



GOVERNMENT OF BERMUDA

RFP – Partnering with the Government of
Bermuda on Digital Transformation Activities

Addendum (Number) #2

20th of November, 2024

Dear Respondents,

The following addendum supersedes information contained in the RFP to the extent referenced.

This Addendum forms part of the RFP documents and will be subject to all of the conditions set out in the contract conditions. Acknowledge receipt of this Addendum in the space provided on the Submission Form when bidding.

This Addendum #2 contains forty (40) pages.

Bidder's Questions (Q) and Government's Responses (R).

Q1 In relation to the Social, Economic and Environmental factor, if a vendor doesn't have a local business/employee in Bermuda and this factor represents 30% of the scoring, how would you advise the vendor to proceed? Would partnering with a local player be best?

R1 The purpose of the Social, Economic, and Environmental factors is to gather information on vendors to enable an increase in local economic activities and opportunities for Bermudians. Overseas vendor could look to partner with a local organization, group of organizations and/or specified businesses to increase their positive impact on the local economy. Vendors can also identify if they have any Bermudian employees as they don't have to be based in Bermuda to be counted. It is worth noting that some sections of the Local Benefits form, such as Skill Development (Section 6), and Enterprise and Supplier Development (Section 12) are not specific to Bermuda and Bermudians.

Q2 Is this the payment portal built with Plant an App?

R2 Yes.

Q3 What are the accounting systems that need to be integrated? What vendors are they provided by?

R3 The accounting systems that need to be integrated is JD Edwards Enterprise One.

Q4 Regarding the One Stop Shop, is this forms.gov.bm or a different system? I see the RFP mentions Login, but there seems to be none yet. Is it part of this RFP to build User Authentication/Management as well?

R4 The One Stop Shop related to <https://forms.gov.bm/Online-Services>. Currently, there are no login features. Yes, it is part of this RFP to build User Authentication/Management as well.



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- Q5 Is it a preference to deploy a SSO solution as well or would integration with popular consumer SSO such as Google, Facebook, and Microsoft be sufficient?
- R5 Deploying a dedicated Single Sign-On (SSO) solution tailored to government standards would be ideal. This approach ensures compliance with data privacy regulations and provides a centralized system for managing access across all government services.
- Q6 In relation to the fully automated workflows for key services, does this refer to complete case management back-end for all e-services or does it refer to integrating with each department pre-existing system?
- R6 The workflows can integrate with each department's pre-existing systems. This integration would automate processes while ensuring that departmental systems remain in place and operational.
- Q7 Does the Government already has a deal in place with Generative AI vendors such as Microsoft, Google, AWS, Claude, etc. for AI usage? Or should the response include a vendor recommendation with estimated consumption?
- R7 No.
- Q8 In relation the Two-Factor Authentication (2FA), is this just for the One Stop Shop portal and the Unified Payment Platform? Is one of the methods (emails/sms/authenticator) needed or multiple? SMS has variable cost from carriers. If a requirement, can you provide an estimated number of 2FA/SMS being sent?
- R8 MFA Authentication is not just for the One Stop Shop and UPP, but would need to be suitable to for any/all systems. Multiple methods (emails, sms, authenticator, etc) would be required. The expected volume of interactions is unknown.
- Q9 Can you describe the current capabilities of the Unified Payment Platform?
- Technology/programming languages
 - Current deployment pattern (i.e., cloud vs on-prem)
 - Functionality
- R9 The current capabilities, functionality, technology/programming languages, deployment pattern of the current Unified Payment Platform should not influence a Respondent's proposed solution(s).
- Q10 What type of payment methods are supported?
- R10 Credit and debit cards.
- Q11 What payment gateway/middleware is used?



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R11 Various

Q12 What are the expected SLAs for the solution?

R12 RTO = 4 hours & RPO = < 15 mins

Q13 Is the Unified Payment Platform handling online payment as well as POS payments?

R13 Online payments only.

Q14 If POS payments are handled, how many devices are currently supported?

R14 N/A

Q15 Are the enhancements in scope for this RFP include any hardware refresh (i.e., POS systems, terminals)?

R15 N/A

Questions about the One-Stop Shop for Government Transactions

Q16 Can you describe the current capabilities of the current One-Stop Shop solution?

- a. Technology/programming languages
- b. Current deployment pattern (i.e., cloud vs on-prem)
- c. Functionality/features

R16 This is a duplicate of Q9.

Q17 Are the enhancements in scope for this RFP include extending the existing code base/app, or rewriting the entire system?

R17 The scope of the enhancements in this RFP could involve either extending the existing code base/application or rewriting the entire system, depending on the assessment of the current system's architecture, scalability, and security capabilities.

Q18 What are the expected SLAs for the solution?

R18 Please see R12.

Q19 Are costs associated with 2FA implementation (i.e., SMS, emails) expected to be part of the lump sum cost of implementation? If so, what's the expected volume of interactions expected from all platform users?

R19 Yes but the expected volume of interactions is unknown.



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Q20 What is the expected volume of transactions?

R20 It is unknown.

Q21 Are these fraud detection tools expected to execute in real time, aborting the current transaction if an anomaly is detected, or are thought out more as part of a reconciliation process run a posteriori?

R21 Fraud detection tools are expected to execute in real time, during transaction processing.

Q22 What is the current government accounting system used by the government? Please include version, and any other relevant information (pack, customization, etc.)?

R22 JD Edwards Enterprise One (E1).

Q23 Where is hosted the current government accounting system (i.e., on-prem, public cloud)?

R23 On-prem.

Q24 What are there integration capabilities available to integrate with the current government accounting system (i.e. REST API, SOAP, etc.)?

R24 The Government utilizes JD Edwards Enterprise One (E1) and it provides connectors for direct integrations, including REST API, Java and COM connectors, facilitating direct communication between E1 and other systems. What else?

Integration with Accounting Systems

Q25 What business intelligence tools are currently used by the government?

R25 The current business intelligence tools should not influence a Respondent's proposed solution.

Q26 How many users are expected to consume these reports?

R26 The number of Users consuming these reports will vary, greatly, and should have no influence on the Respondent's proposed solution.

Q27 Is there any requirement or desire to distribute these emails electronically (i.e., via email, Slack, etc.)?



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R27 Yes.

Q28 Is it desirable to include elements of conversational AI to interact with these reports in a more natural way, and to facilitate their consumption?

R28 Yes, desired, but not required.

Single Sign-On capabilities for users accessing both the portal and payment platform

Q29 For how long are the users expected not to re-authenticate (i.e., 24 hours, 3 days, 1 week, etc.)

R29 A solution that provides an adjustable duration is required.

Role-Based Access Control

Q30 What are the functional roles expected for government employees?

R30 There are too many functional roles to list at this time, and more that will be required to be created during the ongoing development of solutions.

Fully automated workflows for key services (e.g., permit applications, title registry)

Q31 How many of such key services need to be automated?

R31 The quantity of key services should not influence a Respondent's proposed solution.

Q32 For each of the key services to be automated, what are the key systems of record (SORs) currently in place that will need to be integrated with?

R32 The current SORs should not influence a Respondent's proposed solution.

Real-Time Updates

Q33 Are these real-time status updates expected to be delivered by which means (i.e., SMS, WhatsApp, email)?



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- R33 Respondents' proposed solutions should include options for real-time status updates including, but not limited to email, SMS, social networking and/or public cloud platforms.
- Q34 Is there an opt-in or notification preferences configuration in place on the One-Stop portal for users in which users can select how they want to be notified?
- R34 The current notification options should not influence a Respondent's proposed solution.
- Q35 How many routine processes are expected to be supported by the chatbot?
- R35 Unknown
- Q36 Is the chatbot only expected to interact with customers only via text chatting on the One Stop Shop? In other words, is there a desire to allow customers to interact with this chatbot via other channels such as WhatsApp, or voice?
- R36 The primary expectation for the chatbot is to interact with customers via text chat on the One Stop Shop platform.
- Q37 If WhatsApp interaction is desired:
a. Is there a current integration with WhatsApp Business?
b. Is this integration direct or via a vendor?
- R37 N/A
- Q38 If voice interaction is desired:
a. What is the current Contact Center solution?
b. Is there currently an Interactive Voice Response (IVR) system in place?
c. How many human operators are expected to use the system once in production?
d. What's the expected call volume?
- R38 N/A
- Q39 What technology stack makes up the Unified Payment Platform?
- R39 The current capabilities, functionality, technology/programming languages, deployment pattern of the current Unified Payment Platform should not influence a Respondent's proposed solution(s).



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- Q30 What technology stack makes up the current One Stop Shop Portal?
- R40 The current capabilities, functionality, technology/programming languages, deployment pattern of the current Unified Payment Platform should not influence a Respondent's proposed solution(s).
- Q40 What is the full scope of key government services? Please mention all systems to be integrated?
- R41 The full scope of key government services outlined in the RFP includes:
- Implementation of Artificial Intelligence (AI) to automate government processes, such as permit applications and customer service interactions.
 - Enhancement of the Unified Payment Platform, including integration with existing government accounting systems (e.g., JD Edwards E1) for automated reconciliation and improved transaction security.
 - Development and enhancement of the One-Stop Shop for Government Transactions, ensuring seamless payment processing, real-time updates, and automated workflows for services like title registration and permit issuance.

Systems to be integrated:

- Government Accounting Systems: JD Edwards E1 for financial management and reconciliation.
 - Unified Payment Platform: Integration with various payment methods and security features like 2FA and fraud detection.
 - One-Stop Shop Portal: Embedding payment and AI chatbot functionalities for streamlined user experience and efficient service delivery
- Q42 Per required pricing Information on page 22 of the RFP, Single Sign-On capabilities for users accessing both the portal and payment platform, please advise the authentication capabilities of the portal and payment platform? E.g. AD, SAML etc.
- R42 Deploying a dedicated Single Sign-On (SSO) solution tailored to government standards would be ideal. This approach ensures compliance with data privacy regulations and provides a centralized system for managing access across all government services.
- Q43 Please provide the criteria for a qualified vendor
- R43 A qualified vendor must have demonstrated expertise in implementing AI-powered workflows and secure digital platforms, with a proven track record of successful government or large-



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scale enterprise projects. They should also have the capability to provide comprehensive program management, ensuring seamless integration and adherence to data privacy and security standards.

Q44 Which key stakeholders will need to be engaged for each of the three requirements and the overall Project Sponsor?

R44 The Department of Information and Digital Technologies, the Accountant General's Department, etc. The project sponsor is the Deputy Head of the Public Service.

Q45 What is the scale of the deliverables? For example, re encryption, do you wish to apply this on all the data that is transmitted at rest between government entities?

R45 The scale of the deliverables for encryption would indeed encompass applying robust encryption standards to all data transmitted between government entities, as well as data at rest. This means implementing end-to-end encryption protocols to secure data as it moves between systems and ensuring that sensitive data stored within government databases is protected using encryption, such as AES-256. The goal is to provide comprehensive data security across all digital interactions and storage points, in line with Bermuda's data privacy and security regulations.

Q46 Fraud Detection: please can you provide further detail on the main purposes behind the fraud detection system e.g., for social benefit fraud? Taxation fraud? Also are you seeking an out-of-the-box solution that is applicable to multiple domains or a specific solution tailored to certain domains?

R46 The main purposes behind the fraud detection system would be to safeguard government resources and protect users.

Q47 Please provide the requirements for Automated Reconciliation, Integration with Accounting Systems, Fully automated workflows for key services: RPA / Intelligent Automation solutions.

R47 The automated reconciliation system must seamlessly integrate with government accounting systems to ensure accurate, daily reconciliation of transactions, with real-time discrepancy detection and user-friendly dashboards for finance teams. It should support secure data transfer via APIs, validate data integrity, and maintain comprehensive audit trails. Fully automated workflows for key services, such as permit applications should leverage RPA for routine tasks and AI-driven intelligent automation for complex processes, providing real-time status tracking and automated notifications to users. The solution must integrate with existing government systems, be scalable to handle growing volumes, and include exception handling for cases requiring human intervention.

Q48 What is the budget for each work stream?



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- R48 This information cannot be provided at this time.
- Q49 Are you seeking pricing for resources and then work will be carried out based on actual requirements once a vendor has been selected?
- R49 Yes, if the approach is to have flexibility in carrying out work based on actual requirements
- Q50 Does the price need to factor cloud-based infrastructure based on information provided in pg. 28 (Cloud Data Integration and Security)?
- R50 The pricing for cloud-based infrastructure should indeed be factored in, particularly if the deliverables listed on page 28, such as "Cloud Data Integration and Security," require cloud hosting, data storage, or data processing capabilities. The vendor should consider any costs associated with provisioning cloud services (e.g., AWS, Azure, Google Cloud) as part of their proposal. This includes expenses for data storage, computing power, and secure data integration in a multi-cloud environment to ensure seamless operations and adherence to data privacy and security requirements.
- Q51 Is there any preferred cloud-service provider by the government? Also, certain cloud services pricing models are based on the amount of data processed – please can you provide the volumetrics.
- R51 The government has no preferred cloud-service provider. Volumetric estimates cannot be provided at this time.

Implementation of Artificial Intelligence (AI)

- Q52 What specific governmental processes are anticipated to be automated using AI?
- R52 Automating the workflow for applying, reviewing, and approving permits (e.g., work permits, construction permits) and business or trade licenses. Automating eligibility assessments and application processes for social assistance programs, such as unemployment benefits or housing subsidies. Automating the processing and issuance of vital records, such as birth, death, and marriage certificates, including data validation and integration with national ID databases. Automating the categorization, archiving, and retrieval of government documents, using AI to extract and tag important information for easy access and compliance with record-keeping regulations.
- Q53 What are the main pain points that the government is experiencing currently, which could be mitigated by AI?



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- R53 The government is currently facing several pain points that could be mitigated by AI, including delays caused by manual processing of services like permit approvals and social benefit applications, which lead to backlogs and inefficiencies. Additionally, there is a high volume of routine inquiries that consume staff time, while human errors in data entry result in inaccuracies and the need for corrections. Resource constraints further exacerbate these challenges, limiting the ability to provide timely and effective service.
- Q54 Are there any benchmarks or KPIs already identified for success in AI implementation?
- R54 This information cannot be provided at this time.
- Q55 What AI capabilities are deemed critical (e.g., natural language processing, machine learning, and predictive analytics)?
- R55 The critical AI capabilities deemed essential for the government’s digital transformation include Natural Language Processing (NLP), Machine Learning (ML), and Predictive Analytics.
- Q56 Are there any specific datasets that AI needs to be trained on, and are these datasets available and prepared for AI training?
- R56 Yes, there are specific datasets, and they are available. However, their preparation and validation for AI Training should be included in the Respondent’s proposed solution(s).
- Q57 What existing systems need to integrate with AI solutions?
- R57 The AI solutions will need to integrate with several existing government systems, including the accounting and financial systems for automated transaction reconciliation and fraud detection, as well as document management systems to streamline workflows for processes like permit applications and title registrations. Additionally, integration with citizen service portals, such as the One Stop Shop, is crucial for implementing AI-driven customer support features. Access to legacy databases is necessary for training AI models and validating data in real-time, and integration with social benefit management systems will be essential for automating eligibility assessments and preventing fraud.
- Q58 What types of customer service requests are expected to be handled by AI chatbots?
- R58 AI chatbots are expected to handle a variety of routine and frequently asked customer service requests. These include inquiries about the status of applications, such as permits or licenses, guidance on how to complete forms or submit documentation, and information about government services and requirements. Chatbots will also assist with payment-related questions, such as how to make a payment or retrieve payment confirmations, and provide



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updates on processing times. Additionally, they can answer general questions about office hours, contact information, and service eligibility, as well as guide users through using the One Stop Shop portal.

Q59 How do you currently measure customer satisfaction, and how will this change with AI intervention?

R59 Customer feedback reports

Q60 What kind of reporting and analytics are desired from AI systems to monitor and improve customer service interactions?

R60 The desired reporting and analytics from AI systems should include detailed metrics on customer service interactions to drive continuous improvement. Key reports would cover the volume and types of inquiries handled by AI chatbots, including breakdowns of successfully resolved versus escalated cases. Response time analytics are important to measure the speed and efficiency of the chatbots, while user satisfaction scores and feedback would provide insights into service quality. Trend analysis can identify peak times for service requests and common issues that need attention. Additionally, performance reports on AI accuracy, such as the rate of correct versus incorrect responses, and recommendations for improvements based on interaction patterns and user behavior, are crucial for ongoing optimization.

