

OPEN TENDER FOR THE PRIVILEGED ACCESS MANAGED (PAM) SOLUTION

Tender Reference Number: N° 2026/009

AUGUST 2026

AB Rwanda plc wishes to contract a service provider that will do the installation and configuration of solution in our environment. All bidders are encouraged to respond with their best (lowest) initial price offer on a fixed price basis for the whole contract duration. Proposals should be submitted via procurement@abr.rw not later than **4th August -2026@1:00pm**

Late bids will be rejected

GENERAL INFORMATION ABOUT AB RWANDA PLC.

AB Rwanda plc is a financial institution, established in 2013 in Kigali, Rwanda. It is a member of an international network of microfinance banks providing banking services to micro, small and medium enterprises and private individuals in Africa and Asia.

PART 1: TENDER SUMMARY

AB Rwanda plc, invites all willing service providers to submit their proposals. The winner will sign a contract in which the work will be done.

PART 2: BID SUBMISISON GUIDELINES

TENDER SUMMARY	
Subject of Tender	Open tender for the Privileged Access Managed (PAM) Solutions
Type of contract	Supply , configuration and support
Date tender launched	24 th August 2026
Submission Deadline	4 th September 2026 at 1:00pm
Opening date	4 th September 2026 at 2:00 pm
Opening location	AB Rwanda meeting room
Inquiry contact email	procurement@abr.rw
	2 days before submission deadline

Format and contents of bid

Bidders MUST comply with the format and content instructions in the table below. Failure to comply with the submission format and content below may disqualify your offer.

A. General	
Procuring Entity	AB RWANDA PLC
Project	Supply, configuration and Support for PAM Solution
Name and identification of the contract	. No 2026/009
The Intended Completion Period.	6 weeks
The ceiling for sub contractor's participation	30%
B. Bidding Documents	
1. The bidders shall provide the original or notified copy of <u>Tax clearance certificate</u> from Rwanda Revenue Authority which is valid. 2. The bidders shall provide the <u>original or notified copy of Social security fund</u> which is valid. 3. The bidders shall provide the <u>original or notified copy of certificates of good completion/Recommendation letters for similar works.</u> 4. Enterprises with certificate of domestic company registration from RDB and VAT certificate for those citizen companies and the small for foreign companies Identifying that it is a company allowed to exercise the service. 5. Documents and <u>CVs of staff members who will be involved in the work.</u> The detailed CVs should be submitted with the bidding documents with a certified copy of the degrees and the exclusive availability certificate for the project 6. Fill and Sign Anti-corruption form in Annex Notice: The missing or no presentation of any one of the following documents will lead automatically to the elimination of the bidder.	
C. Preparation of Bids	
Language of the bid	ENGLISH Bidders shall not submit bids in more than one language. The Contract to be signed with the winning Bidder(s) shall be written in the language in which the bid was submitted (<u>English language</u>) which shall be the language that shall govern the contractual relations between the Procuring entity and the winning Bidder. A Bidder shall not sign a translated version of its Contract
Currency of the Employer	RWANDAN FRANCS
Time validation for bid	90 DAYS
D. Submission of Bids	
The Procuring Entity's <u>address for the purpose of Bid submission</u>	Attention: AB Rwanda plc Attention: Managing Director P.O Box 671, Kigali, Rwanda Physical location: AB Rwanda Plc., KN 78ST 15 Nyarugenge/ Kiyovu. BCK Building, 1 st Floor,
	The Bid to be completed and returned shall be submitted via procurement@abr.rw
Deadline for submission	The deadline for submission of bids shall be 31 st August; 2026 at 1:00pm
Inquiry contact email	procurement@abr.rw
E. Bid Opening and Evaluation	

BID opening time and place	Meeting room of AB Rwanda plc, on 31 st August 2026 at 2.00pm
F. Award of Contract	
The Payment shall be made after implementation.	
The Procedures followed by AB Rwanda Plc, in making any award and contract resulting from this Tender Package, as well as the terms and conditions of such award and contract, will be based on the AB Rwanda plc, <i>Procurement procedure</i>	

