



## REQUEST FOR PROPOSAL



### Design & Implementation of Internet & Mobile Banking Solutions

#### **Alternate Distribution Channels**

##### Payment Services Group

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## APPROVAL SECTION

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Mr. Mustafa Hamdani	Group Head- Payment Services		
Mr. Tariq Maqbool	Chief Risk Officer		
Nadeem Amir	Chief Financial Officer		
Mr. Khalid Tirmizey	DCEO		
Mr. Naeemuddin Khan	President & CEO		

## INVITATION FOR PROPOSAL

- i. The Bank of Punjab (Bank) requests Tender/Bids/Proposal in sealed envelopes for the equipment/application/services mentioned in this document. Proponents applying for bids/proposal should submit two separate sealed envelopes, one containing Technical Proposal and other containing Financial Proposal.
- ii. The Technical Proposal should contain all the bid items without quoting the price and must list support during warranty period. Financial proposal of the bidders not selected on technical basis will not be opened.
- iii. All bids must be accompanied by a call deposit of two percent (2%) of total bid amount in favor of Bank and must be included in financial proposal's envelop.
- iv. All prospective bidders are required to register themselves with the Procurement Manager, BOP at given address else wise the bid will stand rejected.
- v. Technical Bids will be scheduled for opening on same day at 4.00 pm on bid closing date (in presence of all bidders).
- vi. "Bid Opening Date" referred to the date on which "Financial Bids" of all "Technically Qualified Bidders" will be opened.
- vii. The Bank will not be responsible for any costs or expenses incurred by bidders in connection with the preparation or delivery of bids.
- viii. Bidders shall submit Bids, which comply with the Bidding Documents. Alternative Bids will not be considered.
- ix. **All prices quoted must be in Pak Rupees** and should include Taxes applicable, such as GST, Provincial Tax, Income Tax, etc. Failure to supply items at such prices would lead to cancellation of order & forfeiture of 2% call deposit money.
- x. Failure to supply items within the stipulated time period will invoke penalty as specified in clause xxii of 'General Instructions for Bidders'. In addition to that, 2% Call Deposit (CDR) amount will be forfeited.
- xi. Please make sure, the company seal/stamp is with you at the time of bid opening (i.e. for both Technical and Financial).
- xii. Rights reserved by Bank:
  - a. If at any future point of time, it is found that the bidder had made a statement which is factually incorrect, Bank reserves the right to debar the bidder from bidding prospectively for a period to be decided by Bank and take any other action as may be deemed necessary.
  - b. Bank reserves the right to accept or reject any or all Bids without assigning any reasons. Bids may be accepted or rejected in total or in any part thereof.
  - c. Further, Bank shall have the right to cancel the Tender process at any time without assigning any reason, prior to finalization of the bidding process; without thereby incurring any liability to the affected bidder or bidders. Reasons for cancellation will be determined by Bank at its sole discretion.
  - d. The decision of Bank in all matters will be final and binding on all bidders participating in this

- bid.
- xiii. Evaluation criteria
- a. Bank may call for any additional information / document by way of seeking clarification before the finalization of this tender process. It may also conduct visits at the existing customer of the vendors to verify the information or take any other such measure to ascertain the capabilities of the bidder.
  - b. The bidders will be short-listed on the basis of information submitted by them (and verified by Bank as per its own procedures) in their Technical bids. Subsequently, the financial bids of technically qualified bidders will be opened and compared for selection of the successful bidder based upon package quoted. The entire process will be completely at the discretion of Bank and will be binding on the bidders. Its decision shall be final and no correspondence about the decision shall be entertained by Bank.
  - c. The Amount should be quoted in words and figures. In case any amount is quoted in words and figures and there is a discrepancy in the amounts quoted in words and figures, the amount quoted in words will be taken as final.
- xiv. The solution would be awarded accordingly as per rules in line with rule (35) of PPRA-2014:
- a. The procurer may reject all bids or proposals at any time prior to the acceptance of a bid or proposal.
  - b. The procurer shall upon request communicate to any bidder, the grounds for its rejection of all bids or proposals, but shall not be required to justify those grounds.
  - c. The procurer shall incur no liability, solely by virtue of its invoking sub-rule (1) towards the bidders.
  - d. The bidders shall be promptly informed about the rejection of the bids, if any.
- xv. Bidders must ensure that they submit all the required documents indicated in the Bidding Documents without fail. Bids received without, undertakings, valid documentary evidence, supporting documents and the manner for the various requirements mentioned in the Bidding Documents or test certificates are liable to be rejected at the initial stage itself. The data sheets, valid documentary evidences for the critical components as detailed hereinafter should be submitted by the Bidder for scrutiny.
- xvi. Punjab Procurement Rules, 2014 will be strictly followed. These may be obtained from PPRA's website.  
[http://ppra.punjab.gov.pk/sites/ppra.pitb.gov.pk/files/Final%20Notified%20PPR-2014%2013.01.2014 .pdf](http://ppra.punjab.gov.pk/sites/ppra.pitb.gov.pk/files/Final%20Notified%20PPR-2014%2013.01.2014.pdf) in this document, unless otherwise mentioned to the contrary, "Rule" means a Rule under the Punjab Procurement Rules, 2014.
- xvii. All bids must be accompanied by Bid Security (Earnest Money) as part of Financial bid and as per provisions of the clause "Bid Security" of this document in favor of "The Bank of Punjab". The complete bids as per required under this tender document must be delivered into the Tender Box placed at the Procurement Department of The Bank of Punjab, BOP Tower, Main Boulevard, Gulberg Lahore on or before 3:00 PM on closing date (Closing date will be given on

advertisement). The Technical bids shall be publicly opened at The Bank of Punjab, BOP Tower, Main Boulevard, Gulberg, Lahore, at 1600 hours on same day. In case the last date of bid submission falls in / within the official holidays / weekends of the Procurer, the last date for submission of the bids shall be the next business day.

## GENERAL TERMS AND CONDITIONS

- i. A Bid not submitted in conformity with the specifications / terms & conditions shall not be considered by the Bank.
- ii. The Bank reserve the right to modify the Bidding Documents at any time prior to the deadline for submission of bids, on the request of the prospective bidders for any clarification or at its own initiative, for any reason. This amendment shall constitute part of the Bidding Documents. In order to afford the prospective bidders a reasonable time to take the amendments into account in preparing its bid, the Bank may at its discretion extend the deadline.
- iii. The bidder shall prepare one Technical and one Financial Proposal, clearly marking each as "TECHNICAL" and "FINANCIAL". The bidder shall seal the Technical proposal and the financial proposal separately in an INNER and an OUTER envelope, duly marking the envelopes as "TECHNICAL" and "FINANCIAL". Bid submitted in single envelop will be disqualified.
- iv. The Financial Bid shall comprise of the following:
  - a. The bidder shall complete price schedule clearly for all the items in accordance with the instructions contained in this document.
  - b. The quoted Price shall be inclusive of costs for delivery and installation at the designate sites in Pakistan.
  - c. Financial proposal should contain "Total Cost of Ownership" which should include the price of core system as well as all supporting/surrounding components (i.e. Operating System, Database licenses, Hardware cost for primary, backup, DR site, middleware application (if required) etc.). Any recommendation from vendor related to additional hardware or application (i.e. active/passive/hot/cold) should be mentioned in the financial proposal as well. The financial proposal should be in conformity of the template mentioned in this RFP document.
  - d. The quoted price shall be:
    - i. Best / final / fixed and valid until completion of all obligations under the RFP i.e. not subject to variation / escalation;
    - ii. Must be in Pak Rupees
    - iii. Inclusive of all taxes, duties, levies, insurance, freight, etc.
    - iv. If not specifically mentioned in the Tender(s), it shall be presumed that the quoted price is as per the above requirements.
    - v. Where no prices are entered against any item(s), the price of that item shall be deemed to have been distributed among the prices of other items, and no separate payment shall be made for that item(s).
    - vi. The price hereby quoted by the Bidders would cover the whole scope of services for the contract period.
  - e. The Price shall be valid for Ninety (90) days from the closing date of the bids The bidder shall furnish, as part of its bid, a bid security for the amount of not less than two percent (2%) of

