stand-ups, code reviews, releases — under CRDB's ways of working and using CRDB-issued tooling.

- **Engineering execution —** Hands-on design, development, integration, automated testing, code review, bug fixing, performance tuning and deployment support across the agreed solution streams.

- **Engineering standards compliance —** Adherence to the Bank's engineering standards, secure coding standards, architecture principles, definition-of-done and quality gates.

- **Production support participation —** Where directed, support to incident triage, hyper-care and warranty defect resolution for systems delivered during the engagement.

- **Knowledge transfer —** Structured pairing, documentation, code walk-throughs and coaching of CRDB staff aligned to the knowledge-transfer plan set out in Section 10.

- **Resource lifecycle management —** Onboarding, ramp-up, replacement, leave coverage and offboarding of Resources in line with CRDB security and governance requirements.

III. Out of Scope

The following are expressly out of scope under this engagement:

- Turnkey or fixed-price delivery of complete solutions — the Partner is providing engineering capacity, not delivering scope-defined projects under outcome-based contracting.

- Independent ownership of architectural, security or release decisions remain with the Bank.

- Sub-licensing, resale or reuse of Bank-owned code, designs or data for any third party.

- Provision of business advisory, audit, regulatory or change-management services beyond the engineering scope.

- Hosting of CRDB systems, data or workloads on Partner-owned environments outside Bank-approved infrastructure.

ENGAGEMENT MODALITY — TEAM-AS-A-SERVICE

This engagement shall be executed strictly under the Team-as-a-Service (TaaS) Staff Augmentation Modality. The defining characteristics of this modality, which the Partner shall accept and operate under, are as follows:

Attribute	TaaS Definition
Contracting Basis	Time-and-materials, per Resource-day, against pre-agreed unit rates by profile and seniority.

Direction & Control	Technical and delivery direction provided exclusively by CRDB. Resources work to CRDB backlogs, sprints, code review and release processes.
Employment	Partner is the employer of record. CRDB has no employer-employee relationship with Resources.
Tooling & Environments	Resources work on CRDB-issued laptops , using CRDB source-code repositories, CI/CD, ticketing and collaboration platforms.
Source Code & IP	All work product is the sole property of CRDB Bank PLC from the moment of creation. No Partner retention or reuse.
Location	Primary on-site presence at CRDB premises in Dar es Salaam, with hybrid working subject to CRDB Information Security approval. Limited remote/near-shore Resources may be considered under approved exception.
Duration	Initial term of twelve (12) months with the Bank's option to extend on the same commercial terms for up to two further twelve-month periods.
Scaling	The Bank may flex the size of the engaged team up or down within agreed notice windows without renegotiation of unit rates.
Replacement	CRDB reserves the unconditional right to require replacement of any Resource that does not meet performance, conduct or security expectations.
Termination for Convenience	CRDB may terminate the engagement, or individual Resource assignments, for convenience on thirty (30) days written notice.

For the avoidance of doubt: this is not a managed-service, build-operate-transfer, fixed-price or outcome-based contract. Bidders proposing alternate modalities will be deemed non-responsive.

REQUIRED RESOURCE PROFILES

Bidders shall demonstrate the ability to supply Resources across the profiles set out below. The Bank shall not be obligated to engage all profiles, and shall draw down profiles against specific requisitions as needs evolve.

I. Indicative Demand Mix

The indicative resource demand at engagement inception is approximately twelve (12) to twenty (20) Resources, with the right to scale to a steady-state ceiling of thirty (30) Resources during the term, distributed approximately as follows:

Profile	Min Yrs	Indicative %	Primary Technologies
Senior Backend Engineer	5+	20%	Java/Spring Boot, Node.js, microservices, RESTful APIs, PostgreSQL/Oracle
Backend Engineer (Mid)	4–6	20%	Java/Spring Boot, Node.js, microservices, RDBMS

