



BMICE

المصرف المغربي للإستثمار و التجارة الخارجية
Banque Maghrébine d'Investissement et de Commerce Extérieur

RFP No. 01/2024

To acquire a technical system to automate the work of human resources, support, and financial departments.



Special Administrative Specifications

The Maghreb Investment and Foreign Trade Bank was established under an agreement signed by the member states of the Arab Maghreb Union on March 10, 1991, in Ras Lanouf, Libya. The Maghreb Investment and Foreign Trade Bank is considered a major lever of financing within the Arab Maghreb Union, aimed at building a highly competitive and integrated economic space. To implement the aforementioned establishment agreement, the founding general assembly meeting was held in Tunis on December 21, 2015, which provided an opportunity to adopt its charter. The founding phase, which lasted from 2016 to 2017, culminated in the official launch of the bank's financial activities at the beginning of 2018.

The bank is dedicated to advancing Maghreb integration through intra-regional and external trade financing, as well as funding strategic projects that promote integration among the member states, aiming for greater economic cohesion within the Maghreb. The Maghreb Investment and Foreign Trade Bank operates as a development bank with its headquarters in Tunis, employing 40 staff members. It provides financial support to companies and banking institutions across the five Maghreb Union countries: Mauritania, Morocco, Algeria, Tunisia, and Libya.

The Maghreb Investment and Foreign Trade Bank invites bidders to submit proposals for the implementation of Human Resources Management Systems, Accounting Systems, and General Facilities Management, which includes procurement and fixed assets management. The goal of this project is to provide a solution that aligns with the bank's administrative and operational systems and regulations. We seek systems based on best global practices, without preference for any particular technology. Bidders are encouraged to present their systems along with a detailed description of their proposed methodology.

Article 1: Object

The Maghreb Investment and Foreign Trade Bank intends to acquire and install a technical system in accordance with the requirements of the administrative and technical specifications for the human resources, support and financial departments.

The request for proposals consists of an integrated system for the implementation of human resources management, accounting and management of public means systems represented in organizing purchases and fixed assets, and will be implemented on the various departments of the bank.

Article 2: The legal framework of the procurement

- The supplier shall remain subject to the bank's internal procedures regarding procurement organization for any matters not specified in this document.
- Participation in this consultation is open to any bidder who meets the required guarantees to execute the contract under the best conditions.
- Bidders who are bankrupt or under judicial settlement are not allowed to participate.
- Legally authorized agents may participate in this consultation, provided that the same agent does not represent more than one bidder for this procurement.
- Bids shall be prepared in accordance with the specifications document and signed by the supplier or an authorized representative.
- No representative of a company may submit more than one bid.

Article 3: Exclusion criteria

Failure to meet any of the following conditions will be sufficient grounds for automatic disqualification of the bid:

- Submission of bids in accordance with the provisions of Article 5.
- Proposal of a warranty period of no less than six months from the date of temporary receipt of the system.

- Proposal of technical offers that meet the minimum specifications outlined in the technical specifications.

Article 4: requested documents

- the proposed contract.
- The offer that constitutes the undertaking document.
- Booklet of administrative and technical conditions.
- Detailed price tables.

In the event of a conflict or discrepancy between the documents of the offer, the differential arrangement provided for above shall be adopted.

Article 5: Bids Submission Method

The bid consists of:

- a technical offer
- a financial offer.

Bids shall be sent by registered post or express courier or delivered directly to the Banking Registry Office or via email in accordance with the following:

A password-protected electronic file sent separately to the Support Manager or a sealed and stamped external envelope bearing the words: 'Do not open, Consultation No. 01/2024 for the acquisition and installation of a technical system' and sent to the following address:

The Maghreb Investment and Foreign Trade Bank

Immeuble Lilia, rue de la Bourse, Les Berges du Lac 2, 1053, Tunis.

"Consultation N°06/2024 to acquire and install a technical system".

procurement@bmice-maghreb.org

Bids must be received no later than November 08, 2024 at 4:30 p.m. and the stamp of the central control office of the bank shall be used to determine the date of arrival.

Note:- if electronic submission method is used, it is mandatory for the bidder to send a physical offer by DHL to be received no later than one week of the specified date of the bid.

This external envelope contains, in addition to the administrative documents hereinafter referred to, two separate and sealed internal envelopes:

- The first envelope contains the technical offer.
- The second envelope contains the financial offer.

Additional to the above, the bidder must provide the following

- 1) a letter of guarantee as stated in article (10) of the RFP valid for 90 days from the submission date
- 2) a certificate on the tax status of the bidder delivered by the Tax Control Administration and valid at the last date of acceptance of bids (original or certified copy).
- 3) Signed by the National Register of Enterprises or the like, and the date of its extraction shall not exceed three months at the deadline for the filing of tenders provided for in Chapter 5 of this Booklet.
- 4) Certificate of enrolment in the National Social Security Fund or similar to the bidder (original or true copy) and the date of issuance shall not exceed one year at the deadline for the submission of offers stipulated in Chapter 5 of this booklet.
- 5) a sworn statement with the bidder's seal and signature, certifying that the bidder is not bankrupt or in judicial settlement status in accordance with the legislation in force, Appendix 1. Bidders who are engaged in an amicable settlement status in accordance with the legislation in force, shall enclose a statement to their bids for information purposes.
- 6) a sworn statement whereby the bidder undertakes not to make promises, donations or gifts either personally or by a third party with the view to influence any procedures or stages involved in the procurement's awarding and execution, Appendix 2.
- 7) specifications (administrative and technical) in their original formats bearing the signature and stamp of the bidder on all pages.

