



PUBALI BANK LIMITED

CARD OPERATION DIVISION

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Request for proposal

- **“END TO END MANAGEMENT & PROCESSING OF CARD RECONCILIATION & SETTLEMENT SYSTEM”.**

Publish Date: 23 March 2023

Opening Date: 05 April 2023

1. Important Clarifications:

- a) 'Bank' means 'Pubali Bank Limited'
- b) 'Successful Bidder' means the bidder who emerges successful after completion of technical and commercial evaluation of the bids submitted in response to this RFP.
- c) 'RFP' or 'Tender' means the Request for Proposal document.
- d) 'Recipient' or 'Respondent' or 'Bidder' means to whom the Bank issues the RFP document.
- e) 'Offer' means response to RFP document submitted by Recipient to the Bank.

2. Eligibility Criteria:

Bidder must provide compliance of Eligibility criteria as under:

- 2.1 Bidder/OEM should have at least 5 years of experience in handling ATM / Debit Card / Credit Card/ Other Banking channels Transaction Reconciliation in Banks at the time of submission of bids. Exact period of experience (Bank wise details) should be provided.
- 2.2 Bidder/OEM will submit copies of Work order/PO as reference documents as evidence.
- 2.3 Bidder/OEM should have provided Reconciliation services including Card Reconciliation & Accounting Services to a minimum of 1 Bank in Bangladesh as on the date of submission of bids.
- 2.4 Bidder should not have any unsuccessful implementations (Contract termination) for non-performance in ATM Reconciliation in any of the earlier contracts with any Bank of Bangladesh.

3. Scope of Work:

3.1 Expectations from the Bidder/OEM:

- i. Bidder/OEM have to experience and capability for implementing and successfully running Reconciliation & Accounting, Settlement, Clearing and Chargeback solutions for ATM/POS/RECYCLER/CDM/GATEWAY devices as well as transactions related to Cash Withdrawal/Purchase/E-Commerce/E-Wallets/Fund Transfer/IBFT/QR/CardLess ATM Transactions and other Card related transaction and such mediums; taking place through Bank's existing Switch (or any other Switch that Bank may acquire in future).
- ii. **Track Record:** The understanding and proficiency of the bidder and past record of satisfactory services will be a critical factor in selection.
- iii. **Architecture:** Bidder should provide details of architecture of the proposed solution containing complete details of specifications of components of proposed solution.
- iv. **Data security and confidentiality:** Successful Bidder to ensure no unwarranted, illegal, and fraudulent misuse of data shared by the Bank and Bidder to categorically indemnify the Bank against any losses that the Bank may suffer because any such fraudulent and illegal act by the Company or its employees.
- v. The Successful Bidder should have a fully established Business Continuity Plan in place and should have provision and capability to operate from Bank's Disaster Recovery (DR) Site in case of need/exigency.
- vi. The Software Solution to be deployed by the successful bidder should have flexibility and scalability for acceptance of changes in file structure of Bank's Switch for implementing in the Solution in a time bound manner. The Bidder should also have capability to provide Reconciliation Services for any other Switch that Bank may acquire in future.
- vii. Bidder should have experience of implementing Cash Recycler/Bulk Note Acceptor (BNA) Reconciliation for Banks.



3.2 Broad Outlines of Scope of Work:

- i. Reconciliation of issuing and acquiring all channel like; NPSB, VISA, MASTERCARD, ON_US for all terminal like; ATM, POS, CRM, CDM, Gateway, Mobile App and not limited to.
- ii. Matching/Compare the Clearing and Settlement files of all the processor with CBS, CMS and if found mismatch then the system will be capable to Debit/Credit the respective account as per reconciliation and as well as raise chargeback to respective processor.
- iii. Calculate the IRF, Fees and Charges for all processor and not limited to.
- iv. Settlement with GL, Nostro, NPSB and Banks' local settlement account.
- v. Interface with Bank's CBS, Switch, Card Management System and all other such entities required to perform reconciliation and related activities.
- vi. Successful Bidder must provide MIS reports as per requirement of the Banks.
- vii. Successful Bidder must securely manage all data.
- viii. Successful Bidder must provide Reconciliation Services to the Bank adhering to all statutory and regulatory guidelines.
- ix. Successful Bidder must provide reports to Bank for attending to queries, communications and complaints from customers, branches, and other offices of the Bank regarding dispute related queries.
- x. Successful Bidder must provide to Bank for attending to complaints lodged with Banking Ombudsman/ Consumer Courts and other such entities.
- xi. Successful Bidder should have a well-defined data migration strategy and definitive timelines for migration of data from the existing set-up of the Bank if required.

4. Timelines:

The successful bidder must be able to start reconciliation process within 3 months of the winning the bid. The successful bidder must make sure that all the SLAs are maintained.