Full-Stack Engineer	4–6	10%	Java or Node + React/Angular, REST APIs
Mobile Engineer	4+	5%	Android (Kotlin), iOS (Swift) and/or Flutter/React Native
Frontend Engineer	4+	5%	React, Angular, TypeScript, modern CSS, accessibility
Integration Engineer	5+	10%	API gateways, ESB/iPaaS, Kafka, REST/SOAP, messaging
QA Automation Engineer	4+	8%	Selenium, Cypress, Playwright, REST Assured, CI integration
DevOps / SRE Engineer	5+	6%	Docker, Kubernetes, Jenkins/GitLab CI, observability, IaC
Solution / Tech Lead Architect	10+	5%	Distributed systems, banking integration patterns, security architecture

II. Universal Quality Bar

Regardless of profile, every Resource supplied under this engagement shall meet, at minimum, the following standards:

- A relevant training in Computer Science, Software Engineering, Information Technology or a closely related discipline (or equivalent demonstrable professional experience).
- Verifiable production-grade engineering experience on systems of comparable complexity, ideally within the financial services, fintech, payments or regulated-industry sectors.
- Strong fluency in written and spoken English, the working language of the engagement.
- Demonstrable familiarity with secure coding practices, OWASP Top 10, modern source control (Git workflows), CI/CD, code review culture and test automation.
- Personal integrity, professional conduct, and willingness to comply with CRDB's Code of Conduct, security policies and confidentiality obligations.
- Clean background and reference checks; the right to work in the United Republic of Tanzania (or to be sponsored under valid work-permit arrangements at Partner cost where applicable).

III. CV and Vetting Requirements

For every proposed Resource, the Partner shall provide:

- A standardized CV demonstrating relevant experience, with project-level detail covering role, duration, technologies, scale and outcomes.

- Confirmation of completed technical assessment by the Partner, with assessment evidence available to CRDB on request.
- Background-check confirmation covering identity, education, employment history and criminal record, in line with CRDB's vendor staff vetting policy.
- Availability of the Resource for a CRDB-led technical interview, which the Bank reserves the right to conduct for every proposed individual.
- Right of refusal — CRDB may reject any proposed Resource without obligation to provide detailed grounds.

VENDOR ELIGIBILITY AND QUALIFICATIONS

I. Mandatory Eligibility Criteria

Bidders shall, as a minimum, satisfy all of the following mandatory eligibility criteria. Failure to meet any single criterion shall render the bid non-responsive.

- Legally incorporated company with at least five (5) years of continuous operation in the provision of software engineering services.
- Audited financial statements for the most recent three (3) financial years, demonstrating financial stability and the capacity to fund a payroll of the scale envisioned.
- Demonstrated reference experience in delivering a minimum of five(5) significant solutions and offering staff-augmentation or embedded-engineering services to commercial banks, government entities, payment service providers, or comparable financial institutions, of which at least one shall be verifiable in the East African market or with regional operations.
- Permanent in-house engineering bench (i.e. directly employed engineers, not freelance marketplaces) of not less than five (5) engineers across the profiles specified in Section 5. and not less than twenty (20) available on demand.
- Information security posture aligned to recognized standards (ISO/IEC 27001 certification or equivalent demonstrable controls).
- Tax compliance, social-security compliance and corporate good-standing in the bidder's country of incorporation, and willingness and ability to comply with Tanzanian regulatory obligations for the duration of the engagement.

- Capacity to mobilise at least the initial requisition of Resources within thirty (30) days of contract signature.

II. Preferred / Differentiating Qualifications

The following will be assessed as differentiators in the technical evaluation, in addition to the mandatory criteria:

- Reference engagements supporting digital lending, core-banking integration, channel modernization or payments programmes

- Local Tanzanian or East African delivery presence, or partnerships with established local entities.

- Demonstrable Centre-of-Excellence capabilities in cloud-native engineering, data platforms, DevSecOps or SRE.

- Investments in engineering culture — internal academies, certifications, conference contributions, open-source presence.

On Demand Engagement Assignment

When a CRDB delivery need surfaces, the Bank issues a Requisition specifying the required profile(s), seniority, duration, location, target start date and any specific domain expertise required. The Requisition is matched to a Panel Partner using a four-criterion scoring model designed to allow assignment with minimum intervention. The relative weighting applied to each criterion is determined by the Bank and may be recalibrated over the term of the engagement.

The Four Assignment Criteria

Criterion	Definition	Source
Partner Rating	The Partner's overall standing on the Panel, derived initially from the Phase 1 evaluation score and continuously updated by end-of-assignment performance scoring across quality, timeliness, communication, KT and conduct. Scored 1.0 – 5.0.	Panel Register
Availability	Confirmed ability to supply the required profile(s) within the agreed TAT. Reflects current Partner bench / network capacity and proposed-Resource readiness for the assignment.	Partner Response
Cost	The pre-negotiated unit rate for the required profile and seniority, as locked in the Partner's rate card at Panel onboarding. Lowest qualifying scores highest.	Panel Register
Assignment Understanding Score	Score assigned after Partner's based on review of past partner performance measuring problem comprehension, proposed approach, risk identification and clarity of the proposed Resource.	Requisition Response

Assignment Decision Rule

- The Panel Partner with the highest composite score is offered the assignment.
- A Partner may decline an offered assignment; sustained decline patterns affect the Partner Rating.
- Tie-breakers, where required, are resolved with reference to the Partner Rating trend over the trailing twelve (12) months.

Continuous Rating Updates

- Each completed assignment results in a structured performance scoring across delivery quality, timeliness, communication, KT and conduct.
- Scores update the Partner Rating in the Panel Register and inform future assignment matching.
- Sustained ratings below an agreed threshold trigger formal improvement plans, and may ultimately result in suspension from the Panel.
- Sustained high ratings unlock preferred-routing privileges and may qualify the Partner for longer-duration framework SOWs.

CRDB OBLIGATIONS AND PROVIDED RESOURCES

To enable effective execution under the TaaS modality, the Bank shall provide:

- Defined and prioritised backlogs for each squad to which Resources are embedded, owned by CRDB product owners and engineering managers.
- CRDB-issued or sanctioned end-user computing equipment, or sanctioned Virtual Desktop Infrastructure access, configured to Bank security baselines.
- Access to source-code repositories, CI/CD platforms, ticketing systems, documentation and collaboration tools required for execution.
- Access to non-production environments — Development, Integration, SIT, UAT and Pre-Production — for build and validation activity.
- Architecture, security, integration and engineering-standards documentation governing the Bank's technology landscape.

- Timely decisioning on design, integration, security and release matters through the governance forums set out in Section 8.
- Onboarding support — physical access, system access provisioning, mandatory inductions and policy training.
- A nominated Engagement Owner within the Bank, accountable for the overall TaaS engagement on the Bank's side.

GOVERNANCE, REPORTING AND OVERSIGHT

I. Governance Structure

The engagement shall operate under a three-tier governance structure designed to ensure executive oversight, day-to-day delivery alignment and continuous performance management.

Forum	Frequency	CRDB Representation	Partner Representation
Engagement Steering Committee	Quarterly	COO, HSDSE, Procurement	Partner Country / Account Director
Engagement Operations Review	Monthly	HSDSE Engagement Owner	Engagement / Delivery Manager
Squad-level Cadence	Weekly + Daily Standups	Engineering Managers, Tech Leads, Product Owners	Embedded Resources, Tech Lead Architect
Performance & QBR	Quarterly	Engagement Owner, Procurement	Account Director, Delivery Manager

II. Reporting Requirements

The Partner shall provide the following reports, in formats agreed with the Bank at engagement inception:

- **Weekly Engagement Status —** Resource utilisation, attendance, blockers, attrition signals and key risks.
- **Monthly Performance Report —** Squad-level contribution, sprint metrics for embedded Resources (where attributable), incidents, replacements actioned and KT progress.
- **Quarterly Business Review (QBR) —** Engagement health, talent strategy, capability roadmap, commercials, demand pipeline, satisfaction scores.
- **Ad-hoc Incident Reports —** Within the timelines set out in the Bank's vendor incident management policy for any security, conduct or performance incident.