- the Total Bid Price.
- f. The bid security shall be denominated in Pak Rupees. It shall be in the form of Call Deposit Receipt (CDR) issued by a scheduled Bank operating in Pakistan.
- v. The Technical Bid shall comprise of the following:
- a. Bidder's warranty and representation to the satisfaction of the Bank that it has necessary authority and permission from its Principal/Manufacturer for supply and installation of the goods/Software Licenses.
- b. Documentary evidence that the items are in conformity with the specifications as laid in this document. This may comprise of literature, drawings and data. The Bidder shall also furnish detailed descriptions of the items along with its salient technical and performance features/characteristics.
- vi. The bid not in accordance with the above will be rejected by the Bank as disqualified.
- vii. The bid security may be forfeited:
- a. If the bidder withdraws its bid during the period of bid validity.
- b. If the bidder does not accept the correction of the Total Bid Price pursuant to Clause xiii.
- c. If the bidder fails to supply the items within the stipulated time.
- d. If the bidder fails to deposit Performance Guarantee.
- viii. The bid shall contain no interlineations, erasures or overwriting except as necessary to correct errors made by the bidder, in which case such corrections shall be authenticated by the person or persons signing the bid.
- ix. The INNER and OUTER envelopes shall:
- a. be addressed to the following address:
- Procurement Manager**  
The Bank of Punjab  
1<sup>st</sup> Floor, BOP Tower  
10-B, Block E-II, Main Boulevard  
Gulberg III. Lahore  
Pakistan
- b. bear the following identification:  
Proposal for "Design & Implementation of Internet & Mobile Banking Solution"
- c. The INNER Envelopes will bear the Name and address of the Bidder, in case it is to be returned unopened.
- x. Every Bid shall be scrutinized by the Bank to see that it meets the criteria as laid down in the Bidding Documents, Prior to the detailed evaluation of the same. A substantially responsive bid is one which:
- a. is accompanied by the acceptable securities;
- b. meets the major technical criteria specified in the schedule:
- c. meets the delivery period
- d. offers clear Price i.e. the bid do not offer an escapable price quotation;
- e. is otherwise complete and generally in order



- f. Conforms to all the terms, conditions and specifications of the documents.
- xi. The acceptability of a Bid shall be determined on the basis of the contents of the bid itself, without needing recourse to any extrinsic evidence.
- xii. The Bidder shall not be provided any opportunity to correct the Bid so as to bring it in consonance with the requirements of the Bidding Documents.
- xiii. A Bid found substantially in accordance with the Bidding Documents shall be checked by the Bank for any arithmetic errors. If any discrepancy is found between the unit rate and the total Price resulting from multiplying the unit rate by the quantity, the unit rate as quoted will prevail and the total price shall stand corrected. Unless in the opinion of the Bank, there is an obvious gross misplacement of the decimal point in the unit rate, in such a case the total price as quoted will prevail and the unit rate will be corrected, and where there is a discrepancy in the total price quoted in the Price Schedule vis-à-vis addition of each item, the total of the itemized prices will govern.
- xiv. The Bid shall be evaluated on the basis of the items referred in the document in the Price Schedule.
  - a. It will be examined in detail whether the items offered by the Bidder comply with the Specifications of the Documents. The Specifications will be compared with the Data submitted in the technical bid.
  - b. It will be examined whether the bidder has the capability to provide after sale services properly.
- xv. Any pressure by a Bidder to influence the Bank in its decision making shall result in the rejection of its bid.
- xvi. The Bank reserves the right to accept or reject all of the bids and to annul the bidding process at any time prior to award of mandate, without thereby incurring any liability to the bidder or any obligation to inform the bidder of the grounds for its action.
- xvii. The Bank will determine to its satisfaction whether the bidder has offered Prices consistent with the current prevailing market Prices.
- xviii. The Bank reserves the right to change the requirement/specifications (functional or non-functional), without any change in the unit price or other terms and conditions.
- xix. The Bidder shall be responsible for the supply, delivery, and Installation of items at its own risk and cost at the sites to be specified by the Bank.
- xx. The bid security of successful bidder will be refunded after successful installation of product. Bid security of unsuccessful bidders will be refunded after the project is awarded to successful bidder.
- xxi. Payments by the Bank shall be made subject to Withholding Tax and other Government levies, in accordance with law and submission of 10 Performance Guarantee in shape of Bank Guarantee.
- xxii. If the Bidder fails to deliver any or all of the items within the stipulated time specified, the Bank may deduct from the Bid Price a sum of money equal to the 0.25% of the Bid Value for every day

or part of a day between the scheduled delivery date and the actual delivery date(s).

- xxiii. Failure to deliver products within the stipulated time period will invoke penalty as specified in clause No. xxii. In addition to that, 10% Performance Guarantee (in shape of Bank Guarantee) shall be forfeited.
- xxiv. It shall be Bidder's responsibility to seek clearances, permissions etc. from the Government / Departments whatsoever with regard to all matters including sales tax, custom duties, surcharge(s) and any other tax, levy etc. as may be applicable for the time being.
- xxv. The contract will be awarded to the bidder who has technically qualified and is lowest in the price.
- xxvi. Bidders may be asked to arrange a detailed presentation/demo of their product/solution/proof of concept etc.
- xxvii. Award Criteria:
- At first step, eligible vendor(s) meeting eligibility criteria and fulfilling mandatory and technical evaluation criteria requirements will stand technically qualified.
  - At second step, technically qualified vendor(s) whose financial bid has the lowest Net Present Value (NPV) of total cost of ownership, computed at discount rate of 10% per annum (p.a.), will be selected irrespective of its score in the previous step. The vendor(s) are required to mention the expected dates and amounts of payment against each year. The formula to calculate net present value (NPV) is as under:
$$NPV = \sum_{all\ i} \frac{Payment_i}{1.12^{(n_i/365)}}$$
    - i = number of payment in chronological order e.g. 1, 2, 3, ...
    - Payment<sub>i</sub> = amount payable to bidder through payment no. i
    - n<sub>i</sub> = number of days from inception of contract to payment no. i

## INTRODUCTION

The Bank of Punjab (BOP) is one of the leading commercial banks in Pakistan, provides services in the field of Corporate Banking, Treasury Operations, Trade and Finance, Scheduled Banking and Finance, Development Banking, Investment Banking and Islamic Banking.

