

Request for Proposal (RFP) – Mobile Based NADRA Biometric Verification & ASAAN Account Opening Solution

Reference # FWBL/HO/IT/KK/2019/03

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**Proposals Submission Dead line Date:** **March 18, 2019 03:00 PM**

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**Interested bidders must collect a stamped copy of this Expression of Interest from First Women Bank Limited’s head office against submission of pay order for PKR 1,000/- in favor of First Women Bank Limited.**

Bidders are required to submit the stamped copy of EOI along with their technical proposals. In case, this requirement is not met, FWBL will exclude bidder’s proposal from technical evaluation.

First Women Bank Limited is requesting proposals from eligible bidders for supply of PCI Certified mobile devices along with required software solution as detailed in this document.

## Scope of Work

### Technical Requirements

#### Requirements FOR FWBL Mobile Application – Account Opening and NADRA Biometric

- Proposed Device should be PCI Certified (Reference to be validated using PCI Security Council database available on their website).
- Device specifications must include, at minimum:
  - OS is supported by third party MDM solutions (Gartner leader and challengers)
  - Minimum 1 GB RAM and 8 GB Internal Storage
  - 5 MP Camera with Auto Focus
  - Biometric Device with Live Finger Detection (Detachable or wireless)
  - At-least 1 SIM Slot (Compatible with telco's in Pakistan)
  - Touch Screen for data entry
  - Optional Features (For future implementations) – Optional
    - Thermal Printer
    - Mag stripe, EMV and NFC Readers (along with relevant certifications)
- User Credentials validation on Server side. It should include Two Factor Authentication using limited validity of One Time PIN.
- End to End data encryption for information originating from Mobile Device
- User Access should only be allowed on pre-defined device (MAC Address) in the proposed system i.e. user id's to be mapped MAC Address for login
- Must support TLS 1.2 or higher
- Solution architecture must be n-tier i.e. deployment in DMZ, application server (behind data center firewall) and database server.
- Application on device should only be allowed to connect with DMZ Server after “Mutual Certificate Authentication”
- No Customer data to be stored on mobile device post processing of transaction request.

### Mobile Device Management (MDM)

Bidders to provide details, if MDM solution is provided as an “out of the box” solution with the proposed device. Proposed solution should include availability of the following features (at minimum) that will be managed by FWBL:

- Deployment of applications and/or patches on FWBL mobile devices
- Restrictions on installation or uninstallation of applications
- Restrictions on sites that may be accessed by any software installed on the device. The purpose is to disable internet browsing.
- Geo-fencing
- Device Monitoring
- Remote data erase

In case, the above mentioned solution is not available with the proposed device, then vendors to confirm if third party MDM solution (e.g. Sophos Mobile, VMWare AirWatch or similar apps) would be compatible with proposed device.

#### Functional Requirement:

- Stand-alone NADRA Biometric Verification
- ASAAN account opening form (as per SBP's regulatory requirement). This should include image captures of required documents and NADRA bio-metric verification
- Integration with Core Banking System via API's provided by Core Banking vendor
- Integration with NADRA API's (provided by NADRA) for customer bio-metric verification.
  - If bidder has not successfully deployed NADRA biometric verification in any other financial institution, then successful bidder will be required to complete a successful "Proof of Concept" before award of the contract.

#### Financial Quotation should include:

- Cost of 10 devices as per specifications
- Required application on Mobile Device and FWBL Servers (DMZ, App Server, and Database Server)
- Device and Server Certificates for Mutual Certificate Authentication. Vendors **may** propose self-signed certificates. FWBL should have an option to revoke a device certificate, in cases where the device has been identified as "compromised".
- Annual SLA for devices (**Part replacement included**), software solution, and quarterly software patching of Mobile operating system.
- Vendors must submit pricing for all BoQ items requested in this RFQ. Incomplete proposals will not be considered for evaluation.
  - Following two BoQ items are optional. FWBL may or may not include these two items in Purchase Order issued by FWBL, after review of technical and financial proposals. Vendors are required to provide quotations for the following items. In case third party MDM solution is provided, MDM License for 10 Devices from providers that fall in Leaders or Challengers category within Gartner Magic Quadrant for MDM Solutions
  - Account opening form for conventional banking account (including KYC) as per prevailing SBP regulations.

