

## Bidding Document

# Procurement of Software/Solution for Fraud Resolution Management (FRM) Single Stage Two Envelopes

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Per-Bid Meeting:	20-2-2020 at 10:30AM.
Last Date for Submission:	3-3-2020 at 10:30AM.
Tender Opening Date:	3-3-2020 at 11:00AM

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**Note:** The prospective bidder is expected to examine the Bid Document carefully, including all Terms & Conditions and Annexures. Failure to furnish all information required by the Bidding documents or submission of a Bid not substantially responsive to the Bidding Documents in every respect would result in the rejection of the Bid.

Tender No. BOK/HO/Proc/Compliance/IT/08/feb/2020.

## **Scope of Work**

To comply with SBP Regulations for Payment Card Security a solution is required for Fraud Resolution Management (FRM) mechanism to assess, monitor, review and respond different types of frauds and complaints. The solution for transaction monitoring and fraud investigations may have at least, but NOT LIMITED TO, the following features.

- The solution should be capable of real-time monitoring of online transactions, data, events and customer accounts across multiple channels for identification and response to any threat of fraud attempts.
- The solution should be capable to generate alerts immediately upon detection of any anomaly or trend that leads to fraud.
- The alerts should be communicated via different channels such as onscreen display, email, SMS etc.
- The solution should be able to easily integrate with BOK systems.
- The solution should have various use cases already built-in to the system as per prevailing threats and fraud schemes.
- These use cases should be customizable in an easy manner by the authorized user as per BOK requirements.
- The solution should have capability to define new custom use cases in an easy manner preferably through GUI drag and drop capability by an authorized user.
- The solution should have capability to identify fraudulent transactions on different parameters such as but not limited to, geographical location, time of transaction, amount of transaction, frequency of transactions, channel of transaction etc.
- Upon detection, the solution should be able to stop the attack or activity leading to fraud.
- Authorized user should be able to take immediate action upon alert such as blockage of card or account to prevent subsequent damages by using the same system.
- The solution should have artificial intelligence capability in order to evolve for identification of unknown attacks and fraud attempts.
- The solution should be able to process high number of transactions efficiently.
- The solution should have extensive reporting mechanism including audit reports with customization ability.
- New reports can be added by authorized user through easy to use mechanism.
- Pending or outstanding alerts should be shown in queue.
- The solution should have user management mechanism by which user can be assigned rights and permissions based on job's roles and responsibilities.
- The solution should be scalable to cater BOK's future needs.
- The solution provider is required to deliver comprehensive training to BOK's related staff.
- The solution provider is also required to formulate and deliver related processes and procedures as per BOK's environment.

### **Mandatory Requirement**

Bidder should provide its proposal in accordance with the Scope of Work mentioned above and following **Mandatory Requirements**. Failing to which the proposal will not be considered.

#	Mandatory Requirements	Vendor Response
1	Bidder should be software company or its authorized distributor having valid certificate/License	
2	Bidders having minimum 5 (Five) years of relevant experience for supply and installation of the software implementation from the date of incorporation of the company / registration of the firm shall be eligible to participate.	
3	Bidder must provide evidence of company's registration / incorporation certificate. Government relevant authority.	
4	The Bidder should be active Tax/Sale Tax/GST payer, copy of latest returns to be attached	
5	Copy of registration certification with KPRA (Khyber Pakhtunkhwa Revenue Authority). In case of fresh registration with KPRA, acknowledgement of KPRA shall be attached.	
6	The bidder/company/firm should not have been blacklisted by any of the Provincial / Federal Government or organizations of the State / Federal Government in Pakistan and must provide <b>Undertaking</b> on stamp papers duly registered with Notary Public that it is not being blacklisted. Also must provide List of arbitration/legal suits/unsettled disputes with organizations/clients (if any) in last five years	
7	The company/firm <b>Annual Audited Report</b> for the last 03 Financial years.	
8	Company/Firm must provide 3 Purchase Orders of related Scope of Work mentioned above with relevant client references and verifiable proof.	
9	The company/firm must have legal presence in Pakistan and should submit list of Offices across Pakistan.	
10	The Company/Firm must accept this complete bidding document and affix sign and stamp of the company.	
11	2% Bid Security (any banking instrument excluding Pay Order) of the bid amount, to be attached with Financial proposal in separate envelope. Undertaking on stamp paper regarding 2% Bid Security without mentioning amount shall be attached with technical proposal	
12	Bidder must submit Integrity Pact on Stamp Paper dully attested by the Notary Public with of bid amount, with proposal.	
13	Prices shall be quoted in PKR including all applicable taxes.	
14	Bidder shall provide undertaking on stamp paper regarding provision 10% of the bid amount Performance Guarantee (issue by any schedule Bank) in favour of the Bank of Khyber.	
15	Bidder shall provide Fair Price Certificate on stamp paper dully attested by notary public.	

