



INVITATION TO EXPRESS INTEREST

SUPPLY, DEPLOYMENT AND OPERATION OF AN INDEPENDENT MOBILE MONEY AND TELECOMMUNICATIONS REVENUE MONITORING SYSTEM

Procurement Reference Number: MRA/REVENUEMONITORING/08/2026

1.0 Background

The Malawi Revenue Authority (MRA) is an agency responsible for collecting and accounting for tax revenue on behalf of the Malawi Government. Mobile money has become one of the largest and fastest-growing channels of financial activity in Malawi, with annual transaction values estimated at approximately MWK 40 trillion. The continued growth in mobile money and telecommunications transactions has significantly increased the associated tax and levy base.

Currently, MRA largely relies on transaction and revenue figures declared by Mobile Network Operators and other relevant telecommunications service providers. MRA does not have an independent technological mechanism for monitoring, validating and reconciling mobile money transaction volumes and the corresponding taxes and levies in real time or near real time.

This limitation presents a potential risk of revenue leakage arising from under-declaration, misclassification, incomplete reporting or other discrepancies in mobile money and telecommunications transactions. In particular, the risk may affect revenues arising from the Mobile Money Levy, Excise Tax, Withholding Tax and other telecommunications-related taxes and levies.

To strengthen revenue assurance, compliance monitoring and independent verification of telecommunications-related transactions, MRA intends to procure and deploy an Independent Mobile Money and Telecommunications Revenue Monitoring System.

The proposed solution is expected to provide MRA with an independent capability to monitor, analyse, validate and reconcile relevant transaction and revenue data reported by Mobile Network Operators and other telecommunications service providers.

2.0 Objectives of the Assignment

The objective is to acquire, deploy, and operate an independent, real-time system that will enable MRA to:

- Capture and Process Raw binary files from Mobile Money Operators in Malawi
- Monitor mobile money and telecommunications transactions;
- Verify operator declarations;
- Assure the full and correct collection of all related taxes and levies;
- Operate on a non-intrusive basis, capable of running on-premises at the data centres of mobile money and telecommunications operators.
- Detect cross-border fraud by way of identifying aggregators and fintechs terminating remittance off-channel; AI spots grey-routing and bypass
- Extract mobile-money-reliant services i.e. isolate and report betting and gaming, Pay TV, and high-end merchant transactions for taxation.
- AI elements: anomaly detection, predictive revenue forecasting, transaction classification, automated reconciliation.

3.0 Eligibility and Qualification Criteria

To this end, the Chairman of the Internal Procurement and Disposal Committee (IPDC) invites suitably qualified firms to express their interest to supply, deploy and operate of an independent mobile money and telecommunications revenue monitoring system.

The submission of an Expression of Interest does not constitute a bid; however, the Malawi Revenue Authority will solely use the information to shortlist qualified firms for participation in a substantive tender process using Request for Proposals (RFP).

Firms wishing to express their interest must demonstrate compliance with the following minimum requirements:



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3.1 Bidder Eligibility Criteria

i. Legal Registration & Years in Operation

The Bidder must be a legally registered entity in its country of incorporation under applicable company, partnership, or limited liability laws, and must have been in continuous operation in similar business activities for at least ten (10) years as of the date of submission.

Evidence Required: A valid Certificate of Incorporation or equivalent registration certificate must be submitted.

ii. Minimum Annual Turnover

The Bidder must have a minimum average annual turnover of USD 15 Million (Fifteen million United States dollars). Credentials of group companies, parent companies, or subsidiaries shall not be considered.

Evidence Required: Audited Financial Statements (Balance Sheet and Profit & Loss Account) for the last three (3) financial years.

iii. Quality Management Certifications

The Bidder must possess valid ISO 9001:2015 (Quality Management System) and ISO 27001:2013 (Information Security Management System) certifications from an internationally recognized certification body.

Evidence Required: Valid copies of ISO 9001:2015 and ISO 27001:2013 certificates.

iv. Relevant Project Experience

The bidder must provide a list of reference sites, including:

- Minimum 3 successful projects of similar magnitude with reference sites in at least 2 countries in Africa.

