23-08-2026

RFP Reference: TAIO 2026/010

REQUEST FOR PROPOSAL

CUSTOMER MOBILE APPLICATION

Design, Development, Integration, Deployment & Support

A strategic digital self-service platform for Takaful Oman customers

Issued by	Takaful Oman Insurance S.A.O.G.
RFP reference	TAIO 2026/010
Issue date	23-August-2026
Proposal due date	13 September 2026
RFP contact	procurement@takafuloman.om
Classification	Confidential

Document Control

Item	Details
Document title	RFP - Customer Mobile Application Design, Development, Integration, Deployment & Support
Document owner	Takaful Oman Insurance S.A.O.G.
Classification	Confidential
Version	1.0
Issue date	23-August-2026
Proposal deadline	13-September-2026
RFP contact	procurement@takafuloman.om

Revision History

Version	Date	Description	Prepared by	Approved by
1.0	August 2026	Initial RFP issue	Takaful Oman	

Confidentiality & Use of RFP

This RFP and all supporting information are confidential. Vendors shall use the information solely for preparing their response and shall not disclose it to any third party without prior written authorization from Takaful Oman. The selected vendor may be required to execute a Non-Disclosure Agreement before detailed technical documentation or API specifications are shared.

Table of Contents

1. Background & RFP Objectives

Takaful Oman Insurance S.A.O.G. ("Takaful Oman" or "the Company") invites proposals from qualified and experienced technology vendors for the design, development, integration, testing, deployment and ongoing support of a secure, bilingual, customer-centric and bespoke mobile application for iOS and Android.

The initiative is part of Takaful Oman's broader digital transformation programme and is intended to provide customers with a unified digital self-service channel to buy and renew policies, manage their insurance/takaful portfolio, submit and track claims, make payments, access documents, raise service requests and interact digitally with the Company. The solution is expected to be purpose-built around Takaful Oman's business model, customer journeys, product portfolio, brand standards and technology landscape.

1.1 RFP Objectives

- Provide an excellent, simple and consistent digital customer experience across key retail products and services.
- Deliver a bespoke, purpose-built mobile solution specifically designed for Takaful Oman, rather than a generic white-label, reskinned or off-the-shelf mobile application.
- Enable end-to-end customer self-service and reduce unnecessary manual operational intervention.
- Provide a scalable mobile platform that supports additional products, services and partner ecosystems without fundamental redesign.
- Integrate securely with current and future core insurance, claims, CRM, finance, payment, communication and analytics platforms.
- Support English and Arabic, including full Right-to-Left (RTL) experience for Arabic.
- Meet stringent cybersecurity, data privacy, availability, performance and regulatory expectations.
- Improve customer engagement, retention, cross-sell/upsell and journey analytics.
- Create a maintainable platform with robust DevSecOps, monitoring, source-code ownership and knowledge transfer.

2. Scope of Work

The vendor shall be responsible for the complete lifecycle of the solution. The scope includes all professional services, software development, integration, testing, deployment and transition activities necessary to deliver a production-ready mobile application.

2.1 In-Scope Services

1. Requirement discovery, validation, gap analysis and customer journey mapping.
2. UX/UI research, wireframes, interactive prototypes, visual design and reusable design system.
3. Mobile application architecture and enterprise solution architecture.
4. iOS and Android application development, including approved device and OS coverage.
5. Backend-for-frontend, middleware and/or integration services where proposed and approved.
6. API integration with Takaful Oman systems and approved external service providers.
7. Authentication, security, consent and privacy controls.
8. Functional, integration, regression, device, performance and security testing.
9. User Acceptance Testing support and defect closure.
10. App Store and Google Play deployment under Takaful Oman-controlled developer accounts.
11. Production rollout, hypercare, warranty, annual maintenance and support.
12. Complete source code, configuration, documentation, deployment artefacts and knowledge transfer.

2.2 Target Platforms

The solution must support current commercially relevant versions of Apple iOS and Google Android. Vendors may propose native development or an enterprise-grade cross-platform framework; the proposal must clearly explain the rationale, long-term supportability, security, performance, maintainability, licensing implications and upgrade strategy.

2.3 Bespoke Solution Requirement

The proposed mobile application shall be a bespoke, purpose-built solution designed specifically for Takaful Oman. The Company is not seeking a generic white-label application, a re-skinned standard product, or an off-the-shelf mobile application with only superficial branding changes.

The vendor may use proven enterprise frameworks, reusable technical components and open-source libraries where appropriate; however, the customer experience, journeys, functional behaviour, integrations, design system and application logic shall be tailored to Takaful Oman requirements. Any proprietary accelerators or pre-built components must be fully disclosed and must not restrict Takaful Oman's ownership, maintainability, extensibility or ability to transition support to another party.

Vendors shall clearly identify which parts of their proposal are bespoke development, reusable accelerators, third-party products, licensed components or externally hosted services. Any material dependency that could create vendor lock-in shall require prior written approval from Takaful Oman.

