ISLAMI BANK BANGLADESH PLC.
OPERAIONS WING
PROCUREMENT OF COMPUTER HARDWARE
AND ACCESSORIES DEPARTMENT (PCHAD)
20, DILKUSHA C/A (9th Floor), DHAKA – 1000.

Amendments of Technical Specifications & Tender submission schedule related to our Tender for supplying, installation and configuration of e-KYC Solution for the Bank published in the The Financial Express & The Daily Jugantor' Dated: 20.10.2024 is appended below:

SL No.	Name of section with page no in the tender document	Existing Technical Specification/Project Scope as per Tender Schedule	Amendments
1	**Page No: 03** Project Scope (c)	RPA agent will use the NID number and DOB to capture NID data as image from EC web portal and return the captured image to e-KYC engine.	RPA agent will use the NID number and DOB to capture NID data as image from EC web portal and return the captured image or URL of the captured image to e-KYC engine so that IBBPLC's web portal can read the image.
2	**Page No: 03** Project Scope (d)	e-KYC engine will run OCR and Romanization on RPA captured image and extract EC data.	e-KYC engine will run OCR and Romanization (Bangla to English) on RPA captured image and extract EC data.
3	**Page No: 03** Project Scope (e)	e-KYC engine will check NID validity and data accuracy comparison between extracted texts from NID card and EC	e-KYC engine will check NID validity and data accuracy comparison between extracted texts from NID card and EC
4	**Page No: 04** Bidders Technical Qualification Criteria: 1	Bidder should be capable of providing e-KYC Solution with support services.	Bidder must be capable of providing e-KYC Solution with onsite support services.
5	**Page No: 04** Bidders Technical Qualification Criteria: 2	Bidders must provide Email, Web based, onsite Support (24X7 for Standard Business Hours) for 3 Years' Service Level Period.	Bidders must provide Email, Web based, onsite Support (24X7 for Standard Business Hours) for 3 Years' Service Level Period. (If Required).
6	**Page No: 04** Bidders Technical Qualification Criteria: 04	The successful bidder has to support for eKYC along with integration with existing Bank's setup for 5 Years during the period of service level support.	The successful bidder has to support for e-KYC along with integration with existing Bank's setup for 5 Years during the period of service level support. we use FDM and OCR technology for self-signed e-KYC. i.e. inputs are NID Front page, Back page, selfie etc for OCR.

7	**Page No: 04** Bidders Technical Qualification Criteria: 9	System able to generate matching score between images attributes and NID Database attributes (Date of Birth, NID Number, Name, Father's Name, Mother's Name, Spouse Name (if applicable) and Address etc.)	System able to generate matching score between images attributes and NID Database attributes (Date of Birth, NID Number, Name, Father's Name, Mother's Name, Spouse Name (if applicable) and Address etc.). DOB and NID number matching score must be 100%, name's matching score should be 80% or above.
8	**Page No: 04** Bidders Technical Qualification Criteria: 16	Platform virtualization should be supported.	Platform virtualization should be supported. Currently we are using VMware.
9	**Page no: 04** Bidders Technical Qualification Criteria: 17	System provider have to provide complete e-KYC Solution System with mentioned features: Data capture from NID card (Old and New Smart Card), Automated Customer's Picture & Signature crop, Customer verification according to Bangladesh Bank Guideline, Automated Risk Grading System, Self-Check-in for Customer On-board, Customer profiling, Account Opening, Audit trial of customer profile etc.	System provider have to provide complete e-KYC solution system with mentioned features: Data capture from NID Card (Old and New Smart Card), automated customer's picture crop, customer verification according to Bangladesh Bank Guideline, customer profiling, account opening, audit trail of customer profile etc. System must have feature for triangular image matching: given image to NID, given image to EC, Nid to EC. The matching percentage should be at least 80% or above.
10	**Page no: 04** Bidders Technical Qualification Criteria: 18	Customer's Verification System of e-KYC Solution System must be support Customer's face verification, Customer's thumbprint verification, OTP based customer's contact number verification (mobile & email), Customer's signature verification, Screen capture etc. as well as system must be adopted with any other required advanced features like retina scan or any other advanced features adopted by Bangladesh Bank and IBBPLC. Bank will not pay any other extra cost for integrating these features.	Customer's verification system of e-KYC solution system must support Customer's face verification, customer's fingerprint verification. System must have the ability to adopt advanced features like retina scan or any other advanced features adopted by Bangladesh Bank or Islami Bank Bangladesh PLC.
11	**Page no: 04** Bidders Technical Qualification Criteria: 19	System must support Desktop/ Laptop/ Tab/Mobile with webcam to portray web based on-boarding and back-end activities.	System provider's provided system will run on Linux Server. So it must be compatible with that.

