



# **Bidding Document**

## **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**

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<b>Last Date for Submission:</b>	<b>Friday 19-07-2019 at 3:30PM.</b>
<b>Tender Opening Date:</b>	<b>Friday 19-07-2019 at 4:00PM.</b>

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## **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.

Proposals should be in the prescribed format along-with all the relevant documents as per the

**Terms & Conditions.**



## **TERMS & CONDITIONS**

1. The Procurement shall be conducted in accordance with the Khyber Pakhtunkhwa Procurement Rules 2014 on **Single Stage Two Envelope Procedure**.
2. Bidders are required to submit two separate sealed envelopes, one for Technical Proposal and One for Financial proposal to the office of the **Head Procurement Division, The Bank of Khyber** on or before Friday, **19<sup>th</sup> July, 2019 at 3:30PM**. Tender Opening Date is Friday, **19<sup>th</sup> July, 2019 and Time is 4:00 PM** at The Bank of Khyber, Head Office.
3. Company should sign and stamp BoK bidding document and must attach with its technical bid.
4. Company seal / stamp must be fixed on both Technical Proposal and Financial Proposal.
5. All the firms applied for the Tender must provide documents in-line with Mandatory requirements. **If any firm fails to provide any of the relevant required document of Mandatory requirement, then Financial Proposal of the same will not be opened.**
6. **Any bid submitted after due date and time will not be entertained.**
7. Bids not complying with all the given clauses in this tender document are liable to be rejected.
8. Call Deposit of two percent (2%) of the total bid amount must be attached with financial proposal in separate sealed envelope in favor of Head Procurement Division, The Bank of Khyber.
9. All prices quoted must be inclusive of all Taxes applicable, such as GST, Income Tax, etc.
10. The prices quoted shall remain valid for 120 days, after the date of opening the tender.
11. **In case of failure to complete the assignment as per Project Plan, call deposit will be forfeited.**
12. 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.
13. **No negotiations and revised bids will be allowed.**

***Head Procurement, Head office,***  
**The Bank of Khyber, 29 A, The Mall, Peshawar Cantt.**  
**Phone: 091-5261117, 091-5275352**



## **Technical Proposal Response Format**

Bidder is required to submit its Technical Proposal in accordance with the following Mandatory Requirements, failing of any requirement will disqualify the firm and its bid will not be considered for further processing.

#	Mandatory Requirements
1	<p><b>Detailed Project Plan along-with Timeliness and Resources</b></p> <p>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</p>
2	<p>The bidder/prime bidder (in case of consortium) shall provide <b><u>Purchase Orders / Agreements / Completion Certificates</u></b> of projects along-with references for any Financial Institution / Banking Sector:</p> <p>a) in conducting similar assignments and</p> <p>b) providing consultancy for PCI DSS and PA DSS compliance for any Financial Institution / Banking Sector and third-party technology service provider</p>
3	Sample Report Templates relevant to the mentioned project.
4	Firm should be registered with KPRA (Khyber Pakhtunkhwa Revenue Authority) and must submit its certificate
5	The bidder must submit <b>Annual Audited Report</b> 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

## **Financial Proposal Response Format**

Bidder must submit its Financial bid in accordance with the following format.

SNO	Item	Amount (in PKR)	GST	Total Amount including All Applicable Taxes (in PKR)
1	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			



### **1. Withholding Tax, Sales Tax and other Taxes**

Bidder is hereby informed that the Bank shall deduct tax at the rate prescribed under the tax laws of Pakistan, from all payments for services rendered by any bidder who signs a contract with the Bank. Bidder will be responsible for all taxes on transactions and/or income, which may be levied by government.

### **2. Governing Law**

This bidding document and any contract executed pursuant to this document shall be governed by and construed in accordance with the laws of Pakistan. The Government of Pakistan and all bidders responding to this bidding document and parties to any contract executed pursuant to this document shall submit to the exclusive jurisdiction to Courts.

### **3. Responsibility for Executing the Contract**

The bidder shall be entirely responsible for the successful execution of the contract in all respects and in accordance with the terms and conditions as specified in the RFP/contract including the schedule.

### **4. Acceptance of Proposals**

The Bank of Khyber reserves the right not to accept the lowest or any proposal and to annul the bidding process as per KPPRA rules.

The acceptance criteria will be as follows:

1. Bidder must provide the relevant documents against all the Mandatory Requirements for Technical Qualification.
2. Technically Qualified bidder quoting lowest rate of Tender will be considered for award of contract.

### **5. Payment Terms**

Payment will be made upon completion of Milestones as set in the contract agreement upon mutual consent of selected firm and the Bank.



**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
- Bidder is required to provide capacity building training session to the relevant stakeholders for effective understanding of implementation of the identified controls in-respect of PCI DSS compliance

Furthermore, the bidder shall provide editable copy of reports for BOK's internal purposes without any additional fee