3. Technology Landscape & Architecture Principles

The mobile application will integrate with multiple components of Takaful Oman's current and target enterprise landscape. The landscape is evolving as part of core and finance modernization; therefore, the mobile solution must remain decoupled from specific backend implementations wherever practical.

3.1 Indicative Enterprise Systems

Platform / Capability	Indicative Role
New Core	Target core insurance platform and future system of record for migrated products.
Legacy Code	Legacy core insurance platform during transition/migration period.
Distribution Middleware	Digital/agent distribution platform and selected product journeys.
Claims Middleware	Digital motor claims platform and claims-related services.
CRM	Customer service, incident management, customer 360 and interaction management.
ERP	Finance and ERP platform.
Payment Gateway(s)	Approved online payment processing.
Communication Services	SMS, email, OTP and push notification services.
Document Services	Policy, receipt, claim and customer document repositories.
Data Lake / Analytics	Enterprise analytics, reporting and future AI use cases.
External Partners	Approved banks, providers, workshops, hospitals, assistance providers and other APIs.

3.2 Architecture Principles

- API-first and loosely coupled architecture; the mobile app shall not connect directly to core databases.
- Clear abstraction between customer channels and backend policy/claim/finance systems.
- Modular services and reusable components to support new products and journeys.
- Configuration-led content and journey parameters where appropriate to minimize app-store releases.
- Enterprise-grade identity, security, logging, observability and auditability.
- High availability, scalability, resilience and controlled degradation during dependency outages.
- Minimize proprietary lock-in and disclose all third-party frameworks, SDKs and recurring licence obligations.

4. Functional Requirements

The requirements below represent the minimum expected functional scope. Vendors shall identify which capabilities are available out of the box, configurable, require custom development or are not available. Product-specific details will be finalized during discovery.

4.1 Registration, Authentication & Profile

- Registration using mobile number and/or email with OTP verification.
- Customer identification and matching with existing records using applicable identifiers such as Civil ID / Resident Card / Passport / customer ID.
- New customer onboarding, terms acceptance and consent capture.
- Secure login using password/PIN, OTP and device registration as applicable.
- Biometric login using Face ID / fingerprint on supported devices.
- Secure password/PIN reset, session timeout, account lock/unlock and configurable concurrent-login controls.
- View and update permitted profile information, preferred language/channel and marketing consent.
- Appropriate validation/approval workflow for sensitive profile changes.

4.2 Dashboard & Policy Portfolio

- Personalized home dashboard showing active policies, renewals due, pending transactions, active claims, pending requirements, payments and notifications.
- Quick actions for common services and configurable promotional/cross-sell placements.
- Unified policy portfolio across Motor, Travel, Domestic Helper, Individual Health, Unified Credit Life, Personal Accident and future products.
- Policy summary, coverage, insured persons/assets, effective/expiry dates, premium/contribution, status and relevant policy documents.
- Ability to download policy schedule, certificate, receipt, terms and other permitted documents.

4.3 New Business & Policy Purchase

The mobile app should support end-to-end digital purchase journeys for selected retail products. The initial product scope will be confirmed during project initiation and may include Motor, Travel, Domestic Helper, Individual Health, Personal Accident and other retail products.

> **Indicative journey:** Product Selection -> Customer Details -> Risk Information -> Quote -> Plan/Cover Selection -> Underwriting -> Document Upload -> Payment -> Policy Issuance -> Policy Download

- OCR-assisted capture of approved customer and risk documents where available.
- Pre-population of existing customer information to minimize duplicate entry.
- Dynamic product rules, pricing and underwriting responses sourced from authorized backend systems.
- Straight-through processing and referred journeys with clear customer status communication.

- Online payment, instant issuance where supported, electronic receipt and automated customer communication.

4.4 Renewal & Endorsements

- Renewal reminders, renewal quote display, permitted data updates, coverage review, optional benefits, payment and immediate policy/document delivery where supported.
- Self-service endorsement capability for eligible changes including contact/address updates, vehicle-related amendments, member/dependent changes, beneficiary changes where applicable, coverage amendments and cancellation requests.
- Clear differentiation between straight-through endorsements, additional premium, refund, underwriting referral and manual approval.
- Customer tracking of endorsement request status until completion.

4.5 Claims & Claim Tracking

Claims functionality is a core requirement. The application shall support product-specific claim journeys and allow customers to register, submit evidence, respond to requirements and track progress.

- Policy and coverage selection/validation at claim registration.
- Capture incident type, date/time, description and location where relevant and consented.
    - Support live video streaming for digital vehicle survey
- Upload images, video and supporting documents with appropriate size/compression controls.
- Capture payment/bank details where required using secure processes.
- Immediate acknowledgement and claim number generation where backend services support it.
- Motor claim integration with Takaful Oman's digital claims ecosystem, including electronic FNOL, digital MRTA documentation, workshop/agency selection or assignment, repair status and customer communication where available.
- Support expansion to Travel, Domestic Helper, Health, Personal Accident, Life/Credit Life and other products.
- Visual claim timeline with simplified customer-friendly statuses, pending requirements, assigned service provider where relevant, settlement information and payment status.

4.6 Payments & Documents

- Payments for new policy, renewal, endorsement additional premium/contribution, claim excess and other approved transactions.
- Debit/credit cards and approved local/digital payment methods; vendor may propose Apple Pay / Google Pay or equivalent subject to Company approval and availability.
- Robust success/failure handling, retry, duplicate-transaction prevention, reconciliation identifiers and electronic receipts.
- No storage of sensitive card information within the mobile application.
- Centralized customer document repository for policies, certificates, receipts, acceptance letters, claim documents, endorsement schedules, renewal documents and customer correspondence.
- Secure viewing, downloading, sharing subject to Company policy, categorization, sorting and filtering.

4.7 Service, Complaints & Communications

- Click-to-call, email/contact form and service request submission.
- Complaint registration with category, description, attachment upload, reference number, status tracking, resolution communication and customer feedback.
- FAQ/help content and future integration with chatbot and WhatsApp channels where approved.
- Integration with CRM to provide consistent customer service and interaction visibility.
- Optional branch, workshop, healthcare provider and assistance-provider locator using approved map/navigation services.
  - AI Assistance bot for customer chat and later handover to manual agent

4.8 Notifications, Content & Personalisation

- Push notifications for policy issuance, payment, renewal, claim updates, pending requirements, endorsements, service announcements and security alerts.
- In-app notification history and configurable notification templates/rules.
- Business-managed content for banners, FAQs, product information, service messages, maintenance notices and cross-sell offers without requiring a mobile release where practical.
- Journey analytics covering installs, registrations, active users, journey starts/completions, drop-offs, conversion, transactions, claims, feature usage, crashes, device/OS and performance metrics.
- Configurable cross-sell/upsell journeys and future personalized recommendations based on permitted customer/profile/portfolio insights.

4.9 Rewards & Loyalty points

The mobile application shall include a configurable **Rewards & Loyalty** module designed to improve customer engagement, retention, cross-sell and repeat usage.

The solution should support:

- Customer rewards wallet showing:
  - Available points ,Earned points , Redeemed points , Expiring points , Reward transaction history
- Configurable points-earning rules based on activities such as:
  - Policy purchase , Policy renewal , Purchase of multiple products , Referral of new customers, Completion of customer profile, Usage of digital self-service features, Participation in campaigns or surveys , Other activities configured by Takaful Oman
- Different reward structures by:
  - Product ,Customer segment ,Campaign , Channel , Customer value
- Loyalty tiers such as Silver, Gold, Platinum or other configurable classifications.
- Tier-specific benefits and privileges.
- Redemption of points against:
  - Policy premium/contribution, where permitted , Add-on covers ,Partner vouchers
  - Marketplace products/services
  - Discounts
  - Other rewards
- Ability to define minimum redemption thresholds and point-expiry rules.
- Digital vouchers/coupons with unique codes or QR codes.

- Integration with third-party loyalty or rewards partners where required.
- Push notifications for points earner, expiring, new rewards, tier upgrades, personalized offers etc
- Reward dashboards and analytics
- Administrative functionality for Takaful Oman to configure reward rules without requiring application redevelopment.

The architecture should allow the Rewards module to evolve into a broader customer loyalty ecosystem in the future.

4.10 Marketplace

The mobile application shall include a configurable Marketplace providing customers access to relevant products, services, privileges and partner offers beyond their core insurance policies.

The Marketplace should enable Takaful Oman to build an ecosystem of value-added services and strategic partners.

Potential marketplace categories may include:

- Motor-related services
    - Vehicle servicing
    - Car wash
    - Tyres
    - Batteries
    - Vehicle accessories
    - Roadside assistance
- Health and wellness
    - Clinics
    - Health checks
    - Pharmacy offers
    - Fitness/wellness services
- Travel
    - Hotels
    - Travel services
    - Airport services
    - Car rentals
- Home-related services
    - Home maintenance
    - Cleaning
    - Repair services
- Lifestyle offers
    - Restaurants
    - Retail discounts
    - Entertainment
- Financial and other partner services.
- Takaful Oman products and add-on covers.

The Marketplace should support:

- Product/service categories and subcategories.
- Search and filtering.
- Featured offers.

- Personalized recommendations.
- Partner profiles.
- Product/service descriptions.
- Images and promotional banners.
- Discount details.
- Offer validity period.
- Terms and conditions.
- Geographic/location-based offers where appropriate.
- Unique promo codes.
- Digital vouchers.
- QR-code-based redemption.
- Deep linking to partner applications/websites where approved.
- API-based partner integration for real-time transactions where required.
- Customer ratings/feedback, if enabled by Takaful Oman.
- Favourite/save-for-later capability.
- Offer sharing, subject to Company policy.

Marketplace & Rewards Integration

The Marketplace should integrate with the Rewards module so that customers may:

- Earn points through eligible marketplace transactions.
- Redeem points for marketplace products or vouchers.
- Access exclusive offers based on loyalty tier.
- Receive personalized promotions.