Q61 What data privacy and compliance requirements must the AI solution adhere to?

R61 The AI solution must adhere to Bermuda's data privacy laws, ensuring compliance with the Personal Information Protection Act (PIPA), which governs how personal data is collected, used, and protected. The solution must implement robust data encryption both at rest and in transit, guarantee data anonymization and minimization where appropriate, and ensure user consent mechanisms for data processing. It must also include features for audit logging and data access controls to monitor and restrict access to sensitive information. Additionally, the solution should comply with existing and future international standards, such as GDPR, if applicable, and be capable of handling data subject requests for access, correction, or deletion in a secure and timely manner.

Q62 Are there any existing guidelines or frameworks that the AI implementation should follow for security purposes?

R62 National Institute of Standards and Technology (NIST) Framework, ISO/IEC 27001, OWASP Standards, PIPA (Personal Information Protection Act), and General Data Protection Regulation (GDPR).

Q63 How should AI solutions handle sensitive data to ensure privacy and security?



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- R63 AI solutions should handle sensitive data by implementing comprehensive privacy and security controls. This includes using end-to-end encryption to protect data both at rest and in transit, ensuring that only authorized parties can access the information. Data anonymization and pseudonymization techniques should be applied wherever possible to minimize exposure of personal identifiers. Access controls must be enforced, allowing only authorized personnel to view or process sensitive data, with a robust system for auditing and logging access attempts. The AI models should also be designed following privacy by design principles, ensuring that data privacy is a core consideration throughout development. Additionally, data minimization practices should be implemented, only collecting and retaining data that is strictly necessary for the intended purpose, and ensuring compliance with relevant data protection regulations, such as PIPA or GDPR.
- Q64 Are there any existing security assessments or audits available for the current Unified Payment Platform?
- R64 Yes.
- Q65 What specific threats or vulnerabilities are you aiming to guard against with improved security protocols?
- R65 The improved security protocols aim to guard against several specific threats and vulnerabilities, including data breaches, unauthorized access, fraudulent activities, phishing and social engineering attacks, and DoS attacks.
- Q66 How will success be measured in terms of security improvements?
- R66 A measurable decrease in the number of successful phishing or social engineering attacks.
- Q67 What new features or services are you looking to add to the Unified Payment Platform?
- R67 Enhanced security features, integrated reconciliation system, adding support for a wider range of payment methods, including digital wallets and contactless payments, to improve user convenience, a centralized dashboard for users, and mobile optimization.
- Q68 Are there any bottlenecks in the current payment workflow, and how are they impacting users?
- R68 No
- Q69 What improvements are anticipated in user experience with the new integrated payment workflows?



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- R69 The new integrated payment workflows are expected to greatly enhance user experience by enabling seamless transactions directly within the One Stop Shop portal, eliminating the need for redirection to external sites. Users will benefit from real-time updates and confirmations, providing transparency and assurance that their payments have been processed successfully. The simplified navigation and personalized user dashboards will make it easy to view payment history, manage recurring payments, and track pending transactions. Enhanced security features, such as two-factor authentication, will ensure a safer payment environment, while mobile optimization will allow for convenient access and transactions from smartphones or tablets, making the entire process more efficient and user-friendly.
- Q70 What accounting systems are currently in use that need to be integrated with the payment platform?
- A70 JD Edwards Enterprise One (E1).
- Q71 Are there any specific regulatory requirements or standards for payment processing that must be met?
- R71 Yes, there are specific regulatory requirements and standards for payment processing that must be met. These include compliance with financial regulations set by Bermuda's monetary authorities, such as those governing the handling and protection of financial data. The system must also adhere to international payment standards, including PCI DSS (Payment Card Industry Data Security Standard), to ensure secure processing of credit and debit card transactions. Additionally, adherence to data privacy laws, such as Bermuda's Personal Information Protection Act (PIPA), is essential to safeguard user information during payment transactions.
- Q72 How will you handle discrepancies in real-time reconciliation processes between the payment platform and accounting systems?
- R72 Discrepancies in real-time reconciliation processes between the payment platform and accounting systems will be handled through an automated discrepancy detection and alert system. If a mismatch or anomaly is identified, the system will immediately flag the discrepancy and generate alerts for the appropriate finance or administrative personnel
- Q73 What are the primary use cases anticipated for the One-Stop Shop portal?
- R73 The primary use cases for the One-Stop Shop portal include providing a centralized platform for citizens to apply for and manage government permits and licenses, such as work permits, business licenses, and construction permits. Users will be able to make secure payments for government services, track the status of their applications in real time, and access a personalized dashboard that displays their payment history and pending requests.



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- Q74 How will user success and satisfaction be measured within the new portal?
- R74 User success and satisfaction within the new portal will be measured through a combination of quantitative and qualitative metrics. Key performance indicators (KPIs) will include completion rates for transactions and applications, the average time taken to complete tasks, and the frequency of errors or issues reported. Additionally, metrics such as customer service response times and the number of inquiries resolved by AI chatbots will be tracked to assess the efficiency of support features. Engagement analytics, such as the frequency of portal use and repeat visits, will also be monitored to gauge user satisfaction and the portal's effectiveness in meeting user needs.
- Q75 Can you provide details on the different types of user journeys expected within the portal (e.g., applying for a permit, making a payment)?
- R75 The portal will feature several distinct user journeys designed to streamline government services:
- a. Applying for a Permit: Users will begin by selecting the type of permit they need and accessing a guided form that simplifies the data entry process. The system will validate the information in real-time, prompting users to upload any required documents. Once submitted, users will receive confirmation and can track the application status via their personalized dashboard. Notifications will alert them to any updates, such as requests for additional information or application approvals.
 - b. Making a Payment: Users will navigate to the payment section, where they can view outstanding fees, select their preferred payment method, and complete transactions securely. The portal will provide a breakdown of the payment, apply any relevant discounts or fees, and generate a receipt upon successful processing. Users will have the option to download the receipt or receive it via email. The payment history will be saved in the dashboard for easy reference.
 - c. Renewing a Registration: Users will receive automated reminders about upcoming renewals. By clicking on the reminder, they can quickly review and update any necessary information, pay renewal fees, and receive confirmation of the renewed license or registration.
 - d. Requesting a Vital Record: Users will select the type of record needed (e.g., birth certificate), fill out an application form, and upload identification documents if required. After submission, the portal will provide status updates, and users will be notified when the record is ready for download or pickup.
- Q76 What existing systems will the One-Stop Shop portal need to integrate with?
- R76 The One-Stop Shop portal will need to integrate with several existing government systems to ensure seamless and efficient service delivery. Key systems include:
- a. JD Edwards Enterprise One (E1);
 - b. Document Management Systems;



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- c. Unified Payment Platform;
- d. Legacy Databases; and
- e. Customer Relationship Management (CRM) Systems.

Q77 Are there any specific tools or technologies in mind for implementing Single Sign-On (SSO)?

R77 For implementing Single Sign-On (SSO), common tools and technologies that could be considered include Microsoft Azure Active Directory for secure and seamless integration across Microsoft services.

Q78 How should the portal handle load and traffic to ensure consistent performance?

R78 The vendor should offer guidance with respect to design to ensure optimal performance.

Q79 What services are currently fragmented that need to be consolidated into the One-Stop Shop?

R79 The Bermuda is looking for a One Stop Shop portal recommendation that is based on industry best practices or has been implemented successfully for other governments

Q80 What ongoing support and maintenance strategies are in place for the existing systems, and how will they transition to the new portal?

R80 Information regarding existing systems and their Support & Maintenance agreements should have no

Q81 Are there any anticipated regulatory hurdles in consolidating these services?

R81 No.

Q82 What processes are particularly time-consuming currently and need to be automated?

A82 Permit and licensing applications and customer service inquiries.

Q83 How are applications and permits currently being processed, and what steps can be automated?

R83 PDF forms and dynamic online forms. Preferably the processes should be fully automated.

Q84 What type of feedback or communication loops with the citizens are envisioned for automated workflows?