8) a sworn statement stating that the bidder has developed the software proposed in his/ her offer or he/ she is an official representative of the foreign developer of this software (in the case of imported software).

1/ First internal envelope shall be labelled with the “technical offer” expression, the name of the supplier and his/ her seal and shall contain the following documents:

- ✓ Introduction of the bidder and his/ her experience at least 10 years ,Appendix 3, with references of similar procurements.
- ✓ A list of the technical team with references of experience (at least 10 years).
- ✓ Curriculum vitae of the project manager and key elements of the intervening team (implementing team and training team). Appendix 5
- ✓ Technical documentation and photographic prints of the system involved, which shall be clear, detailed, written in Arabic or English, signed and stamped by the participant, with no reference to prices (**submission of such references will result in the cancellation of the bid**).
- ✓ The technical offer and the technical characteristics of the technical system shall be written in a detailed and durable form according to the technical term sheet and signed by the bidder with the seal of the company.
- ✓ Training program
- ✓ A schedule for the implementation of the project phases.
- ✓ **A commitment document to perform services in the warranty phase. Appendix 6**
- ✓ Draft of the maintenance contract **signed without mentioning prices**. Noting that this contract is subject to addition or deletion of chapters according to the interest of the bank and in order to preserve its rights towards the provider.
- ✓ A commitment document for after-sales services for a minimum of five year, renewable. Appendix 7

The technical offer must not include any information on prices or the amount of the financial offer.

2/ The second internal envelope shall be labelled with “the financial offer” expression, the name and seal of the supplier and shall contain the following documents:

- ✓ **The financial commitment document** signed and dated by the bidder in person or by an authorized agent, without the agent having the right to represent more than one bidder in this bid, after it has been carefully completed in the manner indicated in the specifications, and bears the stamp of the enterprise. Appendix 8
- ✓ A detailed table of prices in US dollars, without taking into account taxes and fees. Appendix 9

Article 6: Comments and Inquiries

Comments and inquiries regarding the Invitation To Bid shall be submitted no later than one week prior to the deadline for the acceptance of bids and shall be sent by e-mail referred to previously.

The bank is committed to answering comments and inquiries about bids in case of a defect in the specifications.

Article 7: The deadline for acceptance of bids

Bids shall be received by express mail, email or delivered directly to the Central Registry Office in exchange for deposit receipt at the address mentioned in Article 5 by the deadline set for the acceptance of bids indicated on the first page of this booklet. For determining the date of receipt of offers, the date of registration at the Central Registry Office or the date and time of receipt of the e-mail shall be considered.

Article 8: Bid validity

Once they submit their financial offers, the candidates shall be bound by them for a period of one hundred and twenty (120) days starting from the day following the deadline for acceptance of the bids by the Administration.

Once they have submitted their offers, the candidates shall be considered to have collected, by their own means and under their own responsibility, all the information they deem necessary for the submission of their bids and for the proper fulfilment of their commitments.

Article 9: Opening the Offer

Financial envelopes shall be opened by the bidding committee within the week following the deadline for acceptance of offers as indicated in Chapter 5 of this booklet.

Article 10: Financial guarantees

Definitive Financial Guarantee

1- Temporary Financial Guarantee

Each exhibitor must submit in his offer a temporary financial guarantee to the bank in the amount of USD 1,000. The provisional warranty remains valid for 90 days from the day following the deadline for acceptance of offers.

The temporary financial guarantee is returned to the bidder whose offers have been disqualified, taking into account the deadline for compliance with the offers, and the temporary guarantee is due to the participants whose technical or financial offers have not been accepted after consulting the relevant bidding committee.

For the bidder to whom the procurement has been entrusted, the provisional guarantee shall not be returned and the guarantor's joint obligation provided by him shall not be terminated until after he has submitted the final financial guarantee or the obligation of the indemnified guarantor.

In the event of an extension in the validity period of the offers, the validity of the provisional guarantee is also automatically extended.

2- Final Financial Guarantee

The bidder who won the bid shall, within a maximum period of twenty (20) days from the date of notification of the award of the bid, submit a final financial guarantee (letter of guarantee) of three percent (3%) of the total amount of the concluded bid.

The final guarantee shall remain valid for the duration of the system's guarantee to extract the amounts that the holder of the bid may be required to claim in the title of that transaction.

The final guarantee shall be returned provided that the holder of the bid has fulfilled all his obligations and obligations towards the bank within a period of one month starting from the date of final acceptance of the applications.

Failure to provide the final guarantee within the above period shall result in the bidder being deemed to have implicitly abandoned his offer.

Article 11: Bids Screening and its methodology

The bids shall be examined on the basis of the following methodology:

1.Phase I: The Screening Committee shall verify the administrative documents, temporary financial guarantee, and the authenticity of the financial bid documents. The committee shall also correct any arithmetical or material errors, if necessary. Then, the financial bids shall be ranked in ascending order, from the lowest to the highest price.