BOP was established in 1989 and was given the status of a Scheduled Bank in 1994 by State Bank of Pakistan. Currently, the bank has presence in every major city of Pakistan with a nationwide network of 364 online branches and 250 ATMs.

BOP has long term rating of AA- and Short Term rating of A.1+.

The Bank has been facilitating the foreign remittances made under the Government of Pakistan Remittance Initiative. Our strength of being present at sub district level of Punjab has supported and benefited us to the extent that today; we are among the top 4 banks for handling Home Remittance business in Pakistan.

Over the past couple of year, the bank has made significant leaps in terms of technology acquisition and infrastructure upgrade in a short span. To sum it up, we have setup an enterprise wide CRM, established a 24/7 Phone Banking helpdesk, Launch multiple MasterCard schemes, enabled SMS Banking and doubled our ATM Network in just one year. Besides this, we are also implementing biometric enabled POS terminals along with a Prepaid Card platform that will ensure transparency and automate documentation, mainly for our Govt. mandated initiatives.

The Bank is also in process of implementing a state of the art Core Banking System.

The Bank is looking for a robust and state of the art internet banking solutions to maintain its position as a technology savvy bank and provides its customer best experience in internet and mobile banking.

The request for proposal document is solely for the purpose of selecting an Internet Banking partner/partners for BOP for extending internet and Mobile app based banking services to its customers. The Bank invites proposals from qualified bidders to participate in the bidding process for selecting a partner for implementing a robust and integrated internet and mobile banking solution for the Bank. The solution should be following

- Internet Banking Solution (Scheduled Banking)
- Mobile Banking Solution (Mobile App for multiple smart-phone brands)

## SELECTION CRITERIA FOR VENDORS

Only bidders who satisfy the below selection criteria will be considered for evaluation of Technical and Financial Bids.

1. The Bidder should have a registered office in Pakistan for at least the last 5 years and should have reported net profit for the last 3 years. In case the bidder is not the Principal Owner of the solution offered, both the Bidder and Principal Owner should have registered a turnover of PKR 50 Million or more for each year during the last three financial years. The Audited Balance Sheet for the last three financial years, are to be submitted as documentary evidence.
2. The proposed solution of Internet Banking should be compliant as per State Bank of Pakistan's regulation on Internet Banking Security Guidelines and Payment System Regulations.
3. The Proposed Solution of Internet Banking should have been implemented in at least 3 commercial banks in Pakistan. At least one of the implementation of the solution should have been implemented in the last 3 years in Pakistan or abroad.
4. In line of BOP's system upgrade strategy, the Internet Banking solution should be based on ORACLE as its database since BOP's ancillary upgrades such as CBS (Core Banking System), Branchless Banking System and ATM Switch is ORACLE based.
5. The combined registered user base for the implemented solution should be 100,000 or more. The Bidders should submit the documentary evidence of the same.
6. The Bidder should be the owner / certified or authorized agent / reseller / partner for the offered solution. The principal / Solution Owners may choose to place multiple bids through different partners.
7. Bidders should not have been blacklisted at any time by the BOP, Government Agencies in Pakistan or internationally in the past.
8. They have not been adjudged an insolvent;
9. No execution of decree or order of any court remains unsatisfied against them;
10. They have not compounded with the creditors;
11. They have not been convicted of a financial crime

## BOP TECHNOLOGY SYSTEMS & INTEGRATION REQUIREMENTS

BOP has deployed an ATM switch Phoenix (by TPS) at its Data Center. Furthermore, the bank has also implemented middleware Rendezvous (RDV), An Enterprise wide Unison 2.0 CRM Solution by Avanza Solutions along with Interact V CTI/IVR solution by IT Complete Pvt. Limited that is being used by its phone banking department and Tele-banking services. The bank also has a dedicated SMS Gateway, used for SMS Banking Solution by M3-Technologies.

BOP is presently issuing BOP Debit MasterCard (Silver, Gold and Platinum) to its nationwide customers (Accountholders) via availing the services of 1Link (Guarantee) Limited as third party processor. Besides using the MasterCard processing services, Phoenix is also connected with 1Link (Guarantee) Limited for local ATM switching services and has services such as IBFT (Inter-Bank Funds Transfer) and UBPS (Utility Bills Payment Services).

On the Core Banking side, the bank has a decentralized COBOL based Core Banking Solution developed in-house called BOP 2001. The Bank is undergoing an implementation of Flex Cube as its new Core Banking System.

Since BOP's upcoming System Upgrades (such as ATM switch and Core Banking System) and new systems such as Branchless Banking by Inov8 is based on ORACLE as its Database, BOP desires consistency in regards to Internet Banking implementation. The proposed solution of Internet Banking (in this RFP) should be ORACLE based.

The following requirements are planned to be implemented on a phase-wise basis.

- Retail Internet Banking Solution
- Smart-Phone App based Mobile Banking Solution

## MACRO LEVEL SCOPE

The BOP internet Banking requires integration with multiple ancillary systems. The most essential component is the CRM (Customer Relationship Manager) upon which, customer registration and subsequent activation is based upon. All other relationships (i.e. Customer Accounts, Cards and SMS Banking etc.) are reflecting in the CRM and the bank wishes to pursue to use a single system for all customer interactions (including Internet Banking). Besides customer interactions, services such as Branch Banking Requests (Payment Order Cheque Book etc.) should also be initiated / used via CRM, which is being used by nationwide BOP Branches.

Additionally, customer complaints and queries are also handled via CRM's complaint management module, which is used by the centralized complaint management department.

Card & Account related Activities (such as card blocking and fetching status of issued card, mini statement and Internal and 3<sup>rd</sup> Party Funds Transfer can be done by integration with Rendezvous or Phoenix. Services such as complete account statement (viewing and extraction) and Stop Cheque Request would require integration with the Rendezvous. Value Added/ Revenue generating services would require integration with independent systems such as UBPS and IBFT, can be done by integrating directly with Phoenix or via Rendezvous.

For correspondences, the BOP Internet Banking Service will have to integrate with SMS Alerts (by M3Technologies) and Email system.

It will be responsibility of the vendor to design the comprehensive Internet Banking website along with supporting layout and Web Pages as per bank's liking.

Upon completion of the project, the vendors would be required to conduct a comprehensive penetration testing of the internet banking solution certifying that the solution is ready for LIVE switchover.