- Proven Capability to process more than 2.16 billion CDRs per day in a single RA product instance
- Minimum 3 successful installations at operators with over 15 million subscribers, with minimum of 2 Billion XDRs per day in production
- The provider must have at least 10 years of experience on Big Data platform development and deploying for Government

Evidence Required: Relevant References and Letter of Attestations from Revenue Authorities or Telecom Authority

v. Experience of Key Staff

Key Experts' qualifications and competence for the Assignment	The services must be performed by a team of professionals as detailed below. The respective supplier must provide a summary of the company's technical team's capability and CV details of the team to be assigned to the Project. Respective suppliers should provide the names and details of the suitably qualified Personnel to perform the Contract as detailed below.
	Project Manager Experience: • Above ten (10) years Academic qualification: • Bachelor's Degree in IT, Computer Science, Telecommunication Engineer, Software Engineering, Automation Engineering, Project Management, Security and Networking, or any other relevant field. • Certifications PRINCE2 or PMP or other relevant certification. (Attach signed CV and certificate(s) as evidence).



INVITATION TO EXPRESS INTEREST

Key Experts' qualifications and competence for the Assignment	Business Process Management expert Experience: - Above Seven (7) years Academic qualification: - Bachelor's Degree in IT, Computer Science, Telecommunication Engineer, Software Engineering, Automation Engineering, Project Management, Security and Networking, or any other relevant field. Attach signed CV and certificate(s) as evidence).
	System Developer /Programmer expert or equivalent Experience: - Above Seven (7) years Academic qualification: - Bachelor's Degree in IT, Computer Science, Telecommunication Engineer, Software Engineering, Automation Engineering, Project Management, Security and Networking, or any other relevant field. (Attach signed CV and certificate(s) as evidence).
	Data Architect Experience: - Above Seven (7) years Academic qualification: - Bachelor's Degree in IT, Computer Science, Telecommunication Engineer, Software Engineering, Automation Engineering or any other relevant field. Professional Qualifications - Professional Certification in Database administration/ data engineering (Attach signed CV and certificate(s) as evidence).
	Data Engineer Experience: - Above Seven (7) years Academic qualification: - Bachelor's Degree in IT, Computer Science, Telecommunication Engineer, Software Engineering, Automation Engineering, or any other relevant field. Professional Qualifications - Professional Certification in Database administration/ data engineering (Attach signed CV and certificate(s) as evidence).

Key Experts' qualifications and competence for the Assignment	Data Scientist Experience: - Above Seven (7) years Academic qualification: - Bachelor's degree in Data Science, IT, Computer Science, Telecommunication Engineer, Software Engineering, Automation Engineering, or any other relevant field. Professional Qualifications - Professional Training/certification in Data Science/AI&ML (Attach signed CV and certificate(s) as evidence).
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Key Experts' qualifications and competence for the Assignment	DevOps Engineer Experience: - Above Seven (7) years Academic qualification: - Bachelor's Degree in IT, Computer Science, Telecommunication Engineer, Software Engineering, Automation Engineering, or any other relevant field. Professional Qualifications - Professional Training/certification in System Administration/ DevOps/ Container Orchestration (Attach signed CV and certificate(s) as evidence).
	Telcoms Expert Experience: - Above Seven (7) years Academic qualification: - Bachelor's Degree in IT, Computer Science, Telecommunication Engineer, Software Engineering, Automation Engineering, or any other relevant field. Professional Qualifications - GRAPA Professional certification in Revenue and Business Assurance/ Telecoms Audit/ Telecoms Fraud Management. (Attach signed CV and certificate(s) as evidence).
	Three (3) ICT Technical experts (Database/Programmer/ Security) or equivalent Experience: - Above Five (5) years Academic qualification: - Bachelor's Degree in IT, Computer Science, Telecommunication Engineer, Software Engineering, Automation Engineering, Project Management, Security and Networking, or any other relevant field. (Attach signed CVs and certificate(s) as evidence).

4.0 Submission of Expression of Interest

Expressions of interest will be evaluated in accordance with the Public Procurement and Disposal of Assets Act of 2025. Participation is open to all eligible bidders.

Interested eligible bidders may submit expressions of interest to

**The Chairperson
The Internal Procurement and Disposal Committee
Malawi Revenue Authority
Private Bag 247
Blantyre
Malawi**

Expression of Interests must be deposited in the tender box on the Ground floor reception area, **Malawi Revenue Authority, Msonkho House, Blantyre** at or before **15.00hrs local time on 2nd September 2026**. Late bids shall be rejected.

Expression of Interest shall be opened in the presence of the bidders' representatives, who choose to attend the opening proceedings at **15:00 hrs on 2nd September 2026**.

For enquiries, please contact the Head of Supply Chain Management using the email **scm@mra.mw**.