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- R84 The Bermuda Government is seeking recommendations from vendors on proposed methodologies to seek citizen feedback.
- Q85 What levels of training and support will be required for government staff to operate and manage the enhanced systems?
- R85 Government staff will require multiple levels of training and ongoing support to effectively operate and manage the enhanced systems that include basic user training, administrator training, and a support plan should be in place, including access to a help desk, documentation, video tutorials, and regular refresher courses to address updates or new features.
- Q86 Are there any specific documentation or training requirements necessary from the vendor?
- R86 Comprehensive user manuals, step-by-step training guides, and interactive training modules.
- Q87 How will user feedback be collected and used post-implementation to continuously improve the system?
- R87 User feedback will be collected through multiple channels post-implementation, including in-portal surveys, feedback forms after key interactions (e.g., completing a payment or submitting an application), and a dedicated feedback section where users can report issues or suggest improvements.
- Q88 You reference these high-priority projects will leverage additional digital technologies - can you please provide details on the current digital technologies you use?
- R88 These details will be provided to the winning vendor.
- Q89 Do you currently use any workflow technology and if so, what? If you do have existing workflow technology in place, are you open to leveraging other workflow technologies to those you may already have in use?
- R89 Yes, workflow technologies are in use, such as Microsoft Power Automate. The government is open to exploring and leveraging other workflow technologies if they align with strategic goals and improve efficiency.
- Q90 Can you please provide details of the systems and operating platforms currently used by the Government? Where your data stored is and what servers do you use?
- R90 Key systems include JD Edwards Enterprise One (E1) for financial operations, and platforms such as Microsoft and Google for general productivity and data management. The data is



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stored on a combination of on-premise servers and cloud-based platforms, depending on the department and the system in use.

Q91 Can you confirm that all Government departments are in scope (and if not, which ones are in scope).

R91 Not all government departments may be in scope for this initiative. A clear list of included departments can be provided, though the focus is on high-impact areas.

Q92 Can you provide a structure chart for all in scope departments and the number of people in each department?

R92 These details will be provided to the winning vendor.

Q93 Can you provide the total number of government processes requiring automation that are in scope please (and if available the names of each of these processes)?

R93 Not all government departments may be in scope for this initiative. A clear list of included departments can be provided, though the focus is on high-impact areas.

Q94 Can you advise of the typical monthly / annual volumes of transactions that go through each of the processes?

R94 Not available

Q95 Will you have your own programme/project team working on these initiatives? If so, what is the size of the team?

R95 Yes, a small team of six (6) persons comprise the team.

Q96 What is your existing digital payment functionality? What applications do you use to accept online payments?

R96 Authorize.Net, First Atlantic Commerce (FAC), Global Payments

Q97 What operating system are your existing portals / website interface built on?

R97 The existing portals and website interfaces are built on Drupal 10.

Q98 Your 3 key areas of focus have been broken down into 6 further areas for pricing - can you provide some further clarity on how the 6 pricing areas align to the 3 primary areas of focus?



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- R98 The 6 pricing areas are aligned with the 3 primary areas of focus to provide clear and detailed cost breakdowns for each major component, such as security, automation, and payment integration.
- Q99 Are you only looking for one provider to deliver all 6 components or will you be happy to consider submissions to deliver a selection of your requirements?
- R99 The government is open to considering submissions that deliver a selection of requirements, though a comprehensive solution from one provider may be preferred for integration efficiency.
- Q100 As we have significant experience in programme and project management - will you be looking for a separate bid for the provision of programme and project management capability to oversee the delivery of all components across a range of providers?
- R100 Yes, there may be interest in separate bids for program and project management to oversee the delivery of all components, especially if multiple providers are involved.
- Q101 Given the size and scope of this activity, would you be interested in a separate proposal to support the overarching programme governance to govern the full deliver and oversee all providers?
- R101 Given the scope of the initiative, a proposal to support overarching program governance to coordinate and manage all providers would be considered beneficial.
- Q102 What is the scope of deploying AI for automation?
- R102 The scope includes automating routine processes such as permit applications, social benefit assessments, and payment reconciliations, as well as enhancing customer service through AI-powered chatbots and predictive analytics.
- Q103 Is there a need for custom solutions? i.e. chatbots that do more than just chat and are able to do other tasks like processing and sending information via email or phone, etc.
- R103 Yes, there is a need for custom AI solutions, such as chatbots that can perform additional tasks beyond basic chat. This includes processing forms, sending notifications via email or SMS, and possibly integrating with other government systems.
- Q104 Is there a need for integration into existing platforms?
- R104 Yes, AI solutions will need to integrate with existing government platforms, such as JD Edwards Enterprise One (E1), the Unified Payment Platform, and legacy databases.



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- Q105 Is the government looking to use agentic workflows or basic 1 agent set ups?
- R105 The government is exploring the use of agentic workflows that involve multiple AI agents collaborating to complete tasks efficiently, rather than basic single-agent setups.
- Q106 Is the government looking to use AI agents configured for phone support?
- R106 The government is exploring the use of agentic workflows that involve multiple AI agents collaborating to complete tasks efficiently, rather than basic single-agent setups.
- Q107 Is the government looking to have AI that can facilitate transactions?
- R107 No.
- Q108 Has the government deployed resources towards consulting on implementation strategies to cut costs and double efforts?
- R108 The government has consulted on implementation strategies, focusing on cost efficiency and avoiding duplication of efforts, but is open to further expert consultation.
- Q109 Is there an outlined budget that the proposal needs to fall within to be considered?
- R109 An exact budget may not be publicly outlined, but proposals should be cost-effective and provide clear value. Competitive pricing within reasonable limits will be necessary for consideration.
- Q110 We're currently in the midst of the registration process, setting up as a sole proprietorship, and wanted to know if this disqualifies us should our registration take longer to complete than the submission deadline?
- R110 Being in the midst of the registration process as a sole proprietorship does not automatically disqualify you. However, you should clarify your registration status and expected timeline, as compliance with legal requirements is essential for contract eligibility.
- Q111 Can you clarify any high-priority milestones or deadlines? Are there specific departments or services you want to digitize first?
- R111 There may be critical milestones related to digitizing high-impact services first, such as permit and license applications or payment processing. Specific departments, such as the Department of Immigration and the Ministry of Finance, may be prioritized for digitization.



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- Q112 How does Bermuda plan to measure success for this project? Are there KPIs or other performance indicators that should guide the project?
- R112 Success for this project will be measured using Key Performance Indicators (KPIs) like reduced processing times, increased user satisfaction, enhanced data security, and the number of automated workflows successfully deployed. Metrics such as user adoption rates and system uptime will also be used.
- Q113 Could you provide details about existing systems or databases that need to be integrated?
- R113 Existing systems needing integration include JD Edwards EnterpriseOne (E1) for financial management and other databases used for social benefits and land title registration. .
- Q114 Are there any proprietary technologies we should be aware of?
- R114 Proprietary technologies may include legacy databases and document management systems.
- Q115 What compliance standards must we adhere to for data security (e.g., GDPR or other regional regulations)?
- R115 The project must comply with Bermuda's Personal Information Protection Act (PIPA) and potentially international standards like GDPR. Security measures such as data encryption, access control, and audit logging will be critical.
- Q116 Which workflows or departments/ministry are expected to be automated as a priority?
- R116 Departments such as Finance, Immigration, and Public Works may be prioritized. High-manual-load processes like permit approvals, social benefit assessments, and document validation should be automated first.
- Q117 Are there specific processes/use-cases with high manual loads that we should focus on?
- R117 High-manual-load processes like permit approvals, social benefit assessments, and document validation should be automated first.
- Q118 Are there any automation platforms currently in use or preferred by the Government? If yes where are these currently used?
- R118 Microsoft Power Automate is currently used for certain workflows, but the government is open to leveraging other platforms if they provide better integration and efficiency.