## FUNCTIONAL REQUIREMENTS FOR INTERNET & BANKING

The solution proposed by the Bidder should provide the below mentioned functionalities for Retail Internet Banking. The list below is not exhaustive and Bidders who offer additional functionalities over and above the list mentioned below can indicate the same in Annexure V

S NO.	FUNCTIONAL REQUIREMENTS	Mandatory (M) / Desired (D)
<b>1</b>	<b>ACCOUNT SUMMARY</b>	
1.1	Account summary for all types of accounts. (savings accounts, current accounts, term deposits, foreign currency deposits & others)	M
1.2	Mini statement (last 8-10 transactions) for all accounts	M
1.3	Past transactions for a specified period	M
1.4	Account statements for a chosen period (with option to view on screen or download in Excel/PDF formats)	M
1.5	Transaction search based on different parameters	M
<b>2</b>	<b>FUNDS TRANSFER</b>	
2.1	Register Payees for Transfer of Funds	M
2.1.1	Register Own Accounts for Internal Transfers	M
2.1.2	Register Third Party BOP Accounts for Funds Transfer	M
2.1.3	Register Other Bank Accountholders for IBFT (Inter-Bank Funds Transfer)	M
2.2	Manage Payees	M
2.3	Funds Transfer	M
2.3.1	Own account	M
2.3.2	Third party BOP account	M
2.3.3	Third party other bank accounts (IBFT)	M
2.4	Schedule funds transfer (one time / standing order)	M
2.4.1	Own account	M
2.4.2	Third party BOP account	M
2.4.3	Third party other bank accounts (IBFT)	M
<b>3</b>	<b>CUSTOMER SERVICES REQUESTS</b>	
3.1	Issue Cheque book request	M
3.2	Stop Cheque request	M
3.3	Issue demand draft request	M
3.4	Issue debit card request	M
3.6	Account statement request (With Bank Stamp) via Branches (hardcopy)	M
3.7	Debit card PIN change	M
3.8	Internet banking Financial PIN change request	M
3.9	Mobile banking Financial PIN change request	M
3.1	Deactivate and Block Debit Card	M
<b>4</b>	<b>INQUIRIES</b>	
4.1	Cheque status	M
4.2	Stop Cheque inquiry	M

4.3	Service & Complaint request status	M
<b>5</b>	<b>BILL PAYMENTS</b>	
5.1	Utility Bills Payment (on panel of BOP UBPS Services)	M
5.2	Register Bill/s for Payments	M
5.3	Standing Instructions for Bill Payments	M
5.4	Prepaid Mobile top-up	M
5.6	Setup Donations and Charities	M
<b>6</b>	<b>OTHER SERVICES</b>	
6.1	Open New Term Deposits	D
6.2	Open New Accounts	D
6.3	Setting up Alerts and Notification for financial and non-financial Requests	M
<b>7</b>	<b>PERSONALIZATION, CUSTOMIZATION &amp; EASE OF NAVIGATION</b>	
7.1	Choose landing screen post login	D
<b>8</b>	<b>TRANSACTION SECURITY FEATURE</b>	
8.1	Virtual Keyboard for Login and entry of financial PIN or OTP	M
8.2	Security Image and Message For Login	D
8.3	OTP (One Time Password to register Mobile Number for Authentication of Financial Transaction	M
8.4	Partial characters acceptance for Password and Financial PIN	M
<b>9</b>	<b>UPDATE PROFILE INFORMATION</b>	
9.1	Change PIN / Password	M
9.2	Set / Reset Security Questions and Answers	M
9.3	Update Other Profile Information	M
<b>10</b>	<b>USER REGISTRATION</b>	
10.1	Online Customer Self Registration and Activation via BOP CRM by Banks Phone Banking Department	M



## TECHNICAL REQUIREMENTS FOR INTERNET & BANKING

S NO.	TECHNICAL REQUIREMENTS	Mandatory (M) / Desired (D)
1	Interface to core banking system for financial and non-financial transactions / updates	M
2	Interface to ATM switch in ISO 8583 or any other applicable message format	M
3	Interface through middleware to Bank's ancillary systems	M
4	Application should provide a designer for the offline service requests for the designing of forms at BOP's end without vendor's intervention	M
5	The platform should support new frameworks for better user experience (e.g. AJAX etc.)	M
6	Compatible with all popular browsers	M
7	Application should support online replication of data at the Bank's backup site for disaster recovery (Financial Proposal should cover the setup cost)	M
8	Data backup and archiving (Financial Proposal should cover the setup cost)	M
9	Solution should have a separate test environment (Financial Proposal should cover the setup cost)	M
10	Supports levying transaction / registration charges such as; Registration fee, Annual fee, per transaction fee etc.	M
11	The solution should support the following security features;	
11.1	Username and password for accessing internet banking. Supply of credentials via secured means.	M
11.2	Auto blocking/locking of internet banking upon reaching maximum number of tries with invalid/incorrect PIN. The maximum number of incorrect tries should be configurable by the Bank.	M
11.3	Termination of internet banking session and log off after lapse of configurable time period; Pop-up alert intimating customer that session is about to expire.	M
12	The solution should support the following transaction level security;	
12.1	End to End encryption of data transmission. (Symmetric or Asymmetric)	M
12.2	Minimum Two Factor Authentication (with provision for a second factor like transaction OTP, transaction password, debit card grid panel etc.)	M
13	The solution to support following platform security & reliability	
13.1	Data stored is encrypted in the platform database	M
13.2	Audit trails and logging features available in Web Server, application server and database server.	M

13.3	It should be possible to assign specific rights to platform administrators for secure and restricted access.	M
13.4	Platform to be able to support external certifying authority	M
13.5	To have secure interfaces to various hosts systems according to prevailing security standards.	M
13.6	Standard algorithms like 3DES, AES with RSA should be supported.	M
13.7	Minimum encryption strength of 128 bit for end to end transaction.	M
14	The transactions through the system should be reliable and auditable – The platform should have the intelligence to handle cases like:	
14.1	Internet connection drops during transaction	M
14.2	Back-end host system down.	M
14.3	Offline transaction handling as BOP CBS is decentralized and goes offline after banking hours	M
15	The system should provide the following functionalities with respect to transaction Logs	
15.1	Should maintain detailed transaction logs to enable processing audit trails to be reconstructed in the event of any disputes or errors.	M
15.2	The retention period of logs should be parameterized.	M
15.3	Security safeguards should also be implemented to protect the information from unauthorized modification or destruction.	M
15.4	System should facilitate maintaining a log of the reasons for unsuccessful transactions.	M
16	Application to support multiple channels for registration and activation such as	
16.1	Registration & Activation through bank branch.	D
16.2	Web portal registration	M
16.3	An audit trail of all the registrations done with details of the mode of request, who activated, date, time, etc, should be stored in the Database	M
17	Provision for setting limits on per transaction basis	M
18	Provision for advertisement of products of the bank	M
19	Provision to generate detailed reports, logs, audit trails, regarding all transactions	M
20	The internet banking solution should be scalable to meet future enhancements/upgrades.	M
21	The platform should provide the functionality for the administrator to create and modify different end-user and administrator-user groups with different set of rights/permissions (through the administrator portal)	M
22	The administrator portal should have the capability for;	

22.1	Approving users.	M
22.2	Blocking users.	M
22.3	Enable or disable functionalities.	M
22.4	Terminate the users.	M
22.5	Maintenance of activation requests.	M
22.6	All administrator activities shall be logged to indicate the creation, modification and deletion of data.	M
23	The administrator portal should have;	
23.1	The capability to define the frequency of reports as per bank's need.	M
23.2	Detailed audit logs. There should be support for storing the logs in a detachable WORM device. The audit logs should be capable of being used for forensic evidence.	M
23.3	The capability to upload advertisements of various banking products so as to be displayed within the internet banking application.	M
24	The administrative portal to have various reporting capabilities such as;	
24.1	Number of registered users	M
24.2	Reports based on filters such as user activity, customer status, range of date/time etc.	M
24.3	Provision to search for customers based on different search filters like name, CNIC, Account No. and branch name, mobile number, address, age, status etc.	M
24.4	Other MIS reports: - Banking transactions (Intra-bank funds transfer, inter-bank funds transfer, bill payments, others) - Service requests - Biller wise payment reports - Registration reports (user registration, biller registration, intra-bank payee registration, inter-bank payee registration) – Branch wise summary reports - Any other report that the bank identifies as mandatory before start of implementation	M
24.5	Activity log reports.	M
25	Solution to support integration with bank's CRM/Call Center for various activities such as;	
25.1	Block internet banking access	D
25.2	Issue unlocking code.	D
25.3	Block Stolen Handset	D
25.4	Reissue Activation Code	D
25.5	Change Handset	D
26	For Mobile App, the Solution is a Single Mobile Application for all platforms (IOS, Android, Windows)	M
27	Application should provide generic web services based interfaces for integration with any external application	M

## FORMAT FOR TECHNICAL BID

Technical Bids must be made in an organized and structured manner in the following form. All claims made by the bidder in response will have to be backed by documentary evidence.

