

REQUEST FOR EXPRESSION OF INTEREST (CONSULTANT FIRMS) Assignment: CONSULTANCY TO DEVELOP A PAYMENT GATEWAY Reference Number: ZPSC/EOI/ICT/ES/055/2025

ZAMPOST seeks to modernize its payment systems to support the integration of its Smart Box services, Postal Management System, Pick n Drop and other services offered at the post office. The payment gateway will facilitate secure, efficient, and user-friendly transactions, supporting ZAMPOST's digital transformation and revenue diversification strategy.

OBJECTIVES

The main objectives of the payment gateway will include but not limited to the following:

- I. Enable seamless and secure processing of payments for ZAMPOST's Smart Box, Postal Management System, Pick n Drop and other services.
- **II.** Support multiple payment channels, including mobile money, credit/debit cards, bank transfers, and digital wallets.
- **III.** Integrate with existing and future ZAMPOST platforms to provide a Unified payment experience.
- IV.Ensure compliance with Zambian financial regulations and international payment standards such as PCI DSS.
- V. Improve customer satisfaction through real-time transaction processing and detailed reporting.

SCOPE OF WORK

System Design and Development:

- Developing a scalable and secure payment gateway tailored to ZAMPOST's operational needs.
- o Ensuring compatibility with Smart Box services, Postal Management System, Pick n Drop and other digital services.

Integration:

- Integrating the payment gateway with ZAMPOST's platforms, including existing Point of Sale (POS) systems and mobile applications.
- Ensuring seamless communication with various MNOs and other local payment providers.

User and Merchant Support:

- Enabling ZAMPOST staff to manage transactions, view reports, and resolve payment disputes.
- o Providing user friendly interfaces for customers making payments online or in person.

Compliance and Security:

- Implementing security measures to safeguard customer data, including encryption and fraud detection tools.
- Ensuring compliance with Bank of Zambia regulations, PCI DSS standards, and the Data Protection Act of Zambia.

Testing and Deployment:

- Conducting comprehensive testing of the payment gateway.
- Deploying the system and providing training to ZAMPOST staff.

Maintenance and Support:

- Offering technical support and regular updates to maintain system reliability.
- Ensuring the system remains compatible with new payment methods and regulations.

QUALIFICATION CRITERIA

ZAMPOST now invites qualified and experienced consultants to indicate their interest to undertake the assignment. Please note that only qualified and shortlisted consultants will be contacted to participate in the Request for Technical Proposal. To qualify for shortlisting, the consultant must have the following as minimum qualification.

- I. The firm must have experience in developing and deploying payment gateways with over 10 years of experience. Three references from Traceable and Reputable organisations.
- II. Submit Company Registration Certificate or Incorporation Certificate, Valid TAX Clearance Certificate, Regulatory Body Certification (BOZ & any other relevant certification)
- III. The Project Manager must have Bachelor's or Master's degree in Computer Science, Information Technology, Business Administration, or related field. Further, he or she must have



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a Minimum of 10 years of experience managing IT projects, preferably in the fintech or payment systems industry. The 10 years' experience must be in leading the development and deployment of payment gateways or similar financial technology solutions.

- IV. The firm must have a Software Developer (Backend & Integration Specialist) who must poses Bachelor's degree in Computer Science, Software Engineering, or related field with a minimum of 5 years of experience in software development, with a focus on payment processing systems.
- V. The firm must have a Cybersecurity & Compliance Expert who must poses a Bachelor's degree in Cybersecurity, Information Security, or related field with a minimum of 7 years of experience in cybersecurity, preferably in financial services. He or she must have strong background in compliance with financial regulations, including PCI DSS and data protection laws.
- VI. The firm must have a Business Analyst (Fintech & Payments) who must have a Bachelor's or Master's degree in Business Administration, Finance, or Information Systems with minimum of 5 years of experience in business analysis, preferably in fintech or banking. The experience must include gathering requirements and mapping business processes for payment solutions.
- VII. The firm must have a Quality Assurance & Testing Expert who must have a Bachelor's degree in Computer Science, Software Engineering, or related field with a minimum experience of 5 years in software quality assurance and testing. He or she must be strong in automated and manual testing of payment systems.

- VIII. Detailed methodology on how the system will be designed and developed outlining the steps and the requirements for the full implementation of the system.
- IX. All personnel must be registered with necessary professional bodies and certificates must be submitted for the firm to be shortlisted.

The shortlist for the consultants will be selected in accordance with the Public Procurement Regulations of 2022. Interested firms should submit their documentation that must demonstrate that they have the required qualifications and experience to perform the assignment. Academic qualifications including CVs must be submitted together with other documents.

For enquiries and clarifications, please contact the **Procurement Manager** on +260 212 613275 or email on bwglyga@zampost.com.zm

The deadline for submission of documents is Friday 16th May, 2025 at 14:30hrs Zambian Local Time.

Proposals (as single document) must be emailed to pm@zampost.com.zm

Procurement Manager
For/Postmaster General

Zambia Postal Services Corporation