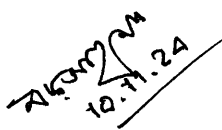|			
12	**Page No: 04** Bidders Technical Qualification Criteria: 21	System must support standard fingerprint capturing device and standard signature pad to capture signature.	System must support standard fingerprint capturing device and Standard signature pad to capture signature. Fingerprint capturing device example:1."Digital Persona TC510" 2."Digital Persona TC510". Signature pad device example: 1. Topaz Systems T-LBK766SE-BHSB-R Signature Gem LCD 4x5 SE. 2. Wacom DTU-1141B
13	**Page No: 04** Bidders Technical Qualification Criteria: 22	System must support liveliness detection device, as applicable.	System must have liveliness detection feature. In that case IBBPLC doesn't have any specific recommendation as long as the algorithm is simple, efficient and secure.
14	**Page No: 05** Bidders Technical Qualification Criteria: 30	System Provider have to provide all necessary training required for IBBL technical staff and teller/agents on the e-KYC solution software.	System Provider have to provide all necessary training (For at least 5 Person) required for IBBL technical staff and teller/agents on the e-KYC solution software.
15	**Page No: 05** Bidders Technical Qualification Criteria: 31	System provider will upgrade the software features as well as all other criteria time to time when required as per requirement of Bangladesh Bank as well as Islami Bank Bangladesh PLC without any extra cost.	The system provider will upgrade the software features and comply with all necessary criteria as required by Bangladesh Bank, BFIU, or Islami Bank Bangladesh PLC without any additional cost. Furthermore, if there are future changes in e-KYC/KYC guidelines by Bangladesh Bank, BFIU, or any directives from the Election Commission (EC), the system provider is expected to implement these changes at their own expense.
16	**Page No: 05** Bidders Technical Qualification Criteria: 32	Any integration or up gradation in future with IBBL and System provider for new version/new device will be free of cost.	Any integration or up gradation in future with IBBL and System provider for new version/new device will be free of cost. If EC changes anything at their end in future, the related integration or up-gradation is expected free of cost by IBBPLC.

New requirement in the Tender Schedule for Supplying, Installation & configuration of e-KYC solution for the bank.

SL No	Name of section with page no in the tender document	Clause
A)	Page No: 04 Project Scope	Customer's Verification System of e-KYC Solution System must be support Customer's thumbprint verification, Customer's signature verification, Screen capture etc. as well as system must be adopted with any other required advanced features adopted by Bangladesh Bank and IBBPLC.
B)	Page No: 04 Project Scope	The software shall utilize advanced facial recognition algorithms to match the customer's live or uploaded selfie with the existing preserved image or their official ID (e.g., passport, driver's license, or national ID) i.e. Face Matching Technology. The facial recognition engine shall support a minimum matching accuracy of 95% or higher, allowing for real-time feedback on match accuracy. The system shall account for permissible variations in facial features due to minor expressions or changes in head positioning.
C)	Page No: 04 Project Scope	The eKYC engine must employ advanced AI-driven facial recognition with anti-spoofing and anomaly detection to accurately identify face blurring, tampering, and fraudulent images, ensuring secure, compliant, and real-time customer verification.

Amendment of Tender Selling & Submission Schedule:

S.N.	Particulars of Tender	Existing Schedule:	Revised Schedule:
I.	Selling of Tender Schedule - 'Supplying, Installation & configuration of e-KYC Solution'.	20.10.2024 to 05.11.2024	**20.10.2024 to 13.11.2024**
II.	Submission of Tender- 'Supplying, Installation & configuration of e-KYC Solution'.	06.11.2024 at 02.15 PM	**14.11.2024 at 02: 30 PM**

SO (PCHAD)   FAVP (PCHAD)   AVP & Head of PCHAD