- Table of Contents
- Technical Bid / Bid Particular for Tenders (Annexure I)
- Technical Bid Cover Letter (Annexure II)
- Bidder / Consortium Member's Profile (Annexure III)
- Bidders Financial Details (Audited financial statements for the year 2012, 2013 and 2014) and other supporting documents (including proof of previous experience) as inquired in RFP.
- Methodology and detailed project plan (Annexure IV)
- Technical Bid / Technical and Functional Requirement (Annexure V)
- Specification of Hardware & other licensing requirements (Annexure VI)
- Technical Bid – Details of Prior Experience (Annexure VII)

## FORMAT FOR FINANCIAL BID

The financial bid should be quoted as per the format given in Annexure IX. The financial bid should be accompanied by Financial bid cover letter (Annexure VIII). The Bidder shall bear all costs associated with the preparation and submission of its bid, including cost of presentation for the purposes of clarification of the bid, if so desired by the Bank. The Bank will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the Tendering process.

- Financial Bid – Commercial Bid Cover Letter (Annexure VIII)
- Financial Bid – Commercial Bid For Internet Banking Solution (Annexure IX)

## SUPPORT & MAINTENANCE

After the completion of implementation of the solution, the contractor should arrange for onsite and offsite support for the LIVE solutions as per Bank's requirements. The contractor should enter into an SLA (Service Level Agreement) for the same with the Bank at the time of contracting. AMC (Annual Maintenance Contract) contracts will be paid annually after warranty period.

## PAYMENT TERMS

### FOR SOFTWARE APPLICATIONS

SNO	MILESTONES	PAYMENT RELEASE
1	Purchase Order Issuance:	NO ADVANCE PAYMENT
2	FSD (Functional Specifications Document) Signoff	20%
3	SIT (Site Integration Testing) Completion Signoff	25%
4	UAT (User Acceptance Testing) Signoff	25%
5	GO LIVE (1 Month Stability Period)	30%

### FOR HARDWARE EQUIPMENT

SNO	MILESTONES	PAYMENT RELEASE
1	Purchase Order Issuance:	NO ADVANCE PAYMENT
2	After Delivery & Installation of Hardware Equipment	100%

### LIQUIDATION

If the Contractor or his agents shall become bankrupt or insolvent or have a receiving order made against him or compound with his creditors or being a Corporation commence to be wound up, not being a member's voluntary winding up for the purpose of amalgamation or reconstruction or carry on its business under receiver for the benefit of his creditors, or any of them, the Bank shall be at liberty

- a. To terminate the contract forthwith by notice in writing to the Contractor or to the Receiver, or Liquidator or any person, in whom the Contract may become vested, or
- b. To give such Receiver or Liquidator or other person the option of carrying out the Contract subject to his providing a guarantee for the due and faithful performance of the contract at the contract value.

### WARRANTY AGAINST BENEFITS

The Contractor shall warrant that he has not given or promised to give any money or gift to any official or employee of the Bank or any Government institution or employee thereof with the intent or objective of securing the contract or undue favor. Any violation of this warranty shall be sufficient grounds for cancellation or revocation of the contract without any claims against the Bank.

### DEFAULT

In the event of failure or default on the part of the Contractor to execute the Contract at the time and place required by the authorized representative of the Bank, or in the event of his failure or default to execute the contract or part of it in any other respect, the Bank reserves to itself the right (without prejudice to any other right) to engage at the risk and expense of the Contractor, the services of any other person to execute the contract, or any part thereof, and the Bank shall be entitled to recover from the Contractor all losses, costs and damages, which it may sustain in consequence of such failure or default.

- Any sum of money which the Contractor or his agent is liable to pay to the Bank will be deducted by the Bank from the amount due to the Contractor or his agent or set off against the Performance Bond furnished to the Bank, without prejudice to any other right of the Bank. The balance of such monies, less such deductions will be paid to the Contractor on satisfactory execution of the Contract. If the Contractor or his agents fail to execute the Contract in a satisfactory manner, or if his conduct is considered improper or if he contravenes any of the laws and conditions of the contract, his name will be placed on the list of defaulting Contractors.
- The Contractor and/or his duly appointed agent shall be responsible for the prompt design, supply, delivery, and installation and commissioning of the Internet Banking / Mobile Banking solution. In the event of a delay in delivery and commissioning, the Contractor will be liable to pay to the Bank by way of penalty a sum calculated at 0.25% of the total cost of contract value for each day of delay in deliveries. The penalty would be capped at a maximum of 10% of the contract value. The bank reserves the right to terminate the contract if the delivery and commissioning is delayed by more than 100 days.
- If the delivery is delayed due to an explicit instruction from the Bank to the same effect or after a mutual agreement has been arrived at between the Contractor and the Bank to revise implementation timelines, no penalties shall be levied until the newly agreed delivery date. Final decision on penalties for delayed delivery shall rest with the bank.

## SETTLEMENT OF DISPUTES

If any dispute or difference shall arise between the parties as to the construction of this Agreement or as to any matter or thing of whatsoever nature arising there under or in connection therewith, then either party shall forthwith give to the other notice in writing of such dispute or difference which notice shall specify the matters which are in dispute and such dispute or difference of which such notice has been given and no other shall be and is hereby referred to a single Arbitrator in case the parties agreed upon one, otherwise to two (2) Arbitrators, one to be appointed by each party or in the event of disagreement between the Arbitrators, then to an Umpire to be appointed by the Arbitrators in writing before commencing the business of the reference and if either party shall refuse or neglect to appoint an Arbitrator within twenty days (20) after the other party shall have appointed an Arbitrator on its part and shall have given notice to the party in default requiring it to make such appointment, then the Arbitrator appointed as aforesaid shall at the request of the party appointing him proceed to hear and determine the matter in difference as if he were an Arbitrator appointed by both the parties in dispute. The decision or award of the Arbitrator, Arbitrators or Umpire (as the case may be) shall be binding upon the parties in dispute and each of them and the cost of the reference and award shall be in the discretion of the Arbitrator, Arbitrators or Umpire who may direct to any, by whom and in what manner same or any part thereof shall be borne and paid and the submission of the parties in dispute to the award of the Arbitrator.