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- Q119 What level of support and maintenance does Bermuda expect post-deployment?
- R119 The Government expects a comprehensive support model post-deployment, with options for managed services.
- Q120 Is there interest in managed services or a long-term support model?
- R120 A long-term support model, including regular updates and system monitoring, is preferred.
- Q121 Can you provide a detailed overview of the existing infrastructure, including the types of legacy systems currently in use?
- R121 The government uses JD Edwards EnterpriseOne (E1) for financial operations, Microsoft Suite for productivity, and a mix of on-premise and cloud-based systems for data storage. Legacy systems may vary by department.
- Q122 Are there specific integrations or third-party systems currently involved in service delivery that need to be maintained?
- R122 Existing integrations include payment processing systems and potentially other service delivery platforms that need to be maintained for a seamless user experience.
- Q123 What APIs or integration points, if any, are currently utilized by the Government of Bermuda for interdepartmental data sharing or third-party applications?
- R123 The use of APIs for interdepartmental data sharing is essential, but specific integration points will need to be confirmed based on system requirements.
- Q124 Is there a preferred protocol for Identity and Access Management (IAM) or any specifications for multi-factor authentication (MFA) across the systems?
- R124 The government likely follows security best practices for IAM, and specifications for multi-factor authentication (MFA) will be required across systems to ensure data security.
- Q125 Should the platform support both internal (government employees) and external (public) user access in distinct environments? If yes please answer: 1. What is the anticipated scale of users for the digital platform (citizens, government employees, third-party users)? 2. How are user roles currently managed, and are there specific access controls or hierarchy levels within the system?
- R125 Yes, the platform should support both internal and external user access, with distinct environments for each group to ensure proper access control.



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Solution Architecture and Design Expectations

Q126 How much of the current data needs to be migrated to the new system, and are there specific requirements for data storage?

R126 A substantial amount of current data will need to be migrated to the new system, particularly data related to financial transactions, permits and licenses, social benefits, and user records. The data storage requirements include ensuring data security, compliance with Bermuda's Personal Information Protection Act (PIPA), and implementing encryption for sensitive information both at rest and in transit. The system should be scalable and designed for high availability, with options for secure cloud or hybrid storage solutions to accommodate future growth and ensure disaster recovery capabilities.

Q127 Are there preferences between cloud and on-premises storage for sensitive data?

R127 Cloud storage is preferred over on-premise.

Q128 Are there existing data models, machine learning libraries, or historical data sets that we should incorporate into AI training?

R128 Currently, the availability of existing data models, machine learning libraries, or historical data sets for AI training would need to be reviewed. The Bermuda Government is keen to follow industry best practices and recommendations from our selected partner.

Q129 For robotic process automation, what are the primary tasks or processes expected to be automated, and are there specific triggers or workflows that the government envisions?

R129 The primary tasks and processes expected to be automated using robotic process automation (RPA) include permit and license application processing, such as extracting and validating information from submitted forms, automating document uploads, and routing applications for approvals. Other high-priority tasks include data entry and reconciliation for financial transactions, automating eligibility checks for social benefit programs, and streamlining workflows for issuing vital records like birth and marriage certificates.

Specific triggers for RPA could include form submissions from the One Stop Shop portal, payment confirmations that require updates to financial records, and document uploads that need validation and classification. The government envisions workflows where RPA bots initiate tasks based on these triggers, perform data extraction and verification, and notify relevant personnel if human intervention is needed.

Q130 Are there specific business continuity and disaster recovery protocols that need to be integrated for failover and high availability?



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R130 Yes, the project will require integration of robust business continuity and disaster recovery protocols to ensure failover and high availability. These protocols should include automatic failover mechanisms to minimize downtime in case of system failures, regular data backups stored securely and in multiple locations, and a disaster recovery plan that outlines procedures for quickly restoring critical services. High availability architectures, such as load balancing and redundant server setups, will also be necessary to maintain uninterrupted service. Compliance with relevant data protection and security standards will be crucial in designing these protocols.

Q131 What accounting systems and ERP solutions does the government currently use, and are APIs available for seamless integration?

R131 The Government of Bermuda utilizes JD Edwards EnterpriseOne (E1) as its primary Enterprise Resource Planning (ERP) system for financial and accounting operations. JD Edwards E1 offers a suite of APIs, including REST and SOAP web services, facilitating seamless integration with other applications and platforms.

Q132 Are there specific data fields or formats required for matching transactions in reconciliation?

R132 Yes, specific data fields will be required for accurate matching of transactions in the reconciliation process. These fields typically include Transaction ID, Payment Amount, Date and Time of Transaction, Account Number or Identifier, and Payment Method. Additional fields like Service Type, Payer Details, and Reference Numbers may also be necessary to ensure precision. The format for these fields should be consistent and structured to facilitate seamless integration with the government's financial systems.

Q133 How often should the reconciliation process run (real-time, daily batch)?

R133 The reconciliation process could be designed to run as a daily batch for routine financial transactions to ensure efficiency and avoid system overload. However, for critical transactions or high-value payments, a real-time reconciliation process may be necessary to promptly detect discrepancies and maintain data integrity. The decision may depend on the importance and volume of the transactions being processed.

Q134 Should the portal allow users to download the reports? If so are there any required formats?

R134 Yes. The user may have the option to download reports in PDF format.

Q135 What framework and technologies does the One Stop Shop portal currently use, and is it compatible with the proposed payment platform?



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- R135 DNN Platform (formerly DotNetNuke) incorporates .NET framework. DNN is fully compatible with the proposed payment platform.
- Q136 What types of payment methods are required (e.g., credit card, debit card, bank transfer) – If yes please share the integration touch points?
- R136 The required payment methods include credit card, debit card, and bank transfer to accommodate a wide range of user preferences. The integration touch points will involve secure connections to payment gateways that support these methods, ensuring compliance with financial and security standards.
- Q137 Is there an existing identity provider (IdP) in use for the government portal, or is a new one needed?
- R137 The Government of Bermuda currently utilizes Microsoft Active Directory as its primary Identity Provider (IdP) for managing user identities and access controls across various systems.
- Q138 What role-specific permissions are expected, and will there be varying levels of access within the payment platform?
- R138 Yes, there will be varying levels of access within the payment platform to ensure secure and efficient management of transactions. Role-specific permissions may include:
Administrators: Full access to configure system settings, manage user roles, oversee financial transactions, and generate detailed reports.
Finance Officers: Permissions to reconcile payments, review and approve financial transactions, and access accounting integration features.
Customer Support Agents: Limited access to view transaction statuses, assist users with payment issues, and manage customer inquiries without the ability to make changes to financial data.
General Users (Public): Access to make payments, view payment history, and download receipts without any administrative or financial management capabilities.
- Q139 Could you clarify the key objectives and expectations of this digital transformation initiative?
- R139 The key objectives of this digital transformation initiative include enhancing service efficiency and user experience by automating routine processes, improving security measures, and providing seamless digital access to government services. Expectations include the deployment of AI to streamline workflows, the integration of a secure and user-friendly Unified Payment Platform, and the development of a comprehensive One-Stop Shop portal that consolidates essential government services. The initiative aims to increase operational efficiency, reduce processing times, ensure data security and compliance, and provide accessible and intuitive digital solutions for both internal and external users.



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Q140 What specific challenges or limitations is the Government currently facing in its digital services and processes?

R140 The challenges and/or limitations will be provided to the winning vendor.

Q141 Please describe the functional use cases that will be addressed by the AI Models?

R141 The AI models will address several functional use cases, including automated document processing, customer service automation, predictive analytics, and workflow automation.

Q142 Are there any pre-existing technologies or platforms that the Government would like us to integrate with, or build upon?

R142 Yes, the government would like integration with several pre-existing technologies and platforms. These include JD Edwards EnterpriseOne (E1) for financial and accounting processes and document management systems for storing and processing application-related documents.

Q143 What are the expected scope, schedule, cost and resource for each of the high-priority projects outlined in the RFP?

R143 These details will be provided to the winning vendor.

Q144 Are there any existing partnerships or vendors the Government currently works with for digital services, and would they be involved in this project?

R144 Yes, the Government works with a number of vendors to build and maintain various systems. It would be anticipated that the winning vendor would work with a few existing vendors.

Q145 What are the Government's main concerns related to risks in this digital transformation process?

R145 Main concerns include data security breaches, integration challenges with legacy systems, downtime or service disruptions, and resistance to change from staff or the public.

Q146 Could you provide more details regarding the budget allocation for each primary area within the scope?

R146 Details of budget allocation cannot be provided at this time.

Q147 Could you elaborate on the expected outcomes for each primary area (AI implementation, Unified Payment Platform enhancement, and One-Stop Shop enhancement)?