Marketplace Administration

Takaful Oman should have an administrative interface to:

- Add/remove partners.
- Add/remove offers.
- Configure categories.
- Define campaign periods.
- Upload banners/images.
- Define eligibility criteria.
- Configure promo codes.
- Control offer visibility.
- Target offers by customer segment.
- Review marketplace transaction and engagement analytics.

Marketplace Analytics

The solution should provide analytics covering:

- Offer views.
- Click-through rates.
- Voucher issuance.
- Voucher redemption.
- Partner performance.
- Customer conversion.
- Most popular categories.
- Marketplace revenue, where applicable.
- Customer engagement.
- Cross-sell opportunities.

The Marketplace architecture should support future commercial models such as **commission-based partnerships, affiliate arrangements, sponsored offers and embedded services**, subject to Takaful Oman's approval and applicable regulatory requirements.

5. User Experience, Language & Accessibility

- Contemporary, intuitive and low-effort customer experience aligned with Takaful Oman brand guidelines.
- Customer journey analysis, wireframes, clickable prototypes and design sign-off before build.
- Reusable design system and UI component library to ensure consistency and accelerate future releases.
- Full English Left-to-Right and Arabic Right-to-Left experiences across screens, validations, error messages, notifications, documents links and help content.
- Architecture capable of supporting additional languages in the future.
- Accessibility best practices covering readable typography, focus/contrast, touch targets, assistive technologies and clear error handling.
- Responsive layouts across supported smartphone screen sizes and tablets where in scope.
- Minimize repeated data entry through backend data reuse and secure pre-population.

5.1 UX/UI Deliverables

Deliverable	Minimum Expectation
Journey Maps	Documented end-to-end journeys, exceptions and hand-offs.
Wireframes	Key screens and flows for business validation.
Interactive Prototype	Clickable high-fidelity prototype for priority journeys.
Design System	Typography, color, components, states, grids and reusable patterns.
Arabic / RTL Design	Native RTL layouts rather than simple text mirroring.
Handover	Design source files, assets and specifications owned by Takaful Oman.

6. Integration & Technical Architecture

6.1 Integration Requirements

- REST/JSON APIs or approved enterprise integration standards.
- API authentication/authorization, token lifecycle management and secure service-to-service communication.
- API gateway integration, rate limiting, throttling and traffic controls where applicable.
- API versioning, backward compatibility and controlled deprecation.
- Timeout management, retries, idempotency and duplicate prevention for transactional operations.
- Standardized error handling and customer-safe error messages.
- End-to-end correlation IDs, logging and transaction traceability.
- Asynchronous integration where appropriate for long-running or non-blocking processes.
- Capability to switch backend providers/systems with minimal mobile impact through service abstraction.

6.2 Proposed Architecture - Vendor Response

The vendor shall provide architecture diagrams and detailed explanation covering the components below. Takaful Oman reserves the right to approve the final technology stack and deployment model.

Architecture Area	Vendor to Describe
Mobile Layer	Framework, native modules, state management, secure storage, offline/cache approach.
Backend-for-Frontend	Need, responsibilities, hosting model, scaling and ownership.
Integration	API gateway, middleware, adapters, sync/async patterns and backend abstraction.
Identity & Access	Customer identity, token model, MFA/OTP, biometrics and device trust.
Content & Notifications	CMS/configuration model, push service, templates and consent.
Observability	Logs, metrics, traces, crash analytics, alerting and support dashboards.
DevSecOps	Repositories, CI/CD, automated testing, SAST/SCA, secrets and release management.
Resilience	High availability, DR, caching, graceful degradation and dependency failure handling.

7. Cybersecurity, Privacy & Regulatory Compliance

Security and privacy shall be incorporated by design throughout discovery, architecture, development, testing, release and support. The vendor must comply with Takaful Oman security policies and applicable regulatory and legal requirements.

7.1 Minimum Security Controls

- Secure SDLC and secure coding practices aligned with recognized mobile security standards.
- Encryption in transit using Company-approved protocols and encryption at rest for sensitive local/server-side data.
- Secure API authentication, authorization, token storage and certificate management.
- Protection against man-in-the-middle attacks, application tampering and common mobile/API attack patterns.
- Code obfuscation and application integrity controls where appropriate.
- Rooted/jailbroken device detection or risk controls, subject to Company security decision.
- Secure session management, brute-force protection, rate controls and device/session revocation.
- Secure local storage; no sensitive information in logs, caches, screenshots or clipboard where inappropriate.
- Secrets management and prohibition on hard-coded credentials/keys.
- Static code analysis, software composition/dependency scanning and vulnerability management.
- Independent Vulnerability Assessment and Penetration Testing (VAPT) before production go-live.
- Remediation of all critical and high-severity vulnerabilities before go-live unless formally risk-accepted by Takaful Oman.