Note:

- The amount of the offer includes the total services to be provided for the bank.
- Financial offers are arranged on the basis of this rule.
- As for the duration of the maintenance contract, it is mandatory for a renewable period of one year.

2. Phase II: The screening committee shall verify the technical bid made by the lowest-priced financial bidder and propose awarding him/ her the procurement in the event that his/ her bid conforms to the requirements of the specifications. This phase is divided into twofold parts:

✓ Technical Screening

The Technical Screening Committee shall verify the extent to which the technical documents and publications submitted within the bid are in conformity with the technical characteristics required and mentioned in the Special Technical Specifications. Thus, the bid is excluded if it does not conform to the technical characteristics required in the specifications.

If it turns out that the technical offer in question does not comply with the specifications, the same process shall be adopted with the next bid according to the ascending financial order.

The Evaluation Committee shall submit its report to the bidding Committee to approve its recommendations and assign the project to the bidding company in accordance with the specifications of the conditions.

In the event that the bidding committee approves the award of the project to the bidder company in accordance with the specifications of the tender book, the said committee shall invite the company, before authorizing the signing of the final contract, to negotiate its financial offer as well as the terms and conditions of the maintenance contract and its financial value.

Article 12: The supply

The Supplier shall be obliged to install and operate the required system and conduct the training at the Bank's headquarters. The system shall be exploitable within a period not exceeding six months starting from the day following the date of the administrative authorisation to start the implementation, while respecting the requirements of Article 13 regarding the deadlines for the phases of project implementation.

Article 13: Deadlines and phases of procurement implementation

The Supplier shall honour the schedule for installation, training and technical follow-up set out in the implementation plan accompanying its offer and the location of the installation of the system.

Note: The period for the approval of the various stages by the bank shall not be included in the calculation of the deadlines, and this period has been set at a maximum period of fifteen (15) days for the approval of each of the stages, after inviting the holder of the procurement in writing to the committee appointed by the bank for the purpose informing him of the end of the stage and submitting the supporting and related documents for this stage. The Committee may refuse to ratify the stage and make reservations, and the holder of the procurement shall lift the reservations within a period not exceeding ten days from the date of receipt thereof in writing, and each day of delay in lifting these reservations shall result in

the application of delay fines in accordance with article 19 of the specifications and the bank may suspend the transaction at any stage of implementation.

The bank's delay in carrying out inspections within the said period shall also enable the holder of the procurement to pay delay surpluses calculated from the day following the expiry of these deadlines to the date of inspection, calculated as set forth in article 22.

Article 14: System warranty against hidden defects and after-sales service

The supplier shall guarantee the system's integrity against any defects in use. In case of defects, the warranty shall cover the replacement or repair of the system at no cost within a period not exceeding ten (10) days from the date of notification to the supplier.

If the defective system is not replaced or repaired within the stipulated time limit, the provisions of Article 25 of the specifications shall be applied.

Article 15: Confidentiality and subcontracting

The supplier shall not disclose any information provided by the bank and its staff during the execution of this project. The supplier shall also pledge to personally oversee the execution of the project and not to delegate or transfer it, either partially or entirely, to a third party.

Article 16: Delay Penalties

Any delay in the completion of any phase of the execution of the Project shall subject its author without prior notice to a delay penalty equal to one thousandth (1%) of the price of the completed phase delivered late for each day of delay. The total deduction shall not exceed five per cent (5%) of the final amount of the project. These fines and penalties shall be applied without prior notice or any other action and their application shall not preclude the claim of penalties for damages resulting from such delay or from the breach of other contractual obligations.

Article 17: Temporary receipt

The temporary receipt is announced by a session minutes signed by both contracting parties after:

- Installing the system and conducting tests to verify its compliance with the specifications.

- Completion of the training programme for users and technicians at the bank.
- Technical assistance at the beginning of exploitation.
- Receipt of all the documents stipulated in the technical specifications.

Article 18: Definitive receipt

The definitive receipt shall be declared by a session minutes signed by both contracting parties, following the warranty period expiration and after all issues identified during the temporary receipt have been resolved.

Note: The definitive receipt will take place at the bank, provided that the bidder has fulfilled all required obligations during the warranty period.

Article 19: Warranty period

The supplier shall guarantee the system. The warranty period is set at six months from the date of the temporary receipt.

Article 20: Intervention during the warranty period

- The supplier shall be obliged to make the necessary adjustments and repairs suggested by the Bank during the warranty period within a maximum of ten days from the date of notification of the errors by one of the Bank's structures and shall be obliged to install the improvements that are the subject of the breaches.
- The supplier shall provide all answers to all queries received by email or phone calls within a maximum of one day.
- Throughout the guarantee period, the supplier shall undertake preventive visits to the Bank, if necessary, in coordination with the general facilities sector, while documenting the period of intervention and writing a visit report in two copies, one to be kept at the Bank and the other at the supplier.
- The bidder shall be obliged to provide the Bank with all updates to the system subject of the procurement throughout the warranty period, free of charge.

