

ISLAMI BANK BANGLADESH LIMITED
OPERATIONS WING, ENGINEERING DIVISION
PROCUREMENT OF COMPUTER HARDWARE
AND ACCESSORIES DEPARTMENT
20, DILKUSHA C/A (9th Floor), DHAKA – 1000.

NOTICE INVITING TENDER FOR ATM SWITCH & PAYMENT SOLUTION FOR IBBL

Sealed Tenders are hereby invited by Islami Bank Bangladesh Limited from reputed Manufacturers / Local Agents / Companies / Dealers / Distributors for supplying / installation / commissioning of ATM Switch and Payment Solution including Debit Card, Credit Card, Prepaid Card, Acquiring, Terminal Monitoring, Fraud Detection, Reconciliation and Payment Gateway modules with necessary migration from existing system to new system for Card / ATM network under the following terms and conditions:

Brief specification of the items is as under:

Annexure-1: Request for Proposal (RFP)

Functional Requirements of IBBL ATM SWITCH & Payment System

A. Generic Features of the SWITCH and all modules

SL	Features	Description
1	Transaction authorization & validation	<ul style="list-style-type: none"> i.Real-time Authorization ii.File Authorization (Warm Card) iii.Stand-In Authorization iv.Positive Card File Authorization v.Positive Balance File (PBF) vi.Negative File Authorization (Hot Card) vii.CAF or Velocity File Authorization viii.Store and Forward (SAF)
2	ATM Management Modules, Features, Functionalities, Sub Modules	<ul style="list-style-type: none"> i.ATM Acquiring (Both chip based, magnetic-stripe based, etc) ii.Fee Module. iii.MICR Cheque Deposit machine acquiring (based on availability of hardware and necessary systems) iv.Biometric Authentication Machine Acquiring (based on availability of hardware and necessary systems) v.Envelop Deposit, Envelop Bill Payment vi.Branch POS, Merchant POS, Agent POS Module vii.Branch POS, Merchant POS, Agent POS Acquiring (Both EMV, magnetic-stripe) viii.Loyalty Program Setup ix.Fraud prevention & detection module x.Channel Verification & Monitoring System xi.Automated Settlement & Three point Reconciliation Module xii.Dispute Management System xiii.Report generation tool xiv.Camera Module xv.Time Sharing Capability(Camera, Switch, EJ logs time should be synchronized)

3	Transaction Sets	<ul style="list-style-type: none"> i.Cash Withdrawal ii.Fund Transfer Module (Registered A/C, Any A/C, Card Linked A/c, VMT) iii.Utility Bill Payment iv.Govt. Payment v.Credit Card Bill Payment vi.DD/PO issue Request vii.Cheque Book Request(Both MICR & Normal) viii.Open Fixed Deposit Account ix.Recharge Mobile x.Card Less Transaction and contact less functionality xi.Mini Statement xii.Register Mobile & Update Mobile No xiii.Statement Request xiv.Balance Enquiry xv.PIN Change xvi.Fast Cash xvii.Cash deposit, Cheque deposit (MICR) xviii.E-commerce transaction with 2FA xix.NFS, VISA Paywave xx.Minimum 5 extra transactions set should be there for future use
4	Interfacing with 3 rd party nodes	<p>Third party interface design should be parameterized and configurable by us. The following interface should be their (based on availability of related counter modules):</p> <ul style="list-style-type: none"> i.Third party Switch – ISO8583 – 87/93/2000 ii.Visa network iii.MasterCard network iv.Interface with Core Banking Module v.Interface with SMS Banking System vi.Interface with Internet Banking Application vii.Interface with IVR viii.Interface with MIS ix.Interface with Central Authentication Security Module (CASM) x.Interface with Mobile Banking Application xi.Interface with Phone Banking Module xii.Interface with Credit, Prepaid Card Module xiii.Interface with National Payment Gateway (NPS) xiv.Interface with Biometric Authentication System xv.Any third party middleware xvi.Interface with Kiosk xvii.Minimum 5 extra interface should be there for future use
5	E-commerce Payment Gateway	E-commerce payment gateway with acquiring and issuing facility. All related reports should be there
6	Compliance	System should fully compliant PA-DSS and PCI-DSS. Any other compliance need to any national or international body have to meet like Govt., BB, UN etc.
7	Documentation	Complete set of proper system documentation like DFD, System architecture, operational guideline, user manual etc. should be provided.
8	UAT System	A complete UAT system (separated from Production environment) should be there
9	Staging system	A staging system should be there. This system will be used for test production data in testing environment
10	Report module	Any report as per IBBL requirement should be there (API is preferable). Report can be generated in any format like pdf, xls, csb, text, html etc.
11	Terminal Monitoring system	All terminals should be monitored centrally. Graphic and text based monitoring tools should be there. Alert system should be there.