PERFORMANCE MANAGEMENT AND SERVICE LEVELS

The engagement shall be managed against the following service levels and performance indicators. Sustained or repeated breaches shall constitute grounds for service credits, replacement obligations or, in serious cases, termination.

Indicator	Service Level	Measurement
Time-to-Fill Standard Requisition	≤ 30 calendar days from requisition issue	Per requisition
Time-to-Fill Senior / Specialist Requisition	≤ 45 calendar days	Per requisition
CV-to-Interview Ratio	≥ 60% of CVs proceed to CRDB technical interview	Quarterly rolling
Interview-to-Hire Ratio	≥ 40% of interviewed candidates accepted	Quarterly rolling
Resource Attrition (engagement-attributable)	≤ 10% per annum	Trailing 12 months
Resource Replacement Lead Time	≤ 30 calendar days from notification	Per replacement
Resource Quality — Performance Pass Rate	≥ 95% of Resources rated Meets Expectations or higher	Quarterly
CRDB Stakeholder Satisfaction (CSAT)	≥ 4.0 / 5.0	Quarterly survey
Security or Conduct Incident	Zero tolerance — immediate reporting & remediation	Per incident

KNOWLEDGE TRANSFER, CONFIDENTIALITY AND INTELLECTUAL PROPERTY

I. Knowledge Transfer

A core objective of this engagement is to strengthen the Bank's internal engineering capability. The Partner shall:

- Submit a formal Knowledge Transfer Plan within thirty (30) days of contract signature, addressing pairing arrangements, documentation standards, code-walk-through cadence and coaching commitments.
- Ensure every Partner Resource is paired with at least one CRDB engineer or rotation partner, with pairing evidenced through commit history, review records and pairing logs.
- Contribute to internal CRDB engineering forums, technical brown-bag sessions and architecture reviews where requested.

- Report KT progress monthly, with named outcomes for named CRDB staff.
- Conduct structured offboarding handovers prior to any Resource rotation or engagement exit, including reverse-shadowing of CRDB staff for at least two (2) weeks where applicable.

II. Confidentiality

The Partner and every Resource shall be bound by CRDB's Non-Disclosure obligations, both during and beyond the engagement, covering source code, data, business plans, customer information and any other information designated confidential by the Bank. Specific obligations include strict prohibitions on copying, transmitting, storing or processing Bank data outside CRDB-sanctioned environments, and on the use of personal devices, personal accounts or unsanctioned generative AI tooling in respect of Bank work product.

III. Intellectual Property and Source Code Ownership

- All work product created by Partner Resources under this engagement — including source code, designs, scripts, automation assets, documentation, test artefacts and configurations — shall vest in CRDB Bank PLC as sole and exclusive owner from the moment of creation.
- The Partner waives and procures the waiver of all moral rights of its Resources to the maximum extent permitted by applicable law.
- The Partner shall not retain, reuse, repurpose, fork or derive any of the Bank's work product for the benefit of any other client, internal product, training corpus or marketing material, without the express prior written consent of the Bank.
- Any pre-existing Partner background IP that is unavoidably required to be incorporated into a CRDB work product shall be disclosed in advance, and used only under a perpetual, royalty-free, irrevocable licence to the Bank.

IV. Information Security and Data Protection

- The Partner shall comply with all CRDB Information Security and Data Protection policies and with the Personal Data Protection Act (Tanzania) and other applicable data-protection regulations.
- Resources shall complete CRDB's mandatory security and data-protection training prior to obtaining production-adjacent access.
- Access controls shall follow least-privilege principles; no Resource shall have unsupervised access to production systems or production data save under explicit CRDB authorisation.
- Any actual or suspected security incident shall be reported to CRDB's designated Information Security contact within two (2) hours of discovery.

