

Bucharest, 29.04.2024

Invitation to participate

software acquisition project for banking and enterprise operations applications:

Lot 1

- a. Core Banking System
- b. Payments Gateway
- c. API Integration and Orchestration layer

Lot 2

- a. ERP

Lot 3

- a. AML/KYC

TABLE OF CONTENTS

Company Overview..... 3

RFI Release Statement..... 3

Project Background 4

 Objective 4

Instructions for participants 4

 Qualification criteria 5

Appendix 1..... 6

Appendix 2..... 8

Company Overview

Banca de Investitii si Dezvoltare S.A. (Romanian Investment and Development Bank) (referred in the following as the Bank) was founded in November 2023 as an independent financial institution, **development bank**, having as sole shareholder the Romanian Ministry of Finance.

The Bank aims at fostering economic growth and development within the country by focusing on providing financial products and services to support micro, small and medium-sized enterprises (MSMEs), viable infrastructure projects, and other sectors crucial for the national economy.

The Bank acts as a catalyst for investment, working together with other financial institutions and leveraging resources to help finance projects that have a significant impact on the Romanian economy.

Its mission includes improving access to financing, promoting sustainable development, and contributing to the reduction of economic disparities within Romania. The bank operates under the principles of transparency, efficiency, and innovation, offering a range of financial instruments. Through its activities, the Bank aims to support Romania's economic priorities, enhance competitiveness, and stimulate environmental and technological advancement.

The Bank will offer a limited (by Law) set of products towards its customers, mainly financial institutions and municipalities in Romania, like Loan Portfolio Guarantees, Guarantees, Loans (working capital and investment). The Bank is not addressing banking products like current/payment accounts, deposits, debit/credit cards.

The estimated number of users for the banking and enterprise operations applications will be less than 100 this year and less than 200 at the end of 2025.

RFI Release Statement


This RFI is issued solely for selecting interested partners and their market solutions that can align with the Bank's strategic business and operations goals.

This RFI does not constitute a Request for Proposal (RFP), nor does it guarantee that an RFP will be issued in the future.

This RFI does not oblige the Bank to enter any contract or procure any services or supplies.

Participants are informed that the Bank will not provide compensation for any information nor reimburse any costs incurred in response to this RFI.

Any business, commercial, and technical information received through this request will be managed and utilized by the Bank, the recipient, at their complete



discretion, within professional limits and considering the confidential nature of the information.

Project Background

Objective

The objective of this project is to acquire part of the banking and enterprise operations solutions and applications that will allow the Bank to meet its critical business objectives – become operational by the end of 2024.

The solutions in this RFI are grouped/divided into the following lots/categories and expected high level functionalities:

Lot number 1:

- Core Banking System: To provide robust support for all core banking processes and activities, tailored to accommodate the financial instruments and products/services/activities required by BID.
- Payments Gateway: To facilitate seamless integration with both domestic and international payment systems, ensuring efficient transaction processing.
- API Integration and Orchestration: To enable efficient, scalable, and secure integration of the various applications, solutions, platforms, enhancing interoperability and operational flexibility.

Lot number 2:

- Enterprise Resource Planning (ERP): To integrate and manage the Bank's financial operational processes within a unified system.

Lot number 3:

- AML/KYC (Anti-Money Laundering and Know Your Customer): To implement a comprehensive solution that ensure regulatory compliance and mitigate risks related to money laundering and customer identification.

The solutions must not only align with the Bank's functional and operational requirements but also be scalable, secure, and compliant with current (and future) regulatory requirements/standards.

Each of these lots can be awarded independently, as a result of the subsequent RFP.

All information will be submitted as instructed in this document.

Instructions for participants

The participants will respond until 10th of May, 2024, 15:00 PM EET with their intention to participate into the tender process, for one, two or all the

corresponding lots defined, via email at PID_Project@bidromania.eu with a signed letter¹ and including the required documents for the below qualification criteria.

The letter will include the names and roles of any third-party partner involved in the project implementation and support, and the participant's name and contact information (address, email address, phone, etc.) for further communications.

Qualification criteria

The following criteria will be applied to all participants and will determine their eligibility:

1. Proposed software solution/solutions must have a proven successful implementation in the Romanian/EU banking sector, with large operational scale and complexity.
2. Proven experience, of at least 10 years, for the development and implementation of a similar project. This refers to both provider and its partner(s) proposed for this project.
3. Proven delivery of similar projects for the development/implementation and support teams of either the provider or its partner(s) proposed for this project.
4. Proof of senior resources availability for the project, which can deliver in the timeline required by the Bank and can offer necessary enhanced support post go-live.
5. Questionnaire on Social and Environmental Risk Policy – appendix 1.
6. Conflict of interest declaration – appendix 2.
7. A minimum turnover of 10 million EUR for the 2023 fiscal year as resulting from the financial reports.

