CPF
Fulfilling Lives

FINANCIAL SERVICES

RFP FOR THE PROVISION OF A PENSIONER BIOMETRIC LIFE CERTIFICATION AND VERIFICATION SYSTEM.

RFP NO: CPF/10/2026

October 2026

Submission date: 10th November 2026

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SECTION I - LETTER OF INVITATION

1.1. CPF Group Ltd invites interested eligible bidders to submit their bids for the **provision of a Pensioner biometric life certification and verification system** complete set of tender documents may be downloaded by interested candidates free of charge from www.cpf.or.ke. All bidders taking part in this tender must forward their particulars immediately for recording and any further clarifications and addenda to info@cpf.or.ke /procurement@cpf.or.ke (**Company Name and Contact Details).**

1.2. Tendering will be conducted through the Bidding procedures specified in the CPF Group Procurement Policy, and Interested firms may obtain further information on the tender document from.
Name of Procuring Entity: CPF Group Ltd
Physical address: Procurement office, mezzanine floor, CPF House
Postal Address: P.O. Box 28938-00200 Nairobi, Kenya
info@cpf.or.ke /procurement@cpf.or.ke

1.3. Completed Tenders are to be enclosed in plain sealed envelopes (separated as technical proposal and financial proposal), marked with the tender reference number and name, and be deposited at CPF House, Procurement office, mezzanine floor addressed to:
CPF Group Ltd
Procurement Office,
Mezzanine Floor, CPF House
P.O. Box 28938-00200 Nairobi Kenya
info@cpf.or.ke /procurement@cpf.or.ke
To be received on or before 10th November 2026 at 11.00 A.M.

1.4. All tenderers whose applications will have been received before the closing date and time will be advised of the results of their applications.

1.5. Prices quoted should be inclusive of all taxes and delivery costs to the required site (where applicable) and must be in Kenya Shillings and shall remain valid for One Hundred and Twenty (120) days from the closing date of the tender.

1.6. You are informed that it is not permissible to transfer this invitation to any other Consultant. A consultant will be selected under Quality and Cost Based Selection Method (QCBS) described in this RFP, in accordance with the policies established in the CPF Procurement Policy/ The Scheme reserves the right to accept or reject any tender and may annul the tendering process and reject all tenders at any time prior to contract award without thereby incurring any liability to the affected tender or tenderers

1.0 SECTION II – INFORMATION TO CONSULTANTS (ITC)

1.1 General Provisions – Definitions

i. "Client" means the CPF Group Ltd.

ii. "Consultant" means the firm that has signed the contract with CPF Financial Services Ltd.

iii. "Contract" means a legally binding written agreement signed between CPF Financial Services Ltd and the Consultant and includes all the attached documents listed in Conditions of Contract.

iv. "Personnel" means an individual professional whose skills, qualifications, knowledge and experience are critical to the performance of the Services under this Contract and whose CV is taken into account in the short listing the Consultant's invited to submit proposals.

v. "Non-Key Personnel" means an individual professional provided by the Consultant who is assigned to perform the Services or any part thereof under the Contract and whose CVs are not evaluated individually.
vi. "Proposal" means the Technical and Financial Proposal of the Consultant.

vii "Services" means the work to be performed by the Consultant pursuant to the Contract.
viii. "TORs" means the "Terms of Reference" that explain the objectives, scope of work, activities, and tasks to be performed, respective responsibilities of DB Scheme and the Consultant, and expected results and deliverables of the assignment.

1.0 Introduction

Selection of Consultant
CPF Group Ltd. will select a firm from those invited to submit proposals according to the selection method described in the ITC Appendix.
Proposal Submission
Consultants are invited to submit both a Technical Proposal and a Financial Proposal, as specified in the ITC Appendix, for the consulting services required.
Familiarisation with Local Conditions
Consultants must understand local conditions and factor them into their proposals.
Consultants are encouraged to liaise with the Scheme for any necessary information before submission.
Support from Scheme
The Scheme will provide inputs specified in the ITC Appendix, assist in obtaining licenses and permits, and make relevant project data and reports available.
Important Notes
Costs for proposal preparation and contract negotiation, including any site visits, are not reimbursable.
The Scheme is not obliged to accept any submitted proposal.
Conflict of Interest
Employees, committee members, board members of the Scheme, and their relatives (spouses and children) are not eligible to participate.
Access to RFP Documents
The procuring entity will allow tenderers to download the RFP document free of charge

1.1. Clarification and Amendment of RFP Documents

2.1.1 Consultants may request a clarification of any of the RFP documents only up to seven [7] days before the proposal submission date. Any request for clarification must be sent in writing by paper mail, or electronic mail to Scheme's address indicated in the Appendix "ITC". Scheme will respond by electronic mail to such requests and will send written copies of the response (including an explanation of the query but without identifying the source of inquiry) to all invited Consultants who intend to submit proposals.

2.1.2 At any time before the submission of proposals, Scheme may, for any reason, whether at its own initiative or in response to a clarification requested by an invited firm, amend the RFP. Any amendment shall be issued in writing through addenda.

Addenda shall be sent by mail, cable, telex or facsimile to all invited Consultants and will be binding on them. Scheme may at its discretion extendthe deadline for the submission of proposals.

1.2. Preparation for Technical Proposal

2.1.3 The Consultants proposal shall be written in English language

2.1.4 In preparing the Technical Proposal, Consultants are expected to examine the documents constituting this RFP in detail. Material deficiencies in providing the information requested may result in rejection of a proposal.

2.1.5 While preparing the Technical Proposal, Consultants must give particular attention to the following:

(i) If a firm considers that it does not have all the expertise for the assignment, it may obtain a full range of expertise by associating with individual consultant(s) and/or sub- consultancy as appropriate. Consultants shall not associate with the other Consultants invited for this assignment. Firms associated in contravention of this requirement shall automatically be disqualified. In all cases the shortlisted firm must ensure that proposed key staffs are not appearing on the proposal of any other shortlisted firm. Firms with proposed key staff in contravention of this requirement shall automatically be disqualified.

(ii) For assignments on a staff-time basis, the estimated number of professional staff-time is given in the Appendix. The proposal shall, however be based on the number of professional staff-time estimated by the firm.

(iii) It is desirable that the majority of the key professional staff proposed be permanent employees of the firm or have an extended and stable working relationship with it.

(iv) Proposed professional staff must as a minimum, have the experience indicated in the RFP to Information to Consultants, preferably working under conditions similar to those prevailing in Kenya.

(v) Alternative professional staff shall not be proposed, and only one Curriculum Vitae (CV) may be submitted for each position.

2.1.6 The Technical Proposal shall provide the following information using the attached Standard Forms.

(i) A brief description of the firm's organization and an outline of recent experience on assignments of a similar nature. For each assignment the outline should indicate, inter alia, the profiles of the staff proposed, duration of the assignment, contract amount and firm's involvement.

(ii) Any comments or suggestions on the Terms of Reference, a list of services and facilities to be provided by Scheme.

(iii) A description of the methodology and work plan for performing the assignment.

(iv) The list of the proposed staff team by specialty, the tasks that would be assigned to each staff team member and their timing.

(v) CVs recently signed by the proposed professional staff and the Authorized representative submitting the proposal. Key information should include number of years working for the firm/entity and degree of responsibility held in various assignments during t h e period stated in the technical evaluation criteria.

(vi) Estimates of the total staff input (professional and support staff-time) needed to carry out the assignment supported by bar chart diagrams showing the time proposed for each professional staff team member.

(vii) A detailed description of the proposed methodology, Staffing and Monitoring of training or Any additional information requested.

2.1.7 The Technical Proposals shall not include any financial information.

1.3. Preparation of Financial Proposal

2.1.8 In preparing the Financial Proposal, Consultants are expected to take into account the requirements and conditions outlined in the RFP documents. The Financial Proposal should follow Standard Forms (Section D). It lists all costs associated with the assignment including (a) remuneration for staff (in the field and at headquarters), and; (b) reimbursable expenses such as subsistence (per diem, housing), transportation (international and local, for mobilization and demobilization), services and equipment (vehicles, office equipment, furniture, and supplies), office rent, insurance, printing of documents, surveys, and training, if it is a major component of the assignment. If appropriate these costs should be broken down by activity.

2.1.9 The Financial Proposal should clearly identify as a separate amount, the local taxes, duties, fees, levies and other charges imposed under the law on the Consultants, the sub-Consultants and their personnel.

2.1.10 Commissions and gratuities, if any, paid or to be paid by consultants and related to the assignment will be listed in the Financial Proposal Submission Form.