### ANNEXURE I: BID PARTICULARS

1	Name of the Bidder	
2	Is the Bidder the Principal Owner of the solution or an Authorized Partner / Reseller	
3	Registered Address of the Bidder	
4	Name of the person to whom all references shall be made regarding this tender	
5	Designation of the person to whom all references shall be made regarding this tender	
6	Address of the person to whom all references shall be made regarding this tender	
7	Telephone No. (with country and area code)	
8	E-Mail of the contact person:	
9	Fax No. (with country and area code)	

Name: \_\_\_\_\_

Location: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Company Seal & Bidder's Signature



## ANNEXURE II: TECHNICAL BID COVER LETTER

Tender Reference No:

Date:

The Procurement Manager,  
The Bank of Punjab  
1<sup>st</sup> Floor, BOP Tower  
10-B, Block E-II, Main Boulevard  
Gulberg III. Lahore  
Pakistan

Dear Sir,

Sub: your RFP for “Design & Implementation of Internet & Mobile Banking Solution” dated DD-MM-YYYY.

With reference to your subject RFP, we have examined and understood the instructions including all annexure, terms and conditions, project scope forming part of the RFP, we hereby enclose our Technical Bid for Design and Implementation of Internet Banking & Mobile Banking Solution as mentioned in the RFP documents.

In the event of acceptance of our bid by The Bank we undertake to design and implement an Internet Banking & Mobile Banking platform as per your purchase orders and FSD.

We agree to abide by the terms and conditions of this bid offer till 180 days from the date of opening of bids and our offer shall remain binding upon us which may be accepted by the Bank any time before expiry of 180 days.

Until a formal contract is executed, this tender offer, together with The Bank’s written acceptance thereof and Bank’s notification of award, shall constitute a binding contract between us.

Dated this day of \_\_\_\_\_ 2015

Signature: (In the Capacity of) \_\_\_\_\_

Duly authorized to sign the tender offer for and on behalf of

**Seal:** \_\_\_\_\_

**Location:** \_\_\_\_\_

**Address:** \_\_\_\_\_

### ANNEXURE III: BIDDER / PRINCIPAL OWNER / AUTHORIZED PARTNER / OTHER CONSORTIUM MEMBER PROFILE

1	Name of the Company										
2	Indicate whether the Company is the lead Bidder and whether the Company is the Principal Owner, Authorized Partner or Other consortium member										
3	Year Established										
4	Turnover (in PKR)	FY 2012: FY 2013: FY 2014:									
5	Profit After Tax (in PKR)	FY 2012: FY 2013: FY 2014:									
6	Proposed role of the member in the project										
7	Head Office Address										
8	Telephone No. (with country and area code)										
9	Fax No. (with country and area code)										
10	E-mail Address										
11	Name of the Key representative for this project										
12	Any accreditations / Certifications (e.g. CMM, ISO, ITIL etc.)										
13	Previous experience in implementation of internet banking / mobile banking / digital banking multichannel solutions at commercial banks	<p><b>Implementations in the last 3 years: (Jan 2012 – Dec 2014)</b></p> <table border="1"> <thead> <tr> <th></th> <th>NO. OF IMPLEMENTATION</th> <th>TOTAL NUMBER OF USERS</th> </tr> </thead> <tbody> <tr> <td>INTERNET BANKING</td> <td></td> <td></td> </tr> <tr> <td>MOBILE BANKING</td> <td></td> <td></td> </tr> </tbody> </table> <p><b>Implementations before last 3 years: (Jan 2012 – Dec 2014)</b></p>		NO. OF IMPLEMENTATION	TOTAL NUMBER OF USERS	INTERNET BANKING			MOBILE BANKING		
	NO. OF IMPLEMENTATION	TOTAL NUMBER OF USERS									
INTERNET BANKING											
MOBILE BANKING											

			NO. OF IMPLEMENTATION	TOTAL NUMBER OF USERS
		INTERNET BANKING		
		MOBILE BANKING		

*The Bidder should fill this Annexure for the Bidder and any other member of the consortium separately (including the Principal Owner, Authorized Reseller / Partner and any other member of the consortium)*

As of this Date, the information furnished in all parts of this form is accurate and true to the best of my knowledge.

**Name:** \_\_\_\_\_

**Location:** \_\_\_\_\_

**Date:** \_\_\_\_\_

\_\_\_\_\_

**Company Seal & Bidder's Signature**

## ANNEXURE IV: METHODOLOGY & DETAILED PROJECT PLAN

1. Bidder should cover details of the methodology to be adopted for providing services relating to Design and Implementation of Internet Banking / Mobile Banking / Digital Banking multichannel Solution. The methodology should include aspects such as
  - a. Approach and methodology for Design phase
  - b. Software/system implementation
  - c. System rollout
  - d. Training
  - e. Project management
  - f. System maintenance and support including;
    - i. Bidder's presence in Pakistan
    - ii. Bidder's support mechanism including dedicated support staff
    - iii. Support centers (No. of support centers, locations, staffing etc.)
    - iv. Call centers / Help desk
    - v. Give details of business associates/affiliates/franchisees (if any) of the bidder who will perform support function
  
2. Bidder may give suggestions on improvement of the scope of work given in the RFP and may mention the details of any add on services related to services over and above what is laid down in the tender document.
  
3. Bidder is expected to provide details of the team structure proposed for the execution of this contract. This should cover the composition of the complete team including Lead Bidder and Consortium members including their escalation matrix.
  
4. A **Detailed Project Plan** covering break-up of each phase into the key activities, along with the start and end dates must be provided as per format given below.

S NO.	ITEM OF ACTIVITY	MONTH WISE PROGRAM				
		1	2	3	4	5
	<b>PROJECT PLAN</b>					
	<i>Activity 1</i>					
	<u>Sub-Activity 1</u>					
	<u>Sub-Activity 2</u>					

Name: \_\_\_\_\_

Location: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Company Seal & Bidder's Signature

## ANNEXURE V: FUNCTIONAL & TECHNICAL REQUIREMENTS

The Bidder should fill the responses in the 'Bidder Response' column. This sheet should be a part of the Technical Bid.

Responses should be filled as indicated below

- S – Standard Feature (fully compliant),
- A – Alternative available,
- C – Customization required (at additional cost),
- U – Feature unavailable

For items marked C, cost of customization should be clearly documented/mentioned in Financial Proposal (Annexure IX).

The remarks column should be used to provide clarifications that the Bidder wants to provide the Bank regarding the functionality offered by the Bidder's proposed solution. The comments field must be filled in any case. No score will be calculated against empty comment field.

Bidders who offer additional functionalities over and the above the lists mentioned below can append additional rows at the bottom of the table and provide details regarding these in same format.