COMMERCIAL FRAMEWORK AND PRICING MODEL

I. Pricing Basis

Bidders shall submit pricing strictly on a time-and-materials basis, expressed as an all-inclusive Resource-day rate per profile and seniority level. The rate shall be all-inclusive of base remuneration, statutory benefits, employer contributions, equipment, training, leave, bench costs, taxes (excluding VAT, which shall be quoted separately), travel within Dar es Salaam, and Partner overheads and margin.

II. Rate Card Structure

Bidders shall prepare the rate card , providing rates in Tanzanian Shillings (TZS) per Resource-day (USD for foreign companies) broken down as follows:

- On-site Dar es Salaam rate.
- Approved hybrid rate (where different).
- Approved remote / near-shore rate (where the Bank has approved such arrangement in exception).

III. Volume Discounts and Rate Lock

- Bidders shall indicate any volume-based tiered discounts applicable as the engaged headcount scales.
- Rates quoted shall be locked for the initial twelve (12 to 24) months. Any indexation in subsequent option periods shall be transparent, capped and tied to a published benchmark.

IV. Billing, Invoicing and Payment

- Invoicing shall be monthly in arrears, against CRDB-approved timesheets covering actual Resource-days delivered.
- Standard payment terms: net thirty (30) days from receipt of a clean invoice and supporting timesheets approved by the Engagement Owner.
- No payment shall be due for Resource-days during onboarding ramp-up beyond a maximum of five (5) ramp days per Resource, save as expressly agreed.
- No payment shall be due for time spent on Resource replacement, knowledge transfer between exiting and incoming Resources, or rework arising from Resource performance issues.

V. Service Credits

Service credits shall apply against the following thresholds, expressed as a percentage of the affected month's billing:

- Failure to fill a requisition within the agreed time-to-fill window: 5% of the requisition's first-month value, escalating to 10% beyond a further 15 days.
- Resource performance rated Below Expectations and not replaced within the agreed window: 100% credit of that Resource's billing from the date of unsatisfactory rating until effective replacement.
- Sustained CSAT below 3.5/5.0 over two consecutive quarters: 5% credit of the affected quarter's billing and a formal improvement plan.

EVALUATION METHODOLOGY AND CRITERIA

Bids shall be evaluated using a Quality–Cost-Based Selection (QCBS) methodology, with technical and commercial proposals weighted as set out below.

Evaluation Dimension	Weight	Key Inputs
Proposed Sample CVs and Key Personnel	30%	CV quality, depth, technical interview performance
Technical Capability and Bench Depth	20%	Bench size, profile mix, hiring engine, retention
Relevant Experience and References	10%	Banking / fintech engagements, references, case studies
Methodology, Governance & Quality Approach	10%	TaaS methodology, KT plan, security posture, reporting
Commercial Proposal & Financials	30%	Rate card competitiveness, transparency, value-engineering
TOTAL	100%	

SUBMISSION REQUIREMENTS

Proposal Structure

Bidders shall submit a proposal comprising:

- **Technical Proposal —** Company profile, eligibility evidence, references, methodology, governance approach, KT plan, security posture, sample CVs, mobilization plan, and any value-add propositions.
- **Commercial Proposal —** Completed rate card, volume-discount commitments, payment-term acceptance and any pricing assumptions.

2 COMMERCIAL REQUIREMENT

3.1. Capability

3.1.1. Please indicate where you have fulfilled similar requirements on other completed or ongoing projects of a similar nature, type, scale and / or complexity before.

3.1.2. If you have, how would you classify your performance? What problems arose, and how will they be avoided on this contract?

3.1.3. Provide at least three references from current clients who have similar arrangements relating to implementation of similar system

	Reference Number 1	Reference Number 2	Reference Number 3
Client			
Contact's Title			
Phone			

3.1.4. What do you believe are your firm's strengths? What do you believe are the challenges you face?

3.1.5. Please describe the 3 most recent customer complaints and how you resolved them.

3.1.6. Briefly describe your interest in this contract and what factors makes you the best vendor in your opinion (include here any information or material you want CRDB to take into consideration while evaluating your ability to perform this contract).