Article 21: Maintenance contract

- The supplier is obligated to conclude an annual renewable maintenance contract, according to the will of both parties, taking into account the provisions of Article 11, immediately after signing the final receipt minutes.
- The redemption of the services subject to the maintenance contract shall be in four (4) instalments per year, i.e. at the rate of one instalment per triple after submitting the completion reports approved by the bank.

Article 22: Payment procedure

The procurement holder's dues are settled as follows:

- 100% of the price of the system after submitting an invoice from the supplier in four copies, accompanied by the system's temporary receipt report signed by the bank and the supplier.
- Five per cent (5%) of these amounts shall be seized under the title of guarantee in the event of failure to submit a joint guarantor commitment covering the entire amount.
- The payment shall be made after the supplier submits the invoices within a period not exceeding thirty (30) days from the date on which the procurement holder completes the settlement of his file.

In the event of non-payment to the project holder within the specified deadlines, the project holder is entitled to interests on arrears, calculated from the day following the deadline as follows:

Interests on arrears = $\frac{\text{Amount Due} * \text{Number of Days of Delay} * \text{Market Interest Rate}}{365}$

365

Payment shall be made via postal or bank transfer to the procurement holder 's current account, with the tax identification number and current account number (RIB or RIP) clearly indicated in writing on the invoice.

Article 23: Advance

The project holder shall be entitled to an advance of 20% of the project amount after signing the project contract by both parties, registering it at a Tax payment Center, submitting the

definitive guarantee issued by a financial institution, and after the project holder submits a written request to the bank to enable him to obtain the advance and he undertakes to return the full amount of the advance upon the first request from the bank.

The amount of the advance shall be deducted gradually and accredited with the same percentage of the instalments paid on the account. The advance amount shall be refunded before reaching the liquidation stage of the procurement account and the release shall be raised on the deposited guarantee entitled "Advance", depending on the amounts recovered under the heading of this advance.

Article 24: Prices Updating

In the event that the period between the date of submission of the financial offer and the date of approval exceeds ninety (90) days, the procurement holder who has incurred additional costs may request an update of his/ her financial offer by adopting the following rule:

$$UA = [(I.A. \times N.M) \frac{1}{1000}] + I.A.$$

UA.: updated transaction amount.

I.A.: initial transaction amount without taking into account taxes.

N.M: number of months following the six months.

The total value of the update shall not exceed 3% of the initial amount of the procurement, excluding taxes.

The Transaction Holder can benefit from this update only by submitting a written request to the Bank indicating the required value of the update. This request shall be accompanied by all documents and supporting evidence.

The general facilities sector shall study this request and prepare a report to be submitted to the Procurement Committee.

Article 25 : Procurement termination

1/ The Bank reserves the right to terminate the procurement contract in the following cases:

(a) In the event of partial or total non-performance of the procurement or if the delay continues up to the delay penalties' limit of 5% of the total amount of the procurement, the termination of the procurement contract in this case shall be declared after ten (10) days from the date of issuing a notification through a registered letter with acknowledgement of receipt without being answered by the procurement holder. The bank shall assign a person to complete it according to the procedure it deems appropriate at the expense of the abandoning procurement holder.

(b) In the case that the supplier commits fraud or deception regarding delivered system type and quality.

2/ As for the system that is rejected as a result of defects in the design or that does not meet the terms of the deal or does not conform to the required characteristics, it shall be replaced at the provider's expense within a period of **ten (10) days** without the supplier requesting the bank for any compensation. Failure to do so shall result in the application of the provisions of paragraph (a) of this article.

3/ If the administration proves that the procurement holder has violated his//her stated obligations related to not making promises or gifts directly or through others with the intention of influencing the various procedures for concluding the procurement.

4/ In the event of the supplier's death, loss of legal capacity, dissolution of the company, bankruptcy, or judicial settlement, the procurement contract shall be terminated in accordance with legal regulations.

However, if the heirs of the deceased supplier, creditors, or the liquidator submit an offer within fifteen (15) days after the event to meet the supplier's obligations and execute them under the same terms of the procurement, the administration may approve the request.

Article 25 : Procurement registration fees

The registration fees for the project contract and its appendices shall be charged at the supplier's expense.

Article 26 : Registration fees

The registration fees for the project contract shall be charged at the supplier's expense.

Article 27 : Conflict resolution

In the event of a dispute during the execution of the procurement, the procedures and regulations stipulated by the applicable laws shall be applied, and the dispute shall fall under the jurisdiction of the competent Tunisian courts.



Special technical conditions

This document outlines the requirements and conditions that must be met to achieve the primary objective of the Invitation To Bid. It provides a detailed description of the bank's needs and goals, helping competitors prepare their proposals to align with the bank's requirements.

➤ **Project Duration**

The project is expected to be implemented as follows:

- Phase 1: Planning and preparation of the final design, implementation, testing, training and knowledge transfer, to be completed in a period not exceeding 6 months from the date of signing the contract.
- Phase 2: Warranty, support and maintenance for a period of 6 months for the post-launch phase.

