

SECTION 6 — TERMS OF REFERENCE (TOR)

Design, Development, Hosting & Management of the New GhIPSS Corporate Website

1. Introduction

About GhIPSS

The Ghana Interbank Payment and Settlement Systems Limited (GhIPSS) is a wholly owned subsidiary of the Bank of Ghana. It was incorporated in May 2007 with a mandate to implement and manage interoperable payment system infrastructures for banks and non-bank financial institutions in Ghana. In line with its mandate, GhIPSS has implemented and currently manages the following:

1. National Switch & Biometric Smart Card Payment System - e-zwich
2. Ghana Automated Clearing House (GACH) systems
 - a. Cheque Codeline Clearing (CCC) System
 - b. Direct Credit & Direct Debit
3. National Switching and Processing System - gh-link.
4. GhIPSS Instant Payment (GIP) and Mobile Money Interoperability (MMI) System
5. GhanaPay Mobile Money Wallet

2. Background

Ghana Interbank Payment and Settlement Systems (GhIPSS) intends to redesign, redevelop, host, and manage its corporate website to reflect its strategic positioning as Ghana's national payments infrastructure provider.

The current website provides essential corporate information; however, GhIPSS' evolving mandate requires a more modern, intuitive, secure, and content-rich digital presence comparable to leading global payment infrastructure organisations such as VISA, Mastercard, Vocalink, and Pay.UK.

The new website must reflect international best practice in user experience, information architecture, accessibility, security, and content strategy, while aligning with GhIPSS' brand identity.

GhIPSS therefore seeks a qualified web development firm to design, develop, host, secure, and manage a new corporate website under a multi-year contract.

2. Objectives of the Assignment

The objective of this assignment is to:

- i. Develop a modern, scalable, and responsive corporate website aligned with international UX/UI standards.
- ii. Improve user experience through intuitive navigation and structured information architecture.
- iii. Provide structured access to corporate content through a searchable document repository.
- iv. Showcase GhIPSS' innovation, initiatives, and ecosystem leadership.
- v. Ensure secure hosting, SSL certification, domain management, and ongoing technical support.

3. Scope of Work

Specifically, the consultant will undertake the following tasks but not limited to:

3.1 Website Design and Development

Design and develop a modern, responsive corporate website that reflects international best practice standards similar to leading payments and financial market infrastructure organizations.

- i. Design a modern, responsive website aligned with global payment infrastructure standards.
- ii. Ensure a clean, professional interface emphasising clarity, storytelling, and accessibility.
- iii. Align all design elements with GhIPSS brand guidelines.
- iv. Ensure full responsiveness across desktop, tablet, and mobile.

Implement WCAG 2.1 AA accessibility principles.

3.2 Website Structure and Core Features

The website should include, but not be limited to:

1. Corporate Information
 - a. About GhIPSS
 - b. Mandate and role in the payment's ecosystem
 - c. Services and platforms
 - d. Governance and leadership

- e. Contact information
- f. Careers
- 2. Document Repository / Knowledge Hub
 - a. Structured library for reports, notices, publications, policies, and circulars
 - b. Search and filtering functionality
- 3. Initiatives and Innovation Pages
 - a. Dedicated pages for GhIPSS initiatives
 - b. Ability to expand as new initiatives are introduced
- 4. Media Centre
 - a. News and announcements
 - b. Press releases
 - c. Photo and video galleries
 - d. Press kits for media engagement
- 5. Events and Engagement
 - a. Event listings
 - b. Event registration functionality where applicable
- 6. Analytics and Integration
 - a. Website analytics dashboard
 - b. Integration with social media platforms and selected third-party tools
- 1. External Newsletter/Thought Leadership Microsite (Reference: <https://corporate.visa.com/en/sites/visa-perspectives.html>)
 - a. Dedicated mini site for articles, insights, research, trends and industry analysis
 - b. Categorized content structure (e.g., innovations, payment trends, ecosystem insights, industry updates etc)
 - c. Search and filtering functionality
 - d. Ability to include multimedia (videos, infographics, charts)
 - e. Article templates optimised for SEO
 - f. Author tagging and archive functionality
- 2. Operations Restricted Access Directory (Login-Based)
 - a. Secure mini-site for sharing content with selected external stakeholders
 - b. Username and password access control
 - c. Role-based permissions for specific documents or folders
 - d. Directory-style structure for SOPs, manuals, partner documents and onboarding materials
 - e. Admin control for adding/removing users and managing access levels
 - f. Download logs and basic activity tracking
- 3. Careers Page (People & Culture Requirement)
 - a. Overview of GhIPSS culture, values, and employee value proposition
 - b. Job listings module with detailed vacancy pages
 - c. Application submission form (CV and cover letter upload)

- d. Automated acknowledgment email to applicants
- e. Secure backend where P&C can manage job postings and view applications

3.3 Hosting, Domain Management and Security

1. Security Requirements:
 - a. The application must fully comply with the OWASP Top 10 (latest version) in its entirety. Non-applicability of any risk must be justified in writing.
 - b. Development must follow OWASP secure coding practices, including principle of least privilege for all accounts and API keys.
 - c. TLS 1.3 (or 1.2 minimum) is required.
 - d. Ensure the website is HTTP Strict Transport Security (HSTS) enabled during hosting
 - e. The vendor is responsible for facilitating and remediating findings from a comprehensive security assessment prior to go-live.
 - f. All Critical and High severity vulnerabilities must be remediated and successfully validated (re-tested) before the site is made publicly accessible.
 - g. Medium severity findings must have a documented risk acceptance or remediation plan approved by the Project Team.
 - h. The agreement/contract must ensure source code is owned and submitted to GhIPSS prior to go-live.
 - i. The firm should be ISO certified — specifically ISO 27001 for Information Security Management, ISO 9001 for Quality Management, and ISO/IEC 40500 for Web Accessibility (WCAG).
2. The vendor shall:
 - a. Provide secure and reliable website hosting services.
 - b. Purchase and manage domain names for GhIPSS where required.
 - c. Provide and maintain SSL certification.
 - d. Ensure regular backups, uptime monitoring and system reliability.

3.4 Support and Maintenance

1. The service provider shall deliver continuous technical support and maintenance throughout the contract period, and provide a minimum of one (1) year post-go-live support, subject to renewal based on performance and mutual agreement.
2. Work closely with the GhIPSS Communications team on content updates on an ongoing basis.
3. Perform routine system updates, security patches, and performance optimization.

3.5 Handover and Transition

1. Coordinate a structured handover from the existing website service provider.

2. Ensure full transfer of:
 - a. Website assets (domain authorization code, control panel access, website backend)
 - i. Databases
 - ii. Content
 - iii. Administrative credentials
3. Provide GhIPSS with full administrative access and technical documentation.

4. DELIVERABLES AND PAYMENT SCHEDULE

Tranche	Deliverable(s)	Timeline	Payment (%)
1. Inception & Design Approval	Inception Report; UX/UI Mock-ups; Information Architecture; Technical Specifications	Within 4 weeks	20%
2. Development & Core Feature Deployment	Beta website; Repository; Careers Module; Innovation Pages; Restricted Access Portal	Within 10 weeks	35%
3. Hosting, Security & Go-Live Readiness	Hosting setup; SSL; Vulnerability testing; UAT; Content migration	By 31 July 2026	30%
4. Final Go-Live & Handover	Public launch; Training; Documentation; Full handover; SLA activation	Within 2 weeks of go-live	15%

5. Duration of Assignment

The expected duration of the assignment is twelve (12) weeks, covering all activities related to design, development, testing, deployment, and training of the new GhIPSS corporate website.

Following the successful go-live, the vendor shall provide twenty-four (24) months of post-deployment support and maintenance, including hosting, security updates, system optimisation, uptime monitoring, and technical assistance in accordance with the agreed Service Level Agreements (SLAs).

6. Client Responsibilities

GhIPSS will:

1. Provide access to existing website content and systems.
2. Provide branding assets and corporate identity guidelines.
3. Facilitate stakeholder engagements and approvals.

4. Provide timely feedback on deliverables.

7. QUALIFICATION AND STAFF REQUIREMENTS

Mandatory Submission Requirements (Pass/Fail)

Vendors must submit the following:

- i. Valid Business Registration Certificate
- ii. Valid Tax Clearance Certificate
- iii. SSNIT Clearance Certificate
- iv. VAT Registration Certificate (if applicable)
- v. Evidence of similar assignments
- vi. CVs of Key Personnel
- vii. Proposed methodology and workplan
- viii. Hosting and security architecture
- ix. Source-code escrow compliance plan

Failure to meet any mandatory requirement results in automatic disqualification

- x. The firm must have Minimum 5 years' experience in corporate website development, hosting, and management
- xi. Must Demonstrated experience delivering 2 similar websites for banks, payment systems, regulators, or critical infrastructure institutions
- xii. Must demonstrate Quality of past work (UX/UI, security, structure, responsiveness) demonstrated through portfolio links.

8. Personnel Required

The following qualifications are required

Key Personnel	Qualification (with years of experience)
Project Manager / Lead Consultant	Bachelor's degree (Master's preferred) in Project Management or any related field with 7+ years' experience post qualification, PMP/PRINCE2 preferred, Experience in regulated environments and proven track record delivering complex projects using Agile/Scrum
Lead UI/UX Designer	Bachelor's degree in Computer Science, Design, or related field; 5+ years experience; strong portfolio in corporate/product design; design certification (preferred)

Content Migration & Quality Assurance Specialist	Bachelor's degree in Computer Science or related field; 3+ years experience; CMS proficiency.
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