PART 3: SUBMISSION AND HANDLING OF BIDS

- a. Bids are to be submitted via **procurement@abr.rw**
- b. In order to be considered, the bid must be received at the above email address not later than the submission deadline. Bidders are solely responsible to ensure the timely receipt of their bids. Bids received after the date and time required will not be considered.
- c. Bids must follow the format and content described in section II.1. Incomplete bids or bids which do not follow the submission guidelines may be disqualified from consideration. Each bid must include a signed stamped one copy, valid for ninety (90) days after the Last Bid Receipt Date.
- d. Bids will be opened on the Opening Date and Location in Part 1.
- e. Once opened, bids will be held secure and intact. Reasonable efforts will be made to protect them from loss, alteration, or disclosure to any person other than AB Rwanda plc, or any person unauthorized by AB Rwanda plc. However, AB Rwanda plc will not be liable to any bidder for any failure to comply with this Section.
- f. Bids may not be altered, corrected or withdrawn after the Last Bid Receipt Date. In exceptional cases, AB Rwanda plc may, at its sole discretion, permit correction of arithmetic errors, transposition errors, or other clerical minor mistakes. This is only possible in cases where AB Rwanda plc can clearly identify the mistake and where the intended bid can be established conclusively on the face of the submission.
- g. Beyond arithmetic errors, transposition errors, or other clerical minor mistakes, no mistakes alleged by a bidder after the Submission Deadline will be permitted to be corrected.

PART 4: STANDARD PROVISIONS

V.1 Definitions and Headings

Except as otherwise specifically provided herein, all time periods specified shall be consecutive calendar days. The term "Tender Package" refers to the entire document, including all attachments thereto. Any headings contained in the text of the Tender Package are for reference only, and do not alter, limit, or waive the content of the full provisions.

V.2 Bank Guidelines and Policies

- a. The procedures followed by AB Rwanda plc, in making any award and contract resulting from this Tender Package, as well as the terms and conditions of such award and contract, will be based on the AB Rwanda plc *Procurement Procedure*.
- b. Prospective companies providing this service should also note that a primary requisite for AB Rwanda plc is to obtain the most advantageous offer on the market. Whenever possible, bids are sought on a competitive basis, and all prices offered will be subject to detailed scrutiny and negotiation if necessary to ensure a reasonable contract price is obtained.

V.3 Tender Package

This Tender should not be considered an award or contract as it is intended solely for the provision of information to prospective suppliers.

V.4 Review of Tender Package

Prospective suppliers are solely responsible to examine carefully all of the terms and conditions of this Tender. Failure to do so will be at the prospective supplier's risk and expense, and any items requested by AB Rwanda plc, but not submitted by the bidder are grounds for disqualification from the tender.

Any ambiguities in the technical specifications and standards or inconsistencies between or among the various provisions of the Tender shall be resolved against the prospective supplier if the supplier fails to seek clarification prior to award.

V.5 Probity and Ethics

In the purchasing efforts AB Rwanda plc follows, and by virtue of the submission of their bids, all bidders and suppliers commit to follow the guidelines contained in AB Rwanda plc's *Procurement procedure*.

V.6 Language

All documents submitted in response to this Tender, as well as all correspondences in connection with the Tender, shall be in the language specified in Section 2.1.c the final contract will be written and signed in English.

V.7 Inquiries

Inquiries concerning this Tender and bid(s) must be submitted in writing two days before the submission deadline to permit a thorough and accurate response by AB Rwanda plc, Such inquiries shall be made by email (procurement@abr.rw) AB Rwanda plc is under no obligation to consider or respond to questions that are not received in a timely manner.