➤ **Project Objectives and Motives**

The project to implement human resources management, accounting, and general facilities management systems aims to achieve the Bank's strategic objectives in order to improve its services by achieving the following:

- Building and developing human resources management, accounting and general facilities management systems and hosting them in the bank's data centre.
- Improving the level of performance and efficiency of internal work procedures by automating and documenting the work procedures of the beneficiaries of the project.
- Providing information on the performance of business processes through performance indicator reports to enable the bank's decision makers to make decisions based on clear metrics.
- Governance of procedures to enable the bank to provide services in a standardised and consistent manner.
- Interconnecting and integrating common systems with work cycles and procedures.
- Preparing various reports to support the provision of information for decision-makers. - Developing a mechanism to migrate and transfer data

- Relying on system design and development to meet future needs.

➤ **Work Scope**

The required services include the following:

- Human capital management services which encompass employee self-services, manager self-services, recruitment management, payroll, compensation, assignments, working time management, and organisational structure management.

-General facilities management services, which involve procurement and fixed assets management, including supplier management, material and service classification, contract management and sourcing, procurement cycle, purchase catalogue, and procurement analysis.

- Financial management services including general ledger, payments, receivables, fixed assets, cash management and reconciliations.

➤ **General Terms**

- The project will be implemented at the bank's headquarters in Tunis.
- Compatibility with all requirements of the bank's financial and accounting systems, regulations, and procedures, specifically:
 - Harmonisation with all the requirements of the Bank's systems, regulations and procedures.
 - Utilise best working practices for all systems.
 - All application systems shall be seamlessly integrated and interconnected, with a focus on enabling the creation of accounting entries that interact with the bank's accounting system. Additionally, future compatibility with other systems shall be taken into consideration.
 - A middleware integration platform shall be established to facilitate the integration of all required systems, with the flexibility to connect with the bank's future systems. This platform shall adhere to open standards for system integration and ensure that all systems are built on an open architecture. All

system functions shall be accessible and operable through web services and APIs.

- Data export capabilities shall be available at any time in formats such as XML, PDF, Spreadsheet, and others, with support for integration with other software.
- Activating system and user licenses upon system launch.
- The systems shall be installed within the bank's environment ("Bank's Data Centre"). The service provider is responsible for assessing the infrastructure in collaboration with the bank's technical service provider and recommending any necessary solutions to ensure proper system implementation. The required technical and operational specifications shall be clearly defined, including but not limited to:
 - Identifying and specifying the necessary licenses for system installation and operation (e.g., operating systems, databases, etc).
 - Ensuring continuous, high-quality system performance.
 - Robust encryption technologies shall be implemented for the bank's data, and effective protection against malware shall be provided.
 - Establishing a reliable backup mechanism to protect the bank's data in accordance with the bank's backup and recovery policy.

➤ **System Quality, Scrutiny, and Acceptance Requirements**

- Quality is a fundamental requirement to ensure the success of the project. Therefore, quality control processes shall be based on international standards that incorporate best practices to ensure the quality of all functional and non-functional project deliverables.

- The service provider shall develop and implement quality control procedures to ensure the quality of the provided solution in all its components, such as integration, data migration, and stages of development, implementation, and maintenance, etc.
- The Service Provider shall provide Automated Testing Tools that facilitate quality checks in order to save effort and time as well as to avoid human errors as much as possible.
- The service provider shall develop acceptance test cases from the end-user's perspective, covering all system processes and expected outcomes for each process. System acceptance testing will be carried out by the bank's employees under the supervision of the service provider's team.
- The service provider shall conduct endurance and efficiency tests of the provided system.

➤ **Training, and Knowledge Transfer Requirements**

Training and knowledge transfer to bank staff are essential components of this project. It is crucial that the bank's technical staff acquire sufficient knowledge covering all aspects of the proposed solution, ensuring they can manage the solution fully by the end of the transition period. The service provider shall build the capabilities of the technical team and end-users within the bank by providing adequate training on how to manage and use the implemented systems. This training should include the following sessions:

- **Technical product training sessions:** They should be conducted at the start of the project or as agreed with the bank, allowing the bank's team to gain knowledge and

benefit from the experience of the implementing company during the project execution.

- **User training sessions:** Training shall cover all systems and include all users at various levels within the bank. The training should address the following requirements:
 - Developing a comprehensive training plan for the entire system, detailing the training courses and specifying the schedule for each training phase. The training plan shall align with the system implementation plan and receive the bank's approval.
 - Preparing training curricula and a training manual for bank employees on the implemented system well in advance of the training, and obtain approval for them.
 - Ensuring that the trainers are experienced in the system and have expertise in training.

➤ **System Implementation, and Deployment Requirements**

The purpose of this phase is to implement the final version of the system and deploy it in the production environment. This process involves a set of critical activities:

- Developing a transition plan for each system, considering the readiness of each department, initial balances, data entry, and user training.
- Installing the necessary tools and software required to operate the system.
- Providing assistance to users of the new system.
- Planning and executing the release of test versions and verifying them before deploying to the production environment.
- Establishing the final official acceptance of the system after it has been deployed in the production environment and fully tested.
- Complete documentation of all technical and operational aspects of the system, with a comprehensive user manual provided by the implementing company in

Arabic. Both electronic and printed versions of the documents and user manuals shall be available, with the number of printed copies determined by the bank. The documents are not to be considered final without the bank's approval, and the bank reserves the right to request revisions, updates, or new versions of these documents with a different design or according to other technical specifications as deemed appropriate.