S NO.	FUNCTIONAL REQUIREMENTS	Mandatory (M) Desired (D)	Bidder Response (S,A,C,U)	Comments
<b>1</b>	<b>ACCOUNT SUMMARY</b>			
1.1	Account summary for all types of accounts. (savings accounts, current accounts, term deposits, foreign currency deposits & others)	M		
1.2	Mini statement (last 8-10 transactions) for all accounts	M		
1.3	Past transactions for a specified period	M		
1.4	Account statements for a chosen period (with option to view on screen or download in Excel/PDF formats)	M		
1.5	Transaction search based on different parameters	M		
<b>2</b>	<b>FUNDS TRANSFER</b>			
2.1	Register Payees for Transfer of Funds	M		
2.1.1	Register Own Accounts for Internal Transfers	M		
2.1.2	Register Third Party BOP Accounts for Funds Transfer	M		
2.1.3	Register Other Bank Accountholders for IBFT (Inter-Bank Funds Transfer)	M		

2.2	Manage Payees	M		
2.3	Funds Transfer	M		
2.3.1	Own account	M		
2.3.2	Third party BOP account	M		
2.3.3	Third party other bank accounts (IBFT)	M		
2.4	Schedule funds transfer (one time / standing order)	M		
2.4.1	Own account	M		
2.4.2	Third party BOP account	M		
2.4.3	Third party other bank accounts (IBFT)	M		
<b>3</b>	<b>CUSTOMER SERVICES REQUESTS</b>			
3.1	Issue Chequebook request	M		
3.2	Stop Chequerequest	M		
3.3	Issue demand draft request	M		
3.4	Issue debit card request	M		
3.5	Account statement request (With Bank Stamp) via Branches (hardcopy)	M		
3.6	Debit card PIN change	M		
3.7	Internet banking Financial PIN change request	M		
3.8	Mobile banking Financial PIN change request	M		
3.9	Deactivate and Block Debit Card	M		
<b>4</b>	<b>INQUIRIES</b>			
4.1	Cheque status	M		
4.2	Stop Cheque inquiry	M		
4.3	Service & Complaint request status	M		
<b>5</b>	<b>BILL PAYMENTS</b>			
5.1	Utility Bills Payment (on panel of BOP UBPS Services)	M		
5.2	Register Bill/s for Payments	M		
5.3	Standing Instructions for Bill Payments	M		
5.4	Prepaid Mobile top-up	M		
5.5	Setup Donations and Charities	M		
<b>6</b>	<b>OTHER SERVICES</b>			
6.1	Open New Term Deposits	D		
6.2	Open New Accounts	D		
6.3	Setting up Alerts and Notification for financial and non-financial Requests	M		
<b>7</b>	<b>PERSONALIZATION, CUSTOMIZATION &amp; EASE OF NAVIGATION</b>			

7.1	Choose landing screen post login	D		
<b>8</b>	<b>TRANSACTION SECURITY FEATURE</b>			
8.1	Virtual Keyboard for Login and entry of financial PIN or OTP	M		
8.2	Security Image and Message For Login	D		
8.3	OTP (One Time Password to register Mobile Number for Authentication of Financial Transaction	M		
8.4	Partial characters acceptance for Password and Financial PIN	M		
<b>9</b>	<b>UPDATE PROFILE INFORMATION</b>			
9.1	Change PIN / Password	M		
9.2	Set / Reset Security Questions and Answers	M		
9.3	Update Other Profile Information	M		
<b>10</b>	<b>USER REGISTRATION</b>			
10.1	Online Customer Self Registration and Activation via BOP CRM by Banks Phone Banking Department	M		

S NO.	TECHNICAL REQUIREMENTS	Mandatory (M) Desired (D)	Bidder Response (S,A,C,U)	Comments
1	Interface to core banking system for financial and non-financial transactions / updates	M		
2	Interface to ATM switch in ISO 8583 or any other applicable message format	M		
3	Interface through middleware to Bank's ancillary systems	M		
4	Application should provide a designer for the offline service requests for the designing of forms at BOP's end without vendor's intervention	M		
5	The platform should support new frameworks for better user experience (e.g. AJAX etc.)	M		
6	Compatible with all popular browsers	M		
7	Application should support online replication of data at the Bank's backup site for disaster recovery (Financial Proposal should cover the setup cost)	M		
8	Data backup and archiving (Financial Proposal should cover the setup cost)	M		
9	Solution should have a separate test environment (Financial Proposal should cover the setup cost)	M		
10	Supports levying transaction / registration charges such as; Registration fee, Annual fee, per transaction fee etc.	M		
11	The solution should support the following security features;			
11.1	Username and password for accessing internet banking. Supply of credentials via secured means.	M		
11.2	Auto blocking/locking of internet banking upon reaching maximum number of tries with invalid/incorrect PIN. The maximum number of incorrect tries should be configurable by the Bank.	M		
11.3	Termination of internet banking session and log off after lapse of configurable time period; Pop-up alert intimating customer	M		

	that session is about to expire.			
12	The solution should support the following transaction level security;			
12.1	End to End encryption of data transmission. (Symmetric or Asymmetric)	M		
12.2	Minimum Two Factor Authentication (with provision for a second factor like transaction OTP, transaction password, debit card grid panel etc.)	M		
13	The solution to support following platform security & reliability			
13.1	Data stored is encrypted in the platform database	M		
13.2	Audit trails and logging features available in Web Server, application server and database server.	M		
13.3	It should be possible to assign specific rights to platform administrators for secure and restricted access.	M		
13.4	Platform to be able to support external certifying authority	M		
13.5	To have secure interfaces to various hosts systems according to prevailing security standards.	M		
13.6	Standard algorithms like 3DES, AES with RSA should be supported.	M		
13.7	Minimum encryption strength of 128 bit for end to end transaction.	M		
14	The transactions through the system should be reliable and auditable – The platform should have the intelligence to handle cases like:			
14.1	Internet connection drops during transaction	M		
14.2	Back-end host system down.	M		
14.3	Offline transaction handling as BOP CBS is decentralized and goes offline after banking hours	M		
15	The system should provide the following functionalities with respect to transaction Logs			
15.1	Should maintain detailed transaction logs to enable processing audit trails to be reconstructed in the event of any disputes or errors.	M		
15.2	The retention period of logs should be parameterized.	M		
15.3	Security safeguards should also be implemented to protect the information from unauthorized modification or destruction.	M		
15.4	System should facilitate maintaining a log of the reasons for unsuccessful transactions.	M		
16	Application to support multiple channels for registration and activation such as			
16.1	Registration & Activation through bank branch.	D		
16.2	Web portal registration	M		
16.3	An audit trail of all the registrations done with details of the mode of request, who activated, date, time, etc, should be stored in the Database	M		
17	Provision for setting limits on per transaction basis	M		
18	Provision for advertisement of products of the bank	M		
19	Provision to generate detailed reports, logs, audit trails, regarding all transactions	M		
20	The internet banking solution should be scalable to meet future enhancements/upgrades.	M		
21	The platform should provide the functionality for the administrator to create and modify different end-user and administrator-user groups with different set of	M		



	rights/permissions (through the administrator portal)			
22	The administrator portal should have the capability for;			
22.1	Approving users.	M		
22.2	Blocking users.	M		
22.3	Enable or disable functionalities.	M		
22.4	Terminate the users.	M		
22.5	Maintenance of activation requests.	M		
22.6	All administrator activities shall be logged to indicate the creation, modification and deletion of data.	M		
23	The administrator portal should have;			
23.1	The capability to define the frequency of reports as per bank's need.	M		
23.2	Detailed audit logs. There should be support for storing the logs in a detachable WORM device. The audit logs should be capable of being used for forensic evidence.	M		
23.3	The capability to upload advertisements of various banking products so as to be displayed within the internet banking application.	M		
24	The administrative portal to have various reporting capabilities such as;			
24.1	Number of registered users	M		
24.2	Reports based on filters such as user activity, customer status, range of date/time etc.	M		
24.3	Provision to search for customers based on different search filters like name, CNIC, Account No. and branch name, mobile number, address, age, status etc.	M		
24.4	Other MIS reports: - Banking transactions (Intra-bank funds transfer, inter-bank funds transfer, bill payments, others) - Service requests - Biller wise payment reports - Registration reports (user registration, biller registration, intra-bank payee registration, inter-bank payee registration) – Branch wise summary reports - Any other report that the bank identifies as mandatory before start of implementation	M		
24.5	Activity log reports.	M		
25	Solution to support integration with bank's CRM/Call Center for various activities such as;			
25.1	Block internet banking access	D		
25.2	Issue unlocking code.	D		
25.3	Block Stolen Handset	D		
25.4	Reissue Activation Code	D		
25.5	Change Handset	D		
26	For Mobile App, the Solution is a Single Mobile Application for all platforms (IOS, Android, Windows)	M		
27	Application should provide generic web services based interfaces for integration with any external application	M		

Name: \_\_\_\_\_

Location: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Company Seal & Bidder's Signature

## ANNEXURE VI: SPECIFICATIONS FOR HARDWARE & OTHER LICENSING REQUIREMENTS

Please provide detailed specifications of the hardware and other licensing requirements for implementation of the proposed Internet Banking / Mobile Banking / Digital Banking solution to support 1 million retail users and 10,000 corporate entities.

For Bidders submitting bids for Mobile Banking or Digital Banking Multichannel solutions, please also separately indicate the additional hardware and other licensing requirements for implementing Optional Module 1 to support 0.5 million users and Optional Module 2 to support unlimited number of users.

**Name:** \_\_\_\_\_

**Location:** \_\_\_\_\_

**Date:** \_\_\_\_\_

---

**Company Seal & Bidder's Signature**

## ANNEXURE VII: DETAILS OF PRIOR EXPERIENCE

Please provide details of prior experience of the Bidder / Principal Owner / Authorized Partner / other Consortium members in design and implementation of internet banking / mobile banking / digital banking platform solutions.

For each prior experience reference that the Bidder wants to highlight, one sheet in the below template should be submitted in the proposal and should be supported by a copy of the purchase order as documentary evidence.

Name of the Bidder / Principal Owner / Consortium Member for which client reference is being provided	
Name of the client bank:	
Country:	
Client address:	
Assignment Type (Internet Banking, Mobile Banking)	
Description of the assignment and the scope of services delivered by the Bidder to the clients	
Description of the solution implemented. Also indicate whether it is the same as the solution proposed to the bank	
Assignment Duration (in months)	
Assignment Start Date (Month & Year)	
Assignment End Date (Month & Year)	
Total No. of staff months in the assignment	
Approximate value of contract (PKR or USD)	PKR / USD
Client Reference 1	Name: Designation: Address:  Phone No. Mobile No. Email Address:
Client Reference 2	Name: Designation: Address:  Phone No. Mobile No. Email Address:

**Name:** \_\_\_\_\_

**Location:** \_\_\_\_\_

**Date:** \_\_\_\_\_

\_\_\_\_\_  
**Company Seal & Bidder's Signature**

## ANNEXURE VIII: COMMERCIAL BID COVER LETTER

Tender Reference No:

Date:

The Procurement Manager,  
The Bank of Punjab  
1<sup>st</sup> Floor, BOP Tower  
10-B, Block E-II, Main Boulevard  
Gulberg III. Lahore  
Pakistan

Dear Sir,

Sub: your RFP for "Design & Implementation of Internet & Mobile Banking Solution" dated DD-MM-YYYY.

Having examined the RFP including all annexure, we, the undersigned, offer to deliver services in conformity with the said RFP and in accordance with our proposal and total cost indicated in the enclosed Commercial Bid for Design and Implementation of Internet & Mobile Banking Solution as mentioned in the in the RFP document.

All the prices mentioned in our bid are in accordance with the terms as specified in the bidding documents. We agree to abide by this bid for the period of 180 days from the date of bid opening and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

We hereby declare that our bid is made in good faith, without collusion or fraud and the information contained in the bid is true and correct to the best of our knowledge and belief.

We further confirm that the prices stated in our bid are in accordance with your Instruction to Bidders included in bidding documents.

If our bid is accepted, we will submit a Bid Bond (in the format prescribed by the Bank) for a sum equivalent to 2% of the value of the contract to the Bank valid for a period of one year in favor of The Bank of Punjab for the due performance of the Contract.

Until a formal contract is prepared and executed, this bid, together with the bank's written acceptance thereof and bank's notification of award, shall constitute a binding Contract between us.

Dated this day of \_\_\_\_\_ 2015

Signature: (In the Capacity of) \_\_\_\_\_

Duly authorized to sign the tender offer for and on behalf of

**Seal:** \_\_\_\_\_

**Location:** \_\_\_\_\_

**Address:** \_\_\_\_\_

## ANNEXURE IX: COMMERCIAL BID FOR INTERNET BANKING SOLUTION

The commercial bid indicated below should cover all costs to support a minimum of 1 million retail users, for the solution with functionalities as indicated by the Bidder in Annexure V.

SNO	DESCRIPTION	COST (PKR)	APPLICABLE TAX (PKR)
<b>1</b>	<b>INTERNET BANKING WEBSITE DESIGNING</b>		
1.1	One Time Website Designing Cost (As per the BOP's specifications)		
<b>2</b>	<b>INTERNET BANKING SOLUTION</b>		
2.1	One Time Application License (including Runtime Licenses) for Production, DR & UAT machines		
2.2	One Time Cost for Customization (for the items that have been marked as C by the Bidder in Annexure V		
2.3	One Time Cost for Implementation, Configuration, Integration & Training of Application		
2.5	One Time Cost for Implementation, Configuration, Integration & Training for SSL Certificate, Operating System, Database & Application Server (Production, DR & UAT machines)		
2.6	Annual Maintenance Changes for the Internet Banking Solution (applicable for a period of 4 years from the second year after completion of implementation)		
<b>3</b>	<b>MOBILE BANKING SOLUTION (SMARTPHONE APP)</b>		
3.1	One-Time Application License		
3.2	One Time Cost for Customization (for the items that have been marked as C by the Bidder in Annexure V		
3.3	One Time Cost for Implementation, Integration of Application		
3.5	One Time Cost for Implementation, Configuration, Integration & Training for Operation System, Database & Application Server (Production, DR & UAT machines)		
3.6	Annual Maintenance Changes for the Mobile Banking Solution (applicable for a period of 4 years from the second year after completion of implementation)		
<b>4</b>	<b>HARDWARE &amp; ASSOCIATED DATABASE LICENSES (FOR POINT 2 &amp; 3)</b>		
4.1	Total Cost of Hardware (As per proposed Specification)		
4.2	Cost of Operating System (Along with Associated Licenses)		
4.3	SSL Certificate Cost		
4.4	ORACLE Database Costs (including Licenses)		
<b>TOTAL COST (PKR)</b>			

Rates should be quoted in Pak Rupees and strictly as per the format illustrated above. Bids quoted in formats other than the illustrated format will be rejected.

Applicable local taxes shall be paid over and above on actual basis on production of documentary evidence. Bank will not be making any other payment except those mentioned in the commercial bid.

Please also indicate the number of Free Man-days for Internet Banking Project in case any ad hoc upgrade/enhancement/modification is required after closure of scope. \_\_\_\_\_

**Name:** \_\_\_\_\_

**Location:** \_\_\_\_\_

**Date:** \_\_\_\_\_

\_\_\_\_\_  
**Company Seal & Bidder's Signature**