12	Fraud management system	Real-time fraud & Anti-Money Laundering related transaction detection and prevention system should be there. List of all fraud/AML monitoring reports/tools.
13	Reconciliation system	A 3-point reconciliation system for all module i.e. ATM, POS, Biometric, Online transactions (file upload facility) with various network
14	Customization	Customization can be done as per IBBL requirement or any other regulatory like BB, Govt. etc. and also any standard industry practices like PCIDSS, VISA, master Card etc.
15	Chargeback	Chargeback option should be there
16	Pre-printed Card	There should be option for pre-printed cards
17	Virtual Card	Virtual card issuance option should be there
18	Transaction Analysis Tools	Complete transaction analysis tools should be there
19	Customer wise Message	Facility for maintaining cardholder specific message and displaying them on ATM screen.
20	New Product Design	New product can be designed by configuring customized parameters under debit, credit and pre-paid modules.

B. Requirements for Switching Software

SL	Features	Description
1	Platform	Required platform should be mentioned (preferable Solaris). Details of the Hardware and Software specification for 3 years data needs to be forecasted.
2	System Standard & Architecture	System should be open standard non-proprietary technology (preferable) Any other options, license agreement should be clarified. Have to provide detailed architectural overview of the system
3	Interface & Protocols	Should fully open architecture. Capability to interface with any other System with the following types of interface: i. TCP/IP, X25, Asynchronous Etc. ii. SOAP/Web Services iii. Batch files iv. Stored Procedure v. Should be the following message protocols are supported: vi. ISO 8583 (87, 93, 2003) vii. XFS/XML viii. Fixed Format (for Batch files)
4	Communication Protocol	Protocols: TCP/IP ATM Connectivity: TCP/IP((NDC, NDC+, DDC, XFS) POS Terminal Connectivity: Dial-up, GSM/GPRS/CDMA, HSPA, LTE, TCP/IP, EDGE etc.
5	Database Platform	ORACLE should be the most preferable one.
6	Ad Hoc Reporting	System should have well reporting tool for open required ad-hoc reporting. Also able to generate Daily, Monthly, Quarterly and ad-hoc reports based on user defined parameterized requirements.
7	Browser-based Thin Client	All user interface should be web based
8	Secure Deployment	Thin client deployment over Internet must be secured by 128-bit SSL and PKI.
9	ATM Brands	Support for all internationally reputed ATM brands including NCR, Wincore, GRG, Potevio, Diebold.
10	Key Generation	Standard LMK generation and insertion procedure. VISA/Master Card standard TPK & TMK generation and insertion procedure.
11	API	API should be there to customize things
12	Host Monitoring	Host monitoring tools needed. Host wise report generation tools must be there.
13	Transaction Routing	Transaction routing from any third party switch must be configurable.
14	Terminal Grouping	Terminal wise grouping facilities should be there