2.1.11 The Proposal must remain valid for 120 days after the submission date. During this period, the consultant is expected to keep available, at his own cost, the professional staff proposed for the assignment. The Scheme will make his best effort to complete negotiations within this period. If t h e Scheme wishes to extend the validity period of the proposals, the Consultants shall agree to the extension.

1.4. Submission, Receipt, and Opening of Proposals

2.1.12 The original Technical Proposal and Financial Proposal; shall be prepared in indelible ink. It shall contain no interlineations or overwriting, except as necessary to correct errors made by the firm itself. Any such corrections must be initialed by the persons or

person authorized to sign the proposals.

2.1.13 For each proposal, the Consultants shall prepare the number of copies indicated in Appendix "ITC". Each Technical Proposal and Financial Proposal shall be marked "ORIGINAL" or "COPY" as appropriate. If there are any discrepancies between the original and the copies of the proposal, the original shall govern.

2.1.14 The Tenderer is required to serialize all pages for each bid submitted.

2.1.15 The original and all copies of the Technical Proposal shall be placed in a sealed envelope clearly marked "TECHNICAL PROPOSAL," and the original and all copies of the Financial Proposal in a sealed envelope clearly marked "FINANCIAL PROPOSAL" and warning: "DO NOT OPEN WITH THE TECHNICAL PROPOSAL". Both envelopes shall be placed into an outer envelope and sealed. This outer envelope shall bear the submission address and other information indicated in the Appendix "ITC" and is clearly marked, "DO NOT OPEN, EXCEPT IN PRESENCE OF THE OPENING COMMITTEE."

2.1.16 The c o m p l e t e d Technical and Financial Proposals must be delivered at The Submission address on or before the time and date stated in the "ITC". Any proposal received after the closing time for submission of proposals shall be returned to the respective consultant unopened.

2.1.17 After the deadline for submission of proposals, the Technical Proposal shall be opened immediately by the opening committee. The Financial Proposal shall remain sealed and deposited with a responsible officer of Scheme department up to the time for public opening of financial proposals.

1.5. Proposal Evaluation General

2.1.18 From the time the bids are opened to the time the Contract is awarded, if any consultant wishes to contact Scheme on any matter related to his proposal, he should do so in writing at the address indicated in the Appendix "ITC". Any effort by the firm to influence scheme in the proposal evaluation, proposal comparison or Contract award decisions may result in the rejection of the consultant's proposal.

2.1.19 Evaluators of Technical Proposals shall have no access to the Financial Proposals until the technical evaluation is concluded.

1.6. Evaluation of Technical Proposal

2.1.20 The evaluation committee appointed by the Client shall evaluate the proposals on the basis of their responsiveness to the Terms of Reference, applying the evaluation criteria as indicated in the Appendix to Information to consultants. Each responsive proposal will be given a technical score (St). Actual score points are provided in the Appendix "ITC". A proposal shall be rejected at this stage if it does not respond to important aspects of the Terms of Reference or if it fails to achieve the minimum technical score indicated in the Appendix "ITC".

1.7. Public Opening and Evaluation of Financial Proposal

2.1.21 After Technical Proposal evaluation, Scheme shall notify those Consultants whose proposals did not meet the minimum qualifying mark or were considered non - responsive to the RFP and Terms of Reference, indicating that their Financial Proposals will be returned after completing the selection process. Scheme shall simultaneously notify the Consultants who have secured the minimum qualifying mark, indicating the date and time set for opening the Financial Proposals and stating that the opening ceremony is open to those Consultants who choose to attend. The opening date of the financial proposal shall be after completing technical evaluation. The notification may be sent by registered letter, cable, telex, facsimile or electronic mail to invite the bidder for opening ceremony.

2.1.22 The Financial Proposals shall be opened publicly in the presence of the consultants' representatives who choose to attend. The name of the consultant, the technical scores and the proposed prices shall be read aloud and recorded when the Financial Proposals are opened. Scheme shall prepare minutes of the public opening.

2.1.23 The evaluation committee will determine whether the financial proposals are complete (i.e. whether the consultant has cost all the items of the corresponding Technical Proposal l and correct any computational errors. The cost of any unpriced items shall be assumed to be included in other costs in the proposal. In all cases, the total price of the financial proposal as submitted shall prevail.

2.1.24 While comparing proposal prices between local and foreign firms participating in a selection process in financial evaluation of proposals, firms incorporated in Kenya where indigenous Kenyans own 51% or more of the share capital shall be allowed a 10% preferential bias in proposal prices. However, there shall be no such preference in the technical evaluation of the tenders. Proof of local incorporation and citizenship shall be required before the provisions of this sub-clause are applied. Details of such proof shall be attached by the Consultant in the financial proposal.

2.1.25 This shall be based on Least Cost Selection.

2.1.26 The tender evaluation committee shall evaluate the tender within 21 days from the date of opening the tender.

2.1.27 Contract price variations shall not be allowed for contracts not exceeding one year (12 months).

2.1.28 Where contract price variation is allowed, the variation shall not exceed 10% of the original contract price.

2.1.29 Price variation requests shall be processed by scheme within 30 days of receiving the request.

1.8. Negotiations

2.1.30 Negotiations will be held at the same address as "address to send information to CPF Financial Services Ltd" indicated in the Appendix "ITC". The aim is to reach

agreement on all points and sign a contract.

2.1.31 Negotiations will include a discussion of the Technical Proposal, the proposed methodology (work plan), staffing and any suggestions made by the firm to improve the Terms of Reference. Scheme and firm will then work out final Terms of Reference, staffing and bar charts indicating activities, staff periods in the field and in the head office, staff -months, logistics and reporting. The agreed work plan and final Terms of Reference will then be incorporated in the "Description of Services" and form part of the Contract. Special attention will be paid to getting the most the firm can offer within the available budget and to clearly defining the inputs required from Scheme to ensure satisfactory implementation of the assignment.

2.1.32 Unless there are exceptional reasons, the financial negotiations will not involve the remuneration rates for staff (no fees breakdown).

2.1.33 Having selected the form on the basis of, among other things, an evaluation of proposed key professional staff, Scheme expects to negotiate a contract on the basis of the experts named in the proposal. Before contract negotiations, Scheme will require assurances that the experts will be actually available. Scheme will not consider substitutions during contract negotiations unless both parties agree that undue delay in the selection process makes such substitution unavoidable or that such changes are critical to meet the objectives of the assignment. If this is not the case and if it is established that key staff were offered in the proposal without confirming their availability, the firm may be disqualified.

2.1.34 The negotiations will conclude with a review of the draft form of the Contract. To complete negotiations Scheme and the selected firm will initial the agreed Contract. If negotiations fail, Scheme will invite the firm whose proposal received the second highest score to negotiate a contract.

2.1.35 Scheme shall appoint a team for the purpose of the negotiations.

1.9. Award of Contract

2.1.36 The Contract will be awarded following negotiations. After negotiations are completed, Scheme will promptly notify other Consultants on the shortlist that they were unsuccessful and return the Financial Proposals of those Consultants who did not pass the technical evaluation.

2.1.37 The selected firm is expected to commence the assignment on the date and at the location specified as per contract.

2.1.38 The parties to the contract shall have it signed within 30 days from the date of notification of contract award unless there is an administrative review request or any unforeseen delays.

2.1.39 The Scheme may at any time terminate procurement proceedings prior to notification of tender award and shall not be liable to any person for the termination.

2.1.40 Scheme shall give notice of the termination to all persons who submitted tenders of the termination within fourteen days of termination, and such notice shall contain the reason for termination.

2.1.41 To qualify for contract awards, the tenderer shall have the following:

(a) Necessary qualifications, capability experience, services, equipment and facilities to provide what is being procured.
(b) Legal capacity to enter into a contract for procurement.
(c) Shall not be insolvent, in receivership, bankrupt or in the process of being wound up and is not the subject of legal proceedings relating to the foregoing.
(d) Shall not be debarred from participating in public procurement

2.2 Confidentiality

2.2.1 Information relating to evaluation of proposals and recommendations concerning awards shall not be disclosed to the Consultants who submitted the proposals or to other persons not officially concerned with the process, until the winning firm has been notified that it has been awarded the Contract.

2.3 Corrupt or fraudulent practices

2.3.1 The Scheme requires that the Consultants observe the highest standards of ethics during the selection and award of the consultancy contract and also during the performance of the assignment. The tenderer shall sign a declaration that he/she has not and will not be involved in corrupt or fraudulent practices.

2.3.2 Scheme will reject a proposal for award if it determines that the consultant recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.

2.3.3 Further a consultant who is found to have indulged in corrupt or fraudulent practices risks being debarred from participating in public procurement in Kenya.

