



# **REQUEST FOR EXPRESSION OF INTEREST FOR THE PROVISION OF A DEPOSIT INSURANCE MANAGEMENT SYSTEM**

**PROCUREMENT REFERENCE No: EOI-DPC-15-2025**

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## **DEPOSIT PROTECTION CORPORATION**

### **REQUEST FOR EXPRESSION OF INTEREST**

#### **Provision of a Deposit Insurance Management System**

<b>Description</b>	<b>Provision of Deposit Insurance Management System</b>
<b>Proposal Reference No.</b>	<b>EOI-DPC-15-2025</b>
<b>Date of Issue</b>	<b>28 November 2025</b>
<b>Closing Date</b>	<b>8 January 2026</b>



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Deposit Protection Corporation wishes to engage a consultancy firm for the Provision of Deposit Insurance Management System.

## **1. SCOPE OF WORK AND FUNCTIONAL REQUIREMENTS**

The proposed system must be a web-based portal with two main interfaces: one for DPC internal users and one for external Contributory Institutions (CIs) which include Commercial banks, Building societies and Deposit Taking Microfinance Institutions. The solution must include, but not be limited to, the following functional modules:

### **1.1 User Management & Security**

- Secure multi-factor authentication (MFA) login.
- Role-Based Access Control (RBAC) with configurable user profiles (Inputter, Verifier, Authoriser, System Admin) for both DPC and CIs.
- Comprehensive audit trail logging all system activities.

### **1.2 Institution Management Module**

- Functionality for DPC admins to register and profile all CIs (Banks and Deposit Taking Microfinance Institutions), including key personnel details.

### **1.3 Returns Management Module**

- A secure web portal for CIs to upload three predesigned Excel return templates:
  - DPC01 (Monthly): For premium assessment, risk analysis, and surveillance.
  - DPC02 (Quarterly): For capital returns.
  - DPC-SCV01 (Bi-annually): For deposit register data (Single Customer View).
- Automated validation checks on uploaded returns (data types, control totals, period validity).
- Automated alerts for late submissions and system-enforced lock-out penalties.

### **1.4 Bank Surveillance & Risk Analysis Module**

- Automated calculation of key financial ratios and risk metrics from submitted returns.
- Automated computation of composite CAMELS (Capital adequacy, Asset quality, Management quality, Earnings, Liquidity, and sensitivity) ratings.



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- A configurable dashboard for monitoring trends, comparing institutions, and identifying outliers.
- Advanced Feature (Desirable): Integration of predictive analytics, machine learning models for anomaly detection, and a scenario-based stress testing framework.

## 1.5 Premiums Management Module

- Automated calculation of risk-based and flat-rate premiums based on average eligible deposits.
- Automated generation and issuance of premium invoices.
- Functionality for CIs to upload proof of payment and for DPC Finance to receipt payments.
- Automated tracking of debts, levying of penalties, and account reconciliation.
- Mandatory Integration: Seamless, real-time integration with the existing ZOHO Books ERP system for posting invoices and receipts.

## 1.6 Single Customer View (SCV) Module

- Capability to process the DPC-SCV01 return to aggregate and consolidate depositor data across accounts.
- Generation of an accurate, unified deposit register showing insured vs. uninsured amounts per unique customer.
- Functionality to handle complex account structures (e.g., joint accounts, trusts).
- Capability to run payout simulations based on the consolidated data.

## 1.7 Reporting and Analytics

- A built-in reporting engine to generate standardized reports (e.g., Exposure Reports, EWS Reports, CAMELS Reports, Premium Statements).
- Ability to export all reports and underlying data to PDF and Excel formats.
- Customizable dashboards with visualizations (charts, graphs) for key performance indicators.

Deposit Protection Corporation wishes to engage consulting services relating to provision of deposit insurance management computer system.

Deposit Protection Corporation now invites eligible firms to indicate their interest in providing the services. Interested Consultants should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services.



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## **1.1 PERIOD SERVICES ARE REQUIRED**

A once off contract.

## **2.0 DEPOSIT PROTECTION CORPORATION**

The head office is housed at number 29 Rayl Road Borrowdale, Harare and the second branch is housed at 34 Lawley Suburbs, Bulawayo

Deposit Protection Corporation now invites eligible consulting firms (“Consultants”) to indicate their interest in providing the services. Interested firms should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services.

The following documents should be submitted in support of the information provided and are mandatory.

**Table 1: Mandatory administrative and eligibility requirements**

No.	Item	Action to be taken
1.	Proof of registration showing that the firm is duly registered with the Procurement Regulatory Authority of Zimbabwe	Must be submitted
2.	Valid Tax Clearance Certificate	Must be submitted
3.	CR 14 or Equivalent	Must be submitted
4.	Company profile	Must be submitted
5.	Provide proof that the Consultant was incorporated for at least 5 years before bid submission (Certificate of Incorporation or equivalent in country of registration).	Must be submitted
6.	Provide evidence of physical availability: Office premises (Copy of title deeds, and lease/tenancy agreement or utility bill.	Must be submitted
7.	A sworn affidavit to declare that neither the firm nor its officers have in the past five (5) years immediately preceding initiation of procurement proceedings: Been convicted in any country of an offence related to their professional conduct.	Must be submitted
8.	Project team members to provide proof of qualification, minimum of a diploma in Computer science or related	Must be submitted
9.	Proof of concept Vendor to present a limited proof of concept based on a dataset provided by DPC Note: DPC will invite all the vendors with a notification of not less than <b>48 hours</b>	Must be submitted
10.	Proven experience in the financial systems development <b>Signed and stamped reference letters from at least 1 client for a completed project</b>	Must be submitted