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R147 AI Implementation: The expected outcomes include streamlined and automated government processes, such as faster and more accurate permit approvals, enhanced fraud detection capabilities to protect financial and social services, and improved customer service through AI-driven chatbots. Additionally, AI models should provide predictive analytics to support data-driven decision-making and optimize resource allocation, leading to greater efficiency and reduced workloads for government staff.

Unified Payment Platform Enhancement: The outcomes include a more secure and efficient payment experience for users, with features like two-factor authentication and real-time fraud detection to safeguard transactions. The platform should support multiple payment methods, seamlessly integrate with government accounting systems like JD Edwards EnterpriseOne (E1), and provide detailed reporting and reconciliation capabilities. This will simplify financial management for both the government and its citizens while ensuring transparency and accuracy in financial operations.

One-Stop Shop Enhancement: The goal is to create a comprehensive, user-friendly portal that consolidates all key government services into a single digital platform. The enhanced portal should offer an intuitive interface, real-time status updates, and mobile optimization to improve accessibility. It should also feature automated workflows for common services, like permit applications and document submissions, and support secure user authentication through Single Sign-On (SSO). The outcome is a more efficient and satisfying user experience, reducing the need for in-person visits and streamlining interactions with the government.

Q148 For the AI implementation, are there specific product (like Dataiku, DataRobot, Altryx) /processes or types of customer service interactions that are prioritized for automation?

R148 For the AI implementation, specific products have not yet been decided, but there is interest in leveraging platforms that offer robust data analysis, predictive modeling, and automation capabilities, such as Dataiku, DataRobot, or Alteryx. The focus is on automating high-volume, repetitive customer service interactions, including status inquiries for permits and licenses, payment-related questions, and frequently asked questions about government services. The aim is to streamline these interactions using AI chatbots and automated workflows to improve response times and overall user experience.

Q149 What are the top functionalities or services expected from the enhanced One-Stop Shop portal?

R149 The top functionalities and services expected from the enhanced One-Stop Shop portal include: unified access to government services, user-friendly interface, automated workflows, secure payment integration, AI-Powered Customer Support, and Single Sign-On (SSO).

Q150 What standards or frameworks should be adhered to for data management and user privacy?

R150 The standards and frameworks that should be adhered to for data management and user privacy include the Personal Information Protection Act (PIPA), which is Bermuda's primary



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data protection law, ensuring that personal data is collected, processed, and stored securely, with appropriate measures for user consent and data access.

Q151 What methods or platforms will be available for the vendor to access, view, and consume data for these projects?

R151 To access, view and consume data will be achieved via Forticlient VPN service. All Forticlient documentation and software download links will be provided.

Q152 Is the government open to collaborating with the vendor's team on ideation, data discovery and redefining the project scope?

R152 Yes.

Q153 Is the Government open to suggestions for additional projects or enhancements beyond the stated scope?

R153 Yes.

Q154 For the AI implementation, has the government categorized the projects into ML, deep learning, and GenAI modules?

R154 The Government of Bermuda has not specified a detailed categorization of AI projects into machine learning (ML), deep learning, or generative AI (GenAI) modules. However, the government's digital transformation agenda emphasizes the implementation of AI to automate processes and enhance customer service interactions. This includes deploying AI technologies to streamline workflows, improve efficiency, and provide more responsive services to the public.

Q155 Are there specific technical requirements or preferred technologies for implementing AI in government processes?

R155 No

Q156 What security measures are expected in enhancing the Unified Payment Platform, particularly regarding data encryption, fraud prevention, and compliance standards?

R156 Data Encryption: End-to-end encryption for all data transmitted and stored within the platform, using strong encryption standards such as AES-256.

Fraud Prevention: Implementation of real-time fraud detection mechanisms, such as machine learning algorithms that monitor transactions for suspicious patterns. Multi-layered



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authentication, including two-factor authentication (2FA), will be essential to verify user identities and protect against unauthorized access.

Compliance Standards: Adherence to the Payment Card Industry Data Security Standard (PCI DSS) for handling credit card transactions securely.

- Q157 For the One-Stop Shop portal, what are the expected accessibility and usability standards? Should it accommodate multiple languages?
- R157 The One-Stop Shop portal should adhere to WCAG 2.1 standards to ensure accessibility for all users, including those with disabilities. This includes features like keyboard navigation, screen reader compatibility, and high-contrast options for better visibility. The portal should provide a user-friendly interface that is intuitive and easy to navigate for a wide range of users, including those with varying levels of digital literacy. Additionally, accommodating multiple languages (English, Spanish, and Portuguese) to make the portal inclusive and accessible to a diverse population. This could involve offering translation options for key services and ensuring that language support is consistent across all features of the portal.
- Q158 Could you provide more details on the velocity, veracity, and volume of the data for this project?
- R158 For this project, the data characteristics are as follows:
Velocity: The data velocity will vary across different government services. High-velocity data will be generated by real-time transactions, such as payments on the Unified Payment Platform and interactions with AI chatbots. The system must be capable of processing and updating data instantly to support real-time decision-making and service delivery.
Veracity: Ensuring data accuracy and reliability is crucial. Given that the data includes sensitive personal and financial information, maintaining high data veracity is a top priority. Measures like data validation, regular audits, and error detection algorithms will be necessary to uphold data integrity.
Volume: The data volume will be significant, especially as more government services are digitized.
- Q169 What proportion of the project will be allocated to Generative AI tasks versus core machine learning activities?
- R169 The proportion of the project allocated to Generative AI tasks versus core machine learning activities will depend on the specific use cases and strategic priorities identified during the project planning phase. Core machine learning activities, such as data analysis, fraud detection, and predictive modeling, are likely to receive a larger allocation due to their critical role in automating workflows and improving efficiency. Generative AI tasks, like content generation for user communications or advanced customer service simulations, may represent a smaller yet impactful portion of the project, focused on enhancing user interactions and delivering dynamic content where needed. The balance will be adjusted based on the desired outcomes and the potential impact of each AI application.



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Q170 How many AI models are expected to be developed as part of this program?

R170 The exact number of AI models to be developed will depend on the scope and complexity of the services targeted for automation and enhancement. However, it is anticipated that several core models will be required, including models for fraud detection, document validation and processing, predictive analytics for resource allocation, and natural language processing (NLP) for chatbots.

Q171 What is the expected impact or outcome of the AI solution on the business?

R171 The expected impact of the AI solution on the government's operations includes significantly improving efficiency by automating routine processes, such as permit approvals and document verification, which will reduce processing times and operational costs.

Q172 How will the AI interact with both internal staff and external customers?

R172 Internal Staff: AI tools will assist staff by automating repetitive administrative tasks, such as data entry, document classification, and reconciliation processes. Staff will have access to AI-driven dashboards that provide real-time analytics, insights, and alerts for quick decision-making.

External Customers: AI-powered chatbots and virtual assistants will interact with citizens via the One-Stop Shop portal, offering support for common inquiries, guiding users through processes like applications and payments, and providing real-time updates on the status of their requests.

Q173 What types of data will the AI system need (e.g., text, audio, structured data, unstructured data, time series)?

R173 The AI system will need to process a variety of data types, including text, structured, unstructured and time series data.

Q174 Are there known issues with data quality, consistency, or availability that could be challenging for AI development?

R174 Yes, there are known challenges that could impact AI development, such as data quality issues, including incomplete records, outdated information, and inconsistencies across different government departments. Data consistency can be problematic due to the use of disparate legacy systems, which may not be fully integrated, resulting in data silos and misaligned formats. Data availability could also be an issue, as certain datasets may be restricted due to privacy regulations or may require significant preprocessing to be usable for AI models.



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Q175 Are there specific AI techniques or models expected to be used (e.g., NLP, computer vision, machine learning)? What types of AI models are expected to be used (e.g., NLP for chatbots, predictive models for fraud detection)?

R175 The expected AI techniques and models include NLP, Predictive Models, Rule-Based and Machine Learning Models, and Time Series Models.

Q176 What infrastructure is available for development, deployment, and scaling of the AI system?

R176 Microsoft Azure.

Q177 What specific aspects of the user experience should AI improve (e.g., navigation, personalization, predictive assistance)?

R177 All the above.

Q178 Will AI be used for real-time threat detection, predictive risk assessment, or anomaly detection?

R178 Yes.