➤ **Warranty and Technical Support Requirements**

The technical support section of the service provider's bid shall meet the following conditions, as the success of any project largely depends on the quality of technical support offered. The provider shall be obligated to deliver technical support services for a period of one year, renewable. These services include, but are not limited to, the following:

- Managing the system technically, providing technical support, monitoring system and database performance, and undertaking necessary actions to enhance performance, etc.
- Outlining the overall technical support plan.
- Providing technical support directly from the implementing company, independent of the support provided by the parent companies. The service provider is responsible for offering comprehensive technical support, including responding to technical and operational inquiries from the bank's staff and providing system development and modification services in line with technical support requirements.
- Providing remote technical support during the bank's working hours.
- Clarifying the communication mechanism for delivering technical support.
- The service provider is committed to establishing a Service Level Agreement (SLA) based on globally recognized standards. This agreement is a key element in the

final acceptance of the project to ensure the systems' continuous operation with high quality.

- The software license warranty shall cover new versions, problem resolution, and upgrades from the current version to the latest version.
- In case of non-compliance with the terms of this agreement, penalties shall be enforced as specified in the contract between the parties and the institutional procurement regulations if the supplier is engaged.

➤ **Fundamental Systems Requirements**

I: Activities currently carried out by Human Capital Department and required to be covered by a Human Resources Management System

Activity	Sub-activity	Associated Operations
Salary Management	Salary Management (Locals)	Actual working time calculation
		Basic salary calculation (locals)
		Statutory allowances calculation: attendance allowance (locals)
		Statutory allowances calculation: transportation allowance (locals)
		Statutory allowances calculation: supplementary allowance (locals)
		Exceptional allowance calculation: (locals)
		Calculation of employee's contribution rate to health and life insurance
		Gross salary calculation
		Calculation of employee's contribution rate to the Social Security Fund

		Calculation of employer's contribution rate to the Social Security Fund
		Taxable gross salary calculation
		Income Tax calculation
		Social security contribution calculation
		Net salary calculation
		The monthly payroll issuance
		Extracting the accounting copy of the monthly payroll
		Extracting the treasury copy of the monthly payroll
		Calculation of monthly salary advance deductions
		Calculation of payroll deduction
		Connection to the Social Security Fund's wage declaration system
		Connection to the Social Security Fund's Performance System
		Connection to the tax administration's wage declaration system
		Connection to the tax administration's system
		Calculation of final payment and settlement on expiry of the contract
		Computation of the quarterly gross payroll for local employees

		Extracting a comparison of two consecutive months' salaries
Salary Management (Mauritania Representative Office)		Actual working time calculation
		Basic salary calculation
		Income Tax calculation
		Taxable gross salary calculation
		Calculation of employee's contribution rate to the Social Security Fund
		Calculation of employer's contribution rate to the Social Security Fund
		The ratio of labour medicine calculation
		Calculation of employee's contribution rate to the Health Insurance Fund
		Calculation of employer's contribution rate to the Health Insurance Fund
		Net salary calculation
		The monthly payroll issuance
		Extracting the accounting copy of the monthly payroll
		Extracting the treasury copy of the monthly payroll
		Calculation of monthly salary advance deductions
		Calculation of payroll deductions

		Calculation of final payment and settlement on expiry of the contract
		Extracting a comparison of two consecutive months' salaries
	Salary Management (International)	Actual working time calculation
		Gross salary calculation
		Calculation of the employee's contribution share of life/disability insurance (International)
		Calculation of the bank's contribution share of life/disability insurance (International)
		Family allowance calculation (International)
		Benefits calculation: settlement allowance
		General Administration benefits calculation: housing allowance
		Calculation of monthly salary advance deductions
		Calculation of payroll deductions
		Net salary calculation
		Request to deposit salary in a currency other than dollar
		Integration of the request to deposit salary in a currency other than dollar
		Calculation of retirement compensation allocations
		The monthly payroll issuance

		Extracting the accounting copy of the monthly payroll
		Extracting the treasury copy of the monthly payroll
		Benefits calculation: relocation allowance upon expiry of the contract
		Calculation of final payment and settlement on expiry of the contract
		Extracting a comparison of two consecutive months' salaries
	Salary Advance	Calculation of salary advance instalments
		Deduction of salary advance instalments
	Payment on Salary	Calculation of the payment on salary within the monthly salary
Attendance and Departure Management		Attendance registration
		Departure registration
		Tunisia's holiday calendar registration
		Registration of the holiday calendar in the Mauritania office
		Overtime registration
		Registration of personal exit permit requests
		Registration of working exit permit requests
		Actual working time calculation
Leave Management		Recovery holidays to compensate for extra hours
		Training attendance
		Seminar attendance
		Work assignment registration
		Annual leave registration