7.2 Data Privacy & Third-Party SDK Disclosure

- Provide a complete inventory of personal/sensitive data collected, processed, stored, transmitted or cached.
- Disclose all third-party SDKs, analytics tools, crash-reporting services, mapping services and notification providers.
- Document data residency/processing locations and subcontractors where applicable.
- Implement consent, purpose limitation, retention and deletion requirements as directed by Takaful Oman.
- No customer data may be shared with unauthorized third parties or used for vendor purposes.
- Biometric authentication should use secure device/platform capabilities without exposing biometric templates to the application.

7.3 Regulatory & Audit Cooperation

The vendor shall cooperate with Takaful Oman for regulatory, internal audit, external audit, cybersecurity, privacy and third-party risk reviews related to the solution. Evidence, architecture records, control descriptions and remediation plans shall be provided within agreed timelines.

8. Non-Functional Requirements

Area	Requirement / Vendor Response Expectation
Performance	Fast startup, responsive interactions, efficient API handling and acceptable performance on supported devices/network conditions.
Availability	High-availability design with measurable SLA. Vendor to propose target availability excluding approved maintenance.
Scalability	Horizontal/vertical scalability for growth in customers, products and transaction volumes.
Resilience	Graceful handling of backend unavailability, retries, queueing where appropriate and clear customer messaging.
Network Efficiency	Efficient bandwidth use, compression, pagination and appropriate cache strategy.
Battery & Device	Avoid excessive background processing, battery consumption and storage usage.
RTO / RPO	Vendor to propose RTO and RPO for applicable backend/mobile supporting components.
Monitoring	Real-time application/API health, response time, errors, crashes, failed transactions and dependency status.
Maintainability	Modular code, documentation, automated testing and consistent engineering standards.
Compatibility	Document supported OS versions, device coverage and policy for newly released OS versions.

8.1 Monitoring Dashboard - Minimum Metrics

- Application availability and crash-free sessions.
- API availability, response time and error rate.
- Failed customer transactions and payment failures.
- Authentication/OTP failures and abnormal security events.
- Push notification delivery status where available.
- Backend dependency health and integration failures.
- Release/version adoption and device/OS distribution.

9. Testing, Quality Assurance & Acceptance

The vendor shall own end-to-end quality assurance and provide documented evidence of testing prior to each release.

9.1 Required Testing

- Unit testing and automated developer tests.
- API and integration testing.
- System and end-to-end functional testing.
- Regression testing for each release.
- Device and OS compatibility testing.
- English and Arabic/RTL testing.
- UI/UX and accessibility validation.
- Performance, load and endurance testing for applicable backend services.
- Negative, exception and recovery testing.
- Security testing, SAST/SCA and independent VAPT.
- Payment success/failure/retry/duplicate-prevention testing.
- DR/failover testing for applicable hosted components.

9.2 User Acceptance Testing

- Prepare UAT scenarios and test data requirements.
- Provide UAT environment and release notes.
- Maintain defect tracker with severity, owner, target date and status.
- Resolve defects within agreed severity-based timelines.
- Support regression testing and business retest.
- Obtain formal UAT sign-off before production deployment.

9.3 Go-Live Acceptance

Production go-live will be subject to satisfactory completion of agreed functional scope, UAT sign-off, security approval, performance readiness, operational readiness, deployment/runbook approval, store approvals and closure of agreed go-live defects.

10. Implementation, Governance & Project Management

10.1 Expected Implementation Approach

Phase	Indicative Activities
1. Discovery & Design	Requirements, journey mapping, solution architecture, UX/UI, backlog and release plan.
2. Core Mobile Foundation	Registration/login, customer profile, dashboard, portfolio, documents, notifications, base integration/security framework.
3. Transactions	Buy journeys, renewals, endorsements, payments and product integration.
4. Claims & Service	Claim registration/tracking, complaints, service requests and CRM integration.
5. Optimization	Analytics, personalization, cross-sell, performance and additional services.

Vendors may recommend an alternative phasing if it delivers a faster or lower-risk implementation. The proposal shall clearly identify the earliest achievable production release and subsequent releases.

10.2 Governance Model

- Executive Steering Committee / sponsor governance.
- Dedicated vendor Project Manager for the full project duration.
- Weekly project review with Takaful Oman.
- Agile sprint planning, demos and backlog management.
- RAID log, dependency management and escalation matrix.
- Transparent status reporting against scope, schedule, quality and budget.
- Formal change-control and release-management process.

10.3 Proposed Project Team

Role	Expectation
Engagement / Account Manager	Executive relationship and contractual governance.
Project Manager	Dedicated day-to-day delivery owner.
Business Analyst / Product Analyst	Requirements, journeys, acceptance criteria and traceability.
Solution Architect	End-to-end solution, integration, security and deployment architecture.
UX/UI Lead	Customer experience, design system and bilingual/RTL design.
Mobile Technical Lead & Developers	Engineering delivery for iOS/Android/cross-platform solution.
Backend / API Engineers	Integration services and adapters where in scope.
QA Lead & Test Engineers	Test strategy, automation, execution and evidence.
DevSecOps Engineer	CI/CD, environments, security scanning and release automation.
Cybersecurity Specialist	Threat modelling, security requirements and remediation support.
Support Lead	Transition, knowledge transfer, SLA and production operations.