The Bank reserves the right to request from the selected vendor a letter of guarantee. In this respect at this stage an acceptance is required for providing of a letter of guarantee in favour of the Bank for 1 million EUR, before contract signing, covering lot 1 and lot 2 successful implementation. A 50% amount decrease will be considered for only one lot (1 or 2). The letter of guarantee is expected to be issued by a well-known/reputable bank.

The Bank can require the participant to provide additional documents and information to support the eligibility criteria above.

Selected participants will receive via email the RFP document to enter the tender process and prepare and submit a commercial and financial offer.

Any questions and/or clarifications will be addressed via email at PID_Project@bidromania.eu.

¹ Qualified electronic signature

Appendix 1

Questionnaire on Social and Environmental Risk Policy

1. Commitments and Policies

a. Does the company have a public commitment to sustainability? This commitment can be included in the company's mission, vision or values, in the code of conduct or it can be a statement from the company's leader(s).

- YES (provide a link to the relevant document)
- NO

b. Does the company apply specific policies on:

- Environment
- Social Responsibility and Equality
- Health and safety
- Sustainable acquisitions
- Other processes related to the United Nations Sustainable Development Goals.

Please indicate the area where you have specific policies and attach a copy or a link to the page where they can be found.

2. Governance and Applicable Standards

a. Is the environmental and social risk policy under the responsibility of a body / committee / leader within your company?

- YES (Please specify the body responsible)
- NO

b. Do you apply an environmental standard? For example, are the company's offices located in certified 'green' buildings, does the company adhere to ISO 14001, etc.?

- YES (Please provide details)
- NO

c. Do you apply a reporting standard regarding sustainability standards, e.g., GRI (Global Reporting Initiative)?

- YES (Please specify the standard)



NO

- d. Do you in any way measure your company's impact on the environment? For example, carbon footprint, etc.

3. Products and services

- a. Do the products and services offered by your company provide an environmental or social benefit (e.g. eco-label, environmental certification, energy efficiency certification, or fair trade, etc.)?

YES (Please provide details)

YES (Please provide details)

- b. Do you have a policy for recycling, reusing, recovering, or safely withdrawing products from use?

YES (Please provide details)

NO

- c. Do you have a plan to reduce the environmental impact during the manufacturing/distribution of the products/services offered by your company? For example, reducing the use of hazardous or environmentally harmful materials, energy efficiency plans including the use of renewable energy sources, plans to reduce the negative impact resulting from transportation activities, etc.

YES (Please provide details)

NO

- d. Do you have a procurement procedure that follows environmental and social principles throughout the supply chain?

YES (Please provide details)

NO

4. Objectives for Sustainable Transformation

- a. Do you have a sustainable growth plan that includes specific objectives related to reducing the negative impact on the environment and enhancing the social role of your company?

YES (Please specify or provide a link to the relevant document)

NO

Appendix 2

CONFLICT OF INTEREST DECLARATION

The company , located in (City)..... , Str. No. County , Country Tel.no. , registered at under No. , Tax ID No. , represented by identified by series , No. issued by valid until , in the capacity of , I declare under my own responsibility, under penalty of perjury, the following:

- The company does not have members within its management body and/or significant shareholders/associates, legal representatives, or beneficial owners who are the spouse, relative, or in-law up to and including the second degree, or who are in business relations or any other type of connection with decision-making personnel of *Banca de Investitii si Dezvoltare S.A.* ;
- Among the individuals designated to execute the contract with *Banca de Investitii si Dezvoltare S.A.* , I have not nominated individuals who are the spouse, relative, or in-law up to and including the second degree, or who are in business relations with decision-making personnel within the Investment and Development Bank.

I, the undersigned, declare that the information provided is complete and correct, and should I find myself in any of the situations mentioned above, I am obliged to notify *Banca de Investitii si Dezvoltare S.A.* of this situation.

If this declaration was transmitted during the process of awarding a contract with *Banca de Investitii si Dezvoltare S.A.* , I understand that if I disclose this information, the company risks being excluded from that procedure.

Date:.....

Name:.....

Signature:.....