APPENDIX TO INFORMATION TO CONSULTANTS (ITC)

The following information for procurement of consultancy services and selection of consultants shall complement or amend the provisions of the information to consultants, wherever there is a conflict between the provisions of the information and to consultants and the provisions of the appendix, the provisions of the Appendix herein shall prevail over those of the information to consultants.

Clause Reference

a) The name of client is: CPF Financial Services Ltd

b) Selection Method: Quality and cost-based selection method

c) Technical and Financial Proposals are requested: Yes

d) The name, objectives, and description of the assignment are: **CPF/RFP/10/2026/RFP for the provision of a Pensioner biometric life certification and verification system.** All enquiries regarding the RFP and the assignment can be made to: The name(s), address (es) and telephone numbers of Scheme's official(s) are:

Name of Procuring Entity: CPF Group LTD
Physical address: Procurement office, mezzanine floor CPF House
Postal Address: P.O Box 28938-00200 Nairobi Kenya
info@cpf.or.ke /procurement@cpf.or.ke

e) Price Charged for RFP Document: Free of Charge.

f) Consultants may request a clarification of any of the RFP documents only if up to third of publication period remains to the submission date.

g) The estimated number of professional staff months required for the assignment is; 2 per month or any number that the consultant deems to be adequate for the assignment.

h) Reimbursable expenses costs Not Applicable

i) Taxes: All applicable taxes to be included in the Financial Proposals.

j) Consultants must submit an original and an additional one (1) copy of the technical proposal. Consultants must submit an original and additional one (1) copy of the financial proposal.

k) The proposal submission address is: CPF House, Procurement office, mezzanine floor.

l) Information on the outer envelope should also include:

CPF Group Ltd
Procurement Office,
Mezzanine Floor CPF House
P.O. Box 28938-00200 Nairobi Kenya
info@cpf.or.ke /procurement@cpf.or.ke

and the information **FOR THE PROVISION OF A PENSIONER BIOMETRIC LIFE CERTIFICATION AND VERIFICATION SYSTEM and clearly marked, "DO NOT OPEN, EXCEPT IN PRESENCE OF THE OPENING COMMITTEE."**

m) Proposals must be submitted no later than **10th November 2026 at 11.00 AM**

n) The address to seek any information to Scheme is:

CPF Group Ltd
Procurement office, mezzanine floor, CPF House

P.O Box 28938-00200 Nairobi Kenya
info@cpf.or.ke /procurement@cpf.or.ke

1.10. EVALUTION CRITERIA

(a) Mandatory Evaluation Criteria.

The Evaluation Committee shall evaluate the proposals based on their responsiveness to the Terms of Reference and Mandatory Requirements of the RFP, applying the evaluation criteria as follows.

Preliminary Evaluation Criteria (Mandatory Requirements): The tenderer Must:

No.	Mandatory Requirement	Evaluation
MR1	Submission of a complete technical proposal, separate from the financial proposal where required. **(Two-envelope submission)**	Pass/Fail
MR2	**Demonstration of legal eligibility and submission of mandatory statutory documents specified in the RFP.** i)Submission of valid business registration, ii) KRA tax compliance certificates, iii)Valid Single Business Permit/County License Pass/Fail iv) CR12 issued within the required period, not older than 6 months Pass/Fail v) Professional Indemnity Cover of at least KES 50,000.00	Pass/Fail
MR3	**Bid Declaration**- Submission of a signed declaration accepting the RFP requirements and terms of reference.	Pass/Fail
MR4	**Project Implementation Plan:** Submission of a project implementation plan and delivery schedule.	Pass/Fail
MR5	**Data Protection & Security Compliance**; Confirmation of compliance with applicable data protection, confidentiality, and information security requirements.	Pass/Fail
MR6	**Core Capability Confirmation:** Confirmation that the proposed solution supports biometric life certification and identity verification of pensioners.	Pass/Fail
MR7	**Service Commitment** -Submit technical support and maintenance commitments.	Pass/ Fail

Note: Only bidders who meet the above requirements will proceed with technical evaluation.

(b) Technical evaluation.

Note: Only requirements that are genuinely mandatory and proportionate to the assignment should be included at this stage. Requirements should be stated clearly in the RFP and applied consistently to all bidders.

2. Detailed technical evaluation (100 marks)

Only proposals that meet the mandatory requirements should proceed to detailed technical evaluation.

Recommended technical qualifying score: 75/100, subject to approval and inclusion in the RFP before advertisement.

A. Understanding of the assignment and proposed solutions: 10 marks

No.	Evaluation criterion	Objective scoring basis	Marks
A1	Understanding of pensioner life certification and verification requirements	Demonstrates understanding of pensioner identification, periodic life certification, prevention of impersonation, and maintenance of accurate pensioner records.	4
A2	Proposed system architecture and functionality	Provides a clear solution architecture, process flow, user roles, and description of how the proposed system will operate.	3
A3	Suitability for the pension administration environment	Demonstrates support for pensioners with different levels of digital literacy, mobility, accessibility, and connectivity.	3
	Subtotal A		10

B. Biometric functionality and verification capabilities — 20 marks

No.	Evaluation criterion	Objective scoring basis	Marks
B1	Biometric capture and verification	Supports capture and verification of the biometric modalities proposed in the RFP, such as fingerprints or facial biometrics.	4
B2	Liveness and presentation-attack detection	Demonstrates controls to detect attempts to use photographs, recorded videos, artificial fingerprints, masks, or other presentation attacks, as applicable to the proposed modality.	4

B3	Identity matching and verification results	Provides documented matching procedures, configurable decision thresholds, and clear verification outcomes, including inconclusive results.	3
B4	Duplicate detection and impersonation controls	Supports detection of duplicate enrolments or suspicious verification attempts, with appropriate exception handling.	3
B5	Alternative verification procedures	Provides a documented alternative process for pensioners whose biometrics cannot be captured or verified, subject to authorized review.	3
B6	Verification confirmation and notifications	Generates confirmation of successful certification and supports configurable notifications to pensioners or authorized administrators.	3
	Subtotal B		20

C. System functionality and pension administration features — 15 marks

No.	Evaluation criterion	Objective scoring basis	Marks
C1	Pensioner registration and profile management	Supports registration, record updates, biometric enrolment where applicable, and management of pensioner profiles.	3
C2	Certification cycle management	Supports configurable certification periods, due dates, reminders, and tracking of outstanding certifications.	3
C3	Exception and escalation management	Records failed, overdue, disputed, and referred cases, with defined workflows for review and resolution.	3
C4	Reporting and dashboard functionality	Generates reports on completed, pending, failed, overdue, and exceptional certifications, with export functionality.	3

C5	User access and workflow management	Supports role-based access, authorized approvals, and segregation of duties.	3
	Subtotal C		**15**

D. Data security, privacy, and auditability — 15 marks

No.	Evaluation criterion	Objective scoring basis	Marks
D1	Data encryption	Demonstrates encryption of sensitive data in transit and at rest, including biometric data where stored.	3
D2	Access control and authentication	Supports role-based permissions, secure authentication, privileged-access controls, and multi-factor authentication for privileged or administrative accounts.	3
D3	Audit trail and accountability	Maintains timestamped, tamper-resistant logs of user activities, verification attempts, record changes, approvals, and administrative actions.	3
D4	Data protection and privacy controls	Provides documented data handling, consent or other applicable lawful-basis procedures, retention and deletion controls, and mechanisms for responding to data-subject requests where applicable.	3
D5	Business continuity and incident response	Provides backup, recovery, security incident response, and disaster recovery procedures, including proposed recovery objectives.	3
	Subtotal D		15

E. Integration, interoperability, and technical architecture — 10 marks

No.	Evaluation criterion	Objective scoring basis	Marks
E1	Integration with existing systems	Demonstrates the ability to integrate with the Company's pension administration, member records, payment, or other designated systems through documented interfaces.	4

E2	API and data exchange capabilities	Supports documented APIs or other agreed secure data exchange mechanisms and standard data formats.	2
E3	Deployment and scalability	Describes the proposed hosting or deployment model, capacity, scalability, availability, and infrastructure requirements.	2
E4	Data migration and reconciliation	Provides a method for validating, migrating where necessary, and reconciling existing pensioner records while maintaining data integrity.	2
	Subtotal E		**10**

F. Implementation, testing, and change management — 10 marks

No.	Evaluation criterion	Objective scoring basis	Marks
F1	Implementation work plan	Provides phases, deliverables, milestones, dependencies, and a realistic implementation schedule.	3
F2	Testing and acceptance methodology	Includes functional, integration, security, performance, user acceptance, and biometric verification testing, as applicable.	3
F3	Training and knowledge transfer	Provides a training plan for administrators, operational users, support personnel, and other designated users.	2
F4	Change management and rollout	Provides a rollout strategy, pensioner communication plan, user guidance, and procedures for handling implementation issues.	2
	Subtotal F		**10**

G. Relevant experience and qualifications — 10 marks

No.	Evaluation criterion	Objective scoring basis	Marks

G1	Relevant project experience	Demonstrates successful delivery of comparable biometric verification, digital identity, pension administration, or life certification systems. Award 1 mark per qualifying project, up to the maximum.	4
G2	Client references and evidence of delivery	Provides verifiable client references or completion certificates for comparable assignments. Award 1 mark per independently verifiable reference, up to the maximum.	3
G3	Qualifications and experience of key personnel	Provides CVs and evidence of relevant qualifications and experience for the proposed project manager, technical lead, biometric/security specialist, and implementation personnel. Award proportionately against predefined role requirements.	3
	Subtotal G		**10**

To maintain objectivity, the RFP should specify the required project similarity, minimum project scope, relevant time period, acceptable evidence, and minimum qualifications for key personnel. The same project should not be counted multiple times under the same subcriterion.

H. Technical support, maintenance, and service levels — 10 marks

No.	Evaluation criterion	Objective scoring basis	Marks
H1	Support arrangements	Provides defined support channels, service hours, escalation contacts, and support responsibilities.	2
H2	Service-level commitments	Specifies measurable response and resolution targets for critical, high, medium, and low-priority incidents.	3
H3	System maintenance and upgrades	Provides a maintenance schedule, security patching arrangements, version upgrades, and change management procedures.	2
H4	Warranty and post-implementation support	Specifies the warranty period and duration and scope of post-implementation support.	2
H5	Exit and transition arrangements	Provides for data export, handover documentation, knowledge transfer, and secure transfer or deletion of data upon contract termination.	1

	Subtotal H		10

3. Summary of technical evaluation scores

No.	Evaluation area	Maximum marks
A	Understanding of the assignment and proposed solution	10
B	Biometric functionality and verification capabilities	20
C	System functionality and pension administration features	15
D	Data security, privacy, and auditability	15
E	Integration, interoperability, and technical architecture	10
F	Implementation, testing, and change management	10
G	Relevant experience and qualifications	10
H	Technical support, maintenance, and service levels	10
	TOTAL TECHNICAL SCORE	100

4. Recommended scoring methodology

To ensure consistency across all bidders, evaluators should apply the following scoring scale to each subcriterion, except where a specific quantitative scoring formula has been provided.

Assessment	Score as a percentage of the available marks	Guidance
Excellent	100%	Fully meets the requirement and provides complete, verifiable supporting evidence.
Good	75%	Meets the requirement with minor, non-critical gaps.

Satisfactory	50%	Partially meets the requirement, with identifiable gaps.
Poor	25%	Addresses the requirement inadequately and provides limited supporting evidence.
Not demonstrated	0%	Does not address the requirement or provides no acceptable supporting evidence.

Technical Pass Mark

A bidder must attain a minimum score of **75 marks out of 100 marks** to qualify for financial evaluation.

Scoring principle: Each criterion shall be evaluated based on the quality, relevance, completeness and evidence provided in the bidder's Technical Proposal. Unsupported claims shall not be awarded marks.

Financial Evaluation

The **Financial Proposal shall be submitted together with the Technical Proposal but shall remain unopened during the technical evaluation stage.**

Only bidders who attain the minimum technical score of **75/100** shall proceed to financial evaluation. The financial proposals of technically responsive bidders shall thereafter be opened and evaluated in accordance with the RFP requirements.

1.0 SECTION III: - TECHNICAL PROPOSAL

3.0 TECHNICAL PROPOSAL FORMS

3.1 The Consultant shall complete this form and submit it as part of the Consultant's proposal, attaching all technical submissions as required and the technical proposal forms provided.

3.2 In preparing the technical proposals the consultant is expected to examine all terms and information included in the RFP. Failure to provide all requested information shall be at the consultant's own risk and may result in rejection of the consultant's proposal.

3.3 The technical proposal shall provide all required information and any necessary additional information and shall be prepared using the standard forms provided in this Section.

3.4The Technical proposal shall not include any financial information unless it is allowed in the Appendix to information to the consultants or the Special Conditions of contract.

1.11. TECHNICAL PROPOSAL SUBMISSION FORM

Date……
……

To:
CPF Group Ltd
Procurement Office,
Mezzanine Floor CPF House
P.O Box 28938-00200 Nairobi Kenya
info@cpf.or.ke /procurement@cpf.or.ke
Dear Sir,

RFP FOR THE PROVISION OF A PENSIONER BIOMETRIC LIFE CERTIFICATION AND VERIFICATION SYSTEM.

We, the undersigned, offer to provide the consulting services for the above-mentioned in accordance with your request for proposals dated [insert date]. We are hereby submitting our Technical Proposal, in response to your invitation to us to submit a technical proposal and a financial proposal.

We hereby declare that

a) All the information and statements made in this Technical Proposal are true and we accept that any misinterpretation or misrepresentation contained in this Proposal may lead to our disqualification by Scheme.
b) Our Proposal shall be valid and remain binding upon us for the period of 120 days from the date of tender/proposal opening.
c) We have no conflict of interest.
d) In competing for (and, if the award is made to us, in executing) the Contract, we undertake to observe the laws against fraud and corruption, including bribery, in force in the country of Kenya
e) We undertake to negotiate a Contract on the basis of the technical proposal to carry out the assignment.
f) We accept that there will be no substitution of key personnel for reasons which may lead to the termination of Contract negotiations and even the contract itself.
g) Our Proposal is binding upon us and it is subject to any modifications resulting from the Contract negotiations.

We undertake, if our Proposal is accepted and the Contract is signed, to initiate the Services related to the assignment no later than the date indicated in the negotiated contract. We understand that Scheme is not bound to accept any Proposal that it receives.
We remain,

Yours Sincerely,

Authorized Signature

……

Name of Consultant

……

Address

……

Contact Phone

……

Contact e-mail address)

……

Stamp or Seal

1.12. MANDATORY CONFIDENTIAL BUSINESS QUESTIONNAIRE

(Must be filled by all applicants or Tenderers' who choose to participate in this tender) Name of Applicant (s)……
You are requested to give the particulars in Part1 and either Part 2 (a), 2(b) or 2(c), which ever applies to your type of business. Part 2(d) to part 2(i/j) must be filled. You are advised that giving wrong or false information on this Form will lead to automatic disqualification/termination of your business proposal at your cost.

Part 1 – General
Business Name ……

Certificate of Incorporation /Registration No……

Location of Business premises: Country……..Physical address……

Town……Building……

Floor……Plot No……..…

Street/Road……..……..Postal Address……..……

Postal/Country Code……Telephone No's……

Fax No's…… ……E-mail address……..……

Website……

Contact Person (Full Names)…… ……..……

Direct/Mobile No's…… ……Title……..……

Power of Attorney (Yes/No) If Yes, attach written document……

Nature of Business (Indicate whether manufacturer, distributor, etc)……..

Part 2 (a)–Sole Proprietor (if applicable)
Full names……..……
Nationality……..
Country of Origin……
Company Profile(Attach brochures or annual reports in case of public company)

Part2 (b)–Partnerships (if applicable)

Give details of partners as follows:
Full Names Nationality Citizenship Details Shares
1. ……
2. ……
Company Profile……..……(Attach brochures)

Part2 (c)–Registered Company (If applicable)

Private or public……
Company Profile……..……(Attach brochures or annual reports in case of public companies)

State the nominal and issued capital of the Company

Nominal
KShs……..……

Issued KShs……..…….

List of top ten (10) shareholders and distribution of shareholding in the company. Give details of all Directors as follows:-
Full Names Nationality Citizenship Details Shares……..

Top 10 Shareholders:

S/N	Full Name	Nationality	Citizenship Details	Shares (%)
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

Details of All Directors:

S/N	Full Name	Nationality	Citizenship Details	Shares (%)
1				
2				
3				

S/N	Full Name	Nationality	Citizenship Details	Shares (%)
4				
5				
6				
7				
8			.	

Signature: ..... Date: ……

Part 2(d)– Debarment

I/We declare that I/We have not been debarred from any procurement process and shall not engage in any fraudulent, corrupt, coercive and obstructive acts with regard to this or any other tender by any public or private institutions.

Full Names……

Signature……

Dated this……day of……2026.

In the capacity of……

Duly authorized to sign Tender for and on behalf of……

Part 2(e) – Bankruptcy/Insolvency/receivership.

I/We declare that I/We have not been declared bankrupt or insolvent by the competent Authorities in Kenya and neither are we under receivership:

Full Name……

Signature……

Dated this……day of……..2026.

