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Description automatically generatedClassification: PUBLIC**

**EXPRESSION OF INTEREST**

**Supply, Install, Customise, Integrate, Test, Commission and Support of a Standardized National Quick Response Code Solution (SNQRCS) for the National Financial Switch**

Zambia Electronic Clearing House Limited (ZECHL), is a non-profit making entity registered under the Companies Act 1994, Chapter 388 of the Laws of Zambia. It is a private company limited by Shares. It was formed in 1999 and the current Shareholders are the Bank of Zambia and 18 Commercial Banks.

The Company was formed for the purpose of providing interbank clearing and switching services to Bank of Zambia, Commercial Banks and Financial Institutions.

The ZECHL operates the National Financial Switch (NFS) and the Cheque Truncation System (CTS), which are common/shared payment gateways that facilitate efficient and secure payment processing and interconnectivity between multi-payment institutions within the country. Supported streams on the platform include ATM, POS, EFT, CIC and Mobile transactions all taking place across participant networks. All participant interfaces and messages on the NFS are based on the ISO 8583:1993 standard.

Extended to this service is the role of performing daily industry net settlement reporting for each stream or participant and provide an approved clearing cycle.

The proposed SNQRCS should be able to comprehensively integrate with the National Financial Switch for purposes of supporting QR payments across the various payment players offering them either as static or dynamic codes. The solution should also be able to support both Client and Merchant led QR code models with the necessary security, validations and controls.

The ZECHL now invites Expression of Interest (EOI) for **Supply, Install, Customise, Integrate, Test, Commission and Support of a Standardized National Quick Response Code Solution (SNQRCS)** from eligible and qualified firms which have substantial capability in providing services and have successfully carried out assignments in at least two similar solutions at national/regional/multinational level institutions.

The information and prospective solutions forwarded through this EOI is likely to form the basis for a formal procurement process for the Supply, Install, Customise, Integrate, Test, Commission and Support of a Standardized National Quick Response Code Solution (SNQRCS) for the National Financial Switch (NFS).

As part of responses to this EOI, all prospective bidders will be required to perform a presentation to the ZECHL team on your proposed solution covering the below:

1. Overall description of solution
   * Generation of QR Code
   * Printing of QR Code
   * Platforms (hardware and software needs)
2. Proposed integration model
3. Standard for QR Codes (ISO 18004)
4. Security aspects of QR codes
   * Transaction authentication
   * Data Encryption
5. Interoperability Process Flows
   * Merchant presented QR Code
   * Customer presented QR Code
   * USSD and APP flows

However, while some technical features offered by firms may be included in the resulting Request for Proposal (RFP)/Bidding Documents, firms should not assume that they have an advantage in any resulting procurement.

Request for proposal/Bidding documents shall be issued only to those who will be short-listed through this EOI.

The interested firms may obtain further clarification and details by sending an email request to [zechl\_admin@zechl.co.zm](mailto:zechl_admin@zechl.co.zm) with the following details:

* Registered Name of the Company;
* Registered Address of the Company;
* Name, Designation and Contact Number of the person seeking clarity on the EOI.

Foreign firms are also encouraged to participate in this expression of interest and where possible, apply through a local partner.

The eligible and qualified firms should submit their EOIs via email mentioning “Supply, Install, Customise, Integrate, Test, Commission and Support of a Standardized National Quick Response Code Solution (SNQRCS) for the National Financial Switch (NFS)” as the subject line.

**The deadline for submission of proposals is 25th November, 2022.** All submissions of the EOIs must be made to [zechl\_admin@zechl.co.zm](mailto:zechl_admin@zechl.co.zm?subject=Supply,%20Install,%20Customize,%20Integrate,%20Test,%20Commission%20and%20Support%20of%20a%20Standardized%20National%20Quick%20Response%20Code%20Solution%20(SNQRCS)%20for%20the%20National%20Financial%20Switch%20(NFS)) on this date by Midnight, Central African Time (CAT), (GMT +2).

**ISSUED ON Monday 14th NOVEMBER, 2022**