11. Deliverables, Documentation & Knowledge Transfer

11.1 Mandatory Deliverables

Deliverable Category	Expected Artefacts
Requirements	BRD/requirements catalogue, journey maps, use cases/user stories, acceptance criteria and traceability matrix.
Design	Wireframes, prototypes, final UI designs, design system and assets.
Architecture	Solution, integration, security, deployment and data-flow architecture.
Development	Source code, configuration, API/interface specifications, deployment scripts and build artefacts.
Testing	Test strategy, test cases, automation, execution evidence, defect logs and UAT pack.
Security	Threat model, security design, scan reports, VAPT reports and remediation evidence.
Operations	Runbook, monitoring/alerting guide, backup/DR procedures, troubleshooting and support handbook.
Training	Administrator/IT knowledge transfer, recordings/materials where agreed and handover sign-off.
Release	App-store assets, release notes, deployment checklist and production acceptance pack.

11.2 Source Code & Intellectual Property

- Takaful Oman shall own all project-specific source code, designs, configuration, custom components, documentation and deployment artefacts upon payment of the applicable fees.
- Source repositories shall be owned by Takaful Oman or provide continuous full access to Takaful Oman from project commencement.
- All third-party/open-source/commercial components shall be disclosed with licence type, cost, support status and known constraints.
- No proprietary vendor component may create material lock-in without prior written approval.
- Any reusable vendor accelerator or pre-built component included within the bespoke solution shall be explicitly identified, documented and licensed on terms that preserve Takaful Oman's long-term ability to operate, enhance and support the application.
- Application signing certificates, production credentials and app-store developer accounts shall remain under Takaful Oman control.

11.3 Knowledge Transfer

Structured knowledge transfer shall cover architecture, codebase, build/deployment, APIs, integration, configuration, monitoring, troubleshooting, security, release management and support operations. Knowledge transfer is a mandatory project closure criterion.

12. Warranty, Support & Maintenance

12.1 Warranty

Vendor shall provide a minimum warranty period of 6 months following production go-live or final acceptance, as agreed. Defects attributable to delivered scope shall be corrected at no additional cost during the warranty period.

12.2 Annual Maintenance & Support

- Production incident support and defect resolution.
- Mobile OS and framework upgrades.
- Security patches and third-party dependency updates.
- Mandatory changes resulting from Apple/Google store policies.
- Performance and compatibility remediation.
- Minor configuration changes as defined in the support agreement.
- Release and deployment support.
- 24x7 support for critical severity incidents where required.

12.3 Indicative Severity & Response Expectations

Severity	Indicative Definition	Target Initial Response
P1 - Critical	Application unavailable or critical customer transactions materially impacted.	<= 30 minutes
P2 - High	Major functionality impacted; significant customer/business impact.	<= 1 hour
P3 - Medium	Limited functionality impacted; workaround available.	<= 4 hours
P4 - Low	Minor issue, cosmetic defect or low business impact.	<= 1 business day

Vendor shall propose restoration and resolution targets, escalation levels, support hours, on-call arrangements, service-credit model if applicable, and reporting cadence.

12.4 Enhancement Rate Card

The commercial response shall include optional day/month rates for Business Analyst, Project Manager, UX/UI Designer, Mobile Developer, Backend/API Developer, Solution Architect, QA Engineer, DevSecOps Engineer and Cybersecurity Specialist.

13. Vendor Qualification & Reference Requirements

- Minimum [5] years of demonstrable mobile application development experience.
- Enterprise-grade iOS and Android delivery experience.
- Insurance, banking, financial services or other regulated-industry experience preferred.
- API-driven architecture and complex backend integration experience.
- Payment integration and customer authentication experience.
- Bilingual English/Arabic and Arabic RTL application experience.
- Established cybersecurity, QA and DevSecOps practices.
- Ability to provide post-production support and senior technical escalation.
- Oman/GCC delivery capability and references preferred.

13.1 Comparable References

Vendor shall provide at least three comparable implementations, preferably for insurers, banks, financial institutions or other highly regulated organizations.

Reference Information Required	Vendor Response
Client / Country	
Project scope and mobile technology	
Integration landscape	
Implementation timeline and go-live date	
Indicative user/download scale where available	
Reference contact details, subject to client consent	

14. Vendor Proposal Response Requirements

To ensure consistent evaluation, vendors shall structure their response using the sections below. Responses that materially deviate from the requested structure may require clarification.