#### Payment Terms

- |   |     |
|---|-----|
| • Advance/Mobilization                      | 25% |
| • Delivery of Devices after UAT Completion  | 35% |
| • Go Live                                   | 20% |
| • 2 Month Warranty Completion after Go Live | 20% |

## Bidder Eligibility Criteria

- The bidder should be **NTN** and **Sales Tax** registered company in Pakistan.
- Bidder must have been providing banking solutions related service for at-least three years.
- Bidder must have an annual revenue of PKR 50 million per year during the last three years. Bidders to provide audited financial statements along with technical proposal.
- Bidders to provide three reference from Financial Institutions in Pakistan with reference to similar banking services provided to customer. Reference information should include, but not limited to:
  - Name of Customer
  - Service Provided
  - Scope of work provided by bidder
  - Customer Reference Contact Name
  - Customer Reference Contact Number (Office and Mobile). Office number is mandatory
  - Designation of the Customer Reference Contact Person
  - Year service was provided for this reference

## Format of Technical Proposal

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 Service Delivery Approach
4. Technical Specifications and Certifications of Proposed Hardware Solution
5. IT Infrastructure related hardware, and software (e.g. Operating System, database server) licensing requirements
6. Deliverables
  - a. Design Document
  - b. Release Notes
  - c. Administration Guide
  - d. Functional and Technical training on troubleshooting
7. Timelines
8. Technical Team Composition
9. Bidder to provide stamped copy of this EOI (Must contain FWBL and Bidder's stamp)
10. 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)

## Evaluation Criteria

- Evaluation of the firms shall be based on information provided in Proposals.
- On the basis of technical evaluation, the financial proposal of only technically responsive bidders (qualified bidders) will be opened in the presence of their Representatives who choose to attend.
- Financial proposals of technically non-responsive vendors will be returned unopened.
- Proposals will be evaluated on the basis of 50 – 50 i.e.
  - 50% of the proposal strength will be measured in Technical evaluation
  - 50% of the proposal strength will be measured in Financial evaluation

## Technical Evaluation

No	Evaluation Factors and Description	Max Score
1	Experience of proposed Technical Team	15
2	Organization Financial Strength PKR 150 million and Above – 15 Points PKR 100 million and Above – 10 Points PKR 50 million and Above – 5 Points	15
3	Similar projects completed along with proof and reference within last 3 years.	10
4	Technical Evaluation of Proposed software and related IT security related solution	25
5	Technical Evaluation of Proposed Device	25
6	Technical Evaluation of MDM Solution	15
7	Technical Bid Completeness (documentary proof, brochures, diagrams, non-deviation material, relativity etc)	10
Maximum Score		100

Technical evaluation of the proposals will be given weight through the below mentioned factors based on the below formula.

$$\frac{\text{Bidders Technical Score}}{\text{Total Technical Score}} \times \text{Weight}$$

**Minimum score of 70% on evaluation criteria specified in “Technical Evaluation” is required to qualify for financial evaluation.**

## Financial Score

Bid Price will be calculated as:

One time delivery cost of proposed devices and Software Solution.

+

Annual Recurring SLA for the proposed solution

Please note that Annual Recurring Charge must include all charges including but not limited to service based recurring charges and support fees. Proposals that does not provide pricing on all BoQ items will not considered for evaluation

Lowest Bid Price

————— x Weight  
Bidder's Price

**Combined Evaluation will be calculated by adding the Technical and Financial Evaluation as below:**

$$\left[ \frac{\text{Bidders Technical Score}}{\text{Total Technical Score}} \times \text{Weight} \right] + \left[ \frac{\text{Lowest Bid Price}}{\text{Bidder's Price}} \times \text{Weight} \right]$$

## 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: Mudassar Lakhani  
Email: mudassar.lakhani@fwbl.com.pk  
Phone: 0213-565-7762

## Submission Timeline & Location

All proposal submissions for responding to this request must be submitted on or before the timelines specified in this RFP, in a single sealed envelope containing two separate sealed envelopes distinctly marked as Technical and Financial Proposal.

Submission will be valid if:

- Responses to RFP are submitted no later than March 18, 2019 03:00 PM 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 containing two separate sealed envelopes with separate marking "Technical Proposal" & "Financial Proposal".
- All separate copies of Proposals and attachments must be provided in a sealed envelope marked as " Technical Proposal"

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.

Milestone	Date& Time
EOI Released	March 02, 2019
Last Date for Receipt of Letter of Intent from bidders (via email)	March 08, 2019
Last date for receipt of clarification questions from bidders (via email)	March 11, 2019
FWBL to provide responses to clarification questions submitted by bidders	March 13, 2019
RFP Bid Submission Date and Time	March 18, 2019 03:00 pm
Opening of Technical Bids	March 18, 2019 03:30 pm

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.