In the capacity of……

Duly authorized to sign Tender for and on behalf of……

Part 2(f) –Criminal Offence

I/We, (Name(s)of Director(s)):- …… ……

The applicant/firm confirms that it has not been convicted of any criminal offence related to professional conduct, nor has it made false statements or misrepresentations regarding its qualifications to enter into a procurement contract, within the three (3) years preceding the commencement of the procurement proceedings.Signed……

For and on behalf of M/s

In the capacity of……

Dated this……..day of 2026.
Suppliers'/Company's Official Rubber Stamp……..

Part2(g) – Conflict of Interest

I/We, the undersigned state that I /We have no conflict of interest in relation to this procurement:
a)……
For and on behalf of M/s ……..
In the capacity of ……
Dated this ……..……day of 2026
Suppliers'/Company's Official Rubber Stamp……

Part2(h) – Interest in the Firm:

Is there any person/person in Scheme or any other public institution who has interest in the Firm? Yes/No

(Delete as necessary) Institution……

Title……

Signature……

Date……..……..

Part2(I)– Experience:

Please list below similar projects accomplished or companies/clients you have supplied with similar items or materials in the last 5years.

S/No.	Company Name	Country	Contract/Order No.	Value	Contact person (Full Names)	E-mail address	Cell phone No.
1							
2							
3							
4							

Part 2 (I or j)–Declaration

I/We, the undersigned state and declare that the above information is correct and that I/We give authority to seek any other references concerning my/our company from whatever sources deemed relevant, e.g. Office of the Registrar of Companies, Bankers, etc.

Full names……..……

Signature……..……

For and on behalf of M/s……..……

In the capacity of……

Dated this……..day of 2026.

Suppliers'/Company's

Official Rubber Stamp……

1.13. MANDATORY ANTI-CORRUPTION DECLARATION

We underscore the importance of a free, fair and competitive procurement process that precludes abusive practices. In this respect we have neither offered nor granted directly or indirectly any inadmissible advantages to any public servant or other person nor accepted such advantages in connection with our bid, nor will we offer or grant or accept any such incentives or conditions in the present procurement process or, in the event that we are awarded the contract, in the subsequent execution of the contract. We also declare that no conflict of interest exists in the meaning of the kind described in the Public Procurement & Disposal Act 2015

We also underscore the importance of adhering to the law in the implementation of the project. We will inform our staff about their respective obligations and about their obligation to fulfill this declaration of undertaking and to obey the laws of the country.

We also declare that our company/sub-contractors/ all members of the consortium have/have not been debarred to engage in procurement/ included in the list of sanctions.

We acknowledge that the client is entitled to terminate the contract immediately if the statements made in the Declaration of Undertaking were objectively false or the reason for exclusion occurs after the Declaration of Undertaking has been issued.

Dated this day ……..of 2026

Name of company (Signature)…… ……

RECOMMENDATION LETTERS

(To be completed on client's letterhead)

Our Ref:

Date.

Address

CPF Group Ltd
Procurement Office,
Mezzanine Floor CPF House
P.O Box 28938-00200 Nairobi Kenya
info@cpf.or @cpf.or.ke

1.14. REFERENCE LETTER

This is to confirm that has offered consultancy services for our firm, and we confirm the details as outlined below:

Assignment name:	Country:
Location within Country	Professional Staff Provided by your Firm
Client's contact person for the assignment: (telephone no. and email address)	
Address	Duration of Assignment
Start Date Completion date	Approx. value of services
Schemes (Fund) Value:	
Name of Associated consultants	
Name of Senior Staff Involved & functions performed Name Role Functions	
Description of Actual Services Provided:	

We are satisfied with the firm's performance, which has met our expectations in regard to the assignment.

We would not hesitate to recommend as a reliable and professional fund management company. You may reach us on the given addresses to confirm the details provided.

Yours faithfully,

1.15. COMMENTS AND SUGGESTIONS OF CONSULTANTS ON THE TERMS OF REFERENCE AND ON DATA, SERVICES AND FACILITIES TO BE PROVIDED BY SCHEME.

Provide and justify here any modifications or improvements to the Terms of Reference to improve performance in carrying out the assignment, such as deleting some activity you consider unnecessary, or adding another, or proposing a different phasing of the activities. Such suggestions should be concise and to the point and incorporated in your Proposal. Also provide comments on counterpart staff and facilities to be provided by Scheme to improve performance in carrying out the assignment. Scheme shall not be bound to any comments or suggestions provided.

On the Terms of reference:

1.
2.
3.
4.
5.

On the data, services and facilities to be provided by Scheme:

1.
2.
3.
4.
5.

1.16. DESCRIPTION OF THE METHODOLOGY AND WORK PLAN FOR PERFORMING THE ASSIGNMENT

Provide a section on Approach, Methodology and Work plan for performing the assignment that should include:

(a) Technical Approach and Methodology,
(b) Work Plan, and
(c) Organization and Staffing,

(a) Technical Approach and Methodology. In this chapter the Consultant should explain his/her understanding of the objectives of the assignment, approach to the services, methodology for carrying out the activities and obtaining the expected output, and the degree of detail of such output. The Consultant should highlight the problems being addressed and their importance and explain the technical approach the Consultant would adopt to address them. The Consultant should also explain the methodologies proposed to adopt and highlight the compatibility of those methodologies with the proposed approach.

(b) Work Plan. In this chapter the Consultant should propose the main activities of the assignment, their content and duration, phasing and interrelations, milestones (including interim approvals by Scheme), and delivery dates of the reports. The proposed work plan should be consistent with the technical approach and methodology, showing understanding of the TOR and ability to translate them into a feasible working plan. A list of the final documents, including reports and tables to be delivered as final output, should be included here. The work plan should be consistent with the "ACTIVITY (WORK) SCHEDULE FORM" on Paragraph 6 below.

(c) Organization and Staffing. In this chapter the Consultant should propose the structure and composition of the Consultant's team. The Consultant should list the main disciplines of the assignment, the key personnel responsible, and proposed technical and support staff. In addition to describing the structure and composition of the Consultant's team, the Consultants shall summarize it on the Staffing Form below.

1.17. TEAM COMPOSITION AND TASK ASSIGNMENTS STAFFING FORM

	Name of Key Personnel	Position	Tasks	Time required for assignment
1		Team Leader		
2		Assistant Consultant		
3		Assistant Consultant		
4				
5				
	Name of Non-Key Personnel			
1				
2				
3				
4				
5				
6				

1.18. FORMAT OF CURRICULUM VITAE (CV) FOR PROPOSED PROFESSIONAL STAFF

The Consultant shall provide a signed CV of each of the Key Personnel, this must detail the number of years, the assignments handled, qualifications both professional and academic and skills.

1.19. ACTIVITY TIME SCHEDULE FOR THE ASSIGNMENT

The Consultant will prepare an activity schedule that will take care of all phases of the assignment, i.e. document review, field work and assembling of information and writing the reports. The Consultant will organize work Teams and timetable to complete this field work, including all associated travel/field costs. To this end, the Consultant will prepare an activity that would closely follow (but not necessarily be same as) the "Activity (Work) Schedule Format" below. The Consultant should derive these activities from the TOR, e.g. sampled contracts, Inception Report, field work, monthly reports, draft report, final report, etc. in sufficient detail.

1.0 SECTION IV: - FINANCIAL PROPOSAL

The Consultant shall complete this form and submit it as part of the Consultant's proposal, attaching all financial submissions as required herein and in the financial proposal forms provided.

2.1. FINANCIAL PROPOSAL SUBMISSION FORM

Date
TO:

The Managing Director / CEO
CPF Group Ltd
CPF House, 7th Floor,
Along Haile Selassie Avenue,
P.O. Box 28938-00200,
Nairobi, Kenya

Dear Sir,

FINANCIAL PROPOSAL FOR
RFP FOR THE PROVISION OF A PENSIONER BIOMETRIC LIFE CERTIFICATION AND VERIFICATION SYSTEM.

a) We, the undersigned, offer to provide consulting services for RFP FOR THE PROVISION OF A PENSIONER BIOMETRIC LIFE CERTIFICATION AND VERIFICATION SYSTEM in accordance with your request for proposals dated [insert date] and our Technical Proposal. We are hereby submitting our Financial Proposal in response to your invitation to us to submit a technical proposal and a financial proposal. Our attached Financial Proposal is in Kshs (In words) Kshs. (In figures) This amount is inclusive of all taxes levied in Kenya or in other countries, which shall be identified during negotiations and shall be added to the contract price.

(b) Our Financial Proposal shall be binding upon us subject to the modifications resulting from Contract negotiations, up to expiration of the validity period of the Proposal, i.e. Proposals must remain valid for 120 days after the submission date as indicated in the instructions to consultants.