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11.	Integration with banking systems and regulators <b>Signed and stamped reference letters from at least 1 client for completed project</b>	Must be submitted
12.	Compliance with financial regulations and data law protection <b>Must be licensed data controller with a registered data protection officer</b>	Must be submitted
13.	Cybersecurity expertise and certifications <ul style="list-style-type: none"> <li>Evidence of adherence to the following: <ul style="list-style-type: none"> <li>Information Security certification for international best standards of any of the team members or the organization.</li> <li>Cybersecurity certifications for a least a team member in at least one of the following or equivalent (e.g., CISSP, CEH, CISM, CISA).</li> </ul> </li> </ul>	Must be submitted
14.	<b>A SPOC fee of USD350</b> or equivalent to be paid to Procurement Regulatory Authority of Zimbabwe	Must be paid

Experience criteria			Max Weight
Proven experience in financial systems development	1 signed and stamped reference letters from client	10%	30%
	2 signed and stamped reference letters from clients	20%	
	3 or more signed and stamped reference letter from client	30%	
Integration with banking systems and regulators	At least one signed and stamped reference letter form client	20%	30%
	2 or more signed and stamped reference letter from clients	30%	
Compliance with financial regulations and data protection	Registered	10%	20%



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laws	Data Controller		
	Appointed DPO	10%	
Cybersecurity expertise and certifications	Organization Certification	10%	20%
	One Member Certified	5%	
	Two or more members certified	10%	

The shortlist shall comprise of a minimum of three (3) and a maximum of six (6) firms. The **minimum score** expected weight is **80%**. However, Deposit Protection Corporation reserves the right to change this number in accordance with Section 58 (2) of the Act. The bidders who meet all the mandatory requirements shall be considered.

The Bidder is encouraged to submit the EOI using attached **Appendix A**.

Short-listed consultants will be invited to submit detailed Technical and Financial proposals, as described in Part 1 of the Request for Proposals Procedures in the Standard Request for Proposals for the Selection of Consultancy Services.

The consultants will be selected in accordance with the procedures specified in Part VIII of the Public Procurement and Disposal of Public Assets Act [*Chapter 22:23*] and Part VI of the Public Procurement and Disposal of Public Assets (General) Regulations, 2018 (Statutory Instrument 5 of 2018). Short-listed firms will be invited to submit their proposals on a separate document based on the Standard Request for Proposals for the Selection of Consultancy Services and the Consultant submitting the successful proposal will be engaged on the contractual terms set out in that document and in the General Conditions of Contract for Consultancy Services. Copies of the Act and Regulations and the standard documentation are available on the website of the Procurement Regulatory Authority of Zimbabwe.

This opportunity is open to all consultants who meet the criteria for eligibility as stated in Section 28 of the Act and who have the nationality of an eligible country as defined in Clause 1.10 of the General Conditions of Contract for Consultancy Services.

Participation is open and restricted to Zimbabwean Bidders Only.

The method of selection will be Quality and Cost Based Selection, in accordance with Section 59 of the Act.

Further information can be obtained via the E-GP system on or before the 19<sup>th</sup> of December 2025. A Consultant may submit only one expression of interest. The expression of interest must be submitted via the E-GP system by 1000hrs on **8 January 2026**. Late expressions of interest will be rejected.



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## Appendix A

### LETTER FOR SUBMISSION OF EXPRESSION OF INTEREST

To: *DEPOSIT PROTECTION CORPORATION*

With reference to your invitation for expression of interest for *{insert subject and proposal reference number}*, we express our interest in bidding for a contract to provide these services.

We provide the following information in relation to the short-listing criteria:

1. Qualifications and experience of the firm: *{Insert relevant information}*.
2. Availability of appropriate skills among staff: *{Insert relevant information}*.
3. Other short-listing criteria: *{Insert relevant information}*.

We submit the following documents in support of this information *{list any documents that were requested in the invitation for expressions of interest; if no documents were requested, delete this paragraph}*.

*{Delete whichever of the following statements that do not apply:}*

1. This firm will be the sole provider of the requested consultancy services. **or**
2. We propose to provide the requested consultancy services as part of a joint venture with  
*{provide the name of the joint venture partner and details of the contribution the partner would make to the required consultancy services}*. **Or**
3. We propose to engage as sub-contractors *{provide the name of the sub-contractor and details of the contribution the sub-contractor would make to the required consultancy services}*.

*{In the case of 2 or 3 above}* We confirm that the firm mentioned above has agreed to be associated with this expression of interest.

*{Name and postal and physical address of firm submitting the expression of interest, together with name of contact person and contact details, including telephone number and e-mail address. The firm's website address should be provided, if available.}*

NAME OF FIRM	
POSTAL AND PHYSICAL ADDRESS	
CONTACT PERSON	
TELEPHONE	
EMAIL	
WEBSITE	