V.8 Evaluation of Bids

A. Administrative Criteria

The bidders must provide the following documents:

- a. Copy of Calendar Registration certificate or Certificate of Domestic Company Registration allowing the company to carry out such activity.
- b. Copy of VAT/TIN certificate if your company is registered to pay taxes.
- c. Valid original tax clearance certificate from Rwanda Revenue Authority for companies based in Rwanda.
- d. Valid original or certified copy of clearance certificate from Rwanda Social Security Funds for companies based in Rwanda.
- e. Fill and Sign Anti-corruption form

Companies that do not fulfill all aforesaid conditions will be eliminated and their bids will not be considered for the next evaluation stage.

B. Administrative Requirements

The bidders must provide the following documents:

- a. Copy of Calendar Registration certificate or Certificate of Domestic Company Registration allowing the company to carry out such activity.
- b. Copy of VAT/TIN certificate if your company is registered to pay taxes.
- c. Valid original tax clearance certificate from Rwanda Revenue Authority for companies based in Rwanda.
- d. Valid original or certified copy of clearance certificate from Rwanda Social Security Funds for companies based in Rwanda.
- e. Each bidder will share a template contract for the bid Lot(s) bided for.
- f. Fill and Sign Anti-corruption form

Companies that do not fulfill all aforesaid conditions will be eliminated and their bids will not be considered for the next evaluation stage.

C. Financial Criteria

The financial criteria to be followed will be based on balance between the lowest price and the quality material proposed that will be most preferred after the Technical Criteria score. The overall winner will be determined after combining both Technical and Financial Scores for Companies that have been prequalified.

V.9 Amendments

If at any time prior to award the contract AB Rwanda plc deems there to be a need for a significant modification to the terms and conditions of this Tender, AB Rwanda plc will issue such a modification as a written Tender amendment to all competing bidders using an addendum posted through all the channels used in sending out the tender package. No oral statement of any person shall in any manner be deemed to modify or otherwise affect any Tender package term or condition, and no bidder shall rely on any such statement.

V.10 Price Verification

If adequate competition is not achieved in the tendering process, the right is reserved for any otherwise compliant bid to be referred to AB Rwanda plc who may, at their discretion, authorize a price verification exercise to be undertaken on their behalf by an organization of their choice. In such an eventuality, the bidder will be required to give details of the services tendered for, together with details of any costing used or undertaken in preparing the bid.

V.11 Extension of Bid Validity Dates

When necessary and appropriate under the circumstances, AB Rwanda plc may request bidders, in writing, to extend the validity period of their bids and Bid Securities (if any). A bidder may refuse to extend its bid; however, its bid will be disqualified. A bidder agreeing to extend will not generally be permitted or required to modify their bid in any manner other than to extend it.

V.12 Rejection of Tenders

AB Rwanda plc is not bound to accept the lowest bid and reserves the right to reject any tender in whole or in part and to reject any or all tenders without assigning any reason. Circumstances in which rejection of all bids may occur include, without limitation, to the following:

- a. None of the bids adequately responsive to the specifications;
- b. There is evidence of insufficient competition;
- c. The lowest bid exceeds the estimated value or funds available by a significant amount and cannot be reduced by negotiation.
- d. The quality of the tender is deemed insufficient.
- e. The technical or financial bases of procurement have changed materially prior to the award,
- f. The prices of the bid are obviously and clearly excessively high.

V.13 Terms of Awards

- a. All awards are subject to the availability of adequate funds from AB Rwanda plc and the receipt of all required approval from AB Rwanda plc and the indenter.
- b. Upon receipt of AB Rwanda plc, and/or the indenter's approval of the recommended award, to the extent required, AB Rwanda plc will send a Notice of Award to the winning bidder and will inform unsuccessful bidders that they have not been selected.

V.14 Notification of Tender Award

The bidder whose proposal attains the highest score, in accordance with the evaluation criteria in the present request for proposals shall be selected for award, subject to satisfactory conclusion of negotiations if deemed necessary.

The procuring entity shall notify the successful bidder of its selection results and at the same time inform other unsuccessful bidders of the decision. In the absence of a challenge by any other bidders within seven (7) days of the notice, the contract shall be signed by both parties.