**Technical Evaluation Criteria is as follows: -**

<b>SNO</b>	<b>Description</b>	<b>Total Marks</b>
<b>Part:- (A) Company Profile, Experience and Human Resource</b>		<b>60</b>
<b>1</b>	Experience in development of software and Implementation 10 Years and above=20 Marks 6-8 years= 15 Marks 5 years=10 Marks	20
<b>2</b>	Implementation of software in Pakistani Banks and outside Pakistan foreign Banks. (copy of purchase order, completion certificate to be attached) 6 Banks =10 marks 3-5 Banks =5 marks	10
<b>3</b>	Qualification & Experience of personnel that will be deployed on this project have relevant experience of development of software. CV and certificate attach Project Manager = 3 Marks 2-3 dedicated staff of this project=2 Marks	5
<b>4</b>	Local Technical support staff and software developers 3 Software developers and Technical staff = 5 Marks Less than 3 =2 Marks	5
<b>5</b>	Turn over per year last three years Above Rs.150 Million per year =20 marks Less than Rs.150 and greater than Rs.100 Million per year=15 marks Less than Rs.100 Million =10 marks <b>(3 years audited Balance sheet attach)</b>	20
<b>40 Marks out 60 Marks of Part (A) is mandatory:</b>		
<b>Part:- (B) Demo/Presentation</b>		<b>40</b>
6	Vendor shall provide Demo/Presentation on offered Solution and analysis of the produce shall be done according to Scope of Work mentioned in this bid document.	
<b>30 Marks out 40 Marks of Part (B) is mandatory:</b>		
<b>Total of Part(A)+Part(B)=</b>		
<b>Total Marks of Technical</b>		<b>100</b>
<b>Technical Qualification Criteria = 40 marks in Part-A and 30 in Part-B</b>		

### **Financial Bid Proposal.**

Bidder must submit its financial proposal in accordance with the following format.

<b>ITEM</b>	<b>Prices including all applicable taxes (PKR)</b>
Software Licensing Fee (one time)	
Annual Maintenance and Renewal Fee (from second year)	
<b>Total Amount:</b>	
<b>Successful vendor shall provide following services free of cost till the expiry of contract period of 5 years.</b>	
Upgradation of software	
Software Implementation	
Training & Resource Mobilization	
Customization/Modification	
Onsite Support	
Resident Engineer for Onsite Support after successful implementation for 6 months	

### **Award of Contract**

Contract shall be awarded to lowest bidder, that qualified 40 marks in Part-A and 30 Marks in Part-B in technical evaluation, irrespective of ranking in technical evaluation.

### **TERMS & CONDITIONS**

1. The Procurement shall be conducted in accordance with the Khyber Pakhtunkhwa Procurement Rules 2014 on **Single Stage Two Envelopes Procedure.**
2. Company seal / stamp must be fixed on the Proposal.
3. Bidder shall submit their terms and conditions with Technical proposal. Bank shall reserve right to ignore/disregard Terms & Conditions if attached with Financial Proposal.
4. All the firms applied for the Tender must provide documents in line with the Mandatory requirements and should qualify the mandatory requirements. If any firm fails to qualify the mandatory requirements, bid shall be considered as nonresponsive bid.
5. Bidder shall submit their bid in to separate envelopes, clearly marked Technical Proposal and Financial Proposal.
6. Bids not complying with all the given clauses in this tender document are liable to be rejected.
7. Bid Security (any banking instrument excluding pay order) 2% of the total bid amount must be attached with financial proposal in separate sealed envelope in favor of The Bank of Khyber.