(c) No commissions and gratuities paid or to be paid by us to agents relating to this Proposal and Contract execution, if we are awarded the Contract, are allowed in our price proposal.

(d) We understand you are not bound to accept any Proposal you receive.

Yours Sincerely,
Authorized Signature

_____

Name of Consultant _____

Address_____

Contactphone_____

Contact e-mail address) _____

STAMP OR SEAL _____

2.2. BREAKDOWN OF CONTRACT PRICE

(All costs shall be inclusive of all taxes, insurances, overheads, and profit).

No.	Financial breakdown	Amount in Kshs inclusive of applicable taxes
i.		
ii.		

Sign……

Date ……

Stamp/Seal ……..

2.0 SECTION V -TERMS OF REFERENCE

TERMS OF REFERENCE FOR THE PROVISION OF A PENSIONER BIOMETRIC LIFE CERTIFICATION AND VERIFICATION SYSTEM.

1. Introduction and Background

CPF Financial Services ("the Company") is a pension fund administrator providing retirement benefits administration services to scheme sponsors and members across its branch network. As part of its fiduciary responsibility to safeguard pension assets and ensure that benefits are paid only to living, verified and rightful beneficiaries, the Company is seeking to procure, implement and operationalise a Pensioner Biometric Life Certification and Verification System ("the System").

This Terms of Reference (TOR) sets out the background, objectives, scope of work, functional and technical requirements, implementation expectations, bidder qualification criteria and evaluation methodology that will govern the procurement of the System. It is issued to invited and/or registered bidders as the basis for the preparation and submission of technical and financial proposals.

The Company currently manages life certification through largely manual, branch-based processes conducted at intervals during the year, which are resource-intensive, difficult to audit at scale, and expose the Company to the risk of continued payment to deceased or ineligible beneficiaries. The Company intends to replace this process with a centralized, biometrically-enabled system supporting standardized enrolment and recurring verification cycles, anchored on fingerprint and facial recognition as the primary modalities.

1.1 Purpose of this TOR

This document is intended to: (a) communicate the Company's business objectives and requirements to prospective bidders; (b) provide a consistent basis for bidders to prepare comparable technical and financial proposals; and (c) form the foundation for technical evaluation, contract negotiation and subsequent solution design and implementation with the successful bidder.

2. Objectives

The procurement and implementation of the System is intended to achieve the following objectives:

1. Create a centralized, accurate and verified pensioner biometric registry.
2. Standardize registration across CPF branches.
3. Digitize subsequent life certificate verification using face or fingerprint biometrics.
4. Reduce fraud, impersonation, duplicate enrollment and payments to ineligible beneficiaries.
5. Improve pensioner convenience and provide assisted channels for vulnerable customers.
6. Provide real-time operational, compliance and executive reporting.
7. Comply with applicable privacy, security, audit and records-management requirements.

3. Scope of Work

3.1 In-Scope Activities

The successful bidder shall be responsible for the supply, configuration, integration, testing, deployment, training and post-implementation support of the System, covering the following:

- Design and delivery of a centralized pensioner biometric registry (fingerprint, facial, Iris/retina or voice recognition templates) linked to each pensioner's unique benefit/member number.
- A standardized registration/enrolment solution and process deployable uniformly across all CPF branches and, where required, through field/outreach enrolment.
- A recurring (at minimum biannual) life certification verification capability using fingerprint and/or facial recognition, including self-service (mobile app), assisted (branch/agent) and field outreach channels.
- Fraud and duplicate-enrolment controls, including de-duplication checks (1:N search) at enrolment to detect multiple registrations of the same individual.
- Assisted-service channels and exception workflows for vulnerable pensioners (elderly, persons with disability, hospitalised or incapacitated pensioners, and those in remote locations).
- Real-time dashboards and scheduled reporting for operations, compliance and executive/Board audiences.
- Integration with the Company's existing Pension Administration Module within the ERP (Microsoft Dynamics 365 Business Central).
- Data security, privacy, audit-trail and records-management controls consistent with applicable law and the Company's policies.
- Training of Company staff (administrators, branch/agent users, support desk) and handover documentation.
- Warranty and post-go-live technical support/maintenance for an initial period, with options for extension.

3.2 Organisational and Geographic Scope

The System shall be deployed a companies hosting platform accessible across all CPF branches and relevant Group offices, and shall support field/outreach enrolment and verification for pensioners who cannot readily access a branch, including those resident outside the branch network's immediate catchment area.

3.3 Out of Scope

Unless otherwise agreed in writing, the following are excluded from this engagement:

- Core pension benefit computation, scheme accounting and disbursement logic, which remain the function of the existing ERP.
- Issuance of national identity documents or acting as a national civil registration authority.
- Physical access control or staff time-and-attendance biometric systems.

4. Functional Requirements

Bidders shall demonstrate, in their technical proposal, how their solution addresses each of the requirement areas below, cross-referenced to the objectives in Section 2.

4.1 Centralized Biometric Registry (Objective 1)

Ref	Requirement	Priority
FR-1.1	A single, centralised repository of pensioner biometric templates (fingerprint, facial, iris/retina or voice recognition) linked one-to-one with each pensioner's unique benefit/member number, accessible to all authorized branches.	Must
FR-1.2	Enrolment of at least two fingerprints per pensioner where physically possible, plus one facial template, with quality scoring at point of capture.	Must
FR-1.3	De-duplication (1:N) search across the registry at enrolment to flag potential duplicate identities before a new record is created.	Must
FR-1.4	Secure storage of biometric templates only (not raw images) using non-reversible, encrypted template formats.	Must

4.2 Standardized Branch Registration (Objective 2)

Ref	Requirement	Priority
FR-2.1	A uniform enrolment workflow, screens and data-capture standard deployable identically across all CPF branches, minimising variation in local practice.	Must
FR-2.2	Standard enrolment hardware/peripheral specification (fingerprint scanner, camera) to ensure comparable capture quality branch to branch.	Must
FR-2.3	Role-based branch user accounts with standard training materials and a certification/competency checklist for enrolment staff.	Should
FR-2.4	Centralized configuration management so process or form changes are deployed to all branches simultaneously.	Must

4.3 Digitized Verification Using Face/Fingerprint (Objective 3)

Ref	Requirement	Priority
FR-3.1	Recurring, at minimum biannual, verification cycles (e.g. February and August) during which all active pensioners complete life certification using fingerprint and/or facial recognition.	Must
FR-3.2	Configurable cycle calendar (window open/close dates, grace period, reminder cadence) managed by an authorised administrator without vendor/code intervention.	Must
FR-3.3	1:1 biometric match against the enrolled template with liveness/anti-spoofing detection for both modalities, returning a match/no-match/inconclusive result with confidence score.	Must
FR-3.4	Multi-channel verification: mobile self-service app, branch/agent-assisted kiosk, and field outreach devices supporting offline capture with secure store-and-forward sync.	Must
FR-3.5	Automated notification to pensioners (and registered next-of-kin) via SMS, USSD, email and app push at cycle open and at defined reminder intervals.	Must

4.4 Fraud, Impersonation and Duplicate Controls (Objective 4)

Ref	Requirement	Priority
FR-4.1	Automated flagging of failed or inconclusive matches for investigation, with a defined exception and escalation workflow.	Must
FR-4.2	Immutable audit logging of every enrolment, capture, match outcome and exception decision, with user/device identity and timestamp, to support fraud investigation.	Must
FR-4.3	Automated hold-recommendation workflow for pensioners who fail to complete verification within the cycle and grace period, subject to human sign-off before any benefit suspension.	Must
FR-4.4	Reporting of suspected impersonation, duplicate-enrolment attempts and repeated verification failures for Compliance/Internal Audit review.	Must

4.5 Pensioner Convenience and Assisted Channels (Objective 5)

Ref	Requirement	Priority
FR-5.1	Self-service mobile application for verification by pensioners able to use a smartphone.	Should
FR-5.2	Assisted verification channel at branches/agents for pensioners without a suitable device or digital literacy.	Must
FR-5.3	Field outreach capability (portable devices) for home or facility-based verification of elderly, infirm, hospitalised or remote pensioners.	Must
FR-5.4	Defined exception workflow for pensioners who cannot provide reliable biometrics (e.g. worn fingerprints, visual impairment), including supervised next-of-kin/guardian-assisted or video-call verification, subject to administrator approval.	Must
FR-5.5	Accessible user-interface design (large text, voice prompts, simplified navigation) for elderly or low-literacy users.	Should

