

THE BANK OF KHYBER

Expression of Interest (EOI)

**Assessment of Feasibility of Implementing PCI-DSS and PA DSS
for Digital Payment Systems and Adoption of the same standards
by Third Party Technology Service Providers**

Last Date for Submission:	31-05-2019 at 11:00 AM
Opening Date:	31-05-2019 at 11:30 AM

Description of Work

A. Introduction

In accordance with SBP's PSD Circular No. 9 of 2018 dated Nov 28, 2018 regarding "Security of Digital Payments" clause no. XIV, The Bank of Khyber (BOK) seeks the services of a firm for conducting the assessment of feasibility of implementing Payment Card Industry Data Security Standard (PCI DSS) and Payment Application Data Security Standard (PA DSS) on their digital payment systems and adoption of the same standards by their third party technology service providers.

In this respect, detailed Scope of work is attached at Annexure – B of the document.

Bidders are required to submit their sealed proposals (EOI) in line with Khyber Pakhtunkhwa Procurement Rules 2014 to the office of the **Head Procurement Division, The Bank of Khyber** on or before **31-05-2019 at 11:00AM**. And shall be opened on same day at **11:30AM** at The Bank of Khyber, Head Office.

Proposals should be in the prescribed format along-with all the relevant documents as per the **Terms & Conditions** and **Bidder Eligibility Criteria**.

Terms and Conditions

- a) Bidder is required to submit its Company Profile along-with Proposal that must comply with the following **Bidder Eligibility Criteria** (Annexure – A).
- b) Proposals submitted Late / after due date and time or Incomplete will not be considered.
- c) Only Shortlisted Firms will be invited to submit their Technical and Financial proposals.
- d) The competent authority reserves the right to accept or reject any proposal as per KPPRA rules.
- e) All sections in the bid should be adequately flagged and numbered.
- f) Bidder is required to assign a dedicated onsite Project Manager to manage the project and report to the stakeholders as per requirement.
- g) In case of consortium, the bidder must submit:
 - The details of the consortium with roles and responsibilities of each partner.
 - The original stamped consortium agreement shall be attached along-with the Bid Document.
 - The same should be endorsed by an authorized representative of the prime bidder. The Prime bidder will be the single point of contact with the Bank for the project undertaking.
 - No change in the constitution of the consortium (prime bidder/members of consortium/stakes of any member etc.) will be allowed without explicit approval of the Client.
- h) Bids not complying with all the given clauses in this tender document are liable to be rejected.

Annexure – A

Bidder Eligibility Criteria

Bidder is required to submit its Proposal in accordance with the **Mandatory** requirements mentioned in the Bidder Eligibility Criteria. Failing to which the proposal will not be considered.

#	Mandatory Requirements	Attached (Yes / No) Reference
1	Name of the Bidding Firm. Name of authorized contact person along-with his designation, contact number, email address and postal address.	
2	Proposed Methodology and Processes Describe the proposed methodology and processes in detail to conduct assessment of feasibility of implementing PCI-DSS and PA DSS for digital payment systems and adoption of the same standards by third party technology service providers in accordance with SBP's PSD Circular No. 9 of 2018 dated Nov. 28, 2018.	
3	The firm should be a Payment Card Industry (PCI) Qualified Security Assessor (QSA), and enterprise security consultant to assist in complying with standards of PCI Security Council. Bidder should submit its certificate / relevant reference / document.	
4	The bidder should provide its FBR registration certificate (NTN) along-with Registration of Incorporation under the laws of Pakistan.	
5	The bidder should provide Undertaking on stamp paper that it is not being blacklisted by any of the Provincial / Federal Government or organizations of the State / Federal Government in Pakistan. And must provide List of arbitration/legal suits/unsettled disputes with the financial sector clients (if any) in last five years.	
6	The bidder must submit Annual Audited Report for the last 03 Financial years. Annual Audit Report including Balance Sheet, Income Statement and Profit & Loss accounts along with auditors' notes for the last three audited years should be submitted.	
7	The bidder must have legal presence in Pakistan. The firm must submit List of Offices across Pakistan.	
8	The bidder/prime bidder (in case of consortium) shall provide a list of completed projects along-with references for any Financial Institution / Banking Sector: a) in conducting similar assignments and b) providing consultancy for PCI DSS and PA DSS compliance for any Financial Institution / Banking Sector and third-party technology service provider.	
9	Bidder is required to submit the detailed profile of Project Manager who will be nominated / assigned for the management of the project.	
10	The bidder should have enough Technical Strength at its end to complete the project within stipulated time. List of Project team of the Company along-with their Profiles to be submitted.	
11	Firm should be an active tax payer under the laws of Pakistan and must provide Sales Tax certificate, GST, etc. along-with KPRA (Khyber Pakhtunkhwa Revenue Authority) Registration certificate.	

Technical Requirements / Scope of Work

The scope and deliverables of the assignment as required by The Bank of Khyber in accordance with SBP's PSD Circular No. 9 of 2018 dated Nov 28, 2018 regarding "Security of Digital Payments" clause no. XIV for the assessment of feasibility of implementing PCI DSS and PA DSS on digital payment systems and adoption of the same standards by third party technology service providers are mentioned below:

The activities should include but not limited to the following. Furthermore, latest versions of standards of PCI-DSS and PA DSS should be considered and applicable for these activities.

- Conduct a comprehensive study of BOK's environment, systems, applications, infrastructure, services etc. in respect of PCI DSS standard compliance
- Perform gap analysis of BOK services being offered to the customers in respect of PCI DSS standard, related infrastructure, information systems, procedures, processes, etc. against PCI DSS standard compliance requirements
- Determine how effectively the BOK is maintaining availability, integrity and confidentiality of cardholders' data according to the PCI DSS standard
- Determine how effectively the BOK is protected against anticipated threats or hazards according to the current version of the PCI DSS standard
- Provide comprehensive recommendation and road map for PCI DSS compliance
- Provide feasibility report in terms of cost / benefit analysis for PCI DSS compliance
- Perform assessment and feasibility of third-party technology service providers of BOK for the compliance of PA DSS compliance
- Firm should ensure the compliance of the clause no. XIV of SBP's PSD Circular No. 9 of 2018 dated Nov 28, 2018

Required Deliverables

Bidders are required to provide the following:

- Comprehensive report for BOK containing at least the following:
 - List of services being provided by BOK in purview of PCI-DSS Standard, related infrastructure, systems, applications, services etc.
 - Gap assessment
 - Detailed recommendations that are easy to understand and follow
 - Step by step road map for PCI DSS compliance
 - Detailed recommendations for third party technology service providers for PA DSS compliance
- Separate feasibility report to be submitted in SBP for compliance against PSD Circular No. 9 of 2018 dated Nov 28, 2018, clause no. XIV
- Further, the bidder shall provide editable copy of reports for BOK's internal purposes without any additional fee.

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