3.1.7. Explain on whether the use of other parties or subcontractors by the third party would be recommended in your proposal.

3.1.8. Explain the Scope of your internal controls, systems and data security, privacy protections and audit coverage.

3.1.9. Give details on Knowledge of relevant consumer protection controls that are applicable in your procedures.

3.1.10. Business Continuity Management (BCM) plan and Policy for ICT related Vendors only for services and support. Please show the BCM plan and policy, attach for evidence.

3.2. Service Provisioning and Management

3.2.1. Please describe your proposed account management structure for the CRDB Contract.

3.2.2. Please describe your proposed staffing plans in respect of the CRDB Contract.

3.3. Quality Process

3.3.1. Please provide details of any quality assurance certification that your company holds e.g. IS0 9000 or equivalent standard. Please include a copy of any certificate. If no accreditation held, please attach an outline of your quality assurance policy.

3.3.2. Please describe your solution delivery and project management methodology/framework including the recommended project organizational structure and governance framework

3.4. Supplier Organization

3.4.1. Provide a complete description of all third parties / consortia members to this tender, i.e. foreign supplier, local suppliers and or agencies involved in this bid.

3.4.2. Clarify how third parties' / consortia members will be organized and managed.

3.4.3. Identify which part of the product / service each third party / consortia member will deliver (if any):

Names of third party / consortia members (if any)	Total % Purchases	Local / foreign purchases

3.4.4. Who will have overall responsibility for delivery e.g., single contractor, joint venture?

3.4.5. Describe how you will manage third parties / consortia members in the supply chain.

3.4.6. How will you manage your supplier's performance?

3.4.7. Please indicate whether third parties' / consortia members have worked together before and give details.

3.4.8. Describe your business resumption strategy and contingency development plans.

4. SUPPLIER SPECIFIC INFORMATION

4.1. Vendor Background

Unless instructed otherwise, when answering questions in this Section, please give details, which specifically relate to your Company and not to the whole of the group if your Company forms part of that group.

4.1.1. Please describe the vendor's background, including how long it has been in business.

Date of Incorporation	
Country of Registration	
Registration Number	
Vat Registration Number	

4.1.2. Are there any current directors serving on boards of other organizations?

Names of Directors	Name of organization

4.1.3. Please supply a detailed organ gram, disclosing all related holding companies, subsidiaries and associates clearly showing the respective shareholding.

4.1.4. **Pricing**–Please submit your competitive pricing in a separate proposal.

4.2. Annual Reports and Financial Data

Unless instructed otherwise, when answering questions in this Section, please give details, which specifically relate to your Company and not to the whole of the group if your Company forms part of that group.

4.2.1. Characterize your company’s financial performance for the last three years.

4.2.2. Furnish balance sheets/financial statements for the last three years.

4.2.3. Include your company’s annual report to shareholders for the last two years with your RFP Response.

4.2.4. Specify whether there is any pending or threatened claims that could affect your financial standing. Provide details of attorney’s and legal advisors as well as confirmation

4.2.5. Letters from such attorneys with regard to the existence or non-existence of any pending litigation.

4.3. Declaration of Interest

4.3.1. Has any Director, Partner, Associate, Company Secretary, Senior Manager or Manager in your organization been employed by CRDB Bank Plc.? If YES, please give details.

4.3.2. Does any Director, Partner, Associate, Company Secretary, Senior Manager, Manager or any person connected with this RFP, have any relationship (family, friend, other) with a person employed in the department concerned with the administration of this RFP and/or any person who may be involved with the evaluation or adjudication of this RFP? If YES, please give details.