Part	Required Content
A - Executive Summary	Understanding of objectives, proposed solution, differentiators and key commitments.
B - Company Profile	Company overview, years of operation, offices, staffing, financial-services experience, Oman/GCC presence and certifications.
C - Functional Solution	Requirement-by-requirement response using the compliance classifications defined below.
D - Technical Solution	Technology stack, architecture, integration, security, deployment, DevSecOps, monitoring and scalability.
E - UX/UI Approach	Design methodology, sample work, accessibility, Arabic/RTL capability and design-system approach.
F - Implementation	Methodology, project plan, releases, milestones, dependencies and Takaful Oman resource requirements.
G - Project Team	Organization, CVs/profiles, location, allocation, onsite/offshore model and key-person dependency.
H - Support Model	Warranty, AMC, SLA, support organization, monitoring, escalation and release support.
I – Compliance	Compliance with the applicable regulatory requirements in the Sultanate of Oman, specifically: • Regulation of Electronic Insurance Operations. • Personal Data Protection Law (PDPL) and any related data privacy, security, consent, retention, and cross-border data transfer requirements.
J - Commercial Proposal	Detailed one-time, recurring, licence, infrastructure, support and rate-card pricing.

14.1 Compliance Classification

Code	Classification	Definition
C	Compliant	Requirement is fully supported as proposed.
PC	Partially Compliant	Partially supported; vendor must describe gap and workaround.
CR	Customization Required	Requires project-specific customization/development.
NC	Not Compliant	Capability is not supported.

14.2 Mandatory Vendor Summary

Requirement	Vendor Response
Proposed mobile framework	
Native / Cross-platform	
iOS supported	Yes / No
Android supported	Yes / No
English supported	Yes / No
Arabic RTL supported	Yes / No
Biometric login	Yes / No

Requirement	Vendor Response
Push notifications	Yes / No
API-first architecture	Yes / No
CMS/configuration capability	Yes / No
Analytics capability	Yes / No
CI/CD and automated security scanning	Yes / No
Source code handover	Yes / No
Insurance/financial-services experience	
Oman/GCC references	
Proposed first go-live timeline	
Warranty period	
Local support availability	
24x7 P1 support	Yes / No
Total one-time cost	
Annual support cost	
Bespoke / purpose-built solution (mandatory)	Yes / No

15. Commercial Proposal Requirements

Commercial proposals shall be submitted separately from the technical proposal and shall clearly identify all one-time and recurring costs. Any cost necessary to deliver the proposed solution but not explicitly excluded shall be deemed included in the vendor price.

15.1 Pricing Breakdown

1. Discovery and UX/UI design.
2. Mobile application development.
3. Backend/BFF/API development.
4. Integration.
5. Testing and test automation.
6. Security/VAPT support.
7. Implementation and production deployment.
8. App Store / Google Play deployment.
9. Training and knowledge transfer.
10. Warranty.
11. Year 1 AMC.
12. Year 2 AMC.
13. Year 3 AMC.
14. Third-party software/licences.
15. Cloud/infrastructure charges, if applicable.
16. Enhancement rate card.
17. Travel/on-site costs, if applicable.

15.2 Suggested Payment Milestones

Milestone	Indicative Payment
Contract signing & project mobilization	10%
UX/UI & architecture sign-off	15%
Development / SIT completion	25%
UAT sign-off	20%
Production go-live	20%
Successful hypercare / final acceptance	10%

Vendors may propose alternate milestone payments. Takaful Oman prefers payments linked to measurable deliverables and formal acceptance rather than elapsed time.

16. Evaluation & Selection Methodology

Proposals may be evaluated using the indicative criteria below. Takaful Oman reserves the right to adjust the criteria, seek clarifications, conduct technical workshops, request a proof of concept and negotiate with one or more vendors.

Evaluation Area	Indicative Weight
Functional Solution & Customer Experience	20%

Evaluation Area	Indicative Weight
Technical Architecture & Integration	15%
Cybersecurity & Data Privacy	15%
Vendor Experience & Relevant References	10%
Implementation Methodology & Timeline	10%
Proposed Team & Delivery Capability	10%
Support Model & SLA	5%
Commercial Proposal / Total Cost of Ownership	15%
TOTAL	100%

16.1 Vendor Demonstration / Proof of Capability

Shortlisted vendors may be requested to demonstrate existing solutions and/or a proof of capability covering registration/login, dashboard, policy management, renewal, claims, payments, notifications, content administration, analytics, Arabic/RTL and security features.

17. RFP Administration & Commercial Conditions

17.2 Proposal Submission

- Technical proposal.
- Commercial proposal submitted separately.
- Functional and technical compliance matrices.
- Detailed implementation plan and timeline.
- Proposed architecture diagrams.
- Proposed team structure and key CVs/profiles.
- Customer references.
- Assumptions, dependencies, exclusions and deviations.
- SLA, warranty and support/AMC proposal.

17.3 Takaful Oman Rights

- To Accept or reject any proposal in whole or in part.
- To Cancel, suspend or modify the RFP process.
- Request additional information, demonstrations or proof of capability.
- Conduct reference checks and due diligence.
- Negotiate with one or more vendors.
- Modify the scope or award the project in phases.
- Engage multiple vendors where considered appropriate.

Issuance of this RFP does not constitute a commitment by Takaful Oman to award a contract or reimburse vendors for proposal preparation costs.

17.4 Assumptions, Dependencies & Subcontracting

Vendors shall explicitly state all assumptions, dependencies, prerequisites, customer responsibilities, infrastructure needs, third-party dependencies, exclusions and deviations. All material subcontractors must be disclosed and are subject to Takaful Oman approval. The prime vendor remains accountable for all deliverables and obligations.