4.6 Reporting (Objective 6)

Ref	Requirement	Priority
FR-6.1	Real-time operational dashboard showing enrolment and verification status by branch, region and cycle.	Must
FR-6.2	Compliance reporting suitable for regulator and audit purposes, including exception logs and hold/reinstatement records.	Must
FR-6.3	Executive/Board-level summary reporting (e.g. compliance rate, exception rate, trend over cycles), exportable to PDF/Excel.	Must
FR-6.4	Configurable, scheduled report generation and distribution (e.g. end-of-cycle close-out report) without vendor intervention.	Should

4.7 Privacy, Security, Audit and Records Management (Objective 7)

Ref	Requirement	Priority
FR-7.1	Full compliance with the Data Protection Act, 2019 (Kenya) and applicable regional data protection law for collection, processing, storage and retention of biometric data as sensitive personal data.	Must
FR-7.2	Encryption of biometric templates at rest (AES-256 or stronger) and in transit (TLS 1.2+).	Must
FR-7.3	Role-based access control and multi-factor authentication for administrator, compliance and support-desk access.	Must
FR-7.4	Defined data retention and secure deletion schedule for biometric data and related records, aligned to the Company's records management policy.	Must
FR-7.5	Tamper-evident, exportable audit trail covering all system actions affecting a pensioner's verification or payment status.	Must
FR-7.6	Availability for independent security testing (vulnerability assessment/penetration test) prior to go-live and periodically thereafter.	Must

5. Integration Requirements

Ref	Integration	Priority
INT-1	Pension Administration Module — bi-directional exchange of pensioner eligibility lists and verification/hold status.	Must
INT-2	ERP — Microsoft Dynamics 365 Business Central where Pensions Administration module resides — reflecting confirmed benefit hold/reinstatement actions and pensioner master-data alignment.	Must
INT-3	SMS/USSD gateway for notifications and, where feasible, USSD-initiated verification for feature-phone pensioners.	Must
INT-4	Company identity/SSO provider for administrator and agent authentication and role-based access control.	Must
INT-5	Optional cross-check integration with national civil registration/death-notification data sources, where lawfully available.	Could

6. Non-Functional Requirements

Ref	Requirement	Priority
NFR-1	System availability of at least 99.5% during active verification cycle windows.	Must
NFR-2	Biometric match response within 3-5 seconds under normal network conditions.	Must
NFR-3	Capacity to handle concurrent verification load equivalent to at least 5% of the total pensioner population within a single peak hour.	Must
NFR-4	Offline/store-and-forward capture for branches/field locations with intermittent connectivity.	Should
NFR-5	Multi-language support (minimum English and Swahili).	Should
NFR-6	Disaster recovery and backup aligned to the Company's business continuity requirements, with defined RPO/RTO.	Should

Ref	Requirement	Priority
NFR-7	Open, standards-based biometric template formats to avoid vendor lock-in and support future portability.	Should

8. Inception report confirming understanding of requirements, proposed solution architecture and detailed project plan.
9. Solution design document, including data model, integration design, security architecture and biometric matching configuration.
10. Configured and tested System, including enrolment, verification, exception, reporting and administration modules.
11. Data Protection Impact Assessment (DPIA) support and documentation.
12. Integration with ERP Pensioners module and notification channels, tested end-to-end.
13. User Acceptance Testing (UAT) plan, scripts, execution and sign-off.
14. Security testing report (vulnerability assessment/penetration test) and remediation confirmation.
15. Training materials and delivery for administrators, branch/agent users and support desk.
16. User manuals, administrator guides and as-built technical documentation.
17. Go-live support and a defined warranty/support period post-implementation.
18. Source code/configuration escrow arrangement (where proprietary components are used), per Section 11.

8. Indicative Implementation Plan

Bidders shall propose a detailed project plan; the following indicative phasing shall be addressed at minimum:

19. Phase 1 — Inception & Design: requirements confirmation, DPIA, solution design sign-off.
20. Phase 2 — Build & Integrate: system configuration, integration with PAS/ERP/notification channels.
21. Phase 3 — Enrolment Rollout: standardized branch enrolment campaign to build the biometric registry ahead of the first live cycle.
22. Phase 4 — Pilot Verification Cycle: limited-scope pilot to validate matching thresholds, exception handling and reporting.
23. Phase 5 — UAT & Security Testing: formal acceptance testing and independent security assessment.
24. Phase 6 — Go-Live (First Live Cycle): full rollout timed to coincide with a scheduled February or August verification cycle.
25. Phase 7 — Warranty & Support: post-go-live stabilisation, support and knowledge transfer.

9. Bidder Qualification Criteria

To be eligible for evaluation, bidders must satisfy the following mandatory requirements:

- Valid company registration and tax compliance certificate in the jurisdiction(s) of operation.
- Demonstrated experience delivering at least two (2) comparable biometric identity, verification or life-certification systems within the last five (5) years, preferably within financial services, pensions, social protection or insurance sectors.
- Demonstrated technical capability in fingerprint, facial, iris/retina or voice recognition biometric matching, including evidence of accuracy benchmarks (FAR/FRR) from prior deployments.
- Evidence of data protection and information security compliance capability through certification or equivalent, or a credible security management framework.
- Local presence or a clearly defined local support/partner arrangement capable of providing on-the-ground implementation and support within the Company's operating markets.
- Financial capacity to execute the contract, evidenced by audited financial statements for the last two (2) years.
- No history of debarment, blacklisting or unresolved material contractual disputes with a financial institution or regulator.

10. Proposal Submission Requirements

10.1 Proposal Structure

Bidders shall submit a Technical Proposal and a Financial Proposal as separate, clearly labelled documents/envelopes:

- Technical Proposal: company profile and relevant experience; understanding of requirements; proposed solution architecture and compliance matrix against Sections 4–6; implementation methodology and project plan; team composition and CVs; training and support approach; references from comparable engagements; compliance certifications.
- Financial Proposal: itemised pricing covering licensing, implementation, integration, hardware (if supplied), training, warranty/support, and any recurring subscription or maintenance fees, clearly separated by phase/deliverable.

10.2 Submission Logistics

Submission deadline, delivery address/portal, number of copies, proposal validity period and format (sealed hard copy and/or electronic submission) shall be as specified in the covering procurement notice/invitation issued alongside this TOR. Bidders should direct all clarification queries in writing to the designated procurement contact point named in that notice; verbal or informal clarifications shall not be binding.

11. Evaluation Criteria and Methodology

Proposals shall be evaluated in two stages: (i) mandatory/eligibility compliance (pass/fail), and (ii) technical and financial scoring for all bidders who pass stage (i).

11.1 Indicative Technical Evaluation Weighting

Criterion	Description	Weight
Solution fit & compliance	Extent to which the proposed solution meets the functional and non-functional requirements in Sections 4–6.	35%
Company experience & references	Relevant prior deployments, sector experience and verifiable references.	20%
Implementation methodology & plan	Soundness and realism of the proposed project plan, risk management and change-management approach.	15%
Security, data protection & compliance	Strength of proposed security architecture, certifications and data protection approach.	15%
Team composition & local support capability	Qualifications of proposed team and adequacy of local implementation/support presence.	15%

A minimum technical score threshold (e.g. 70%) shall apply before a bidder's financial proposal is opened and evaluated; the exact threshold and the technical/financial weighting split (e.g. 70:30) shall be confirmed in the procurement notice and evaluation plan approved prior to issuance of this TOR.

12. Commercial and Payment Terms

Payment shall be structured on a milestone basis, indicatively as follows, subject to final agreement in the contract:

Milestone	Description	Indicative %
M1	Contract signature and inception report acceptance.	10%
M2	Solution design sign-off.	15%
M3	System build, configuration and integration complete.	20%
M4	Successful UAT sign-off and security testing completion.	20%
M5	Go-live (first live verification cycle successfully completed).	25%
M6	Successful completion of warranty period / final acceptance.	10%

Ongoing licensing, subscription or maintenance fees (if any) beyond the warranty period shall be quoted separately and shall be subject to annual review as provided in the contract.

13. Confidentiality and Intellectual Property

All pensioner data, biometric templates and related information accessed or processed in the course of this engagement remain the exclusive property of the Company and shall be treated as strictly confidential. The successful bidder shall execute a data processing/confidentiality agreement prior to commencement of work. Intellectual property in any custom configuration, integration code or documentation developed specifically for the Company under this engagement shall vest in, or be licensed to, the Company on terms to be agreed in the contract; underlying proprietary platform IP of the vendor shall remain with the vendor, subject to a perpetual licence for the Company's use.

14. General Conditions

- The Company reserves the right to accept or reject any or all proposals, or to cancel the procurement process at any stage, without incurring any liability to bidders.
- This TOR does not constitute an offer or contract; a binding obligation shall arise only upon execution of a formal contract between the Company and the successful bidder.
- All costs associated with the preparation and submission of proposals shall be borne solely by the bidder.
- The Company may seek clarification from any bidder on any aspect of its proposal during evaluation.