		Sick leave registration
		Maternity leave registration
		Special leaves
		Unpaid Holidays
Administrative Documents Management	Administrative Certificates	Employment certificate
		Wage certificate
		Monthly settlement certificate
Health Insurance		Calculation of individual contribution rates for local employees
		Calculation of individual contribution rates for international employees
Life Insurance		Calculation of individual contribution rates for local employees
		Calculation of individual contribution rates for international employees
		Extracting the annual insurance certificate
Recruitment	Recruitment Preparation	View Job Descriptions
		Extract individual cost per position
		Salary and payroll simulation
	Probationary period	Evaluation of the new employee during the probationary period
		Probationary period termination/renewal decision
	Selection	Connection to the nomination system
		Extracting key information from candidates' CVs
		Integrating selection criteria
		Extract eligibility ranking based on merit for the position
		Extracting the shortlist

International Employees Benefits	Travel ticket	Extracting a Family Ticket Application
		Saving Previous Ticket Dates
Reimbursement of expenses	Children's tuition fees	Filing a request for refund of children's tuition fees
		Uploading the invoices attached to the request
		Extracting a tuition reimbursement order
		Register each employee's tuition fees
Training		Filing a request to participate in training
		Extracting the annual training plan
		Evaluating the content of the acquired training
		Evaluating the entity responsible for the acquired training
		Preparing and filing a summary of the acquired training in the context of knowledge exchange
Staff Database	Individual identity cards	Personal information
		Professional information
	Job identity cards	Job descriptions
	Organizational structure	Position in the organizational structure
Individual Employee Space	Personal Content	Updating civil status
		Updating identity documents
		Filing an application for annual /special/maternity/sick leave
		Filing an application for administrative documents

Employees Shared Space	Common Content	Institutional Documents
		Regulatory decisions
		Unclassified circulars
		Organisational events and activities
		Opinion/Vote Poll
Labour Contracts Management		Download an electronic version of contracts
		Incorporate end-of-contracts notification dates
Resignation Management	Resignation request	Filing a resignation request
		General Administration's decision to approve the resignation
		Filing and uploading an end of contract notification note
		Filing a handover report with the supervisor
		Filing a handover report with the general means
		Filing a handover report with the information centre
	Settlement of entitlements at the end of the contract	Extracting a request for a family relocation travel ticket
		Extracting a request for annual leave settlement
		Extracting a request for retirement compensation settlement

		Extracting a request for a relocation allowance
		Extracting an end-of-service work certificate
		Extracting the final account statement
		Extracting a clearance and discharge certificate
Vocational training for students		Extracting a training contract for the student
		Filing a report on the student's vocational training period
		Student evaluation
		Extracting the vocational training certificate - end of the period
		Student database
Job Rotation/Internal Transfers/Interims		Extracting a regulatory decision on employees' rotation
		Extracting a regulatory decision on an employee's transfer
		Extracting a regulatory decision on interims
Annual Assessment		Filling out and downloading the annual self-evaluation form
		Incorporating the annual supervisor evaluation
		Calculating the annual final evaluation
		Tracking the annual evaluation over previous periods
		Annual Evaluation Progress Report for Previous Periods
The annual budget		Simulating the annual budget based on human resources expense data

		Calculating the growth rates compared to the previous year
		Calculating the ratios of the planned budget to the executed budget
Sanctions		Extracting a disciplinary decision
		Saving the dates of previous disciplinary decisions
Human Resources Management Reports	Periodic reports for the governance, appointments and remuneration Committee	Report on the distribution of human resources by contract type
		Report on the distribution of human resources by nationalities between international and local staff
		Report on the distribution of human resources by female, male and age group
		Report on staff movement
		Report on the number of employees and wage mass
		Report on financial indicators linking the bank's level of activity to the management of human resources
	Reports for the general administration	Reports prepared according to the requests of the General Administration
	Attendance	Attendance/absence ratio
Human Resources Management Dashboard	Salaries	Salary growth rate
	Efficiency indicators	Incorporating efficiency indicators for human resources

		Incorporating efficiency indicators for other departments
Human Resources Statistics		Social Barometer
		Measuring Satisfaction
		Voting
		Suggestion box

II. Activities carried out by the Support and General Services Department

Activity	Associated Operations
Purchasing Management	Allowing the management of the annual purchases budget
	Allowing the management of multiple users and their rights according to their roles in the purchasing process
	Allowing the management of all stages of purchase order verification (expression and verification of need, budget authorisation, consultation, order, request, receipt, control, invoice...) with workflow system
	Allowing the management of all types of purchases: regular, consultation, invitation for bids
	Allowing the management of various types of acquisitions: materials (stock item or freeze) and Services (cost item: service, insurance, maintenance and repair)
	Allowing the management of purchases reference (suppliers, stock items, freeze or cost items, prices, reconciliation with accounting and budget...), etc.