5. APPLICANTS SHALL SUBMIT:

DESCRIPTION	REMARK
Company Profile	
Copy of registration/Incorporation Certificate	
Copy of Valid Tax Clearance Certificate (TCC).	
Copy of current BRELA search Registration Documents	
Copy of TIN Certificate of Firm/company and VRN	
Copy of relevant Current Business Permit/Trade license.	
FINANCIAL POSITION & TERMS OF TRADE	
Current Audited & certified financial statements (at least 3 years)	
Current Month Bank statement	
At least 1 reference from the applicant's banker regarding supplier's credit position	
PROCUREMENT SUSTANABITY (ESG) REQUIREMENTS	
A: SOCIAL	
Compliance with employee pension: submit copy of NSSF/PSSSF Certificate (**Mandatory Requirement**)	
Compliance with Workers Compensation Fund: submit copy of Certificate	
Submit any of Human Rights Policy / Procedure / Programme	
Compliance with Labor law, evidence of paying minimum gov wages, etc	
Compliance with OSHA: attach Certificate as evidence	
Any available Policies / Procedures dealing with Abuse, Discrimination and Harassment Grievance Procedure	
Any available Policies / Procedures dealing with Forced and Child Labour	
Accreditation by independent certifications organizations, attach certificate or award photos as evidence	
Evidence that workers know their rights and responsibilities at workplace. Attach any relevant evidence if any.	
Presence of independent trade unions or effective management /worker committee which address workers priorities including pay, hours, and conditions. attach any documents as evidence.	
Participations in multi-stakeholder initiatives that educate and change practices to address ingrained problems.	

Evidence of employees with disabilities / special groups	
B. ENVIRONMENTAL	
Environmental Management Plan / Programme / Policy	
Compliance with the Environmental laws	
Commitment to environmental laws	
Impact of material used, good to be supplied on environment	
Impact of packaging	
Impact of transport (air freight from Europe may be greater than sea freight from ASIA /Africa	
Impact of product life cycle. Including disposal	
C. ECONOMIC & GOVERNANCE	
Gifts / Hospitality / Sponsorship Policy / Procedure	
Company Code of Conduct, Ethics ant bribery: submit copy as evidence	
Previous / current experience on sustainability	
Availability of Internal (National) share holders	
Any Innovation available: submit evidence	
Data privacy and control mechanism: Submit policy or any evidence document	
Litigation history, submit evidence	
Local support and local content to boost national income: submit any available evidence	
PAST EXPERIENCE	
At least 3 names of the applicant's clients, value and duration of the contracts entered with the clients in the past two years (must be listed)	
Signed contracts/LPOs (proof of the above) - at least 3 copies each	
Provide at least 3 recommendation letters from different clients	
TECHNICAL CRITERIA	
Understanding of the scope	
Specific experience as per scope/ ToR (Share evidence)	
Adequate staff and staff quality (attach staff CV & Certificates)	
Vendor financial position (liquidity level) _ Analysis to be done form the submitted audited financial statements	
Completeness and compliance with Scope / Technical specifications/ToR	
Any proposed added value from the scope	

Warranty period if applicable (more warranty period, more score)	
OTHER AGREED TERMS	
Agreed with the Bid validity period **(120days)**	Mandatory
Agreed with our Payment terms of **30 days** after delivery or service completion	Mandatory
Agreed with our contract terms and conditions (attached in the RFP)	Mandatory
Agreed with our Taxes laws and regulations (VAT & WHT) _compulsory deduction of withholding tax (WHT)	Mandatory
SUPPLIER REGISTRATION DOCUMENTS FOR DUE DILIGENCE	
Copy of Company Memorandum and Article of Association (**MEMART**)	Mandatory
Copy of Latest BRELA Application of Annual Returns & BRELA search certificate	Mandatory
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Voter or National ID card for Management & Shareholders	Mandatory
List of Directors & Shareholders	Mandatory
Directors ID (Passport copy, Voters ID, Business License, NIDA ID)	Mandatory
Signed NDA (Non-disclosure Agreement)	Mandatory

SUPPLIER REGISTRATION DOCUMENTS FOR DUE DILIGENCE – Can be easily accessed and submitted via the link https://forms.monday.com/forms/66d532066ce3f110bc318b2df1dae59c?r=use1