15	Dynamic Screen Configuration	Dynamic screen configuration option i.e. user should have the options to change the screen configuration including amount figure, transaction sets etc.
16	Database Integrity	Referential integrity constraints, proper indexing must be in the database.
17	Data Encryption	Transparent data encryption option in the database.
18	Database Access	Must have to provide full access of database
19	Database backup & Restore	The system should provide the facility to take backups of data and system software at user defined intervals with minimal operator intervention. The system should allow these backups to be both: <ul style="list-style-type: none"> i. Full - a complete image of the data and/or software ii. Incremental - a backup of transactions or changes which have been made since the last backup. iii. Differential - A differential backup is a cumulative backup of all changes made since the last full backup
20	Disaster Recovery	<ul style="list-style-type: none"> i. The system should have the capability of active-active backup system for database, application and transaction logs. Should support off-site backups, to recover the entire system on an alternative machine in the event of a catastrophic event occurring. ii. The system should enable data to be restored to a secure and adaptable point in event of system failure.
21	High Availability	The system should support clustered high availability configurations to ensure primary site can continue to operate without degrading performance when one or more servers fail.
22	Segregation of privileges	System must allow role privileges to be assigned by module, record, and fields.
23	Audit Trail	Should be audit trail module (Screen and Reports): Record stamping: <ul style="list-style-type: none"> i. User & Date (create, update, delete) ii. Field value before modification iii. Process tracking: iv. Who did what v. Record processed vi. Console messages Should be detailed User Administration reports such as list of users detailing their user ID, name, profile or access granted, creation/modification date, last login date and created / modified by.
24	Auto Session Log Off	User session can be automatically terminated after a configurable period of inactivity (session idle time-out). Users shall be re-authenticated once their session has terminated.
25	Password Expiration	Can be parameterized at user profile level to show a message configured to a number of days before password expiry.
26	Data Encryption & Transmission	Encryption according to PCI DSS requirement.
27	Session Management	Ability to restrict multiple sessions per user, e.g., user should only be allowed to be logged on at one interface/browser from one workstation at a time.
28	Blocking Certain Types of Password	Blocking use of certain passwords, such as easily guessed passwords, passwords based on the user ID, and passwords containing words from a dictionary.
29	Configurability & Maintenance	Ability to configure the system using parameter- or table-driven approach. This includes data structures, screens, functions, key fields and reports.
30	Scalability	Ability to linearly scale system based on reasonable growth patterns by adding incremental computing resources. Also to support clustering at each layer i.e. Web server, Application server and Database for Fault Tolerance & Load Balancing. The system would be deployed in clustered environment on 2 servers
31	Archival	System must allow user-defined archival period and provides the necessary archival tools.
32	User help text	System must provide the tools to maintain on screen user help without resorting to

		programming changes.
33	Open brand peripherals	System must support with existing and new peripherals including HSM.
34	Terminals Supporting	ATM, Branch POS, Merchant POS, Agent POS KIOSK (Online/Offline) & new compatible technologies
35	Load balancing	Load balancing capability between HSMs must be there. Different and multiple HSM have to be used for Auth & printing mode.
36	Electronic Journal	Centralized uploading and downloading facility of Electronic Journal from ATMs.

C. Requirements for Acquiring Module

SL	Features	Description
1	Service management	Types of cards accepted; product rules; local and cross border acquiring; payment gateway processing; VISA/Master Card/VISA Plus etc.; credit/debit/prepaid card association compliance; terminals deployment, maintenance, servicing and replacement; billing; information value-added services; merchant performance management
2	Origination	Agents and independent sales organization management; merchant profiling, scoring and credit-bureau integration; account setup and merchant agreements; terminal management; customer data integration with other acquirer systems
3	Relationship management	Systems of record of payment services, and merchant and account management; customer service; statement production and communication, billing and reporting; contract management
4	Loyalty	Standard loyalty options should be there
5	Operational management	Channel management, including infrastructure and connectivity; monitoring; interchange connection
6	Operational risk management	Fraud prevention, anti-money-laundering, business continuity
7	Transaction management	Complete set of acquirer transaction interface, switching, host interfaces; authorization; monitoring; eCommerce transactions.
8	Fraud management	Complete set of fraud management tools and standard reports should be there Online real-time fraud management should be there
9	Dispute management	Complete set of dispute management tools and standard reports should be there
10	Clearing and settlement	Complete set of clearing and settlement related tools and standard reports should be there

D. Requirements for Debit card, Prepaid card Modules

SL	Features	Description
1	CMS log in	CMS must be configured as Branch wise login approach. Any specific branch can see that branch data only.
2	Customer Creation	Customer data must be pulled from CBS when create customer.
3	Checker & Maker	Checker & Maker concept implied at the time of customer creation
4	Linked with Multiple A/Cs	One card can be linked with multiple CBS accounts.
5	Photo & signature	Photo & Signature insertion option should be when card creation.
6	Emboss file generation	Branch wise, product wise and date wise emboss file generation along with photo download.
7	Forwarding Letter	Branch, product and date wise forwarding letter print option
8	PIN Generation	Branch, product and date wise PIN generation and printing. Printing HSM should be identical. (user / branch / node wise)
9	Data Pull	Data pulling for IVR and other device.
10	Fee Module	Fee module where product wise and BIN wise several fees including card fee can be deducted after any specific event/period and it could be done online for the whole month. Force money deduction and reversal should be there.
11	Loyalty module	Loyalty module (Configurable loyalty program base and advanced functionality-multiple loyalty schemes, multiple loyalty algorithms. Online/offline point redemption, etc.)
12	Customer Profile	Customer profile management. And 360 view

SL	Features	Description
13	Transaction Monitoring	Transaction monitoring capability, graphical monitor, auto refreshing capability and real time display of transactions like success, reverse, cancel etc.
14	Card List	Hot card, warm card, captured card list management.
15	Dispute Management	Interface wise, transaction type wise dispute management (local, international, FC, chargeback/ re presentment / copy request)
16	Settlement	Settlement of whole transaction (own ATM / third party/ VISA)
17	Reconciliation	3 Point Reconciliation requirement for all module i.e. ATM, POS, Biometric, online transaction (3 point minimum) (file upload facility)
18	Statement	Statement generation and acknowledgement slip generation as per Bank's prescribed format (for card mailer, PIN mailer, acknowledgement slip and statement)
19	Card Activation	Card activation facility during which cardholder's information including signature & photo should appear on the screen.
20	Annual Fee	Annual Fee will be charged upon activation of a card not upon embossing a card and this option should be dynamic to be customized according to Bank's need
21	Currency	Multi currency support
22	Travel Quota	Annual Travel quota monitoring and control for SAARC and non-SAARC countries as per the central bank's rule of Bangladesh. Time to time updates of any regulatory rules implied. Quota & FX A/c Pooling
23	Co Branding	Support of Co-branding with other banks and institutions
24	Foreign Currency	Foreign currency management and conversion rate management and direct data pulling.
25	Promotional Activity	Promotional activity options with MIS reports and projections for the promotional activity
26	Preprinted Card	Preprinted card and welcome pack creation options.
27	Instant Card Issue	Instant card issuance with cardholder and selected PIN
28	BIN Management	BIN management (add, edit, delete) and report
29	Product Creation	Product creation according to various requirement and parameter. Full option should be there to customize it according to the requirement.
30	Card Range	Card number range and product code customization.
31	Profit/ Bonus	Prepaid with profit/bonus function
32	Debit from CBS	Can be debited from CBS online.
33	Fraud Management	Fraud management with full details customizable parameter with full report
34	Audit Trail	Audit trail options from all the activities
35	Role Based	Roles and privileges must be implied at screen level and field level.
36	Activity Report	Branch, product and date wise activity report.
37	GL Head	GL head management

E. Requirements for Islamic Credit Card Module

SL	Features	Description
1	Islamic Card	Charge base Islamic Shariah complied Islamic Credit Card module / charge card.
2	Branch wise log in	CMS must be configured as Branch wise login approach. Any specific branch can see that branch data only.
3	Customer Creation	Customer data must be pulled from CBS when create customer (if exists)
4	Checker & Maker	Checker & Maker concept should be implied
5	Supplementary Card	There should be option for Supplementary Card.
6	Photo & signature	Photo & Signature insertion option should be when card creation.
7	Emboss file generation	Branch wise, product wise and date wise emboss file generation along with photo download.
8	Forwarding Letter	Branch wise, product wise, customer wise, card wise and date wise forwarding letter print option
9	PIN Generation	Branch wise, product wise and date wise PIN generation and printing. Printing HSM should be identical. (user / branch / node wise)
10	Data Pull	Data pulling for IVR and other device.
11	Charge	Periodical product wise fixed charge. Impose different charge (i.e. over draft, late

		payment, statement reprint, REPIN, maintenance fee)
12	Fee Module	Fee module where product wise and BIN wise several fees including card fee can be deducted after any specific event/period and it could be done online for the whole month. Force money deduction and reversal should be there
13	Tolerance	Tolerance option must be there.
14	Loyalty module	Loyalty module (Configurable loyalty program base and advanced functionality-multiple loyalty schemes, multiple loyalty algorithms. Online/offline point redemption, etc.) Best practices and options can be offered.
15	Customer Profile	Customer profile management. And 360 view
16	Transaction Monitor	Transaction monitoring capability, graphical monitor, auto refreshing capability and real time display of transactions like success, reverse, cancel etc.
17	Transactional report	All types of transactional reports including local and foreign currency
18	Card List	Hot card, warm card, captured card list management.
19	Dispute Management	Dispute management (chargeback/ re presentment / copy request)
20	Settlement	Settlement of whole transaction (own ATM / third party/ VISA)
21	Reconciliation	3 points reconciliation requirement for all module i.e. ATM, POS, Biometric, online transaction (3 point minimum) (file upload facility)
22	Statement	Statement generation and acknowledgement slip generation as per Bank's prescribed format (for card mailer, PIN mailer, acknowledgement slip and statement). Automated statement mail and SMS
23	Card Activation	Card activation facility during which cardholder's information including signature & photo should appear on the screen.
24	Annual Fee	Annual Fee will be charged upon activation of a card not upon embossing a card and this option should be dynamic to be customized according to Bank's need
25	Currency	Multi currency support
26	Travel Quota	Annual Travel quota monitoring and control for SAARC and non-SAARC countries as per the central bank's rule of Bangladesh. Time to time updates of any regulatory rules implied. Quota & FX A/c Pooling
27	Foreign Currency	Foreign currency management and conversion rate management and direct data pulling.
28	Installment	Insta (installment) buy option (EMI)
29	Promotional Activity	Promotional activity options with MIS reports and projections for promotional activity and promotional message to statement, slip etc.
30	BIN Management	BIN management (add, edit, delete) and report
31	Product Creation	Product creation according to various requirement and parameter. Full option should be there to customize it according to the requirement.
32	Card Range	Card number range and product code customization.
33	Fraud Management	Fraud management with full details customizable parameter.
34	Audit Trail	Audit trail options from all the activities
35	Role Based	Roles and privileges must be implied at screen level and field level.
36	Activity Report	Branch wise, product wise, card wise, customer wise, aging and date wise activity report.
37	GL Head	GL head management
38	Insurance	Insurance program for the card
39	Standing Instruction	Standing instruction execution DR/CR
40	Recover Module	Recovery module and related report should be there (Reminder letter, promise to pay, call, memo, not, account allocation, collector performance, collector activity, SMS, email etc.) Recovery module should capable to recover from different interface.
41	Customer Classification	Customer classification according to recovery and change the status of the customer.
42	Ageing overdue	Configurable ageing overdue option as per rules of the regulator and bank
43	CIB Compliance	Solution for CIB for both customer information and credit facilities. Time to time update of regulatory issue.