	<p>Allowing entering information related to the purchase order, order (price, selected supplier...), receipt and supplier's invoice, etc.</p>
	<p>Allowing comparisons between order, receipt and supplier's invoice and handling exceptions or disputes (discrepancies, notes...), etc.</p>
	<p>Allowing the purchases reporting and status tracking</p>
	<p>Allowing electronic archiving of documents (signed purchase order, delivery receipt and invoice)</p>
	<p>Allowing creating accounting entries and interacting with the bank's accounting system</p>
<p>Fixed Assets Management</p>	<p>Allowing registering and tracking the entry of various fixed assets (furniture and real estate)</p>
	<p>Allowing fixed assets to be categorised according to several criteria (nature, age, destination and degree of utilisation), defined by nomenclature (in accordance with IAS)</p>
	<p>Allowing the management of fixed asset registers: fixed asset identification information (barcode, nomenclature, technical specifications...), allocation of accessories and subsequent expenditures, etc.</p>

	Allowing the actual tracking of fixed assets (receipt, operation, allocation, transfer, transfer/change of allocation, exit, withdrawal, output...) and generating tracking reports (by person, place, office...)
	Allowing calculation of monthly and annual allocation according to depreciation methods (linear, regressive) and based on the nature of the fixed asset (depreciation rate...)
	Allowing managing fixed asset inventory and correcting fixed assets according to the results of the physical inventory
	Allowing calculating the accounting value, creating accounting entries for fixed assets, depreciations and withdrawal (interfacing with the bank's accounting system)
	Allowing consulting and Extracting tables analysing fixed assets and depreciation by account, year of operation, year of expiry, depreciation, depreciated assets, and table of changes in fixed assets and depreciations

III. Activities carried out by the Financial Department

Activity	Associated Operations
Accounting Processing	Ensuring optimal management of the accounting framework (account manual, correspondence, chart of accounts, etc.) and the ability to support multiple accounting systems (spreadsheets, reporting, etc.)

	The system should allow easy configuration of accounting templates and integration of pre-built accounting templates
	The system should ensure automated accounting of transactions from all systems. Entries should be automatically generated according to pre-built accounting templates
	The system should allow easy segmentation of activity and results so that you can analyse performance and profitability by funding line, customer/relationship, agent, branch, entity or any other operating unit.
	Support multi-currency accounting. It should ensure accounting of foreign exchange positions (real-time management of linked accounts, price management, periodic evaluation, etc.)
	Support for automatic integration of processes related to the activity of the bank's representative offices located outside the headquarters country
	Calculating the effective interest rate (EIR) for loans and debts, preparing EIR accounting schedules and creating IFRS 9 accounting entries
	Ensuring correct accounting classification of loans according to their nature and debt status
	Ensuring automatic/manual reduction of unpaid liabilities according to the to the standards set by the bank and International Financial Reporting Standards (IFRS)
	Ensuring optimal management of accounting data: the system shall be able to handle periodic closings (daily, monthly, quarterly, semi-annual, annual and on time) while producing balances, ledgers, balance sheets, income statements, as well as period-end journal entries, etc.
	It shall be possible to easily distinguish between entries related to closing operations and current entries, and to support

	overlapping fiscal periods (working on fiscal period N before the final close of fiscal period N-1).
	Ability to create multiple accounting entries to process a single transaction (e.g., commissions, taxes, etc.)
	The system shall split the product and tax accounts that shall receive these entries
	Supporting the recording of off-balance sheet liabilities such as guarantees, etc.
	Enabling accounting control to analyse and justify the balances of each account on a periodic basis (reconciliation of entries)
	Recognising undisbursed financing liabilities off the balance sheet and record amounts that have already been disbursed in the balance sheet accounts
	Allowing flexible handling of fee processing on a recurring or one-time basis
	Allowing reconciliation of accounting accounts
	Allowing you to have a holistic view of a client through the accounting status of all his accounts and files on the same network
	Ability to alert on potential discrepancies in entered attributes
	Supporting the periodic monitoring of outstanding balances
	Possibility of manual recording (different operations); these records shall be easily recognisable and monitored (specific notation)
	Allowing entry of accounting journals in batches
	Providing an audit trail that enables tracking of transactions: the translation of transactions into accounting entries should not interrupt the audit trail. The translation of transactions into accounting entries should not interrupt the audit trail. The

	<p>system should provide a forward link to locate the transaction (and thus the supporting document or event) from any accounting entry recorded. Similarly, a backward link should be created between any transaction and the resulting accounting entries.</p>
	<p>Allowing complete and clear justification of accounting accounts, including related receivables and payables</p>
<p>Preparation of Regulatory Reports</p>	<p>The system shall enable the production of various accounting and prudential statements as well as financial statements in accordance with International Financial Reporting Standards (IFRS), including:</p> <p>Financial statements: statement of financial position at the end of the period, statement of changes in equity, statement of off-balance sheet liabilities, net result, statement of cash flows, disclosure notes to the financial statements with comparative columns as necessary</p> <p>Book of operations, detailed, third party and third party group</p> <p>General, auxiliary, third-party and third-party journals and third-party group journals</p> <p>General, auxiliary, third party and third party group balance sheets</p> <p>General balance in revalued currencies</p> <p>Statement of accounts</p> <p>Loan repayment schedules by effective interest rate (EIR)</p> <p>Watch lists (comments, anomalies, cheques, etc.)</p> <p>List of accounting nomenclature (general accounts, auxiliary accounting accounts, description of accounting liability positions, partner code table, currencies, etc.)</p> <p>Summary data on precautionary ratios</p>

	The system shall allow the extraction of these accounting and precautionary data to meet internal bank needs, with the required frequency and comparative columns
	Allowing management of user authorisations
	Allowing storage of accounting documents, reports and data for a period of no less than 10 years

.....On.....

Supplier (Name and Surname)

Position:.....

National Registry of Enterprises Number:.....

Address:.....

Reviewed and Approved

Signature (certified)