The procuring entity shall notify the successful bidder of its selection results and at the same time inform other unsuccessful bidders of the decision. In the absence of a challenge by any other bidders within seven (7) days of the notice, the contract shall be signed by both parties.

V.15 Delays in Performance

If the company fails to deliver any or all services and execution of works within the period specified in the contract, liquidated damages equivalent to an amount, to be specified by the contract, between **10%** of the total contract value shall be deducted from the Company's dues for each day the service is not performed. However, the liquidated damages shall not exceed 10% of the total contract sum at which point termination of the contract shall be considered.

V.16 Data Protection and Privacy Notice

As part of this tender process, AB Rwanda Plc may collect and process personal data, including CVs, names, contact details, qualifications, and other information submitted by bidders.

The information will be used solely for tender evaluation, verification, communication, and related procurement purposes, in accordance with Rwanda's Law No. 058/2021 relating to the Protection of Personal Data and Privacy. Personal data will be accessed only by authorized parties and retained for the period necessary to fulfil the applicable legal, regulatory, and procurement requirements.

For any questions regarding the processing of personal data, please contact **info@abr.rw**.

V.16 Payment Terms

AB Rwanda plc undertakes to pay basing on the agreement with the winner of the market and this will be paid within 30 working days upon reception of an invoice. Any requested advance payment will require a security payment as a guarantee equal to the amount requested.

We welcome your bid in this competitive process!

Sincerely,

AB RWANDA PLC



PRIVILEGED ACCESS MANAGEMENT (PAM) SOLUTION

Technical Requirements Specification

Requirements List

1. Introduction & Purpose

AB Rwanda Plc ("the Bank") intends to acquire, implement and support a Privileged Access Management (PAM) solution to secure, control, monitor and audit all privileged access across its IT environment. This document lists the requirements for the proposed solution and is issued to prospective vendors as part of the Bank's procurement process.

Bidders are requested to respond to every item listed below, indicating compliance and providing comments where relevant.

2. Commercial & Support Requirements

Support & Subscription. The bidder is to propose the manufacturer's back-to-back support and subscription for 36 months for the support components, and local support for 12 months.

3. Functional & Technical Requirements

A. Privileged Account Discovery

Privileged Account Discovery. The solution must automatically discover all privileged accounts and access across the organization, including local and remote accounts.

B. Credential Vault & Password Management

Credential Vault. Securely store and manage privileged account credentials, such as passwords and SSH keys, in an encrypted vault.

The solution should manage credentials that have usages, for example Windows Services, Scheduled Tasks and Application Pools.

Clarification: Please explain the password change options — for example, are additional accounts needed for credential management?

The solution should be able to enforce one-time password usage, rotating credentials after use.

Clarification: How does the solution ensure the validity of the password held within the vault? Can it automatically resolve de-synchronized credentials?

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The solution should maintain a history of password versions, for a defined period of time or number of versions, that can be accessed by approved users (e.g. to access a database restored from six months ago).

Password Policies & Enforcement. Automatic password rotation, complex password generation, expiration, lockout rules and secure storage of credentials.

C. Access Control & Privilege Management

Role-Based Access Control (RBAC). Define and manage the level of access different users or groups have to privileged resources.

Granular Access Control. Fine-tune access control with granularity, including defining which commands users can execute on remote systems.

Adaptive Access Control. Adjust security measures based on the context of the access request, such as the user's location and device.

Privilege Elevation. Elevate privileges for standard user accounts only when necessary and with proper approvals.

Just-in-Time Access. Grant temporary access to privileged accounts for a specific time and purpose.

Access Expiry & Revocation. Automatically revoke access rights when they are no longer needed, based on defined policies.

Policy Enforcement. Define and enforce access policies to ensure privileged accounts are used only for authorised tasks.