Appendix A - Functional Compliance Matrix

ID	Requirement	Compliance (C/PC/CR/NC)	Vendor Comments / Reference
F-01	English and Arabic including full RTL support		
F-02	Customer registration and OTP verification		
F-03	Biometric authentication		
F-04	Customer profile and consent management		
F-05	Personalized home dashboard		
F-06	Unified policy portfolio		
F-07	Policy document viewing/download		
F-08	New policy purchase journeys		
F-09	Policy renewal		
F-10	Self-service endorsements		
F-11	Claim registration		
F-12	Motor claim integration		
F-13	Non-motor claim extensibility		
F-14	Claim status timeline and pending requirements		
F-15	Online payment integration		
F-16	Central document repository		
F-17	Push notifications and in-app notification history		
F-18	Complaint registration and tracking		
F-19	Service requests / CRM integration		
F-20	CMS/configurable banners and FAQs		
F-21	Journey analytics and conversion/drop-off metrics		
F-22	Cross-sell/upsell capability		
F-23	Location-based provider/workshop locator		
F-24	Accessibility support		
F-25	Future product extensibility		
F-26	AI governance		

Appendix B - Technical & Security Compliance Matrix

ID	Requirement	Compliance	Vendor Comments / Evidence
T-01	API-first architecture; no direct mobile-to-core database connectivity		
T-02	Mobile/backend service abstraction		
T-03	API gateway support and rate controls		
T-04	Token lifecycle and secure authentication		
T-05	Idempotency / duplicate transaction prevention		
T-06	Central logging, correlation IDs and audit trail		
T-07	Crash/performance analytics and operational dashboards		
T-08	CI/CD automation		
T-09	SAST and software composition analysis		
T-10	Secrets management		
T-11	Encryption in transit and at rest		
T-12	Secure local storage		
T-13	Code obfuscation / integrity controls		
T-14	Root/jailbreak risk controls		
T-15	VAPT and remediation process		
T-16	Third-party SDK inventory and approval		
T-17	High availability and scalability		
T-18	DR, RTO and RPO		
T-19	Performance/load testing		
T-20	Source code ownership and repository access		
T-21	App-store accounts and signing under Takaful Oman control		
T-22	Bespoke solution; no white-label/off-the-shelf app or material vendor lock-in		
T-23	Monitoring and alerting		
T-24	Secure SDLC evidence		
T-25	Support for OS/framework upgrades		
T-26	Data residency requirements		
T-27	Third party dependencies (specifically on AI & Analytics)		

Appendix C - Commercial Response Template

ID	Cost Component	Cost Type	Vendor Price / Notes
C-01	Discovery / requirements / UX/UI	One-time	
C-02	Mobile application development	One-time	
C-03	Backend/BFF/API development	One-time	
C-04	Integration	One-time	
C-05	Testing / automation	One-time	
C-06	Security / VAPT support	One-time	
C-07	Deployment / app stores	One-time	
C-08	Training / knowledge transfer	One-time	
C-09	Warranty	Included / separate	
C-10	AMC Year 1	Annual	
C-11	AMC Year 2	Annual	
C-12	AMC Year 3	Annual	
C-13	Third-party licences	Annual / one-time	
C-14	Infrastructure/cloud	Annual / monthly	
C-15	Travel / onsite	As applicable	
C-16	Other mandatory cost	Specify	

C.1 Enhancement Rate Card

Role	Daily Rate	Monthly Rate	Location / Notes
Business Analyst			
Project Manager			
UX/UI Designer			
Mobile Developer			
Backend/API Developer			
Solution Architect			
QA Engineer			
DevSecOps Engineer			
Cybersecurity Specialist			

Appendix D - Support SLA Response

Severity	Initial Response	Workaround / Restore Target	Resolution Target	Support Coverage
P1 - Critical				
P2 - High				
P3 - Medium				
P4 - Low				

Vendor shall also provide escalation matrix, incident-management workflow, support locations/time zones, monitoring responsibilities, release support, monthly service reporting and service-credit approach if proposed.

Appendix E - Assumptions, Dependencies & Deviations

Ref.	Type	Assumption / Dependency / Exclusion / Deviation	Impact / Action Required
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

Proposal Submission Requirements:

- The deadline for submitting requests for clarification regarding this RFP is **06 September 2026**.
- All clarification requests and inquiries related to this RFP must be submitted in writing to the Procurement Department via email at **procurement@takafuloman.om**.
- Responses to clarification requests will be provided in writing and shared with all individuals or organizations that have requested information.
- Proposals must be submitted no **later than 4:00 PM on 13 September 2026**.
- The Technical Proposal and Commercial Proposal must be submitted as separate documents via email by the specified submission deadline.
- All proposals in response to this tender must be submitted exclusively to the Procurement Department at procurement@takafuloman.om.
- **Any participant who submits proposals or quotations directly to the end-user department will be immediately disqualified from the tender process.**