

# **Expression of Interest (EOI)**

Reference # FWBL/HO/IT/KK/2018/07

First Women Bank requires EMV Compliant Financial Switch, Card Management Platform with ATM Controller for on premises deployment that supports the bank business needs without any limitation to any future needs and with providing the highest and the efficient daily services to the customer with online interfaces to the core banking system and the delivery channels/ front office system.

FINANCIAL SWITCH & CARD MANAGEMENT PLATFORM WITH ATM CONTROLLER should be a flexible, secured and well-designed system. Following is a list of the primary functionalities that are expected from the new system:

- Product must be PA-DSS Compliant & Certified.
- Existing SBP -State Bank of Pakistan and 1LINK regulatory requirements related to card operations and payment services e.g. IBFT 3.0 should be covered in the proposal
- Proposed solution must be EMV Compliant
- Secured and encrypted online authorization process for all transactions
- Strict security along with user management module
- Security/Risk/Fraud Management
- Logging/Reporting
- Online Monitoring and alerts
- Well controlled card management module that Supports various card types such as Debit, Credit, Loyalty, Gift Card, virtual cards ETC (this includes personalization and preparation process for EMV and normal cards)
- Card less transactions and contactless functionality
- Separate financial middleware to manage limits and avoid cumbersome network
- National and International networks support (i.e. JCB, UPI, VISA, MasterCard, PayPak etc.)
- An online financial and static interface with core banking system
- 24x7 online authorization, with at least 99.9% system availability;
- Provision for multiple currencies and languages;
- Provision for online cash & cheque deposits along with other services
- Centralized management of the ATM machines
- Provide rich set of services for channels to promote standardization and interoperability
- Scalable to handle multiple delivery channels including ATM, POS, Call Center, Internet Banking, Mobile Banking etc.
- Provision to support existing ATM and Debit cards, ATMs, Internet Banking, CRM and IVR.
- Reusability of existing services for new delivery channels in order to reduce time to market
- Deployment of the system replica in an active passive or Active-Active environment, ability to support failover in the event of primary system outage. Failover to new system should be seamless.
- Product must be PA-DSS Compliant & Certified.
- 3DES/AES Security
- Infrastructure for Biometrics, contactless, NFC
- Must Support MS SQL Server Database
- A flexible, configurable and parameterized system for quick new product design

The scope of this EOI includes (but not limited to) all of the above mentioned requirements; also the proposed solution must cover all the existing functionalities and services of the current systems at the bank.

## Submission Timeline & Location

FWBL reserves the right to modify below timeline at any time. Should the due date for proposals be changed, all prospective respondents shall be notified. The proposal must follow as per the following high level schedule.

### **Location and Timing**

Submission will be valid if:

- Responses to RFP are submitted no later than 12 December 2018 11:00 am at FWBL, Head Office GF-2 Reception Area, S.T.S.M Foundation Building, CL-10/20/2, Beaumont Road, Civil Line, Karachi.
- Bids are submitted in a Single sealed envelope marked "Technical Proposal".
- Please note that proposals submitted by the bidder must not contain any financial proposal for the proposed solution.

Milestone	Date& Time
EOI Released	26 November 2018
EOI Bid Submission Date and Time	12 December 2018 11:00 am
Opening of Technical Bids	12 December 2018 11:30 am

As a result of this Request for Proposal, FWBL may do one of the following at its discretion:

1. Evaluate the technical proposal submitted by bidders, and shortlist proposals for soliciting Financial Proposal in near future.
2. Cancel the whole process.

## *Submission Questions & Clarifications*

You may contact the following person if you have any questions or require clarification on any topics covered in this Request for Proposal:

Name: Faraz Khan  
Email: faraz.khan@fwbl.com.pk  
Phone: 0346-2768882

### **Eligibility Criteria**

The bidder **MUST** comply with the following minimum criteria. The bid document shall be rejected if the vendor fails to meet the following minimum criteria and submission of the require documents.

- The bidder should be **NTN** and **Sales Tax** registered company in Pakistan.
- The bidder should have minimum annual turnover of Rs. 200 M during the last three years and are required to submit the audited financial statements for this period.
- The bidder should submit the last three years balance sheet, cash flow, profit and loss account duly attested by an independent chartered accountant / audit firm.
- The bidder should have completed at least two implementations with similar scope for a commercial bank in Pakistan. As a proof, purchase order or work order or work completion certificate(s) shall be submitted by the bidder. References without proof will not be considered during evaluation
- The bidder must have been in operation for at least five years in related to implementation of proposed solution.
- Proposed solution must support MS SQL Server 2012 and/or onward releases.

## **FORMAT FOR TECHNICAL BID**

The bidders are requested to submit the technical proposal, which at least shall include the following sections in the format provided in Annexure C and D.

1. Executive Summary
2. Company Profile
3. Proposed Consultancy Services and Approach
4. Project Management Approach
5. Functional Features of Proposed solution
6. Technical specifications of Proposed Solution
7. Deliverables
8. Technical Team Composition
9. Annexure – Evidences
  - a. GST/NTN Certificate
  - b. Organization's establishment
  - c. Similar Assignments and References
  - d. Team Certificates
  - e. Organizational Financial Strength
  - f. Audited Statement (Profit and Loss, Balance Sheet and Cash Flow Statements)

## Annexure A: Evaluation Score Criteria

This section includes vendor evaluation criteria. The bidder must score at-least 70% in the following evaluation criteria to be eligible for successful bidding:

No	Evaluation Factors and Description	Total Marks	Max Marks	Total Marks and Distribution ranking
1	Experience of proposed Technical Team with proofs and certificates.	25	25	To be assigned by Technical Evaluation Committee
2	Organization Financial Strength	20	20	Firm has more than Rs. 500 million annual Turnover for last Three (03) years
			15	Firm has more than Rs. 300 million annual Turnover for last Three (03) years
			10	Firm has more than Rs. 200 million annual Turnover for last Three (03) years
3	Similar projects completed along with proof and reference within last 5 years.	30	30	Firm has completed s equal to Eight similar projects.
			20	Firm has completed more than or equal to Five similar projects.
			10	Firm has completed more than or equal to Two similar projects.
4	Evaluation of Functional Features	25	25	To be assigned by Technical Evaluation Committee
5	Evaluation of Technical Specifications	25	25	To be assigned by Technical Evaluation Committee
4	Technical Bid Completeness (documentary proof, brochures, diagrams, non-deviation material, relativity etc)	10	10	To be assigned by Technical Evaluation Committee

Please note that proposed Project Manager and Technical team members cannot be replaced by the successful bidder after award of the contract, by FWBL. Changes in proposed team can only be made in cases where human resource is no longer employee of the consulting firm. Replacement of human resources will have to be approved by FWBL team. In case of non-compliance, FWBL reserves the right to forfeit the Bid Security.