D. Authentication & Zero Trust

Multi-Factor Authentication (MFA). Support for MFA to add an extra layer of security to privileged access.

Zero Trust Architecture. No access is inherently trusted; access is continually verified and authenticated.

E. Session Management, Recording & Remote Access

Session Management. Monitor, record, and where necessary terminate sessions involving privileged accounts to ensure accountability and auditability.

Clarification: For session monitoring, how are recordings stored and secured? How can they be played back, and what controls exist around access permissions?

Clarification: Where possible the user experience should be maintained, allowing administrators to continue using their preferred client and tools. Please explain how the solution supports this.

Privileged Session Recording & Playback. Record all privileged sessions, store them securely, and allow easy playback during investigations.

Remote Access Management. Provide secure remote access options for administrators and third-party vendors who need access to critical systems.

F. Workflow & Approval

Workflow & Approval Process. Incorporate workflows for access requests, approvals and escalations, ensuring a controlled process for privileged access based on roles and responsibilities.

The system should support different configurations of approvals, e.g. the “4-eyes principle” when establishing a session, including automatic email notification support.

Clarification: Does the solution support a workflow approval process flexible enough to assign multiple approvers based on product or model (i.e. require two or more approvals before access is allowed)?

G. Monitoring, Alerting & Analytics

Monitoring, Alerting & Notifications. Continuously monitor privileged access activities and proactively generate real-time alerts to administrators for suspicious or unauthorised behaviour or access attempts.

User Activity Analysis. Tools for analysing user activity and identifying potential security risks or policy violations.

H. Audit, Reporting & Compliance

Audit & Compliance Reporting. Generate detailed reports for auditing and compliance, including user activities, access history and changes to privileged accounts.

The solution should alert if an account is non-compliant with the organisational policy on privileged credential management.

Clarification: Does the product provide detailed, scheduled reporting including: Entitlements report; Users' activities; Privileged Accounts inventory; Applications inventory; Compliance report? Can these reports be scheduled?

Compliance Framework Support. Support for industry standards and regulations such as HIPAA, PCI DSS, GDPR, and others relevant to the organisation.

I. Integration

Integration Capabilities. Seamless integration with other security and IT management systems, such as Identity and Access Management (IAM) and SIEM solutions.

API Access Control. Safeguard API credentials and access, which are crucial for modern application architectures.

J. Availability, Performance & Scalability

High Availability. The solution must be highly available and include failover mechanisms to prevent downtime.

High Performance & Low Latency. The solution must not introduce significant performance overhead or latency in privileged access.

Scalability & Performance. The solution must scale with the organisation's growth and handle a large number of privileged accounts.

K. Administration & Usability

Centralised Management. Manage all privileged accounts and access from a centralised console, simplifying administration and oversight.

User & Group Management. Simplify user and group provisioning and de-provisioning, ensuring the right individuals have access.

Usability & User Interface. A user-friendly interface for administrators to easily manage privileged access.

L. Mobile Support

Mobile Device Support. Where mobile devices are used for access, the solution must support mobile platforms.

Clarification: Can the system send a privileged access request, approve the request and retrieve the password entirely from a hand-held mobile device (iOS, Android, etc.)?

4. Compatibility Requirements

Operating Systems. The solution should support the operating systems used in our environment, including both server and client operating systems such as Windows, Linux, Unix, macOS, and virtualisation platforms.

Networking Infrastructure. The solution should work seamlessly with our networking infrastructure, including routers, firewalls, VPNs and other network security components.

SIEM Solutions. Integrate with our SIEM for real-time monitoring and correlation of privileged access events.

Web Browsers. If the solution involves web-based portals, confirm compatibility with popular web browsers.

MDM / EMM. If mobile devices are used for access, ensure compatibility with Mobile Device Management (MDM) and Enterprise Mobility Management (EMM) solutions.

Regulatory & Compliance. Ensure the solution supports the regulatory and compliance requirements relevant to our industry, such as HIPAA, PCI DSS, GDPR or others.