44	Cheque Book	Cheque book issue against the card & full cheque book management system
45	Waver/ Discount	Waiver and discount calculation.
46	Cash Receive from CBS	Direct Cash receive and push from CBS.
47	Manual Transaction	Manual debit/credit/reverse transaction facility must be needed
48	Transaction Type	Cash, POS purchase, load, FC transaction, ecommerce transaction, utility bill pay, balance enquiry, PIN change etc.
49	EOD	Data pulling and sink to CBS data at EOD

F. Requirements for EMV Module

SL	Features	Description
1	Module	Standard EMV module should be there
2	Card Type	EMV module should support VISA/Master/VISA Plus Card
3	Acquiring	Acquire VISA/Master/VISA Plus EMV Card
4	Transaction management	Complete set of EMV transaction interface, switching, host interfaces; authorization; e-Commerce transaction
5	Fraud management	Complete set of fraud management tools and standard reports should be there Online real-time fraud management should be there
6	Dispute management	Complete set of dispute management tools and standard reports should be there
7	Clearing and settlement	Complete set of clearing and settlement related tools and standard reports should be there

G. Project Implementation Plan

SL	Features	Description
1	Total Plan	Total project implementation plan should be submitted (with Gantt chart).
2	Migration Plan	Migration plan from Existing System (Electra Card Service) to the New System should be submitted.
3	Migration Time	Migration time should be declared (module wise).

Detail specification is mentioned in the Tender document.

Terms and Conditions:

01. The intending Bidders have to apply in their letter head pad and must submit documentary evidence like VAT registration Certificate, Trade License, Authorized certificate for submission of offer for the item in support of their past experience and specialization in the field. On being satisfied with documents submitted by the applicant, Tender document will be sold to the intending bidders from Procurement of Computer Hardware and Accessories Department, ED, HO, IBBL, 20 Dilkusha, Yousuf Chamber (9th floor) during Office hours from **07.10.2015 to 25.10.2015** upon payment of **Tk.5,000.00 in cash (non refundable)**. No Tender document will be issued/ received by mail. In this regard a pre bid meeting will be held on 14.10.2015 at 11.00 AM in the meeting room of ADD, ICTW at 89, Mohakhali (5th floor) Dhaka 1212.
02. Tenders will be received at the office of the undersigned up to **3.00 PM** on **26-10-2015** and Technical offer will be opened at **3.10 PM** on the same date and same place that is in the office of the undersigned in presence of the bidders who may like to attend to the tender opening meeting. After completion of technical evaluation, financial offer of the qualified bidders will be opened through informing the same to the participating bidders.

03. 2.5% (two point five percent) of the total tender amount must be submitted along with the tender in favour of Islami Bank Bangladesh Limited in the form of Bank Draft/ Pay Order/ Bank guarantee valid for 3 (three) months from any scheduled Bank of Bangladesh preferably from Islami Bank Bangladesh Limited without which the Tender shall be rejected outright.
04. An original and one copy of the Offer duly marking "**Original Offer_Technical**" and "**Copy of the Offer_Technical**" and "**Original Offer_Financial**" and "**Copy of the Offer_Financial**" should be submitted at the time of tender submission with authentication by the Tenderers. **Combination of Technical and Financial Offer will be disqualified.** The bid form must be filled in through computer printer or in typing without overwriting and without any erasing and modifications and when completed shall contain all the required information.
05. Islami Bank Bangladesh Limited reserves the right to accept any tender and reject any or all tenders without assigning any reason whatsoever. Islami Bank Bangladesh Limited is not bound to purchase the item from the lowest bidder.

Senior Vice President