

The Bank of Khyber
Procurement Division
The Bank of Khyber Head Office Peshawar

October 27, 2023

ANNOUNCEMENT

Procurement of services for 3-Domain Secure (3-DS) and Efficient Access Control Server over debit card portfolio transaction for payment Schemes JCB and Mastercard under KPPRA rules Non consulting Services single stage two envelope method under framework contract for three years.

Tender No BOK/Proc/DGB/32/Aug/2023 was floated 23 August 2023 and corrigendum was issued on 6 September 2023 of extension of bid submission from 7 September 2023 to 18 September 2023, Procurement of services for 3-Domain Secure (3-DS) and Efficient Access Control Server over debit card portfolio transaction for payment Schemes JCB and Mastercard under KPPRA rules Non consulting Services single stage two envelope method under framework contract for three years. Bid opening was held on 15 September 2023.

Following bidder participated:

- M/s. BPC Processing Services (SMC-Private) Limited

Following deficiencies were observed by the Procurement Evaluation & Recommendation Committee in eligibility criteria of the tender.

- Bidder having 3-year similar scope of work experience and have at least three banks valid agreement in place with bidders and shall be eligible to participate in the bid. Evidence to be attached with technical proposal.
- Khyber Pakhtunkhwa Revenue Authority active status. In case of fresh application for registration, KPRA acknowledgement should be attached. Submit with technical proposal.
- Bidder must sign and stamp each paper of this bid document unconditional and submit with technical proposal, accept it unconditionally.

Matter of deficiencies has been brought to the notice of Group Head; Digital Banking Group vide email dated 19 September 2023. Digital & Consumer Marketing Divisional Head (A) has taken up the matter of deficiencies with Managing Director and requested for meeting. A meeting has been convened on 26 September 2023, to discuss the matter. Managing Director, Group Head (DBG), Divisional Head (DBD), Group Head (Internal Audit), Chief Financial Officer and Divisional Head Procurement Division have attended the meeting. Detailed discussion was made, and it was decided that post bid documents shall be obtained from bidder, keeping in view of launching of Bank's Master Card, which is already delayed. Since it was single bid and no other competitor participated and there is no effect on competition. Document has been provided by the vendor vide email dated 27 September 2023. For technical evaluation documents has been provided to Digital Bank Group, Divisional Head Digital Banking for technical evaluation. Technical evaluation has been carried out by the Digital Banking Group, Information Security Division and Risk Management Group. Following are summary of technical evaluation.

Summary of Technical evaluation:

- M/s. BPC Processing Services (SMC-Private) Limited, obtained 93 marks out of 100 marks.

Summary of Financial.

Service	Description	Charges/Fee USD (\$) (Inclusive of 4% WHT, Exclusive of GST)
Card Scheme setup services		
3D Secure ACS (stand-alone service). Per Scheme without RBA Setup (Mastercard Only)	Configuration & certification - Integration for 3DS page per scheme include	USD 12,000/-
API Gate / API Integration per API	Support for Api gate integrations (per function)	USD 4,000/-
Setup fee of a cardholder SMS notification service	SMPP/SMTP formats are used between BPC notification platform and customer's SMS Gateway/E-mail server	USD 10,000/-
BOK to support BPC ACS batch format batch file for enrolling the cards	Card onboarding on ACS (SV File)	USD 4,000/-
Total one-time service setup fee (Inclusive of 4% WHT, Exclusive of GST)		USD 30,000/- Discounted prices USD 25,000/-

USD 3,500 (without GST) per month for first year

USD 4,000 (Without GST) per month for second year

USD 4,500 (without GST) per month third year.

This minimum fee will be applicable when the monthly total of processing recurring fees is less than minimum fee.

Processing Services Recurring Fees			
Fee Type	Frequency, Tiers		USD (\$) (Inclusive of 4% WHT, Exclusive of GST)
3DS Enrolment fee (per card)	one-time per card		0.020
3DS Authentication (per Authentication)			
Tier 1 (transactions/month)	-	3,000,000	0.030
Tier 2 (transactions/month)	3,000,001	7,000,000	0.025
Tier 3 (transactions/month)	7,000,001	10,000,000	0.020
Tier 4 (transactions/month)	10,000,001	Unlimited	0.017
SMS Generation Fees (SMS will be generated by BPC, SMS will be delivered by BOK)			
SMS Generation Fees	Per SMS Fees		0.01

M/s. BPC Processing Services (SMC-Private) Limited has been selected for Procurement of services for 3-Domain Secure (3-DS) and Efficient Access Control Server over debit card portfolio transaction for payment Schemes JCB and Mastercard under KPPRA rules Non consulting Services single stage two envelope method under framework contract for three years.