5. MIS Reports:

- The system has the capability to print MIS Reports/Statements as per required format of the Bank on daily/weekly/monthly basis covering Reconciliation and Settlement areas.



6. Technical Architecture:

No.	Description	Response
1	Software solution application architecture (complete application architecture should be explained including scalability, customization, Ease and time taken for customization, security features etc.)	
2	Details of application proposed to be used for performing services in scope of work	
3	Hardware Requirements	
4	Project implementation timelines	
5	Warranty, if any	

7. Technical Evaluation Matrix:

Sl.	Criteria	Response
1	The proposed solution should have Integrated Transaction and cash reconciliation along with Ticketing system for dispute management on a single platform.	Yes/ No
2	The bidder should have implemented the said solution in Bangladesh and scalable up to 2000 ATM/CRM.	Yes/ No
3	The bidder should have experience of processing reconciliation using NPSB, VISA and MasterCard file.	Yes/ No
5	The proposed solution should handle minimum 01 million transactions on daily basis from a single client in Bangladesh.	Yes/ No
6	The proposed bidder should have the capability for implementing reconciliation of Mobile Banking, Wallets, Internet Banking, ATM (ONUS, Acquirer, Issuer), POS (ONUS; Acquirer, Issuer), e-Com, QR (Inward & Outward), Cash Deposit Kiosks, Recycler, ATM Cash, Payment Gateway, RTGS, Domestic Fund Transfer (Inward/Outward), Utility Bill Payments, Foreign Remittance (NOSTRO A/C); for at least 3 channels out of the above for any single commercial bank in Bangladesh.	Yes/ No
8	The proposed solution should have an integrated ticketing tool for disputes management, overage and shortage cases for ATM Cash Reconciliation with a capability to process the EJ extract for the specified case.	Yes/ No
9	The proposed solution should have been implemented and functional in a Public or Private Bank.	Yes/ No
10	The Proposed solution should have a proven capability to manage CRM reconciliation in Bangladesh.	Yes/ No



8. Commercials:

No.	Description	Amount (including VAT &Tax)
1	One Time Setup Cost	
2	License Fees, if any	
3	Change request cost, if any	
	Total	

Total amount in word:

Annual Maintenance Charges (AMC): BDT.....

In word:.....



9. General Terms & Conditions:

- ✓ The offer must be submitted through “**Financial Offer & Technical Offer**” enclosed with this notice.
- ✓ The total amount is to be quoted both in figures and in words properly in BDT. The quoted rate must be inclusive of finished jobs including total handling of materials, incidental charges-overhead, all types of Taxes and VAT as per prevailing government rules, carrying cost, manual labour charge and any kind of charge thereof.
- ✓ Amount of **Tender Security is Tk. 5,00,000/-** (Taka five lac only) which will be in the form of **Payment Order** in favour of Pubali Bank Limited. Tender security will be refunded to the bidders who will not select. **Performance security is 10%** (Ten percent) of the BID amount for selected bidder which will be accepted in form of Bank Guarantee/ Payment Order and will be retained for 1 (One) year on award of order.
- ✓ Payment of the bills will be made from **Card Operation Division, Head Office** through Payment Order, after successful delivery and UAT of the reconciliation system and also fulfill all others terms & conditions of the supply order.
- ✓ Necessary **VAT & TAX** will be **deducted** from the bill as per prevailing government rules prior payment of the same.
- ✓ The authority reserves the right either to accept or to reject all or any offer without assigning any reason.
- ✓ Bank is not bound to accept the lowest Quotation. To be successful in the bid, quality of the offered items, financial capability and reputation etc. of the tenderer as assessed by the bank are the prime factors for consideration.
- ✓ Photocopy of Valid Trade License, TIN Certificate, VAT Registration Certificate (BIN), Financial Solvency Certificate, Major Client List and company profile to be submitted with the quotation.

Sealed quotations (Technical and Financial offers in envelopes) have to be submitted in the Tender Box kept at the Pubali Bank Limited, **Establishment and General Services Division** (12th floor), 26 Dilkusha C/A, Dhaka-1000 on or before the **05 April 2023 by 11.00 am** which will be **opened** on the same day at **11.30 a.m.** in presence of the bidders present (if any).

Sd/-
(Anindita Roy)
Senior Principal Officer (Computer)

Sd/-
(Ashim Kumar Roy)
GM & Division Head

Copy forwarded to:

1. The Member Secretary, Purchase Committee, Pubali Bank Limited, Head Office, Dhaka for information and necessary action.
2. Notice Board, Pubali Bank Ltd., Head Office, Dhaka.
3. The Division Head, Pubali Bank Limited, ICT Operation Division, Head Office, Dhaka for information with request to publish the same in the Bank's website.


Senior Principal Officer (Computer)


GM & Division Head