FIRST SECURITY ISLAMI BANK LTD.

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ

فارست سيكيوريتى اسلامى بنك ليميتد

Card Division, Head Office, Dhaka

Request for Proposal (RFP)

For

Single point Switching and Card Management System

Ref. No: FSIBL/HO/CARD/ Tender/2022/222

Starting date of selling the bidding documents	Date: 16.06.2022, Time:10.00am
Ending date of selling the bidding documents	Date: 19.07.2022, Time:04.30pm
Due date & time of submission	Date: 20.07.2022 , Time:12.00pm
Due date & time of opening	Date: 20.07.2022 , Time:02.30pm

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Confidentiality:

This document contains information proprietary to First Security Islami Bank ("FSIBL" or "the Bank"). Each recipient is entrusted to maintain its confidentiality. The information contained in this Request for Proposal (RFP) may not be reproduced in whole or in part without the expressed written permission of FSIBL.

Accordingly, the recipient should hereby agree to keep all the information in this RFP confidential and should not, without prior written permission of FSIBL, disclose this information to any person other than the employees, agents and advisors who are required in the course of their duties to execute research studies. The recipient should undertake that all such persons are informed of the confidential nature of the information.

No recipient of this RFP shall, without the prior consent of FSIBL, make any public statements to any third parties in relation to this RFP or the subsequent short-listing of any prospective Proposer or the subsequent awarding of any order

Table of Content:

Contents

1.0 Introduction:

1.1 Background:

The First Security Islami Bank is one of the leading scheduled commercial Banks in Bangladesh. The aim of this bank is to satisfy its customers by providing prompt services using most modern technologies based on principle of Islamic Shariah. The vision of the Management is to digitalize our bank in competitive market and to facilitate customer with new products and services. To digitalize bank, our management wants to procure a single point switching and card management system which can cater services to all of its business segment e.g. Retail, Corporate etc. via different channels like ATM, POS, Ecommerce, Mobile App, Internet Banking, Agent Banking, Core Banking Software and other applications. This will enable the bank to achieve its business goals.

1.2 Scope

FSIBL is seeking to start in house operations and gain full control of their Switching, Cards Management including - ATM driving, POS driving, 3D Secure ACS gateway, Card personalization system, Card issuance (Contactless Debit, Credit, Prepaid, Virtual Card), Acquiring, VISA & NPSB transactions routing and VISA & Bangla QR transaction processing, based on that FSIBL is seeking for a complete end-to-end solution single vendor & single OEM to handle all the components and Interfaces with the best technology platform and services available in the market which has tools to enable FSIBL business and technical teams to be in the driving seat to deploy differentiated advance services to its customer's base.

2.0 Invitation for Bids (IFB)

First Security Islami Bank Limited (FSIBL) wishes to receive proposals containing "Technical", "Commercial" and "Eligibility Assessment" offers as guided in the "Invitation for Bids", hereby invited from reputed and experienced Vendors of Internationally reputed and renowned companies for "Supply, Installation, Implementation, Commissioning and Post Implementation Support of Card Management System & Switching System in First Security Islami Bank Limited".

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فارست سيكيوريتى اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

3.0 Experience

The Bidder/OEM must have 10 (ten) years specific experience in this domain and minimum 3 new clients in their portfolio in the last 3 years (2019, 2020, 2021) similar to the requirements of FSIBL.

The list of Client Reference:

Sl	Name of Organization	Contact Information: Name , Designation, Address, and contact number	Number of years product in live operation	Please add Reference Latter as attachment
1				
2				
3				
4				

Bidder may be asked to submit the following documents during technical evaluation:

      i) Customer Details

      ii) Experience Certificate

      iii) High level scope

4.0 Original Equipment Manufacturer (OEM) Information:

Sl	Details of Product OEM (Original Equipment Manufacturer)	Bidder's Response
1	Name of OEM	
2	OEM's address (Headquarter)	
3	OEM's address (Regional)	
4	Contact Details of OEM	
5	Name of Contact person	
6	Contact person's Designation	
7	Phone/Mobile No.	
8	Fax No.	
9	Email ID:	
10	Support Center or local partners at Bangladesh. (Yes/No), if NO please mention nearest Support Center.	
11	Address and contact details of support center or local partners	
12	Others , if any	

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فارست سيكيوريتى اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

5.0 Eligibility Criteria of Bidder's:

The intending bidders shall have to apply to the undersigned along with documentary evidence to meet the following primary ELIGIBILITY CRITERIA for issuance of Tender documents:

a) The Bidder's company should be registered in Bangladesh under registrar of joint stock companies, not less than 5 (five) years from date of issue of this document, and is authorized partner to supply Single Point Switching and Cards Management System.

b) The bidder should have own/representative office and strong presence in Dhaka, Bangladesh with well-equipped service/support/system up-gradation team resourced by adequate qualified Technical/ Business personnel for maintenance and support of the Management System & Switching System. Bank team may visit to see and evaluate the particular set of experience and expertise.

c) The bidder should have experience of successful setup of Switching and Card Management System, ACS Gateway, etc. and submit the satisfactory report from client along with the bid.

d) The bidder must be able to provide on-site support at the Data Centre and DRS of the bank.

f) Authorization letter of principal against this project should be submitted. The bank's authority may verify the submitted Authorization letter.

g) The Bidder should have valid Trade License, TIN/BIN, VAT registration certificate and other relevant documents associated with local regulation. Bidder shall be asked to submit evidence of LC (letter of credit) and Bill of Landing for ensuring formal payment channel maintained by the bidder, bank team may verify the documents time to time.

6.0 Rollout Plan and Gantt chart:

1. The bidder shall submit a tentative roll out plan and working procedure that must comply with the requirements of the RFP. For instance, a sample format of roll out plan is given below:

        i). Product/Solution:

        ii). Details Implementation Plan:

        iii). Time Line:

        iv). Migration plan

2. The Bidder have to submit Gantt chart with clear implementation from this product/solution.

Note:

a. The bidder must share the details about Hardware configuration and related software specification such as application servers, database servers, Security Application and OS etc.

b. All required software for implementing the solution will be the responsibility of the bidder which includes providing license, delivery and installation. Bank shall provide hardware, infrastructure, database software, OS, HSM, router, NAC, card perso equipment, etc as required to complete the installation.

c. The scope of work includes but not limited to design, engineering, installation, commissioning, testing, integration, training etc. of all the products offered in the solution.

d. Solutions offered may be stand-alone product suites of integrated applications and services.

e. The bidder shall arrange inspection for functional testing as per technical specification and system performance demonstration to the Bank's representative.

f. The bidder shall provide licenses for all the supplied software in the name of the Bank.

g. Installation, commissioning, configuration and integration of all components of the bidding product should be the turnkey responsibility of the respective bidder as per bidding document.

h. Bidder has to provide six months onsite support after the date of completion of the project. The completion certificate shall be issued by the Bank on successful completion of the project.

i. Any other items (software, licenses, tools etc.) not indicated in this document required to make the system fully operational will also be in the responsibility of the bidder.

j. Proper UAT document has to be shared with the Bank and all these observations and recommendations have to be added in it before doing the final UAT.

7.0 Technical Presentation:

After successfully submission of the RFP, Bidder need to present the complete solution offered to Bank (item wise presentation of ATM, POS, ACS gateway, Card Perso, Dual currency Debit card, prepaid card and Islamic lending/credit card products. Bank and Bidder may set the date and time mutually for the presentation. The presentation should be extensive on as per RFP and Bidder may oblige to clarify the bank every aspect to bank's query and clarify issues arising out of the review.

8.0 Request for Proposal:

The proposal should be sealed and in two different envelop, one for Technical proposal and another for Financial Proposal. And the proposal need to submit at First Security Islami Bank Limited, Card Division, Block # A, Plot # 12, Main Road, Bashundhara R/A, Dhaka.

i)Technical Proposal: one (1) original hard copy and one (1) electronic copy on a CD/DVD/Flash Drive in MS-Word / PDF format.

ii) Financial Proposal: one (1) original hard copy.

iii) The proposal will not be accepted if the proposal do not sign by the proper official of the bidder.

9.0 Modifications and /or withdrawal of bids:

i) Bank preserve the right to alter or modification prior to the submission date and also Bidder can do the same by letter bearing the signature or name of the authorized person.

ii) Bidder can withdraw the submitted proposal up to the opening time.

iii) In complete proposal shall not be entitled as successful bidder.

iv) No proposal will be considered which modifies, in any manner, any of the provisions, specifications, or minimum requirements of the Request for Proposal.

v) FSIBL reserves the right to reject any or all proposals, to waive any informality or technical defect in the proposals, or to award the contract in whole or in part, if deemed to be in the best interest of the Bank to do so. The bank will award this contract to the bidder as the most responsive and responsible offer, based on criteria specified herein.

10. Force Majeure:

The Supplier shall not be liable for forfeiture of its Performance Security, liquidated damages, or termination for default if and to the extent that it's delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

For purposes of this Clause, "Force Majeure" means an event or situation beyond the control of the Supplier that is not foreseeable, is unavoidable, and its origin is not due to negligence or lack of care on the part of the Supplier. Such events may include, but not be limited to, acts of the Purchaser in its

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ

فارست سيكيوريتى اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions, and freight embargoes.

If a Force Majeure situation arises, the Supplier shall promptly notify the Purchaser in writing of such condition and the cause thereof. Unless otherwise directed by the Purchaser in writing, the Supplier shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

11. Addendum to the RFP:

The Bank reserves the right to amend the RFP prior to the date for proposal submission. Addendums will be sent to all bidders that are on the RFP mailing list.

12 Bids Disqualification Terms:

The disqualification terms for the bidder in this RFP:

    i) Misrepresentation of a bidder's status, experience, false or capability in the proposal may result in Disqualification of that bidder from the selection process.

    ii) The eligibility criteria is not met;

    iii) The bid document do not comply with RFP;

    iv) Non - acceptance of complete Terms and Conditions of RFP;

    v) The successful bidder fails to deposit the Performance Bank Guarantee or fails to enter into a contract within 7 (seven) working days of the date of order letter or within such extended period, as may be described by the Bank.

    vi) During validity of the bid or its extended period, if any, the bidder increases its quoted price;

    vii) The bidder set their own terms and condition;

    vii) Bidder submitted the proposal after expiry of submission date and time;

    viii) The bidder who submit multiple bid to exploit the situation in favour or commonly participated of two or more bidder are likely to be disqualified

    ix) The submitted technical information of RFP are erroneous, false or incorrect, misrepresented, accidently, unwittingly or otherwise, during the evaluation process;

    x) The financial bid is enclosed in the same envelope as the technical bid or vice versa;

    xi) The bid submitted incomplete proposal or not accompanied by the Earnest Money Deposit;

The Bank reserves the right to accept or reject any or all the proposal partly /fully, waive any technical flaws in the proposals, request one or more re-submissions or clarifications from one or more bidders without assigning any reason whatsoever and what is the most beneficial to the Bank. Furthermore, during the tender assessment process, the Bank has the right to amend the functional and technical requirements mentioned in this RFP, in part or in whole, without having to re-issue the RFP. Bank authority is not obliged to purchase the items from lowest bidder(s) and also reserve the right to cancel, extend the time period, correction or change of any clause of the tender without bearing any information with bidders.

13. Terms and Condition for the Bidder:

i) The proposal should be sealed and signed in two different envelop, one for Technical proposal and another for Financial Proposal. And the proposal need to submit at First Security Islami Bank Limited, Card Division, Block # A, Plot # 12, Main Road, Bashundhara R/A, Dhaka, until 20 July, 2022 Time: 12:00pm and schedule will be selling from the 16 June, 2022, The financial will be opened on 20 July,2022 at 2:30 pm . If the Tender cannot be opened as the schedule date and time due to unavoidable circumstances, the same will be opened on the next working day at the same time.

ii) Technical Proposal: one (1) original hard copy and one (1) electronic copy on a CD/DVD/Flash Drive in MS-Word/PDF format.

iii) Financial Proposal: one (1) original hard copy.

iv) The proposal will not be accepted if the proposal do not sign by the proper official of the bidder.

v) Tender Schedule fees **Tk. 15,000.00 (non-refundable)** need to pay while purchasing the schedule. Payment has to be done with pay order "First Security Islami bank Limited".

vi) The proposal must be sealed and signed properly by the authorized person of Bidder with full name designation and official seal; otherwise, the proposal will be rejected;

vii) The bidders should quote the price both in figure and words and there should not be any cutting/erasing/overwriting.

viii) The bidder need to sign and seal all pages of the tender as well as relevant documents by company's authorized person.

ix) The bidders have to submit the **Bid Earnest Money of BDT 2.5 % of total Bid amount only** in form of **Bank Draft or Bank Guarantee in form of the Pay order issued by schedule commercial bank**

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فارست سیکیوریتی اسلامی بنك لیمیتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

in favour of **"First Security Islami Bank Limited".** In absence of Earnest money, the bid will be rejected. The Earnest Money should be enclosed with Technical Offer.

The earnest money of unsuccessful bidder will be return to them on completion of procurement process. However, the earnest money of the awarded vendor will be released after submission of Performance Guarantee of 5 (five) % of the total project value OR successful delivery of product/solution or installation, configuration and operation of the product/solution

X) Successful bidder to submit 5% PG (performance guarantee) in favour of bank for at least 2 (two) years OR till closure of project deployment of all major modules (ATM, POS, Credit, Debit Cards, ACS gateway, EMV perso, VISA certification and migration).

xi) All quoted price should include delivery, installation, testing and training cost with TAX and VAT etc. if any.

xii) The following documents should be submitted with proper attested   Photocopy of all the relevant documents should be submitted with the offer including:

> ➢ Certificate of incorporation
> ➢ Valid Trade License
> ➢ Updated TIN certificate
> ➢ Last 3 year(s) audited financial report OR Annual Report incase of public limited companies.
> ➢ Proof of experience as desired in the earlier section of this schedule
> ➢ List of technical team / engineer(s) who are expert with this product.

xiii) The Bank shall not be under any obligation to accept the lowest quotation.

xiv) The Bank authority reserves the right to accept or reject any or all, in part or full offers without assigning any reason.

xv) Bank will deduct VAT & Taxes (AIT) as per Govt. rule as per supply items. However if supplier provide the Mushok Challan-11 along with proper LC & Custom Payment documents, VAT will be exempted. For AIT, supplier will pay the remaining amount of AIT after custom payments against FSIBL products.

xvi) Delivery/ Installation and Commissioning:

The successful bidder shall ensure the delivery of product/software within 90 days
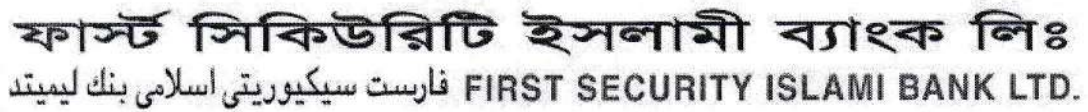
14. Evaluation Methodology:

Overview:

Evaluation Committees:

Bank shall form an evaluation committee to conduct impartial, unbiased and fair evaluation of proposals received in response to this RFP, subject to the receipt of earnest money with the submission. The proposal will be evaluated based on technical and business perspective and committee will be made from several division subject to project expertise. The financial offer shall be opened only after completion of the technical evaluation by the evaluation committee. The sealed financial offer shall be opened in front of the Purchase Committee. The evaluation Committee will review all proposals and will make the final recommendation to the Purchase Committee, and subsequently to bank management.

The Board of Directors of the Bank will receive recommendations from the Management and make the final decision.

15. Pre - bid Meeting:

The pre bid meeting will be arranged by Card Division to response to Bidder's query regarding to this RFP dated on 28 June, 2022, Time: 02:30pm.

16. Payments:

The payments terms will be completed in following way:

a) No advance payment will be made.

b) After deliver the product, 20% of the total payment will be paid for User Acceptance Testing (UAT).

c) After successfully completed the UAT, 50% of the total payment will be paid.

d) 10% will be made after 30 days operation

e) The remaining 20 % will be paid after 3 months successfully live operations.

17. Annual Maintenance Charge (AMC):

The bidder must submit AMC charges after successfully expired the warranty period all inclusive Vat& Tax.

18. Service Level Agreement (SLA):

A draft Service Level Agreement (SLA) shall be attached with bidder's documents which shall cover the warranty period along with the bid documents.

SLA must include penalty, liability, indemnification and termination etc.

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ

فارست سيكيوريتى اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

19. PROPOSAL PRICE SHEET & SIGNATURE PAGE

The undersigned commits to provide a complete solution and service to First Security Bank Limited in line with the General Provisions, General Terms and Conditions, and other provisions of this Request for Proposal.

General Information:

Bidder Name_____

Mobile_____ Phone_____

Mailing Address

House_____Road_____ City_____ Division_____

Country_____Zip_____

Ownership and Control: _____

Provide the names of all individuals authorized to sign for the bidder:

Title   Name

_____   _____

_____   _____

_____   _____

VERIFICATION

I/We certify under penalty of perjury, that I/We am/are responsible official(s) (as identified above) for the business entity described above as bidder, that I have personally examined and am familiar with the information submitted in this disclosure and all attachments, and that the information is true, accurate, and complete. I am aware that there are significant penalties for submitting false information, including criminal sanctions which can lead to imposition of a fine.

_____   _____

(Signature)   (Date)

_____

Full Name and Title

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ

فارست سیکیوریتی اسلامی بنك لیمیتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

20. Financial Offer

1. Name of the Company:

2. Address:

3. Contact Person & Designation:

4. Telephone & Email:

5. Required Specification: Bidders must provide the following information and offered product must be

as per requirement of First Security Islami Bank Limited (No Deviation will be accepted):

S/N	Item Description	Quantity	Unite price	Total Price
			Including Vat and Tax	
A	Software / License configuration			
1	Single Point Switching System - ATM driving (500 ATM) - POS driving (10,000 POS/mPOS) - 3D secure ACS gateway (VISA) - Interface to Core banking system (Leads Bank Ultimus, ISO 8583) - Interface to NPSB (Bangladesh Bank, WAY4 ISO 8583) - License to issue & process VISA QR - License to issue & process Bangla QR - Interface to VISA - Interface to TPP (Q-Cash, ISO 8583) - Interface to MFS (BKash, API, ISO) - API license and documentation for integration with Call Center, Green Pin issuance & Internet Banking			
2	Card Management System (CMS) - VISA issuing & acquiring (EMV & Contactless) (500,000 customers – debit, credit & prepaid combined) - Merchant Management - Accounting module - Reporting module - Fees management - Customer 360 profile management - Security & audit trail - EMV Personalization module			
B	Implementation Cost			
1	Single Point Switching System			

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ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ

فارست سيكيورتى اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

2	Card Management System (CMS) & other sub items.				
C	Appliance Cost(If any)				
D	Training Cost: Propose training plan for business and technical people. Supplier shall have to quote for onsite training. Trainer must be from OEM physically or remotely. (Bank will prefer at least 2 person OEM site training more than that partner training.)				
	Grand Total (A+B+C+D)				
E	AMC for Solution: (AMC for perpetual licensing) (will be started after warranty period) (mention 1 year or 3 year warranty)				
1	AMC Charge from 2nd or 4th year and onward				
F	Future change request cost: (Per man day rate)				
1	Offsite Man days				
2	Onsite Man Days				

Please add if any other cost is related with the implementation of the project.

Signature	:
Name of the Signatory	:
Designation of the Signatory	:
Name of the Company	:
Date	:

Card Division, Head Office, Dhaka

Annexure – A: Technical Proposal

1. Name of the Company:

2. Address:

3. Contact Person & Designation:

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
01	**COMPANY OVERVIEW**			
i	Experience of the company in supplying and installing Single Point Switching and Card Management Software in Bangladesh and abroad in following Criteria:	Please submit separately		
ii	500 ATMs machine in live system	Please submit separately		
iii	10 CRM in live system	Please submit separately		
iv	1000 POS in live system	Please submit separately		
v	Live system with minimum 2 Lac Debit Cards Visa/other branded card	Please submit separately		
vi	20,000 Credit Card in live system Visa/other	Please submit separately		
vii	Dual currency card in live system	Please submit separately		
viii	NFC/Dual interface card	Please submit separately		
ix	VISA QR transaction processing	Please submit separately		
02	**SYSTEM REQUIREMENT**			
i	Operating System & Database	Please submit separately		
ii	Central Server Configuration	Please submit separately		
iii	Client Configuration	Please submit separately		
iv	Interfaces (Web/Desktop – specify details)	Please submit separately		

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
v	Supported OS	Please submit separately		
vi	Support for any ATM brands (open ATM configuration under NDC, DDC, ISO and others)	Please submit separately		
03	**LICENCING**			
i	License for 500,000 active Customers & Extension license for 50,000 Customers			
ii	License based on number of POS device (Quote for 10000 POS & M POS) and extension for 1000 POS			
iii	License based on number of ATMs (Quote for 500 ATMs, Recycle ATM)			
iv	License for 200 CMS users & 500 branch card service window user			
v	EMV contactless license for both Issuing & Acquiring			
vi	3D secure ACS gateway 2.0 (with 2FA OTP) for all customers/cards for Visa/ MasterCard/JCB/CUP by both sms and email.			
vii	License for DC, DR (Disaster Recovery) and TEST system setup			
viii	License for VISA QR transaction processing			
ix	License for VISA issuing and acquiring			
x	License for Bangla QR transaction processing			
xi	License for unlimited EMV Contactless Card perso data preparation for the set of cards currently issued by FSIBL			
xii	License for interfacing with CBS, IVR, Internet Banking and NPSB (National Payment Switch)			
04	**GENERAL ARCHITECTURE/DIFFERENTIATORS**			
i	Describe how your solution supports the convergence of digital and physical channels, including the ability to enable effective and seamless channel interoperability.	Please submit a technical proposal		

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ

فارست سیکیوریتی اسلامی بنك لیمیتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
ii	Does your switch and CMS share a common orchestration and data maintenance layer that is shared across Digital Channels?	Please submit a technical proposal		
iii	Please describe examples of how your solution enables a true Omnichannel experience across all channels.	Please submit a technical proposal		
iv	Please describe how your solution will assist the bank with driving cost efficiencies in the following areas:	Please submit a technical proposal		
	- Reducing / eliminating system induced errors.	Please submit a technical proposal		
	- Reducing / eliminating customer induced errors.	Please submit a technical proposal		
	- Reducing / eliminating costs associated with current ATM Vendor resource dependencies.	Please submit a technical proposal		
	- Streaming of the time to market of new products, services and service flow.	Please submit a technical proposal		
	- Increase uptime through intelligent device driving.	Please submit a technical proposal		
	- **Increased uptime through automatic process failover and recovery.**	Please submit a technical proposal		
	- Please described other capabilities and differentiators that improve the banks efficiencies and control.	Please submit a technical proposal		
		Please submit a technical proposal		
v	Describe the key architectural differentiators of your solution relative to the banks desired business and technical objectives specifically.	Please submit a technical proposal		

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
	. Payments processing in a real-time environment.	Please submit a technical proposal		
	· Timely availability of switching data to off-switch services.	Please submit a technical proposal		
	· Flexibility of connecting to wider business ecosystems for delivering outward facing services.	Please submit a technical proposal		
	· Payment Switching application and development languages, tools and applications that best suit the functional and scalability needs of the Bank.	Please submit a technical proposal		
vi	· Exits, hooks, etc. available within the Solution that supports Extension of product functionality through software customisation (as opposed to software code development).	Please submit a technical proposal		
	Describe the process design approach and what tools are available to IT and to business user staff of the bank for design and management of business processes.	Please submit a technical proposal		
	What approach to integration does the platform use? e.g. custom APIs, SOA/web services, XML, separate integration layer, etc.	Please submit a technical proposal		
vii	Detail how bank staff can build on top of the platform with API's or other tools available in the platform for this purpose	Please submit a technical proposal		
viii	Detail how ongoing development is managed on the platform.	Please submit a technical proposal		
ix	Provide a summary of the functionality and tools provided by the banking platform to support reporting and analytics, such as standardized reports available.	Please submit a technical proposal		
x	Describe how your solution will enable the bank to increase customer lifetime value.	Please submit a technical proposal		
xi	Provide any additional business and architectural differentiators that will enable to the bank to reduced cost ad increase revenue.	Please submit a technical proposal		

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ
فارست سيكيوريتى اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
05	**CARD ISSUING AND OPERATION**			
xii	Issuance of VISA Debit Card (Local and International) , single plastic Dual currency debit cards			
xiii	Issuance of Dual Currency Pre-paid cards			
xiv	Issuance of VISA, MasterCard, JCB, CUP Islamic Credit Card (Single/ Dual Currency, Local and International) (Bank initially ask for Visa Issuance only)			
xv	Issuance of Corporate/Business Cards			
xvi	Issuance of multiple supplementary cards			
xvii	Issuance of Islamic (Debit/Credit/prepaid) Card. It shall cover both Insta/Personalized Reloadable and Non Reloadable Prepaid Card. System should have capability to manage country wise card usage restriction/parameter e.g. Hajj card for KSA only.			
xviii	Cardholder profile management (single customer holding multiple card profiles of debit, prepaid and credit), along with picture and signature			
xix	Real time remittance posting to Debit, Credit or Prepaid card account			
xx	File based bulk remittance upload to Debit, Credit or Prepaid Card			
xxi	Transaction monitoring and stop-list management			
xxii	Customer centric system (single customer profile to tag multiple cards, contracts, accounts, etc.). System needs to have contact information update mechanism/capability to link with online platform for real-time execution by customers.			

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ
فارست سيكيوريتي اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
xxiii	PIN, Card personalization file, card mailer, PIN mailer, Statement generation Card Mailer and acknowledgement slip generation as per Bank's prescribed format (for card mailer, PIN mailer, acknowledgement slip and statement), System should have capability for IVR based PIN set (New, Change, Reset) e-receipt for ecommerce, Internet Banking payment.			
xxiv	Exception items (i.e. Chargeback, re-presentment, Copy Request etc.) and dispute management as issuer. VIP exception listing (msg0302/msg0312) should be available			
xxv	Card activation facility during which cardholder's information including signature & photo should appear on the screen of CMS. Temporary Card Block availability can be extended to internet banking			
xxvi	Annual Travel quota monitoring and control for SAARC and non-SAARC countries as per the central bank's rule of Bangladesh. FC RFC quota card issuing. With at least 3 customer name in Bangladesh.			
xxvii	Separate receipt / payment option (batch) for payment through Taka or USD for monitoring the revolving facility.			
xxviii	Support of Co-branding with other banks and institutions			
xxix	Configure various transaction charges / tax, etc. per transaction based on regulatory authority requirement			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
xxx	Import/upload facility of new cards and transactions created from the deposits made by the cardholders in the CASA Account in core banking software in real time.			
xxxi	Report on successful and failed transactions upload from the batch created by CBS which will include card no. and amount. The CMS should validate the card number.			
xxxii	Import / upload facility of Visa incoming & outgoing settlement file (Currency-wise).			
xxxiii	Configurable loyalty/reward program base (both earning & burning side) and advanced functionality-multiple loyalty schemes, multiple loyalty algorithms. Online/offline point redemption, etc. Purchase using loyalty points (POS, E-Commerce)			
xxxiv	Parameterized definition of profit, fees, charges and commissions			
xxxv	Calculation of profit, fees, charges and commissions. Excess Over Limit (EOL) charge should be dynamic enough to be parameterized by Bank as per guideline by Regulatory bodies.			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
xxxvi	Balance Transfer transaction with different profit rates. Transfer balance by conversion of currency for dual currency card shall be supported. EMI conversion & loan against credit card unused balance, card to card/account/wallet fund transfers options to be made available for self service by customer using internet banking platform.			
xxxvii	Variable profit based on volume of transaction during a period of time			
xxxviii	Insurance Program against outstanding			
xxxix	Customer statement having mailing address of the customer along with customer ID & Telephone number.			
xl	Centralized Billing/MIS for Corp Cards			
xli	Auto-Debit/Standing Instruction (with own and with the banks)			
xlii	Defaulter list and aging of overdue			
xliii	Payment of insurance premium through cards			
xliv	Payment report by overdue cardholders (aging-wise)			
xlv	Delinquent A/c Movement report			
xlvi	Customized report generation by Bank			
xlvii	Profit Suspense report account-wise for delinquent cardholders			
xlviii	Profit should be posted in profit Suspense GL once a cardholder is delinquent instead of Income GL (parameterized)			
xlix	Auto Classification of accounts and manual declassification as per regulatory parameters			

Card Division, Head Office, Dhaka

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
l	Regulatory reports (CIB and others)			
li	MIS/RIT/IMC/ GOC/ Endorsement reports			
lii	Instant cards issuing functionality			
liii	Flexi Payment			
liv	Auto GL for reconciliation and real time payment option			
lv	Application tracking system			
lvi	Support of two accounts of two currencies under a single card (Dual Currency support with facility to activate or block one currency independently).			
lvii	Support of single credit limit for both USD and BDT currencies (Global Limit)			
lviii	Customizable reports — according to requirement of Bank and Country's Regulatory Bodies i.e. cardholder-wise, head-wise different incomes, type of transactions, country specific transactions etc. System should support demographic data, channel wise, service wise, business segment base, region wise, Big Data analysis, customer profile/activity/transaction based data, alternate data indexing, time/date range basis etc.			
lix	Customizable statement generation capacity – printed and e-statement and mailing facility. It should support emailing e-statement/ acknowledgement slip automatically after making any payment by any channel like Internet Banking, E-commerce, Utility bill payment etc. Also shall have the capacity to issue certificates like TAX, Salary, Govt. Fees etc.			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
lx	Customer statement having mailing address of the customer along with customer ID & Telephone number.			
lxi	Defaulter list and aging of overdue			
lxii	Payment of insurance premium through cards			
lxiii	Payment report by overdue cardholders (aging-wise)			
lxiv	Customized report generation by Bank using SQL queries			
lxv	Profit Suspense report account-wise for delinquent cardholders			
lxvi	Interest, Renewal fee, Late Payment Fee, Over Limit, auto pay Rejection fee etc. should be posted in Interest Suspense GL once a cardholder is delinquent instead of Income GL			
lxvii	All regulatory reports (CIB, CL, etc.) as per prescribed format (Bangladesh Bank & Card Schemes).			
lxviii	Instant cards & PIN issuing functionality for debit/credit/prepaid cards. Branch or service outlet should have the facility to link any pre produced card with bank account for Debit Card.			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
lxix	Islamic Card Issuance Functionality:- Profit charge as per Sharia rules on product level [Classic/Gold/Platinum/Signature].- Mark up define for every single transaction- Flat fee to be applied on the carryforward/outstanding balance- Flat fee irrespective of the outstandingamount- Billing cycle/logic will be set- Maintenance fee for the different variant- Annual fee/replacement fee-Rebate against transaction			
lxx	Virtual card issuance for debit/credit/prepaid cards to integrate or request from Bank Mobile App or Internet Banking system			
lxxi	Mandatory PIN change option during first time ATM use according to bank's parameterization.			
lxxii	Credit card solution must ensure capture of mandatory customer information as per Bank's policy during credit card account setup			
lxxiii	As Core banking system and card system is different, there should be an automatic process for customer static data synchronization between these two systems.			
lxxiv	Card PIN generation/change through IVR system			
lxxv	Maker Checker feature for every changes by the users (Credit Limit change, address change, etc.)			
lxxvi	The solution must support Digital Wallet feature of Visa/MasterCard/JCB/CUP			
lxxvii	Processing of applications of the customers with generation of unique customer ID (including De-Dup Check)			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
lxxviii	Integrated scoring system for determining credit limit			
lxxix	Approval Routing (On-Screen/Paperless)			
lxxx	The proposed solution should support the management of shadow limits.			
lxxxi	The proposed solution should support extended authorization hold periods for selected transactions.			
lxxxii	Standalone Acquirer Settlement Processing (VISA CTF, MasterCard IPM)			
lxxxiii	Card-less services (Anonymous - Cash Out and Deposits) using Cash by Code or OTP			
lxxxiv	Money Voucher or Digital Cheque Support.			
lxxxv	Option to route transactions via a central HUB.			
lxxxvi	Dynamic Currency Conversion support.			
xxxvii	Multi Batch Card Production support.			
xxxviii	Mobile Alerts (SMS) – ATM and Cardholder support.			
lxxxix	Transaction control support.			
xc	Remote Key Loading support.			

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ

فارست سيكيوريتى اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

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xci	TLS encryption support.			
xcii	Remote System Interface (Card & PIN management)			
xciii	Instant Loan Support			
xciv	P2P Issuer and ATM support			
xcv	Web Services Interface - Bill aggregators			
xcvi	Automated Test Suite (BAT & Network Simulators).			
xcvii	Monitoring and Reporting Feeds (Data Visualisation.)			
xcviii	Support for contactless ATM Acquiring.			
xcix	Comprehensive Limit capability.			
c	Advanced Login Access and User controls			
ci	Monitoring controls - Third party audit solutions to monitor system access including Two Factor Authorisation			
cii	Allow transaction types, channels and entry modes to be enabled disabled per card.			
ciii	Reconciliation and Settlement - Standalone Acquirer Settlement Processing (VISA CTF, MasterCard IPM, settlement)			
civ	Cash Recycling Machine operation			
cv	API Core Banking Interface update with Customer information in real time.			

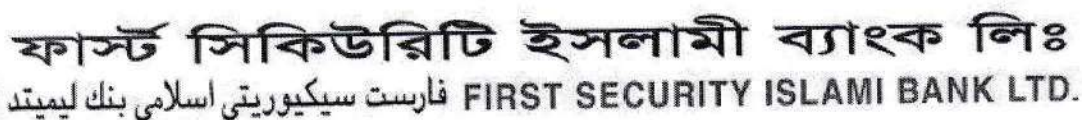| SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
cvi	Customer and Card Integration API - API to external system to manage card date and drive card production.			
cvii	Acquirer monitoring for ATM channel			
cviii	Registration and management of tokenised cards.			
cix	High Availability - Online re-initialisation module. - Support for multiple Network connections (e.g. Visa DEX, UPI) - Heartbeat monitoring facilitating automated failover.			
cx	QR zero touch ATM cash withdrawal support OR card less ATM transaction support.			
cxi	The Card Management System Shall support the opening of multiple accounts denominated in the same or in a different currency under each customer.			
cxii	Card management system must be scalable to handle large-scale issuance of card volumes.			
cxiii	Applications for plastic cards shall be processed by manual input or through the bulk application input process.			
cxiv	Embossing/Encoding File generation.			
cxv	New Cards can be added online without bringing down the System.			
cxvi	Amendments/changes on the accounts of card holders.			
cxvii	CMS should provide a default set of screening and validating to see if the customer is already on file.			
cxviii	Business staff shall be able to define primary account number structures and emboss layouts on the screen, avoiding any need for programming.			

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ

فارست سيكيوريتى اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

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cxix	The system should support Instant Refresh of balances from the host Core Banking System (CBS).			
cxx	The Card Management System shall process relevant online authorization that were handled by the switch			
cxxi	Ability to manage the Card Status			
cxxii	Ability to manage comprehensive Card Limits			
cxxiii	The Card Management System should have a fees calculation engine, and Accounting and general ledger (GL)			
cxxiv	The EFT Switch should provide fully fledged Centralized CMS including following high-level features but not only limited to:			
cxxv	Encoding-Embossing			
cxxvi	Issuance of Cards			
cxxvii	Maintenance of Cards			
cxxviii	Card Renewals (auto renewal and re-issue after end of expiry date)			
cxxix	Card Replacements			
cxxx	Payment schemes and other third-party integrations)			
cxxxi	Real time pre-authorization programmable business logic for various business rules			
cxxxii	Dispute Handling			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
xxxiii	Platform should have provisions to integrate with any new Payment scheme & third Party System			
xxxiv	Card Limit Support CMS should support wide variety of limits based on banks requirements.			
cxxxv	Bulk Upload Support Should be able to upload the account number details in a bulk, from a file generated from CBS/NON-CBS host database where all the account information will reside and once this is done, the card			
xxxvi	Should be able to upload the account number details in a bulk, from			
xxxvii	a file generated from CBS/NON-CBS host database where all the account information will reside and once this is done, the card should be automatically generated for all the account numbers which are uploaded along with the encoding & embossing information.			
xxxviii	Secured PIN Generation, To ensure secured PIN generation, CMS should allow PIN generation only based on the security keys.			
xxxix	Configurable PIN Mailer Support, CMS should allow the institution to configure their PIN mailer stationary format/alignment according to their specific requirement			
cxl	List of Maintenance Activities, following maintenance activities should be supported by the CMS: – Marking a Card as New/ Active/ Warm/ Hot/ expired etc. – Renewal of Cards – Reissue a Lost/Stolen Card – Replacement – PIN regeneration – PIN mailer - iPIN generation			

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ

فارست سيكيوريتى اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

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06	**ISLAMIC CREDIT CARD**			
i	Rebate against transaction. -Mark-up applicable only against Transaction. - Profit will not be charged against non-transaction as per Sharia rules. -Slab wise/Fixed Monthly Fees charge against 'Total Outstanding] on product level [Classic/Gold/Platinum/Signature]. -Late Payment Fees, Excess Limit Fees, Card Fees, SMS Fees, CIB Fees and any other Fees can be charge. -All Fees & Charges [Including Profit/Monthly Service Fees] can be controlled as per delinquency rules set by Bank. -GL mapping as per Sharia -Payment offset report for proper GL mapping as per Sharia. -Customize Statement. -MCC Block as per Sharia rules. -Cash Limit control.-EMI with all combination [0%, 10%, ...] -Loyalty Program. -Card Chéque. -Fund Transfer.			
07	**SOFTWARE UPDATES AND UPGRADES**			
i	Should provide quarterly or half yearly updates and upgrades.			
08	**CARD APPLICATIOCATION PROCESSING**			
i	Processing of applications of the customers with generation of unique customer ID			
ii	Should be support Magnetic stripe, Chip, Contactless, Multi-application technology			

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ

فارست سيكيورتى اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

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09	**ACQUIRING**			
i	Acquiring for VISA			
ii	Product definition with global parameters			
iii	Acquiring of National Payment Switch transactions NPSB (ATM & POS, MFS, ECommerce, Cash Recycler, Other local payment switches etc.) . Capacity for VISA QR Code, Bangla QR, and Interoperable QR/NPSB/MFS shall be also required.			
iv	Merchant monitoring and validations			
v	Application processing			
vi	Advanced searching & block on: a)Merchants b) Terminals			
vii	Authorization and transaction monitoring			
viii	Calculation of merchant commissions & payment amount according to card types (self, local-other-bank, foreign etc.)			
ix	Transaction settlement with merchants			
x	Transaction settlement with merchants a) for on-us local/ intl. debit/prepaid card transactions b) for on-us local/ intl. credit card txns. c) for off us local txns. d) for off us intl txns.			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
xi	Exception items and dispute management as acquirer			
xii	Inter-bank clearing & GL Management			
xiii	Support for wide range of POS terminals			
xiv	Customizable reports			
xv	MIS reports, Bank team shall be able to program report based on SQL coding in the CMS by training, without having to get vendor support or restarting the instance.			
xvi	Provide details and official documentation / reference links to your platforms EMV certification.			
xvii	Provide details and official documentation / reference links to your platform PA-DSS certification.			
xviii	List the international card schemes that your platform is certified against with directly connected acquirer and issuer interfaces. (VISA/ MASTER CARD, CUP, AMEX ..etc)			
xix	Provide details relating to the external card gateway interface activity tools that your platform provides for operational teams to monitor transaction flow and gateway operation status.			
xx	BIN management, routing and BIN Class configuration capabilities.			
xxi	Encryption keys are generated for physical devices and card products.			
xxii	Acquirer Fees handling			
xxiii	Support for Visa issuing and acquiring including information on CTF processing, Charge back and arbitration, QOC reporting, Visa SMS Issuing, Visa BASE 1 and Dex support.			

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ
فارست سيكيوريتى اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

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xxiv	Support for MasterCard issuing and acquiring including information on IPM processing, MasterCard QMR reports, MasterCard Debit Switch, MasterCard BankNet support.			
xxv	Audit ability. The system should maintain a record of the users who have accessed the system, the resources used and the actions performed, along with security violations			
xxvi	The transaction manager should support the creation of audit trails across multiple-disk volumes (master audit trail and auxiliary audit trails)			
xxvii	The system must automatically generate all reports necessary for accounting and reconciliation. It should also provide audit trails and details of incomplete transactions.			
10	The switch Should support the Following Transaction Types out of the box:			
i	Fast Cash			
ii	Cash Withdrawal			
iii	Balance Enquiry			
iv	Mini Statement			
v	Transfers between own accounts			
vi	Internal Account Transfers			
vii	PIN Change			
viii	i-PIN Change			
ix	Cheque Book Request			
x	Statement Request			
xi	Touch Screen			
xii	Virtual Keyboard support			
xiii	Multi-Vendor			
xiv	Multi-Languages			
xv	Standard receipts			
xvi	Host Journaling			
xvii	Not-on-us acquiring			
xviii	Standard Bill payment			

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ

فارست سيكيوريتى اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

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xix	Display fee prior to transaction confirmation			
xx	Multimedia support			
xxi	Cheque Envelope Deposit			
xxii	Cash Envelope Deposit			
xxiii	Mobile Top-Up Voucher			
xxiv	Mobile Top-Up Online			
xxv	Stop cheque request			
xxvi	Campaigning - Passive			
xxvii	Unicode Support including Right-to-Left Layout			
xxviii	Consolidated views of accounts			
xxix	Account Transaction History View			
xxx	Account Transaction History Landscape Print			
xxxi	Branding for visually impaired			
xxxii	Account Name Lookup			
xxxiii	Card last used			
xxxiv	Email inbox status			
xxxv	Register mobile phone number			
xxxvi	Register for Internet banking			
xxxvii	Register for Mobile SMS Banking			
xxxviii	Literature request			
xxxix	Call me request			
xl	Overdraft request			
xli	Increase limit Request			
xlii	Campaigning - Interactive Personal adverts			
xliii	Segmentation Services			
xliv	Segmentation by BIN number			
xlv	Personalised Services			
xlvi	Personalised remittances			
xlvii	Personalised payment history			
xlviii	BNA Deposit			
xlix	Cardless Deposit to Account			
l	MICR line data capture			
li	Instant loans			

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ
فارست سيكيوريتي اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

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lii	Pay-Day loan (salary advance)			
liii	Pre-approved loans			
liv	Self Service Notification Maintenance			
lv	Cardless Services			
lvi	Cardless Access			
lvii	Transfer Card to Card			
lviii	Transfer Card to Mobile Number			
lix	Transfer Mobile to Card			
lx	Bill Retrieve and Pay on us			
lxi	Bill Retrieve with Bill Barcode and Pay on us			
lxii	Bill Presentment and Payment on us			
lxiii	Bill Presentment (Auto find and pay) on us			
lxiv	Bill Payment Dual Chained Messages on us			
lxv	Cardless Bill Retrieval and Payment Non on us			
lxvi	Bill Retrieve and Pay not on us			
lxvii	Bill Retrieve with Bill Barcode and Pay not on us			
lxviii	Multi-Currency Dispense			
lxix	3rd Party e-wallet Cash Withdrawal – Bkash, Nagad etc.			
lxx	Money Voucher purchase from account ATM			
lxxi	Money Voucher - Redeem to cash ATM			
lxxii	Money Voucher - Redeem to account at ATM			
lxxiii	Money vouchers - purchase with cash			
lxxiv	The Switch should support Multiple Message formats: a) NDC/DDC, ISO8583 and others. b) XML d) Fixed file format			
lxxv	The Switch Should support Connectivity to the following device types: a) ATM b) CDM c) KIOSK d) CRM e) iVTM			

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ

فارست سیکیوریتی اسلامی بنك لیمیتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

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lxxvi	The Switch Should support various Brands of ATM/CDM/CRM/KIOSK from vendors including: a) NCR b) Wincor/Diebold c) GRG d) Hyosung e) KingTeller f) Vortex g) Potevio h) Fujitsu i) Hitachi j) Cashway			
lxxvii	ATM driving with NDC, DDC, ISO standard protocol for both ATM and CRM. Incase any vendor don't meet the requirement, they can provide their mechanism			
lxxviii	Static and Dynamic ATM dispensing support (EFT switch should support Dynamic dispensing logic for ATMs i.e. dynamically choose the dispensing logic based on the notes availability in the ATM once any of the cassette becomes empty)			
lxxix	Dynamic Screen and dynamic data display support. (EFT switch should support new screen/s uploads /design based on our requirement for any dynamic data display/print)			
lxxx	Tokenization Support			
lxxxi	The Solution should have a visual tool for receipts design and customization			
lxxxii	Receipt Design			
lxxxiii	Multiple Receipt Size Support			
11	COLLECTION MODULE			
i	Customers individual collection diary with entire delinquency records			
ii	Memo /Notes (chronological)			

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iii	Independent & support data warehouse features for smooth operation			
iv	Generate MIS reports based on business rules and requirements			
v	Comprehensive & Omni-channel merchant management including but not limited to -Merchant risk management to Merchant segmentation -Transaction authorization management- Flexible limit settings, fees structures, tiered pricing -Merchant Clearing and Settlement management -List of merchant settlement and payment methods -Dispute management & activities such as charge-backs, refunds, and claims -Secured and encrypted merchant transactions -MID, TID, MCC code wise merchant/transaction blocking, reporting shall be available. - EMI conversion through POS and capability of converting credit card transaction into EMI through internet banking.			
vi	Payment Server functionality (as the functionality for online connection to utility companies and tax authorities and to be able to do dynamic screen update according to individual cardholder templates). This should cover not only ATMs but also POS terminals and other delivery channels.			
12	Feature to used Loyalty point as a transaction from POS.			

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ
فارست سيكيوريتى اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

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13	Interface with EDC terminals with different networks such as PSTN, mobile data network and IP network			
i	Supported QR code payment (Push/Pull) technology flexible enough to follows multiple standards such as VISA, Amex, CUP, JCB, Bangla, Diners Club, MPU, and Bangladesh Bank etc.			
14	**ATM & CRM Driving**			
i	NDC, NDC+, DDC, ISO and others driving protocols for both ATM & CRM driving.			
ii	In case any vendor providing ATM client, please provide details, including how a bank can configure an unknown ATM which is not in your support list.			
iii	Support biometric ATM & CRM finger print based transaction			
iv	Provide details on how advanced services are integrated and routed to the back-end systems for straight through processing.			
v	Describe your platforms capabilities for delivering cardless services to customers at ATM and Kiosk devices.			
vi	A single vendor solution should be able to provide advanced services through a single platform and not depended to any third party solutions, please provide details how your platform enables advanced services			
vii	Allow customers to request from the Internet or mobile channel, an ATM/Kiosk security OTP access code, which can be used in conjunction with the users mobile phone number, to enable access to the ATM/Kiosk, without physically needing a card			

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Card Division, Head Office, Dhaka

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
viii	Provide details on your platforms ability to perform multi-currency dispensing at the ATM channel.			
ix	Ability to print official Mini-Statement of Account.			
x	Ability to support Multi-lingual screens.			
xi	Transaction Processing and routing on us, Remote onus and off us /with LORO.			
xii	Ability to generate Check-Book requests.			
xiii	Ability to capture the Customer's Mobile Telephone Number.			
xiv	Support for Cash Deposit with envelope.			
xv	Ability to support statement of account printing.			
xvi	Cash reversal including support for Full and Partial Reversal in compliance to MasterCard/VISA/etc. guidelines.			
xvii	Pre-Authorization Purchase reversal.			

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xviii	Cash advance.			
xix	Balance inquiry			
xx	Mini-statement			
xxi	PIN access			
xxii	Mobile telephone top-up			
xxiii	Biometric-based transactions			
xxiv	Facility of defining the rules allowing/disallowing specific services or transactions when the host application(s) are off-line			
xxv	Online addition of New ATMs without bringing down the System/the Switch network			
xxvi	Card holders should be allowed to withdraw the amount of money as per the limit specified by the bank from time to time			
xxvii	Ability to report the status of the Host, partner switches and network			

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Card Division, Head Office, Dhaka

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
xxviii	All transactions should be identified by a unique transaction ID generated by the Switch/ATM/Kiosk/			
xxix	Ability to configure new parameters on the Switch, without stopping services			
15	**ATM management:**			
i	**ATM Management solution** • Configuration • Monitoring • ATM Audit • Authorization handling • Suspicious transaction monitoring • Reporting • Remote load of Master key encrypted by public RSA key for NCR ATMs			
ii	The module support financial transactions: • ATM initiated payments through Electronic Bill Presentment and Payments (EBPP) module • Cash withdrawal • Cash withdrawal by code (Non-Card transaction) • Cash withdrawal by using Mobile Financial Service (MFS) Online Cash deposit using Online CDM/ Recycling ATMs • Fund transfer (On US, NPSB, VISA)			
iii	What level of coding is required to implement new products and services on the ATM and Kiosk devices?			
iv	The Switch should have the capabilities to allow ADD / DELETE / MODIFY ATM / Kiosk screen flow and its contents			
v	The Switch solution should have the capabilities to provide Software and Screen distribution			

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	from the central location to different ATMs/CDs rolled out by the bank to facilitate individual configuration and screen display			
vi				
vii	The solution should support multi-media and other audio/video file formats			
16	**CROSS CHANNELS, INFRASTRUCTURE & OPERATIONS CAPABILITIES**			
viii	System supports Active/Active deployments.			
ix	Does your system have any single points of failure? Where there are zero singe points of failure please describe in detail how your platform resolves this architecturally.			
x	In the event a system process fails, please describe how the platforms availability is maintained and how the failed process is recovered or re-spawned on an alternative physical or virtual server.			
xi	Please provide details on your platforms transaction state management and request processing capabilities.			
xii	Please provide details on your platforms exception handling capabilities.			
xiii	Provide a single logical integration point to banks core banking environment and associated external systems. The platform must be agnostic to the core banking implementation, including its version specifics, where the core platforms orchestration, data maintenance, and UX layer are abstracted from external systems through a customisable Integration Framework and related API service layer.			
xiv	The solution should be flexible to integrate with other Banking Transaction channels such as Internet banking, Mobile banking and Payment Gateway. Single dashboard should show the information collected from these different channels of Banking.			
xv	Physical and Digital channels should be tightly integrated to the Banks Digital Banking Platform			

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Card Division, Head Office, Dhaka

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	and not operate in a silo environment, i.e. where security, business logic, data storage, integration, etc., is duplicated. The platform should provide a consistent customer experience in unison with existing bank channels through centralised branding engine tools.			
xvi	Allow customers to instantly turn their card on / off using the Physical (ATM, Kiosk, etc.) and Digital channels (Internet and / or Mobile)			
xvii	Provide a centralised 3rd party payment beneficiary biller/merchant that can be shared across all physical and digital channels.			
xviii	Allow transactions to be started on one channel and completed on another channel (e.g. Loan Origination application processing, and other dynamic workflow scenarios).			
xix	Provide centralised notifications delivery services to enable banks deliver notifications on financial movements or bank generated notifications or events.			
xx	Provide a centralised secure messaging and correspondence system for effectively communicating with, and / or securely disseminating product information to customers that are engaging through multiple channels.			
xxi	Provide a centralised authentication framework that manages all security across all physical and digital channels, and support multi-factor authentication and out of band security capabilities through the transaction processing and authentication layers which is shared by all channels.			
xxii	Centrally define Limits, Fees, and Validations rules for utilisation across multiple channels.			
xxiii	Seamless movement between different channels, e.g. picking up a previously saved application process that was initiated within a different channel.			

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Card Division, Head Office, Dhaka

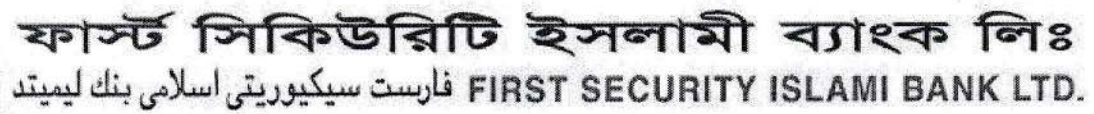| SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
xxiv	Ability to build services once and make them available to multiple channels.			
xxv	Easily customised the user experience to across all channels to reflect the banks brand and identity.			
xxvi	Provide a single shared integration point into the bank's core banking systems that can be shared across all channels.			
xxvii	Ability to build business capabilities centrally and enable the services across multiple channels, allowing the bank to rapidly adapt to market needs.			
xxviii	Omnichannel Digital Banking Platform APIs to provide an open banking API and integration layer, through Back-Office facing APIs that can be accessed by trusted 3rd party middleware applications and integration platforms.			
xxix	Provide an extensive modular platform that supports reusability of modules that will enable the bank to define products and services once and deploy to multiple channels.			
xxx	Ability for the bank to independently create new products and services and trigger dynamic workflows using the platforms Digital Tooling capabilities.			
xxxi	Ability to provide rapid time to market with customisable off-the-shelf (COTS) products and services that can be easily tailored to meet the bank specific needs using agile customer facing frameworks and technologies that assist with development and enablement of new products and services.			
xxxii	Exits, hooks, etc. available within the Solution that supports extension of product functionality through software customisation (as opposed to software code development.)			
xxxiii	Platform must provide open channel and service facing APIs that can be consumed by the banks existing channels using a provided Integration Framework.			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
xxxiv	Innovative out-of-the-box products and services on both physical and digital channels to support Omnichannel Digital Bank Transformation that can easily be adapted to the banks market requirements.			
xxxv	Omnichannel Digital Engagement Platform must provide a comprehensive set of configurable out-of-the-box transactions and service requests that can also be shared across all channels including the Internet and Mobile channels.			
xxxvi.	Platform must support comprehensive Omnichannel remittances capabilities including domestic and international payments that can be initiated through all channels where shared beneficiaries can be registered centrally and configured with default template values for the purpose of streamlining regular payment initiation.			
xxxvii	Platform must support sophisticated web based administration tools to facilitate bank staff who are involved with direct engagements with customers. Administration tools should support segregation of duties and implement maker checker authorisation controls.			
xxxviii	The platform must provide comprehensive segmentation to enable the bank to deliver customised products and services.			
xxxix	Provide an analytics framework, including an optional cloud based analytics service, to enable banks to streamline actionable targeted campaigns.			
xl	To assist the bank with increasing the average number of products and services per customer, the platform must support targeted actionable campaigns that can be delivered to users across segments based on the user's life stage.			
xli	The Bank should be able to publish customized reports to the Reporting module after the implementation			

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Card Division, Head Office, Dhaka

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
xlii	The system should have a comprehensive reporting facility. It should support the export of reports in adobe PDF format, HTML, MS word or MS excel			
xliii	Platform must support data extracts for Data Visualisation, Analysis and Real-time monitoring, through 3rd party specialist tools.			
17	**CLEARING**			
i	• Data import, processing, classification and routing according to the information contained in the message fields, etc.; • Data routing according to the information contained in the BIN-tables registered in the system; • Formats conversion and outgoing data generation according to the processing scenario and formats – e.g. VISA CTF file (Base-II format sent over to Edit Package), etc.			
18	**RECONCILIATION / SETTLEMENT**			
i	Reconciliation for ONUS and Acquirer transactions			
ii	ATM cash balancing is to be done along with chargeback management / dispute resolution for all transactions, preparation of settlement vouchers, generation of upload able files and exception reporting.			
iii	The reconciliation process to include reconciliation of host transactions			
iv	Reconciliation process should identify various types of failed and reversed transactions to facilitate credit to customer accounts as well as release of credit adjustment through various networks.			
v	Reconciliation of Authorizations files & settlement files and reversing of unauthorized direct debit entries in card accounts			
vi	Switch should provide necessary files for Bank's reconciliation purpose, format for such files would be shared with the selected vendor			

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vii	Capable to modify and incorporate changes in procedures and policies, accounting and settlements in line with Bank/VISA/MasterCard guidelines etc.. or as per business requirement.			
viii	Integrate different Files formats for card schemes.			
ix	The Application should have the provision to handle incoming Settlement & other files for all cards type from Schemes (Visa/ Master card / NPSB/ Amex etc....).			
x	System should be capable of reconciling incoming and outgoing files with regard to VISA/MasterCard/NPSB etc..			
xi	System should be capable to settle the settlement file received from international / Local Switch with the core banking system for GL Balances and customer account (Hold).			
xii	Must handle all types of settlements and reconciliation works related to payments and receipts to/from VISA / MasterCard and other agencies, including but not limited to charge backs, dispute resolution as per the mechanisms set out by these agencies I Bank.			
xiii	Settlement between Bank, other institutions, and interchanges/merchant establishments is to be carried out on a day-to-day basis accurately. The scope of work involves: • Chargeback • Re-presentment • Credit Adjustment • Debit Adjustment • Retrieval Request • Fee Collection • Copy Request			
xiv	Replenishment Claims Checking with Switch Dispense and Branch Dispense With EJ			
xv	Daily unreconciled transaction details between NPSB Settlement files and different Bank GL Entries.			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
xvi	Daily Reconciliation between VISA/Master card product transactions/payments/fees and their respective GL Entries.			
19	**EVENT / ALERT MANAGEMENT**			
i	The Solution should have a native Notification Engine and should Generate and automate sending of notifications to staff and customers			
ii	Perform sending of escalation alerts (various channels including sms and email)			
iii	Support for a variety of communication devices/channels including smart phones, sms, email, voice messages.			
iv	Setting auto generated e-mails / SMS alerts based on rules defined by the bank			
v	Perform bulk SMS/Emails campaign			
vi	Create various types of notifications for all Switch modules: • ATM Management • Switch Management • Card Management • Customer Relationship Management • Operations Management • customized advertising campaign management • Monitoring Management • Higher Authentication Notification Delivery • Cardless Access Notification Delivery • Transaction Approval Notification Delivery • Notifications Delivery API • Transaction OTP Delivery			
20	**ADMINSTRATION TOOLS**			
i	Various screen Resolution support			
ii	Multimedia Support			
iii	Multi - Entity Branding Support			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
iv	ATM Group Branding Support			
v	HTML5 and CSS3 Support			
vi	Screen Animation Support			
vii	Advertisement and Promotion Animation			
viii	Import of Externally Designed HTML5 Pages			
ix	Extract ATM Fleet Report			
x	Scheduled Data Collection from a central location remotely			
xi	Scheduled Software Collection			
xii	Scheduled Content Updates from a central location remotely			
xiii	Extract and view Detailed ATM System Information remotely			
xiv	Extract & view Detailed ATM Software Inventory remotely			
xv	View Active Windows Processes remotely			
xvi	View and Retrieve Windows Event Logs remotely			
xvii	Browse & Modify Windows Registry remotely			
xviii	Browse ATM Hard Drive remotely			
xix	View and Retrieve ATM Log Files remotely			
xx	View and Retrieve ATM E-Journals remotely			
xxi	Update Software on ATM remotely			
xxii	Reboot ATM remotely			
xxiii	Remote Monitoring			
xxiv	Remote Initialise/Reboot			
xxv	ATM Information			
xxvi	Service Status			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable In your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
21	**DASHBOARDS, MONITORING & MIS MANAGEMENT**			
i	The Solution should have a GUI/Web based monitoring tools for ATMs, Kiosks, and other devices / channel services, switch software, hosts, interchanges, and transactions must be provided.			
ii	The monitoring tool should have features to trace the transaction, monitoring performance of application and troubleshooting, a distributed view for logical group of ATMs, kiosk, Transaction Kiosk GUI for conducting all system set-up and maintenance and network monitoring and control activities.			
iii	The solution should provide online monitoring tool for the complete setup which should provide following functionalities:			
iv	Should be GUI based with dashboard facility (configurable to user's need) at multiple locations.			
v	Provide online status of ATMs, devices, interchanges, host etc., connected to switch. Should also indicate the reason in case of down/ problem in ATM.			
vi	Customizable dashboards for different ATMs, branches, regions, network as per banks requirements in real time dashboards showing availability split between different regions etc..			
vii	Solution must do Profiling in real-time. Should show Information and statistics on Transactions at various levels and metrics like: · Node · Logical Network · Branch · Interchange · State · Acquirer · Issuer · Terminal Type · Terminal name			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
	· Transaction types · Card · BIN · Reasons for Reversals · Response code Analysis · Approved · Denials · Reversal · Timeouts · Stand-In transactions · Response Time · User-defined · Transaction matrices			
viii	At any other level as per Business/User Requirement.			
ix	Should provide facility for defining the thresholds for different parameters.			
x	Should be able to provided intelligent MIS for a desired duration on all above parameters including ATM up/ downtime. Should also be able to provide business analysis on above parameters for decision support system.			
xi	Should be able to give alert at screen, through voice through SMS and emails in case of problem			
xii	The Solution must provide MIS that can be customized in future as per bank requirement.			
xiii	The solution should provide industry standard reports both historical and real time reports along with Ad-hoc report generation facility.			
xiv	Solution should be able to provide reports in standard interfacing formats such as xls, xml, csv, etc.			
xv	The Vendor must clearly list all the reports generated by the proposed solution.			
xvi	Should generate periodical report for each of the activities as per Bank's requirement.			
xvii	The solution should provide all the reports as per the requirements of the operations team,			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
	business team, and regulatory including reports relating to: · ATM Management · Card Management · Switch Management · Accounting and reconciliation · Transactions · Security · Users Management · Operations Management · Audit trails · Other reports, please list. · The Solution should be highly parameterized			
xviii	All Modules definitions, parameterizations and configurations should be available through a web-based interface			
xix	The Solution should be customized to the Bank's requirement from time to time both during implementation and post-implementation to meet competition and market requirements duly approved by the Bank			
xx	The solution should provide Maker-Checker process			
xxi	The solution should be multi-bank.			
xxii	Log files should be automatically archived. There should be no limit to the size of the current transaction log file. The user should be able to decide the size of the log file. The purging of log file should be an automated facility.			
22	**LOYALTY**			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
	• Calculation of bonus points with various algorithms; • Simultaneous participation of a customer in several Loyalty Programs; • "Conversion" of accumulated bonus points into merchandises and services in accordance with predefined scale; • Ordering and usage of bonus points using the information channels of the bank, such as mobile bank and call center; • Report on activities with bonus points in a monthly statement to customer; • Information exchange with other related systems (for example, accounting system, payment card system) to extract information on accrued points/read information on used points;			
23	mPOS CAPABILITIES			
i	Able to support and configure mPOS terminals.			
24	Other functionalities			
i	Incoming and outgoing interchange file processing for Visa			
ii	Automated and manual transaction processing			
iii	User defined End-Of-Day (EOD) processing			
iv	Real-time "Open-To-Buy" (OTB) computation and controlling			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
iv	Real-Time Authorization checking for: - Limit - PIN - Transaction controlling limits - Cardholder profile- Any special conditions for risk control - On-us card in database - E Commerce transactions- Expiry date - Card Status - Travel Quota - CVC- Service Code - MCC - Specified Merchant - Specified Country and Currency - Passport Validation - Endorsement amount & expiry validation - All others Standard as VISA & UPI			
v	Utility Bills payment through ATM, KIOSK & Recycler ATM. Internet Banking, Chatbot, Agent Banking solution needs also to be included. Also, all recurring bills payments (e.g. post-paid mobile, school, utilities etc.)			
vi	3DES enable and Verified by Visa (ACS Module) Latest 3DS2.0 as per VISA, Mastercard requirement			
vii	Electronic Bills Payment & Presentment (EBPP)			
viii	Reconciliation of all GLs including ATMs			
ix	Active-passive clustering for all servers			
x	Data life cycle management solution for active file back-up			
xi	Unique user for CMS details with individual role history			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response in details
25	API (application program interface) coverage for all front-office and back-office applications (switching, authorization, card management, fraud management, card payment, fund transfers, etc.) including E Commerce APIs for merchants/aggregators. It should also cover/integrate Payment brand or any third party provided solution/FRM like MasterCard EMS, Visa VRM/VAA etc.			
26	**FRAUD SYSTEM**			
i	The solution should have Online monitoring fraud module			
ii	The solution should monitor all On-us transactions transaction happening in our Bank ATMs and all other terminals connected to the Switch			
iii	The fraud Solution offered should be configurable, scalable and customizable and integrated with the switch solution offered by the vendor, to support the Bank's requirement on Fraud Risk Monitoring and take real-time decision.			
iv	The solution should provide an option to configure rules based on various risk parameters, test the same in live database to analyse the impact of implementing the rule before enable the same in live.			
v	The fraud solution should have all the parameters available in the solutions currently being used by the bank and shall be customizable to enable any new parameters as per the requirements given by the Bank in future.			
vi	The system should provide the risk score for each transaction basing on the defined set of rules using which the switch can take a decision either to approve or decline the transaction.			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
vii	Able to block /unblock set of transactions based on–MCC/ Merchant /Terminal /Country/ Currency			
viii	Solution should generate real time alert (SMS & email) and should work intelligently based on the pre-set parameters and transaction patterns			
ix	The Fraud System module should be highly parameterized			
x	All Fraud System module definitions, parameterizations and configurations should be available through a web-based interface			
xi	The Fraud System should be customized to the Bank's requirement from time to time during both implementation and post-implementation to meet competition and market requirements duly approved by the Bank.			
xii	The system should be able to block/unblock the transaction on any of the following parameter: MCC level Merchant /ATM TID # Country wise Merchant Name			
xiii	The rules should be customized one and should be as per our requirements.			
xiv	There should be option for testing the rules as and when modified.			
xv	The rules should be effected on immediate basis, once confirmed.			
xvi	Option for whitelisting individual cards/BIN # should be available.			
xvii	Option for blocking or unblocking the card for confirmed fraud attempts should be available in the system			
xviii	There should be option for high profile/premium cards to be kept on Watch list			
xix	At least history of 3 months of the card activity should be available in for the alerted transactions.			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
27	**Interfacing with:**			
i	Third party Switch – ISO8583			
ii	Integration with CBS through ISO8583 for POS, ATM, E-Commerce, M-Commerce, Agent Banking, e-KYC platform, chatbot, 3rd party aggregator , customer data fetching, auto debit, auto credit and auto GL.			
iii	Card schemes–Visa, MasterCard, UnionPay & JCB			
iv	National Payment Switch (NPSB) – POS, ATM, M-Commerce, Internet Banking.			
v	Call Center integration			
vi	Integration with third party platforms – ISO 20022 support			
28	Issuer fraud management rule setup			
29	Acquirer fraud management rule setup			
30	EMV Card Facility			
i	EMV key management			
ii	Data preparation module			
iii	EMV card personalization			
31	Personalization file generation for EMV & Non EMV			
32	Automatic generation of EMI of the POS transaction			
34	Flexibility to handle transaction processing rules, such as setting allowed transactions, transaction limits.			
35	Flexibility to manage credit risks via credit limit management, card event/status management, card lifecycle management			
36	Flexibility of account hierarchies, hierarchy levels, number of accounts in each hierarchy, restructuring hierarchies, movement of accounts between hierarchies, authorization, financial posting & billing at any level.			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response in details
37	Bank may intend to work with - Any payment systems or - Other domestic networks via third-party processor or sponsoring bank in future.			
38	The solution should be capable of integrating with other applications channel Payment Products like: Internet Banking Mobile Banking Telephone Banking and IVR Call Centre Utility Companies			
39	**SECURITY REQUIREMENTS**			
i	The information system should be developed with fail-safe defaults (all execution is by default denied unless specified with initial design).			
ii	The proposed solution will provide the ability to segment logical boundaries among: Presentation Application Database			
iii	All information processed, transmitted and stored through the management console must be encrypted using AES encryption method with minimum of 256 bits. Please provide list of cryptography algorithm with key length, protocol supported by the information system.			
iv	Two Factor Authentication, Secure PIN Based and other industry standards modes of authentication.			
v	The system should have the following minimum authentication capabilities:			
vi	Card Security Module for generation of security data (PVV, CVV, PIN, ICVV, CAVV, IPIN, ARQC, ARPC, MDK, PIN Block Encryption, MAC) and embossing file for personalization PIN verifications using HSM.			

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Card Division, Head Office, Dhaka

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
vii	PIN/PAN and PIN/PAD methods of PIN block creation and decryption. PIN offset and VISA PVV verification.			
viii	Expiry date			
ix	Check Digit			
x	Active/ non active card checking			
xi	It should have Key Management for Dynamic (master/slave) and constant key DES. Various key management features supported by Switch should be furnished.			
xii	Dynamic generation of terminal session key must be available.			
xiii	The system should offer remote key download functionality with requisite security features such as password/encryption etc.			
xiv	OTP Customer confirmation			
xv	The Solution should manage all keys used by different elements in a transaction flow: Card Terminal Acquirer Network or Centre Issuer			
xvi	This management should respect the security standards used in the electronic banking.			
xvii	The solution should allow: Keys generation Keys integration Keys translation			
xviii	HSM fall-back to provide uninterrupted Switching services with failover should be part of the solution			
xix	Operational security should be ensured by:			
xx	The information system should enable administering privileges of user accounts in accordance with a role-based access scheme that organizes allowed information system access and privileges into roles and functions.			

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فارست سيكيوريتى اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

Card Division, Head Office, Dhaka

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response In details
xxi	Access Control: The mode to access the system should be through passwords to ensure that only authorized users gain access. It must provide complex passwords using algorithms and special characters.			
xxii	User Rights: The user rights on the system should be definable so that a user can perform only those tasks, which are assigned to them. The system must provide levels of security, which will include Add, Modify, Delete, and Query, etc. on level of screens / Functions and fields.			
xxiii	Auditability: The system should maintain a record of the users who have accessed the system, resources used and actions performed along with security violations.			
xxiv	The respondent should clearly describe the granularity of the access control mechanism.			
xxv	The information system should prompt or display the last date/time of the last login.			
40	**Error Handling**			
i	The information system should handle any unexpected event in a secure manner. Please describe how the information system handles any unexpected error.			
ii	The information system should provide the ability for error handling so that in the event of failure or unexpected input or command, the information system should not expose information to any user that could lead to sensitive information disclosure.			
41	**Logging and Auditing**			
i	The information system should log all users and system's actions.			
ii	The information system should audit all users and system's actions. In order to perform audit, every log should have following information as minimal: Event ID Data and Time			

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	User ID Module name and IP Event Type i.e. error, success, failure Additional description i.e. changes made or activity carried out Before and after value (if applicable)			
iii	The audit trail time stamp should synchronize to the authoritative time source			
iv	The information system should enable storing the log in centralize system in a secure manner			
v	The audit trail should be protected from unauthorized access, modification, and deletion.			
vi	Audit trails should not be altered by any user including admin user.			
vii	The information system should log error in case of any unexpected event or failure.			
viii	The information system should allow to configured period of time to configure storage of log.			
ix	The solution should be capable to send alerts on changes in system parameters as per configurations			
42	**Communication**			
i	Protocol: TCP/IP			
ii	ATM Connectivity			
iii	**TCP/IP (NDC, NDC+,DDC etc.)**			
iv	POS terminal connectivity/message format Hypercom or any other protocol			
43	**Terms and Conditions**			
i	Payment terms: Payment Method			
ii	Taxes and VAT:Import duty, Taxes, VAT etc.			
iii	Currency			
	All the prices should be mentioned in USD.			
iv	Warranty			

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v	Three year's full extended warranty. AMC will start after 3rd year.			
	Software updates and upgrades			
44	a) Should provide the process Own software updates and upgrades as per AMC,Mandates/compliances (required by Govt./Regulatory Body/Payment Scheme/International Association/Law Enforcement etc) related changes/enhancements shall be included in the quoted AMC price and shall be free of additional cost to Bank b) Support for implementing regulatory requirement changes at Free of Cost			
45	Counters, alerts and reports for events, behaviour analysis and statistics. Custom alert like a) Statement ready alert) Foreign Transaction b) Payment Reminder c) Payment Received d) Auto Pay Reminder e) Etc. f) Alerts to be delivered through email or SMS to customers.			
46	Inter/Intra Bank Fund Transfer (IBFT) shall support 3 parties.			
47	**Compliance**			
	Support all Visa related compliance both as acquirer and issuer including Visa PIN security compliance			
	Support all Master Card related compliance both as acquirer and issuer			
	Support all JCB related compliances both as acquirer and issuer			

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	Support all China UnionPay related compliances both as acquirer and issuer			
	Support all Bangladesh Bank imposed compliance related to card transaction including compliance for NPSB			
	Vendor must provide all required patches, up gradation in advance to meet Visa, Master card, JCB and China UnionPay compliances from time to time.			
	System should be able to generate all required files and reports as per the requirements of Payment Networks and Bangladesh Bank			
	System must be fully EMV compliant for handling Chip Card transactions			
	Bangladesh foreign currency rules compliance & reporting			
48	**POS Module**			
	System should support all branded NAC and POS under ISO message spec			
	System must support both magnetic stripe and chip cards (contact and contactless)			
	Should support biometric authentication			
	Support all compliances of Bangladesh Bank and Payment Networks i.e. mandatory PIN for all local cards etc.			
	Support both POS and Switch initiated settlement			
	Log generation for all POS transactions and status Should support full-fledged Merchant and Terminal Management System			

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Card Division, Head Office, Dhaka

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	Merchant Categorization based on MCC, volume, frequency etc.			
	Temporary and Permanent blocking of merchant and POS individually or group wise			
	Should have POS grouping facility according to model, protocol, technology etc.			
	Flexible key management system with individual TMK for POS , ATM and others terminal			
	Capability to add new Merchant and POS without any down time of the System or POS module or affect other POS			
	Should support different receipt for different response code with appropriate message			
	Supported minimum functionalities: i) Purchase ii) Balance Enquiry iii) Cash Advance iv) Refund v) Void vi) Pre-Auth vii) Offline transaction viii) Post Issuance EMV script execution for ix) Chip Cards x) Both Online and Offline (SDA and xi) PIN support			

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49	**Back Office**			
	The switching system must have a strong back office management to perform settlement, merchant payment, presentment and interchange file generation, all reports and file generation for payment networks including NPSB, dispute management, receive payment related files and report from payment networks and reconcile them accordingly. Should have direct access to VAP, MIP etc. for uploading and downloading interchange files.			
50	System Should Support Easy and Simple Card Cheque Module: - Signature Inquiry - Card Inquiry - Card, Account and Name cross check - Leaf management - Cheque Decline reason code - System Must Support to add new check decline reason code - System Must Support check leaf posting by BATCH file (xml, xl, del, txt) - Payment to customer account in CBS through batch.			
	Flexible Fee Structure:			
51	i) Ability to assign pre-defined set of joining and annual fees (combination), Cheque book fee, cheque processing fee, cheque dishonor fee(optional) to individual cardholder and VAT			
	ii) Parameterized option should be in the system to design auto generation of fees based on set criteria;			
	iii) There should be Annual, Renewal and Plastic charge option for the fee category;			
	iv) Pre-closure fee should be available;			

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	v) VAT should be generated on transaction date after considering parameterized fees & charges;			
	vi) Financial processing charges for sales, authorizations and chargeback;			
	vii) Supports "non-activity" transactions for billing of one time or recurring charges such as terminal rent or administrative fees;			
	viii) Individual or multiple fee packages can be assigned to product, company and card level;			
	ix) Promotional fee package to support annual fees;			

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52	**Reports Statistical and performance reports available Including:** - Summary of accounts assigned - Summary of un worked accounts - Summary of worked/pending accounts - Daily maintenance report for all users - Daily Activity report in details all users - Card Limit Upgrade and downgrade report for all users - Marketing Report - Daily memo report - Area wise summery report - VISA/Master/JCB Quarterly Report - Bangladesh Bank Report - MIS report (As per Bank requirement) - Daily Payment Posting report all users - Daily successful Authorization report separately ATM, POS and E Commerce - TQ Violation Report - New card capture reports all users - New card Activation report all users - Daily payment, outstanding, transactions summary report both BDT and USD - Daily Card Cancellation Report - Report On all Adjustments with reason code - Interest Suspense Report - Interest realization report - CL report - Direct sales executive performance & salary report - Merchant relationship executive performance & salary report - CIB report - Various letter generation like welcome letter, Limit enhance letter etc. - Other standard reports NOTE: Above Report is only sample, we will provide all required report list during technical session and customization of report should be free for 01 years after Implementation.			

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53	Event-triggered letters Automatically generated letters based on cardholder events: • Approved/declined application • Delinquency • Card/account status • Generate letters in cardholder's language preference • Create letters dynamically • Charge fees to cardholders for generating letters etc. • Limit re-fixation letter			
54	**Integration Requirement**			
I	Interface to core banking System			
Ii	Interface through payment gateway for CNP transaction			
Iii	Interface through national payment switch (NPSB) Bangladesh.			
Iv	Integration interface with other business process management (BPM) systems such as loan origination system, account original system, Cheque requisition system (developed in-house), transaction authorization from third party application via API (SOAP , Restful), iso8583 etc.			
V	Integration interface with Debit Card Requisition System (developed in-house)			
Vi	Integration interface with Data Warehouse/MIS System (developed in-house)			
Vii	Integration interface with SMS and E-mail Gateway			
Viii	Integration interface with SMS Banking			
Ix	Integration interface with Contact Center System (developed in-house)			
X	Integration interface with SIEM			
Xi	Integration interface with PAM			

SL. No.	Describe the bank requirements (Switch and CMS)	Specify the required feature will be available or customizable in your system	Will this feature be provided to the bank? (Yes/No)	Vendor Response in details
Xii	System will be sync real time with token based system			
Xiii	Integration interface with VISA, MC, JCB, CUP and others payment brand			
Xiv	Integration interface with card personalization machine			
Xv	Integration interface with Mobile banking			
Xvi	Integration interface with Agent banking			
Xvii	Integration interface with internet banking			
Xviii	Integration interface with internet banking NPSB fund transfer & bill payment.			
Xix	Integration interface with National Payment gateway (NPSB)			
Xx	Capability to consume APIs to send SMS or Email.			
55	**CLIENT BASE & SUPPORT SERVICE**			
i	Provide information of sites implemented the proposed solution and with ongoing support in 2020 in the Asia Pacific region and especially in Bangladesh.			
ii	Provide at least 4 reference sites with information including location, card and merchant volume, preferably with same implementation scope that the Supplier provided within its proposal.			
iii	List installation sites in Bangladesh and indicate how these sites are supported, via help desk or other means of support channels.			

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iv	Please name the location of the worldwide support centre, regional centre and/or local support centre in Bangladesh, if available.			
56	**PRODUCT DEVELOPMENT & OWNERSHIP**			
I	The origins of the Supplier CMS product roadmap: a. The original technical platform / architecture b. The current technical platform / architecture, if it has gone through major rebuilt Whether it was originally conceived as a generally available product or on behalf of a particular user			
li	Describe the Supplier policy towards upgrade. In same version?			
lii	Sub-contract Development:If the Supplier sub-contracts developments to third parties, describe the process control method.			
lv	Project Management: Describe the Supplier project management, system development, quality assurance, testing policies and standards.			
V	Supplier should own the copyright of the proposed solution. Please elaborate further on the Product Ownership Rights, enhancement, Customization and upgrade support. If the Supplier does not own the product, please describe the actual ownership (third party) of software copyright and the software support, enhancement, compliances and future upgrade policies			

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Vi	Suppliers undertake ongoing investment in product R&D. Please provide the R&D centre location and elaborate the most recent R&D and the plan in one year.			
57	**Application Security Requirements**			
I	The password management of the application should be very resilient. Password management must be as per bank policy but not limited to: 1. corporate customer should be authenticated based corporate Id, User Id & password combination 2. Separate password is required for login and for authorizing transactions. 3. Should enforce mandatory checks in the password such as minimum length, maximum length, mix of alphabet, digits and special characters, user id not being part of password and presence of four distinct characters. Must comply with Bangladesh Bank ICT Security guideline & FSIBL Bank password policy 4. Password is stored in the database (not in Files) and in one-way encrypted form. 5. Password history – should disallow at least last N passwords to be re-used, where "N" is a bank maintainable parameter. 6. Forced change of password after a preset time Please respond against each of the points above 7. Password encryption during transmission and on the database 8. Option to set expiry period for the password in the system for forcing the user to change it once the it expires 9. The account should remain locked until released by an administrator when the maximum number of unsuccessful attempts is exceeded.			

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Ii	Application should forcibly deactivate users after a period of non-usage. This period should be defined by the bank.			
Iii	Multiple login should be disallowed by the application.			
Iv	The application should support token based authentication through integration with proven token suppliers. Application should be flexible to handle multiple tokens (as per BANK decision) Please indicate the name/s of token solutions with which the application is pre-integrated.			
V	The application supports digital signatures through interface with proven digital signature providers.			
Vi	The application should be compliant with 256 bit TLS encryption for managing transmission layer security.			
Vii	The application should allow setting application time out as a parameter.			
Viii	An idle session beyond the time out should be terminated by the application.			
Ix	The URL of the application should reveal very little information to a potential hacker and therefore should be encrypted.			
X	The URL of the application should reveal very little information to a potential hacker and therefore should be encrypted.			
Xi	It is desired that the encryption is dynamic, thus making it even more difficult for guessing.			

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Xii	The key operations by customers, Support Officers and administrators must be audited by the application.			
Xiii	The function allows bank administrator to view system log, activity inquiry, and transaction limit inquiry.			
Xiv	It should be possible to define signing rights for corporate customers / roles for approval purpose. These rules should be corporate specific and can vary on the type of transaction, amount of transaction and on the hierarchy of the approver.			
Xv	It should be possible to limit the total amount of transactions that can be initiated through Internet banking. The limits should be available at:- Frequency: Daily/Weekly/ Monthly/Yearly- TransactionChannel: EFT/RTGS/Internal/SWIFT/eWallet/ATM/NPSB etc.- Transaction Type: CR/DR- Limits should be customer or category specific			
Xvi	Security Questions, OTP, Biomatric and token base with Adaptive Authentication and Authorization			
Xvii	For any administration activity done by bank staff (example: User Creation, Account access definition etc.), the solution should support maker – checker facility			
Xviii	This transaction forces the user to change the password as per password policy defined			

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xix	System must be able to track user log-on (and log-off) activities and the location from which a user has logged on (and logged off).			
Xx	System must be able to track changes in the records made by users.			
Xxi	System must support the ability to generate robust security audit reports describing who, what, when and where security was assigned, modified or deleted.			
Xxii	Ability to encrypt passwords and other sensitive data based on industry-standard encryption mechanisms.			
Xxiii	IP tracking must be there.			
Xxiv	Comply regulatory requirement, global standard, laws and Bank policy e.g. PCI-DSS, PA-DSS, ISO 27k etc.			
Xxv	Ability to restrict single session per user, e.g., user should only be allowed to be logged on at one workstation at a time.			
Xxvi	All confidential information including Card Number should be Encrypted in database storage to prevent unwanted information leakage			
58	**Data Archiving, Backup & Restore**			
i	Should have options to keep archive data in archive table and reporting can be done from archive data.			
ii	Flexibility to move/save archive data to the local/remote file system.			

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iii	Checks archive integrity: whether the transactions are correctly transferred from the operational tables to the archive one or from the archive to file.			
iv	Full back up, Incremental menu based/ command-based backup and restore facility			
v	Online replication procedure to different site/media			
vi	Supported Hardware and Operating Systems/Platforms (e.g. RISC/CISC, Windows, Linux, AIX, Solaris, HP-UX etc.), please specify.			
vii	The proposed solution should have the capability of using virtualization technology			
viii	Ability to linearly scale based on reasonable growth patterns by adding incremental computing resources. Also, to support clustering at each layer i.e. Web server, Application Server, and Database for Fault Tolerance & Load Balancing. The system Should be developed to support clusters environments on N servers.			
ix	Ability to scale horizontally & vertically without redesign.			
x	Should be able to support different protocols (TCP/IP, IPX, etc.)			
xi	Does the application support container platform?			
xii	The solution proposal must outline capacity calculation in terms of storage requirement considering a 5-year operation.			

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فارست سيكيوريتي اسلامى بنك ليميتد FIRST SECURITY ISLAMI BANK LTD.

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xiii	The solution proposal must outline capacity calculation in terms of network bandwidth requirement considering a 5-year operation.			
xiv	The proposed solution should have server redundancy available; During Failover condition, servers shall be able to handle 100% load of the failed server.			
xv	The proposed solution should support parallel operations while recovering lost files or tables to deliver high performance and reduce the recovery time			
59	**Bidder's Documents**			
I	General Information of the Vendor			
II	Vendor's Legal Name			
III	Vendor's legal address			
IV	Vendor's legal status			
V	Proprietorship			
VI	Partnership (Registered under the Partnership Act, 1932)			
VII	Limited Liability Concern (Registered under the Companies Act, 1913)			
VIII	Others			
IX	Vendor's Year of Registration in Bangladesh			
X	Copy Vendor's Trade License/Value Added Tax and e-TIN copy			

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فارست سیکیوریتی اسلامی بنك لیمیتد FIRST SECURITY ISLAMI BANK LTD.

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XI	Vendor has to attach copies of the following documentation: - Client list with Experience Certificate for similar works in Bangladesh or abroad -Authorization Letter From Manufacturer/Principal of the Product - List of Support Team in Bangladesh - Training and support plan for Clients' employees for smooth Data migration, system installation and integration with all channels			
60	Qualification Information of the Vendor			
I	Number of years of supply experience of same type of Product and related services.			
61	Financial Information of the Vendor			
I	Last 3 years Financial Audited reports and attach the reports			
62	Application Form (The Bidder need to submit on bidder's company pad): Address: The Head of Card Division, First Security Islami Bank Limited, Card Division, Block # A, Plot # 12,Main Rd, Bashundhara R/A, Dhaka -1229			