Q179 What are the specific security challenges or vulnerabilities in the current platform that AI should address?

R179 N/A

Q180 Are there specific types of fraud or threats (e.g., identity theft, transaction fraud) that AI will need to detect?

R180 No.

Q181 What level of accuracy and speed is required for security-related AI detections? Should it function in real-time or near-real-time?

R181 Ideally, real time.

Q182 Should the AI offer personalized recommendations, dynamic interfaces, or predictive text/input suggestions?

R182 Yes. These features would make the portal more intuitive, engaging, and efficient for both internal staff and external users.



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Q183 Are there specific use cases for predictive analytics or recommendation systems to improve service accessibility?

R183 No.

Q184 What project management approach does the Government prefer, and are there expectations for ongoing reporting and updates?

R184 For digital transformation initiatives, an Agile methodology is often favored to allow for flexibility and iterative development, especially when implementing complex solutions like AI and platform enhancements. There are expectations for ongoing reporting and updates, which include regular progress reports, milestone reviews, and status meetings.

Q185 Are there specific KPIs or success metrics for evaluating progress and the overall success of the project?

R185 Yes, several KPIs and success metrics will be used to evaluate the project's progress and overall success. These include:

Metrics such as the reduction in processing times for applications and transactions compared to previous manual processes.

User feedback scores and satisfaction surveys to measure the improved experience for both internal staff and external users.

The percentage of users adopting and regularly using the new digital services, indicating the effectiveness and ease of the platform.

A decrease in errors or discrepancies in workflows, such as document processing and financial reconciliations.

The number of detected and mitigated security threats or a decrease in data breaches and fraudulent activities.

System availability and uptime metrics to ensure high reliability and minimal service disruption.

Q186 What level of government oversight or collaboration should we expect throughout the project?



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- R186 You can expect a high level of government oversight and collaboration throughout the project. This includes regular check-ins with project stakeholders, participation in planning and review sessions, and close collaboration on critical decisions. Clear communication channels and structured reporting mechanisms will be in place to monitor progress, address challenges promptly, and facilitate a collaborative working relationship.
- Q187 What are the expected resource commitments from both the Government and the vendor?
- R187 The expected resource commitments from the government include providing a dedicated team, subject matter experts from relevant departments, and access to existing infrastructure and data. Government staff will also participate in planning, decision-making, and user acceptance testing to ensure the solutions meet the project's objectives.
From the vendor, commitments include allocating a team of specialists in AI, software development, cybersecurity, and project management.
- Q188 Are there specific deadlines or phases that the Government would like to see for the completion of each high-priority project?
- R188 This will be agreed upon at a later stage.
- Q189 Are there any existing data management or storage solutions the Government is currently using?
- R189 Yes, the government currently uses a combination of on-premises servers and cloud-based solutions for data management and storage. Systems like JD Edwards EnterpriseOne (E1) are used for financial and accounting data, while Microsoft Suite and Google Workspace are utilized for productivity and collaboration purposes. Additionally, certain departments may use proprietary or legacy systems for document and record management.
- Q190 Will the Government provide access to relevant data sources, or is data collection part of the project's scope?
- R190 Yes, to the winning vendor.
- Q191 How will the Government manage data migration if necessary, from legacy systems?
- R191 The government plans to manage data migration from legacy systems through a structured and phased approach. This includes conducting a comprehensive data audit to identify and assess the quality, format, and volume of data to be migrated.
- Q192 What compliance standards must the proposed solutions adhere to, especially regarding data privacy, information security, and accessibility?



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R192 This question has been answered previously.

Q193 Can the Government of Bermuda provide an architectural diagram of the various systems the requested solutions will interact with?

R193 Yes. However due to security sensitivity these diagrams will not be provided in advance. The successful partner will receive the diagrams after a comprehensive vendor security background check by the Bermuda Government.

Q194 Can the government of Bermuda provide more specifics about the workflows to be automated? In the ToR Appendix D there is mention of “e.g. permit applications, title registry” Are there any other specific workflows? How many workflows will need to be maintained and updated on an ongoing basis?

R194 The exact number of workflows that will require ongoing maintenance and updates will depend on the project's scope as finalized during the planning phase. Further engagement with government departments will help to identify and define these additional workflows comprehensively.

Q195 As this RFP states that the government of Bermuda is seeking a “strategic partnership to advance key initiatives.....” Is it anticipated that the chosen vendor will be required to automate a broad range of automated workflows across government?

R195 The goal of establishing a strategic partnership is to leverage the vendor's expertise to drive widespread digital transformation, encompassing numerous administrative and operational processes. This will likely involve not only high-priority workflows, such as permit applications and title registries, but also other essential services that can benefit from automation to improve efficiency and service delivery across the government.

Q196 Is the government seeking a sovereign AI platform, i.e. AI server and tools hosted within Bermuda?

R196 No.

Q197 Can the government provide estimates of quantity of digital data to be processed, stored and ingested by AI support tools? For example, total number of existing permits, no. Of title registry records. Are there any other digital records to be included?

R197 Not at this time.



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Q198 Are you able to share with us where the Government of Bermuda is on their digital transformation journey? We are fully aware of the Government of Bermuda’s Public Service Strategy 2024-2027, which outline the goal of “Effect Digital Transformation”.

R198 This information will be provided to the winning vendor.

Q199 Are there other digital transformation activities being considered or implemented?

R199 No.

Q200 In the Public Service Strategic Plan 2024-2027, the fourth goal is identified as “Effect Digital Transformation” with sub-goals of “introduce AI-driven customer interactions”, “create a unified payment portal”, “establish a one-stop shop for Government transactions”, and “prepare workforce for the digital future”.

In the RFP, “The scope of this RFP includes three primary areas:

1. Implementation of Artificial Intelligence (AI) to automate government processes and improve customer service interactions.
2. Enhancement of the Unified Payment Platform to improve security, expand integrated services, and optimize the user experience.
3. Enhancement of the One-Stop Shop for Government Transactions, consolidating government services into a single, user-friendly portal.

Given that the fourth goal of the Public Service Strategic Plan serves as the foundation of this RFP, could you provide clarification on the rationale for excluding the sub-goal of “preparing the workforce for the digital future” from the project scope?

R200 The rationale for excluding the sub-goal of “preparing the workforce for the digital future” from the project scope outlined in the RFP is due to the specific focus and priorities set for this phase of the digital transformation initiative. The RFP aims to address immediate and critical infrastructure needs. Preparing the workforce for the digital future is indeed a crucial sub-goal but will be addressed through a separate initiative. This approach allows the government to ensure that the necessary technological infrastructure is in place before focusing on extensive workforce training and change management programs.

Q201 Are you able to provide any insights into the following:
What the existing technology landscape looks like within the Government of Bermuda
Any platform/vendor preferences or choices already made
Number of use cases and of those use cases the number within scope of this RFP
Any reports or prior phases of work that supported in the development of this work

R201 Bermuda's government employs a mix of legacy systems and modern applications across various departments. A preference for a platform/vendor has not been made. The exact



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number of use cases within the RFP's scope will be determined during the project's planning phase. The Public Service Strategic Plan 2024–2027 serves as a foundational document for this digital transformation effort. It emphasizes goals such as acting strategically, being customer-centric, putting people first, effecting digital transformation, and delivering excellence.

Q202 Would you consider completing, as a joint effort, a Phase 0 that would be focused on developing the future state, detailed requirements and scoping of this strategic partnership? And perhaps this RFP then would follow Phase 0.

R202 Yes, completing a Phase 0 as a joint effort could be a valuable approach. This initial phase would allow both parties to collaboratively define the future state vision, outline detailed requirements, and comprehensively scope the strategic partnership. It would also help to align expectations, identify potential challenges early, and establish a more refined and effective RFP. By investing time in Phase 0, the government can ensure that the subsequent RFP is well-structured, targeted, and designed to achieve its long-term digital transformation goals.

Q203 What is the overall expected budget for this strategic partnership? Would the expectation be that the budget would be aligned with the deliverables or a set budget for the strategic partnership?

R203 This information will not be provided to vendors at this time.

Q204 Are there preferred technologies or frameworks for development?

R204 No.

Q205 What KPIs or benchmarks are set for measuring project success?

R205 This has been previously answered.

Q206 What services are mandatory for inclusion in the one-stop portal?

R206 The mandatory services for inclusion in the One-Stop Shop portal will include key government services that are frequently accessed by the public and require streamlined processes.

Q207 Please provide further details on the architecture and software that underpins the existing One Stop Shop solution and Unified Payment Platform?

R207 Due to security sensitivity detailed on the architecture and software will not be provided in advance. The successful partner will receive this information after a comprehensive vendor security background check by the Bermuda Government.



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- Q208 Are any of the systems mentioned in the RFP deployed to in Public Cloud? If they are, please provide details of the Cloud provider.
- R208 While the government is exploring the adoption of cloud-based solutions, specific details about the deployment of systems mentioned in the RFP on public cloud platforms have not been disclosed.
- Q209 Is the solution requested as part of this RFP expected to fully replace the functionality available at <https://forms.gov.bm/pay-now>
- R209 No.
- Q210 What ERP system(s) are currently in place and what platform (on-premises or cloud) do they run on? If different systems across various Ministries, can you please provide a listing of all?
- R210 The Government of Bermuda utilizes a combination of on-premises and cloud-based systems across various ministries. Specific details about the ERP systems in use, including their deployment platforms and the ministries they serve, are not publicly disclosed.
- Q211 There is no reference to any software charges in the documentation. Is there an expectation that the solution for SSO will operate on a pay-as-you-go basis by using the Cloud? While the documentation did not mention specific charges, these types of cloud services are often usage-based.
- Q212 Which IT compliance & security policies are currently used, and would need to be applied to the new Deliverables?
- R212 NIST, ISO27001, SOC2, PIPA (Personal Information Privacy Act), and Cybersecurity Act 2024.
- Q213 Are there geographic/data-sovereignty limitations as to where the new systems/services must reside?
- R213 The **Personal Information Protection Act (PIPA)** is a law in Bermuda that's like a set of rules for how companies, organizations, and the government can collect, use, and share your personal information. However, there are **no** specific guidelines/rules with respect to where sensitive data may geographically reside.
- Q214 How do you currently handle data privacy and regulatory compliance for personal citizen data? Does it follow Opt in or Opt out?



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- R214 The Government of Bermuda is committed to upholding data privacy and regulatory compliance concerning personal citizen data. This commitment is primarily governed by the Personal Information Protection Act 2016 (PIPA), which is set to come fully into force on January 1, 2025. PIPA establishes a comprehensive framework for the collection, use, and disclosure of personal information, ensuring that individuals' privacy rights are protected. PIPA emphasizes the importance of obtaining consent for the use of personal information. Organizations are required to provide clear, accessible mechanisms for individuals to give consent regarding the use of their personal data. This approach aligns with an opt-in consent model, where individuals must actively agree to the use of their personal information.
- Q215 Will existing platforms or data systems need to be consolidated, and are there security protocols for integrating sensitive information?
- R215 Yes, existing platforms and data systems may need to be consolidated to streamline operations, improve data accessibility, and eliminate data silos. This could involve integrating various legacy systems into a unified platform like the One-Stop Shop portal.
- Q216 What are the current deployed security standards on confidential data hosted on-premises or Cloud?
- R216 The Government of Bermuda employs a comprehensive approach to securing confidential data, both on-premises and in the cloud, adhering to internationally recognized standards and frameworks. The government has adopted the NIST Cybersecurity Framework to enhance its cybersecurity posture. This framework provides a structured approach to managing and reducing cybersecurity risks. The Information Systems Risk Management Programme Policy mandates the implementation and maintenance of a holistic, risk-based cybersecurity program that protects government information systems from end to end. It includes establishing policies, standards, and procedures aligned with internationally recognized standards to secure government information systems. The government ensures that cloud services comply with the Personal Information Protection Act 2016 (PIPA), which governs the collection, use, and disclosure of personal information. This includes ensuring that cloud providers adhere to data sovereignty requirements and that personal data is protected in accordance with PIPA. When utilizing cloud services, the government follows best practices for cloud security, including data encryption, access controls, and regular security assessments, to ensure the confidentiality and integrity of data stored and processed in the cloud.
- Q217 In case the hosting is On-premises, do you leverage any Hardware module for password vault, encryption keys storage?
- R217 This information will be provided to the winning vendor.
- Q218 What existing authentication methods are in use for government logins to systems?



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R218 Active Directory/user name and password

Q219 Some solutions for SSO are priced on a per active user basis. Can you please provide the total number of employees and total number of citizens who would be using the SSO service?

R219 The total number of employees and citizens using SSO service will depend on the scope of the government services that will be integrated with the SSO solution. The total number of employees would primarily include government employees who need access to internal systems, services, and applications. The total number of citizens would include all users who access the One-Stop Shop portal and other government services that require authentication via SSO. This number may fluctuate based on user adoption and the specific services integrated with the SSO system.

Q220 Whilst not specifically mentioned in the RFP document, is there an expectation that technologies provided to carry out the AI chat functionality should also be able to power voice (via telephone) interactions from citizens?

R220 No.

Q221 The document references the ability to escalate to human support for complex or unresolved queries. What is the hand off method? Is there an expectation there would be a human responding on chat in real time, or is the hand-off via an email or similar?

R221 The hand-off method for escalating to human support will depend on the platform's capabilities. The best approach at this time is handoff via email or a support ticketing system. If the query is unresolved or requires further research, the AI could collect the necessary details and generate a ticket or send an email to human support, who would then follow up with the citizen either through email or by calling them.

Q222 Which government processes are prioritized for AI-driven automation?

R222 Permit Applications and Approvals: Automating the review and approval process for permits, such as construction, work, or business permits, to reduce delays and streamline workflow.
Social Benefit Applications: Automating the eligibility assessment process for social programs to ensure faster processing and reduce administrative burden.
Customer Service Inquiries: AI-powered chatbots to handle routine citizen inquiries, reducing wait times and freeing up resources for more complex issues.
Document Verification and Processing: AI-driven tools to automate the validation and classification of documents submitted for various applications, such as identity documents or legal paperwork.
Payment Reconciliation: Automating the reconciliation process for payments, ensuring accurate matching and reporting of financial transactions.



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Q223 Are there any existing AI tools or infrastructure to be integrated, or is a new setup expected?

R223 No. A new setup will be required to support AI-driven automation. This could involve selecting new AI platforms, tools, and frameworks to handle tasks such as natural language processing (NLP), machine learning (ML) for predictive analytics, and robotic process automation (RPA).

Q224 Is there a Data Migration required from legacy to new systems. What is the scope volume?

R224 This was previously answered.

Q225 Are the applications/data classified with appropriate data classification tags as this will be an important pre-requisite before implementing encryption technologies?

R225 Yes.

Q226 Who are the key stakeholders and decision-makers on the government side? What is the governance structure of this project?

R226 This information will be provided to the winning bidder.

Q227 Will the government be providing any project resources to support the delivery of this strategic partnership, if so, how many and what would be their role and skillset?

R227 The exact number of resources and skillsets will depend on the scope of the project agreed upon with the vendor and the specific phases of work being carried out.

Q228 Will the strategic partner be required to help with any change management or business design activities as a result of the technology transformation?

R228 Yes.

Q229 Are there any critical milestones or deadlines that need to be met as a part of this strategic partnership?

R229 This will be agreed upon at a later date.

Q230 Are there any interdependencies with other government projects or initiatives that may impact the timeline or execution of this strategic partnership?



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R230 No.

Q231 Are there specific accessibility standards or user experience guidelines to follow?

R231 Yes, there are specific accessibility standards and user experience (UX) guidelines that should be followed to ensure inclusivity and usability for all users, including those with disabilities. These include WCAG 2.1 Compliance, Mobile-First Design, Usability Standards, and User-Centered Design.

Q233 Was there any additional support outside government that assisted in the development of this RFP?

R233 Yes, Gartner.

Q224 Is there currently an incumbent that is supporting the government with current digital transformation activities?

R224 No.

Q225 Would you consider extending the submission deadline, as the answers to the questions will help in developing a detailed pricing model for the project's complexity and scale?

R225 The submission deadline cannot be adjusted at this time.

END OF ADDENDUM #2

Note: Amendment/addenda will be posted at <https://www.gov.bm/procurement-notices>. Respondents should visit the Government Portal website on a regular basis during the Procurement process.