- The successful bidder shall be required to sign a confidentiality/non-disclosure undertaking prior to commencement of detailed design work involving pensioner data.

15. Annexes

Annex A — Technical Compliance Matrix (To be completed by Bidder)

Bidders shall complete the compliance matrix below (extend as needed) against each requirement reference in Sections 4–6, indicating Full/Partial/Non-Compliance and a brief remark.

Ref	Requirement (summary)	Compliance
FR-1.x	Centralized biometric registry	[Bidder to complete]
FR-2.x	Standardized branch registration	[Bidder to complete]
FR-3.x	Digitized biannual verification	[Bidder to complete]
FR-4.x	Fraud/duplicate/impersonation controls	[Bidder to complete]
FR-5.x	Convenience & assisted channels	[Bidder to complete]
FR-6.x	Reporting	[Bidder to complete]
FR-7.x	Privacy, security, audit, records	[Bidder to complete]

Annex B — Reference Sites

Bidders shall provide at least two (2) verifiable reference sites/clients for comparable deployments, including contact person, scope delivered and go-live date.

Annex C — Pricing Schedule Template

A detailed, itemised pricing schedule template (by licence, implementation, hardware, training, support/maintenance, and milestone) shall be issued alongside this TOR as a companion spreadsheet for completion by bidders.

3.1. IMPROVEMENTS TO TORs

The agency may offer suggestions and improvements to the Terms of Reference that would result in better implementation of the assignment. Such proposals if accepted will form part of the Terms of Reference of the proposals submitted by the agency.

PROVISION OF A PENSIONER BIOMETRIC LIFE CERTIFICATION AND VERIFICATION SYSTEM.
VI: FORM OF CONTRACT

4.1. CONTRACT AGREEMENT FORM

THIS AGREEMENT made this……day of……2026 BETWEEN CPF Financial Services Ltd, a retirement benefits fund licensed by Retirement Benefits Authority situated at CPF House, 7th Floor Along Haile Selassie Avenue P.O. Box 28938-00200, Nairobi, Kenya aforesaid (hereinafter referred to as the "Scheme") of the one part,

AND

……. a duly registered entity according to the laws of .....and of Post

Office Box Number……. in the Republic aforesaid, (hereinafter referred to as the
"Consultant" of the other
part.

WHEREAS Scheme invited tenders for certain services, that is to say, for Consultancy Services under
Tender
Numbe……..

AND WHEREAS Scheme has accepted the Tender by the Consultant for the services in the sum of Kshs..... VAT Inclusive say..... (Hereinafter called "the Contract Price") as outlined in the notification of award letter referred to in clause 5(g).

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract and the Tender Document.

2. Unless the context or express provision otherwise requires:
   a) reference to "this Agreement" includes its recitals, any schedules and documents mentioned hereunder and any reference to this Agreement or to any other document includes a reference to the other document as varied supplemented and or replaced in any manner from time to time.
   b) any reference to any Act shall include any statutory extension, amendment, modification, re-amendment or replacement of such Act and any rule, regulation or order made thereunder.
   c) words importing the masculine gender only, include the feminine gender or (as the case may be) the neutral gender.
   d) words importing the singular number only include the plural number and vice-versa and where there are two or more persons included in the expression the "Consultant" the covenants, agreements obligations expressed to be made or performed by the Consultant shall be deemed to be made or performed by such persons jointly and severally.
   e) where there are two or more persons included in the expression the "Consultant" any act default or omission by the Consultant shall be deemed to be an act default or omission by any one or more of such persons.

3. In consideration of the payment to be made by Scheme to the Consultant as hereinbefore mentioned, the Consultant hereby covenants with Scheme to perform and provide the services and remedy any defects thereon in conformity in all respects with the provisions of the Contract.

4. Scheme hereby covenants to pay the Consultant in consideration of the proper performance and provision of the services and the remedying of defects therein, the Contract Price or such other sum as may become payable under the provisions of the Contract at the times and in the manner prescribed by the Contract.

5. The following documents shall constitute the Contract between CPF and the Consultant and each shall be read and construed as an integral part of the Contract: -

   (a) this Contract Agreement
   (b) the Special Conditions of Contract as per the Tender Document c. the General Conditions
   of Contract as per the Tender Document

(c) the Price Schedules/ Financial Proposal submitted by the Consultant and agreed upon with Scheme.
(d) the Terms of Reference as per Scheme's Tender Document
(e) the Consultant's obligations t Scheme
(f) Scheme Notification of Award dated ……
(g) the technical submission forms.
(h) Proposed work plan and schedule of activities

6. In the event of any ambiguity or conflict between the contract documents listed above, the order of precedence shall be the order in which the contract documents are listed in 5 above except where otherwise mutually agreed in writing.
7. The Commencement Date shall be the working day immediately following the fulfillment of all the following: -
    a) Execution of this Contract Agreement by Scheme and the Consultant.
    b) Issuance of the Performance Bond by the Consultant and confirmation of its authenticity by Scheme.
    c) Issuance of the Official Order by Scheme to the Consultant.

    The period of contract validity shall begin from the Commencement date and end sixty

4.2. FORM 6: CERTIFICATE OF INDEPENDENT TENDER DETERMINATION

I, the undersigned, in submitting the accompanying Letter of Tender to the [Name of Procuring Entity] for: [Name and number of tenders] in response to the request for tenders made by: [Name of Tenderer] do hereby make the following statements that I certify to be true and complete in every respect:

I certify, on behalf of [Name of Tenderer] that:…

1. I have read, and I understand the contents of this Certificate.

2. I understand that the Tender will be disqualified if this Certificate is found not to be true and complete in every respect.

3. I am the authorized representative of the Tenderer with authority to sign this Certificate, and to submit the

Tender on behalf of the Tenderer.

4. For the purposes of this Certificate and the Tender, I understand that the word "competitor" shall include any individual or organization, other than the Tenderer, whether or not affiliated with the Tenderer, who:

a) has been requested to submit a Tender in response to this request for tenders.

b) could potentially submit a tender in response to this request for tenders, based on their qualifications, abilities

or

experience.

5.The Tenderer discloses that [check one of the following, as applicable]:

a) The Tenderer has arrived at the Tender independently from, and without consultation, communication, agreement or arrangement with any competitor.

b) The Tenderer has entered into consultations, communications, agreements or arrangements with one or more competitors regarding this request for tenders, and the Tenderer discloses, in the attached document(s), complete details thereof, including the names of the competitors and the nature of, and reasons for, such consultations, communications, agreements or arrangements.

6. In particular, without limiting the generality of paragraphs (5) (a) or (5) (b) above, there has been no consultation, communication, agreement, or arrangement with any competitor regarding:

a) prices.

b) methods, factors or formulas used to calculate prices.

c) the intention or decision to submit, or not to submit, a tender;
or

d) the submission of a tender which does not meet the specifications of the request for Tenders; except as specifically disclosed pursuant to paragraph (5) (b) above.7. In addition, there has been no consultation, communication, agreement or arrangement with any competitor regarding the quality, quantity, specifications or delivery particulars of the works or services to which this request for tenders relates, except as specifically authorized by the procuring authority or as specifically disclosed pursuant to paragraph (5) (b) above.

8.The terms of the Tender have not been, and will not be, knowingly disclosed by the Tenderer, directly or indirectly, to any competitor, prior to the date and time of the official tender opening, or of the awarding of the Contract, whichever comes first, unless otherwise required by law or as specifically disclosed pursuant to paragraph (5) (b)above.

Name ……

Title……

Date……

Telephone……

[Name, title and signature of authorized agent of Tenderer and Date]

4.3. FORM 7: SELF-DECLARATION ON DEBARMENT-

FORM SD SELF DECLARATION THAT THE PERSON/TENDERER IS NOT DEBARRED IN THE MATTER OF THE PUBLIC PROCUREMENT AND ASSET DISPOSAL ACT 2015.

I, ... of Post Office Box.....being a resident of.....in the Republic of.....do hereby make a statement as follows: -

1.That I am the Company Secretary/Chief Executive/Managing Director/Principal Officer/Director of ……..…….. (Insert name of the Company) who is a Bidder in respect of Tender

No. …….. for.....(insert tender title/description) for.....

(Insert name of the Procuring entity) and duly authorized and competent to make this statement.

2.That the aforesaid Bidder, its directors, and subcontractors have not been debarred from participating in

procurement proceeding under Part IV of the Act.

3.That T what is deponed to herein above is true to the best of my knowledge, information, and belief.

…… …… ……

(Title)…….…… Bidder Official Stamp ……..……

(Signature) ……(Date)… ……