8. Successful Bidder shall provide 10% of bid amount performance guarantee (issue by schedule bank) in favour of the Bank of Khyber, before execution of contract. Other bid security shall be returned.
9. All prices quoted must be in PKR inclusive of all Taxes applicable, such as GST, Income Tax, etc.
10. The prices quoted shall remain valid for 90 days, after the date of opening the tender.
11. Other Province Revenue Authorities taxes shall be deducted, if applicable.
12. Delivery of software must be made within one month of issuance of purchase order.
13. Failure to implement/complete assignment within specified time as per contract period may invoke cancellation of Purchase Order. In addition to that, two percent (2%) bid security or Performance Guarantee of 10% of bid amount shall be forfeited, whichever is available with Bank.
14. Successful bidder shall execute five years contract with locked prices for maintenance and renewal fee.
15. The Bank of Khyber will not be responsible for any costs or expenses incurred by bidders in connection with the preparation or delivery of bids.
16. No negotiations and revised bids will be allowed.
17. Any bid submitted after due date and time will not be entertained.
18. Pre bid meeting will be held on 20-2-2020 AT 10:30AM at the Office of, Incharge Procurement Department, 29 A The Mall, Peshawar Cantt.
19. Bidders are required to submit sealed proposals to the office of the **In charge Procurement Department, The Bank of Khyber** on or before **3-3-2020 at 10:30AM** Tender bids Opening on same day **3-3-2020 at 11:00AM** at 29-A The Mall, The Bank of Khyber, Peshawar.
20. This bid document terms and conditions shall prevail over the company's own standard terms and conditions.
21. Each Bidder shall give presentation on Part (B) Demo/Presentation of Technical Evaluation to Management of Bank, or their authorized officials.
22. No Conditional bid will be acceptable.
23. For any query, clarification regarding BID document contents, the applicants may send a written request at least 5 days prior to the opening date through registered posts/Courier Service Company.
24. Any bid not received as per terms and conditions laid down in this document are liable to be ignored. No offer shall be considered if:
  - Received without earnest money;
  - It is received after the date and time fixed for its receipt;
  - The tender document and the bid is unsigned;

- The offer is ambiguous;
- The offer is conditional i.e. advance payment, or currency fluctuations etc.
- The offer is from blacklisted firm in any Federal / Provincial Govt. Dept.:
- Hand written bids shall not be accepted; it must be typed.

**In-Charge Procurement**  
**The Bank of Khyber**  
29-A, The Mall, Peshawar Cantt.  
Phone No: 0915275352.

**Firm/Company Name:**

**Contract Person:**

**Email Address**

**Cell Number**

**Landline Number**

**Mailing Address**

**(On stamp paper without mentioning the Bid Amount)**

**INTEGRITY PACT**

DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC.  
PAYABLE BY THE SUPPLIERS OF GOODS,  
WORKS & CONSULTING SERVICES, CONSULTANCY SERVICES

Contract No. \_\_\_\_\_ Dated \_\_\_\_\_ Contract Value: \_\_\_\_\_ Contract Title: \_\_\_\_\_, [name of Supplier] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from The Bank of Khyber or any administrative subdivision or agency thereof or any other entity owned or controlled by The Bank of Khyber through any corrupt business practice.

Without limiting the generality of the foregoing, [name of Supplier] represents and warrants that it has fully declared the brokerage, commission, fees etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultation fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from The Bank of Khyber, except that which has been expressly declared pursuant hereto.

[name of Supplier] certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with The Bank of Khyber and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

[name of Supplier] accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other rights and remedies available to The Bank of Khyber under any law, contract or other instrument, be voidable at the option of The Bank of Khyber.

Notwithstanding any rights and remedies exercised by the Bank of Khyber in this regard, [name of Supplier] agrees to indemnify The Bank of Khyber for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to The Bank of Khyber in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by [name of Supplier] as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit in whatsoever form from The Bank of Khyber.

Name of Buyer: ..... Name of Seller/Supplier: .....

Signature: .....[Seal] Signature: .....{Seal}

**Notary Public:**



(to be filled on Stamp paper dully attested from Notary public)

Fair Price Certificate  
(TO BE ENCLOSED WITH BID DOCUMENT)

I/We, M/S

hereby certify that prices quoted by us against The Bank of Khyber, for the tender No. are the lowest and most competitive as generally applicable to all other buyers and or sold through our agents as per prevailing international market as on the date of quote and if it is established at any stage that these were higher we shall be held responsible and agree to pay immediately the differential to The Bank of Khyber.

SIGNATURE AND SEAL OF THE  
BIDDER

(on stamp paper dully attested from notary public)

**Undertaking, for Provision of Performance Guarantee**

We M/s. \_\_\_\_\_ applying for BOK Tender No. \_\_\_\_\_  
\_\_\_\_\_, having tender opening

date \_\_\_\_\_, hereby under take that after announcement of company as successful bidder, we shall be bound to provide to the Bank of Khyber Rs. \_\_\_\_\_ performance guarantee (issue by schedule Bank only) in favour of the Bank of Khyber, against this tender before execution of contract and purchase order.

Name of Seller/Supplier: .....

[Seal] Signature: ..... {Seal},

Notary Public: