

Request for Proposal (RFP) for Rental Payment System

PRIME BANK

Head Office, FMD (Facility Management Division), Prime Tower (10th Floor), Plot # 8 & 35, Nikunjo-2, Khilkhet, Airport Road, Dhaka-1219

REF: RFP/PBL/FMD/2023/07

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A. Project Overview and Background

Prime Bank Limited a leading banking company in Bangladesh is going to procure a Payment System with requisition of Management to automate payments of Rent. Which accounting, journal, MIS etc. will be in accordance with IFRS-16. We are looking for a company that is technically sound, have adequate experience in the relevant field with updated all legal papers/docs, can meet our requirements, can deliver the Rental Payment System implementation under the negotiated timeframe and ready to support us in this aspect in future.

B. Purpose

The purpose of the **Payment System** is to:

- Effective use of resources.
- **Compliance of IFRS-16.**
- Enhancement of supervisors' capacity.
- Enlarge supervision coverage.
- Improvement of existing MIS.
- Better monitoring and control.
- Mitigate audit objects and proper compliance.
- Budget tracking
- Division wise allocation of rent expense as per occupancy
- Going a step ahead for paperless activities.
- Making rent payment centrally.

C. GLOSSARY OF TERMS

Term/Acronym	Definition
T24	Temenos T24 Core Banking Software
FAD	Financial Administration Division
FMD	Facility Management Division
IFRS	International Financial Reporting Standard
VAT	Value Added Tax

D. SCOPE OF THE RENTAL PAYMENT SYSTEM

Focusing segment of System:

1. Central Rent Payment with IFRS 16 Compliance.
2. Monthly basis payment calculation.
3. Manage Early termination of Lease Agreement or pre-mature adjustment/closer.
4. Arrear Rent Management.
5. Advance rent management for monthly deduction, arear payment, multiple advance payment.
6. Advance Register with Outstanding table.
7. Location wise historical and onward data record keeping.
8. Management of initial Cash flow changes.
9. Payment to multiple beneficiaries.
10. VAT and Tax management.
11. Automated Notification through Office Email.
12. Rental dispute settlement.
13. Budget tracking.
14. Division wise allocation of rent.
15. Decease account management.

E. Point of Contact

Any query related to this RFP should be directed to the following persons only, who are authorized to provide clarifications to vendor about application, technical, functional, and other related areas of this RFP:

Area of Work	Point of Contact
Related to RFP submission	Mr. Partha Sarathi Bairagi Senior Executive Officer, FMD Email: pb061605@primebank.com.bd Cell: +8801730781194
Operational and Functional	Mohammad Reaz Ahmad Designation: SVP, Financial Administration Division Email: ahmad.reaz@primebank.com.bd Cell: 01713994455
Technical	Mohammad Mijanur Rahman AVP Email: m.mijan@primebank.com.bd Cell: 01711074410

F. Instructions to Vendors

- Vendors are requested to read the RFP carefully to respond to it as per Bank's requirement.
- The column titled "Vendor Feedback" in the Requirement tables is to be filled by the vendor for the required solution.
- Both Soft and hard copy of the vendor proposal should be identical otherwise Bank shall reserve the right to reject any response.
- RFP response should be submitted by the given timeline mentioned in RFP. However, Bank shall reserve the right to extend or reduce timeline with giving prior notification.
- Prime Bank reserves the right to cancel and modify the RFP.
- Vendors should enclose following documents with their response
 - Company Profile along with Board of Directors
 - Up to date Trade License
 - Up to date TIN certificate
 - Certificate of Incorporation
 - Business Identification Number (BIN)
 - Letter of VAT registration certificate;
 - Company local address and contact numbers;
 - Company Annual report (if any)
 - Company Organogram
 - List of deliverables with detailed timeline;
 - Name, designation, qualifications and experience of the technical and management personnel to be engaged with this project;
 - Proof of experience as desired in the earlier section of this schedule.

G. RFP Disclaimers

This RFP does not create a binding agreement for provision of services between Prime Bank and vendor, except to the extent that vendors will be bound by the representations, warranties and conditions contained in their response to this RFP. Prime Bank issued this RFP to solicit bids from potential vendors for a comprehensive Rental Payment system to the requirement outlined in this document. Only the execution of a written contract will obligate the bank in accordance with the terms and conditions contained in such contract.

All cost associated with the preparation of response to this RFP or contract in response to this RFP will be borne solely by the vendor. All responses shall become the property of the bank and it reserves the right to accept or reject any or all response(s) to this RFP even if all the stated requirements are met.

The bank reserves the right to amend or cancel this RFP in any manner prior to awarding the contract. The bank will notify all responsive vendors in this event. The bid submitted and the price quoted therein shall remain valid for 365 days from the bid submission date mentioned by the bank. The bank reserves the right to extend the period of validity of their bids in exceptional circumstances, prior to expiry of the bid validity period. The request and the responses shall be made in writing. The bank also reserves the right to share the RFP and any proposals with any person of its choice, in order to secure expert opinion.

For purpose of the evaluation process, the bank reserves the right to make copies of a vendor's proposal. The bank reserves the right to verify all information provided by vendor via business references from a vendor's client.

Vendors are hereby advised that the bank is not committed to any course of action as a result of its issuance of this RFP and/or its receipt of a proposal from any vendor in response to it. In particular, vendors should note that the bank may-

- Reject any proposal which does not conform to instructions and specifications which are mentioned herein
- Not accept proposal after the stated submission deadline
- Not necessarily award the lowest price proposal
- Reject all proposals, if it so decides
- Award a contract in connection with this RFP outside of the timelines as it may deem fit
- Make no award of a contract

The information contained in this Request for Proposal (RFP) document or information provided subsequently to bidder(s) whether verbally or in documentary form by or on behalf of the bank, is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided.

This RFP is neither an agreement nor an offer and is only an invitation by the bank to the interested parties for submission of bids. The purpose of this RFP is to provide the bidder(s) with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each bidder may require. Each bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP and where necessary obtain independent advice.

Subject to any law to the contrary, and to the maximum extent permitted by law, the bank and its directors, officers, employees, representatives, agents, and advisers disclaim all liability from any loss, claim, expense (including, without limitation, any legal fees, costs, charges, demands, actions, liabilities expenses or disbursements incurred therein or incidental thereto) or damage (whether foreseeable or not) ("**Losses**") suffered by any person acting on or refraining from acting because of any presumptions or information (whether oral or written and whether express or implied), including forecasts, statements, estimates, or projections contained in this RFP document or conduct ancillary to it whether or not the losses arises in connection with any ignorance, negligence, inattention, casualness, disregard, omission, default, lack of care, immature information, falsification or misrepresentation on the part of the bank or any of its directors, officers, employees, representatives, agents, or advisers.

H. Roll Out Plan & Gantt Chart

- i. The bidder will have to provide a roll out plan for each of his working procedures which strictly follow the requirements of the RFP. For instance, a sample format of roll out plan is given below:

Sample format:

Sl. No.	Product/ Solution Name	Description	Time frame
1.	RENTAL PAYMENT SYSTEM	Please specify in details with working procedure covering the scope.	Please specify the number of days needed from the date of issuance of the work-order.

- ii. The bidder needs to provide Gantt chart for this product/solution.

Note:

1. Bidder has to mention detailed hardware and associated software specifications such as application server(s), database server(s), security application and OS along with any intermediate hardware and/or software in order to implement the solution successfully.
2. All required software for implementing the solution will be the responsibility of the bidder which includes providing license, delivery and installation.
3. 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 infrastructure.
4. The bidder shall arrange inspection for functional testing as per technical specification and system performance demonstration to the Bank's representatives.
5. The bidder shall provide licenses for all the supplied software in the name of the Bank.
6. 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.
7. Bidder has to provide two-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.
8. 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.
9. Proper UAT documents have to be shared with the Bank and all the observations and recommendations made by the bank have to be addressed before doing the final UAT.
10. Hand over documents must be prepared in such a way that detailed installation procedure and configuration parameters used during and after installation is there.

I. FUNCTIONAL REQUIREMENTS SPECIFICATION FOR RENTAL PAYMENT SYSTEM

FUNCTIONAL REQUIREMENTS SPECIFICATION FOR RENTAL PAYMENT SYSTEM

Vendor's feedback on the requirements will be as following in the Feedback column bellow for each requirement:

FC – Fully Comply with the requirement mentioned here in this document. The standard version of your proposed solution is fully capable of giving the required functionality without any customization.

PC – Partially Comply with the requirement mentioned here in this document. The standard version of your proposed solution needs some modification which will be done with no additional Cost. The complete and fully comply module will be the end result.

NC – Not Comply with the requirement mentioned here in this document. The standard version of your proposed solution does not have this functionality and is not a standard. This functionality is not supported by the vendor and will not be part of any future version or release.

NA – Not Available. The standard version of your proposed solution does not have this feature or function. A customization is needed on some current modules functionality which will be available with additional cost and time to deliver. This will be considered as customization. This will also be part of standard support (SLA) once implemented and will be part of new release.

In your feedback to each functionality, if necessary, please add comments. You can also share additional value adding features which is not detailed here in the main list of functionality/features required for the proposed solution.

The following sections document the various business requirements of the system

Type of requirements	Details	Vendor's Feedback (FC, PC, NC, NA only)	Comments
1. Workflow Management	<p>The system must have integrated workflow capabilities for terms of agreement to payment settlement which means:</p> <p>Part One:</p> <ol style="list-style-type: none"> 1. Lessor information and terms and conditions of Lease Agreement Data Entry Management. 2. Monthly Schedule generation for rent payment considering VAT, Tax, and advance rent deduction. 3. Security money (if any) 4. Manage payment of fixed service charge as per rental agreement. Beneficiary may be different from land owner/s. 5. Cost center wise expense allocation. 		

	<ol style="list-style-type: none"> 6. Division wise allocation as per occupancy. 7. Produce automated Journal Entries as per IFRS-16. 8. Payment settlement by System generated Journals/ upload files for Core Banking System (T-24). API integration with Core Banking System (Temenos T24) is required. 9. Advance Rent Tracking. 10. Budget Tracking. 11. Payment withhold option. 12. Maker/Checker and Authorizer option. 13. Prior notification/alert for expiry of rental period (at least 6 months before). <p>Part Two:</p> <ol style="list-style-type: none"> 14. Manage Early termination of Lease Agreement or pre-mature adjustment/closer. 15. Arrear Rent Management 16. Management advance rent for monthly deduction, arear payment, multiple advances. 17. Pay Order or account credit record management. 18. Decease account management. <p>Part Three:</p> <ol style="list-style-type: none"> 19. System Generated Email/SMS Notification at time of cost allocation and payment. 20. Data Migration. 21. Location wise historical and onward data record keeping. 22. Payment to multiple beneficiaries. 23. Automatic generation of VAT and Tax Certificate with back page list and challan. 24. All kind of entry/amendment log should be existing in the system user wise 25. MIS for both of usual rent and according to IFRS-16 should be produced. 26. Landowners' information/MIS needs to be available. 27. Audit Trail Log. 		
2. Premises Management	<ol style="list-style-type: none"> i. Scope to keep Record of branches and other premises iii. Scope to create premises with necessary information <ul style="list-style-type: none"> - Premise Name, types (KIOSK/ ATM Booth/ Branch/ Bill Collection Booth etc.) - Premise detail address with holding number, ward number - Premise size in sft or percentage - Opening date - Execution date 		

	<p>iv. Scope to keep concern Branch/ department/ personnel info related to the premises for different purpose</p> <p>v. Scope to add Bangladesh Bank License Number, License Issue Date, Concern Branch, Cost Shared by Branch, Concern Inspector, Inspector's Contact No, Name of the Concern Security Person, Contact Number of the Security Person</p> <p>vi. Cost center information related to premise</p> <p>vii. Type of occupancy in percentage or SFT</p> <p>viii. Scope to add premise owner/s personal and banking information</p> <ul style="list-style-type: none"> - Name of owner/s - Contact number of the owners - Area owned by each owner for when there is multiple owners for the premise. - Unit of area in sft/acre - Per unit rent rate for this owner - Rent ratio - Amount Payable - Payment method - Owners bank account details <p>ix. Renovation history with details of cost, events and other details</p> <p>x. Scope to keep renovation details along with cost of renovation</p> <p>xi. Scope to entry relocation information</p>		
3. Agreement	<ul style="list-style-type: none"> - Authorized user should be able to create Agreement in the system with below information: - Premise Type - Branch Name & Type - Address - Rent - Execution date and opening date - Agreement period - Renew date - Expire date of the Tenancy Agreement - Security money - VAT & Tax deduction - Payment condition - end of month or beginning of month - Advance payment status - Advance adjust start - Advance payment split among owners 		

	-Advance for service charge - Service charge advance payment date -Agreement signing date		
4. User login and Change Password Option	Payment System ID and password will be same as Domain.		
5. User Home Page	Required system must have different User wise roll based predefine home page will visible at user end.		
6. Lessor information	Lessor Address whether single or multiple must be and account information must be included in the system. In case of Payment through Pay Order <i>beneficiary</i> name should be included.		
7. Payment mode	All payment information like bank account number, beneficiary detail (single or multiple) should be included.		
8. Monthly Schedule	Month Schedule of rent must be produce by the software as per prescribed format supplied by the bank. Pro-forma rent schedule and corresponding journal entries is attached herewith, which is also an integral part of this BRD.		
9. Payment Journal	Payment Journals for rent and as per IFRS -16 must be automatically generated by the Software.		
10. Payment FEED	System must generate Journals/ upload files for Core Banking System (T-24) for payment as well as API integration with our CBS.		
11. Cost Center and Division wise allocation	Cost should be booked as per cost center and also should be allocated division wise according to occupancy.		
12. Arrear Rent	Arrear Rent must be calculated by the software. In case of lamp sum payment, after agreement made, the software should calculate the rent with effect from date as per agreement.		
13. Advance Rent	Advance rent information like payment date, monthly adjustment, balance of advance rent, date of full adjustment of Advance rent must be tracked and maintain automatically by the Software. Arrear, partial or multiple advance rent detail has to be included and manage by the software. Alert mail on adjustment of rent should be generated.		
14. Withhold Option	There should be an option for withhold payment when required. Also system should have the capability to calculate the payment when released from withhold.		
15. Budget Tracking	There should be an option to track the rent payment with budget.		
16. Maker/Checker and Authorizer	Maker/Checker and Authorizer is mandatory for each month payment.		
17. Early termination or pre-matured closer of lease agreement	Effect of early termination or pre-matured closer of rental/ lease agreement should the manage by the software in accordance with IFRS-16.		
18. VAT and Tax	VAT and Tax deduction on rent should be made automatically by the software. In case of multiple beneficiary Tax should be calculated and record maintained Separately. VAT and Tax Certificate will be automatically generated with back page list and challan by the software.		

19. Payment Detail	The required system should have capability to print out system generated Payment detail where information will contain beneficiary name, Pay order/Account number, VAT & Tax amount with rate, Net payment amount etc.		
20. Notification Alert	System generated notification alert may be come 180 days before the expiry of lease agreement or renewal or increasing rent through Email/SMS.		
21. Admin Panel	Basically, Admin can manage the user role, access privilege, Master data settings and if any other configuration related issue can manage related with the module. Admin will get global access privilege. The required field must have below capabilities: 1. All types of access e.g. edit Delete, Forward or any other field. 2. Reliever option required. 3. Extra window is required in Home page. 4. Should have the capacity to design new process, new report, set parameter etc.		
22. Report Download/ MIS	System Should be able to Generate all kind of MIS as per requirement of the bank. The required system must be capable of downloading a premises/ beneficiary status of an agreement. The file will contain all required information e.g. Date wise, beneficiary name wise, contact wise, amount wise, cost center/division wise, Department wise, Section wise, GL wise, number of pay order issue, beneficiary a/c number wise, as well as report in all aspect like Building wise, floor wise, Division wise, land owner wise, month wise etc. to be generated from system.		
23. Flexibility/ Customizing Capabilities	The Payment Module should allow the bank's technical staff to customize necessary functionalities from time to time as and when needed without any technical support from the vendor. The system should be dynamic where the rates of VAT & Tax can be introduced by internal or bank technical resources.		
24. Attachment & Tagging	1. System should have capability to attach PDF, Excel, Word, Image file. 2. System will able to tag More GL, Cost Center and Sole at a time.		
25. Data Migration	The developed system should have scope for migrating data from one system to another.		
26. System Integration	The developed system must have scope for system integration between different software.		
27. Route customization	The developed system should have scope for route customization.		
28. Audit Trail Log	The developed system should have capability to identify user activity for audit purpose.		

J. Information Technology Requirements

SL #	Description	Vendor Feedback				
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
	Integration					
1	Vendor has to provide a micro-service based Middleware service if required					
2	Solution should have capability to login by AD authentication and regular authentication.					
3	Some CBS transaction should be real time through API and some should be queue based which will be executed from a scheduler based application if required. The bank will decide the integration approach.					
4	API request & response must be encrypted & required to follow Prime Bank API Check List					
	User Interface					
5	Scheduler should have ability to configure dynamically and also be configured by front-end.					
6	Vendor must need to provide a solution which should have different role based dashboard.					
7	Any type of approval (transaction/reversal/creation/modification/delete) must have multiple control like maker ,checker.					
8	Vendor has to ensure the centrally monitoring all the audit logs and activities.					
9	Vendor has to give us a solution which should allow multiple teams/user to deploy, monitoring and administering related works.					
10	Vendor has to give us a solution which should have a panel for monitoring service wise audit trails and also any type of administering, deploying audit trails.					
11	UI for Parameter configuration to keep into DB as encrypted					

SL #	Description	Vendor Feedback				
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
12	System Should have standard Audit Trail Report/Module					
	User Administration					
13	User Creation/modification/lock/unlock/activation/deactivation from a panel					
14	User Management (Role Based access control)					
15	Granting multiple Roles and Branches to a single user					
16	Must have multiple control like maker ,checker for user creation/Authorization/Update/ Inactive etc.					
17	Two Factor Authentication for Login if Bank Decides					
	Customization					
18	System should support to do the customization and add new business process/logic/ data entry screen and change existing process by trained bank users.					
	Architecture					
19	Vendor has to configure the load balance of service as per bank's requirement. It can be both software or Hardware load balancer.					
20	vendor has to propose a solution which should support latest OS and other related software's updated patch which will release time to time by OS and software vendor like Microsoft, oracle, Linux etc. and also solution should run after vulnerability mitigation where vulnerability may raise by vulnerability assessment tools, audit and its Information security division.					
21	Stress Testing & Load Testing need to be done and report must be submitted by vendor during product implementation for both Application and middleware service.					

SL #	Description	Vendor Feedback				
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
22	Identified VAPT must be mitigate by vendor at any time without any cost.					
23	Minimum security baseline should be complied by vendor					
24	Prime Bank audit risk assessment, BB audit observations and any external audit observations need to be mitigated by vendor at any time without any cost.					
25	Solution should have ability to grow horizontally during load.					
26	Solution should have capabilities to access through Internet and intranet. Permission should be granted by role/user, which need to be managed by admin panel					
27	Vendor has to provide Database Server requirement of Core, RAM (GB) and HDD storage or others which are needed.					
28	Vendor must need to give a detail technical architecture diagram for Live, HA, UAT and DR environment					
29	The system should support a smooth transition from primary site (DC) to backup site (DR) for disruptive events such as fire, flood, earthquake, etc.					
30	preferred DB platforms(i.e. Oracle, MSSQL, mysql, postgresql etc)					
31	Is there any encryption mechanism with application?					
32	Is there any auditing policy with application?					
33	Vendor need to support database retention and purging as per Prime Bank policy.					
34	Vendor has to provide the List of all the pre-requisite software needed by the product (e.g., database, JDK, JRE, any other licensed software) and also need to confirm which we need to procure or not for the solution.					

SL #	Description	Vendor Feedback				
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
35	Vendor must need to give us web server, database and other related tools/ component lists.					
36	Does your product support SaaS, customer-managed, and hybrid deployments?					
37	How does your platform support continuous integration and deployment practices?					
38	Does the solution support zero downtime patching and updates?					
39	Vendor solution must need to Ability to deploy in VM environment					
40	The system should provide the facility to take backups of data and system software at user defined intervals with minimal/without operator intervention. The system should allow these backups to be both: (a) full - a complete image of the data and/or software (b) Interim - a backup of transactions or changes which have been made since the last backup.					
41	Vendor need do prepare Live, HA, test, HA and DR environment setup, configuration related work. Activities need be done on premises.					
42	Vendor solution need to ensure details log so that any transaction can be easily identified.					
43	The unique identifier must be introduced for every log so that the log can be trace easily for every request.					
44	The log must be compressed on a daily basis and automatically shifted to other locations.					
45	Vendor must provide full hardware sizing.					
46	Vendor solution must be hardware platform independent					

SL #	Description	Vendor Feedback				
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
	i.e. should be run on any hardware platform.					
47	System should be capable to handle latest Database.					
	<i>Installation, Configurations and Post deployment support</i>					
48	Vendor has to provide step by step detail installation guideline					
49	Vendor must install all the pre requisite of solutions in Live, DR and UAT environment. Activities need be done on premises.					
50	Vendor must install and configure the full solutions in Live, DR and UAT environment. Activities need be done on premises.					
51	Vendor has to implement Software or Hardware (If bank provides) load balancer with clustering features in live environment					
52	Vendor has to configure solutions with SSL certificate which will support only latest TLS.					
53	Vendor must apply security policy in each server. Primarily we will refer bank's Security Baseline like PCI-DSS.					
54	Vendor has to ensure a process which should periodically patch update of Operating System and database all patches					
55	Vendor must need to provide a detail plan for post deployment support.					
	<i>Guides</i>					
56	Installation / Implementation guide: Vendor has to provide an installation guide mentioning details of installation & parameter value setup at OS during product implementation.					
57	Vendor has to provide detail data dictionary as per prime bank requirement					

SL #	Description	Vendor Feedback				
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
58	Vendor need to provide setup and configuration related detail document					
59	Service Development guide: Vendor has to provide a guideline for integration with new service provider with business logic implementation and validations.					
60	Administration guide: Vendor has to give an administration guide where detail information about application logs, system logs, temporary file locations, performance monitoring scripts/commands and system maintenance guidelines are incorporated. It should include high level definition of process flow. Also administration guide should include standard operating procedure (SOP) for system administration.					
	Training					
61	Vendor should have provide training for different module.					
62	Vendor should have provide detail technical, administrative, operational and others related training so that the bank can manage by themselves.					
63	Vendor should have provide training materials for all module.					
64	Vendor need to give third party library list with information details					
65	Application deployment architecture diagram with HA and DR consideration					
66	Application development environment set up document step by step					
67	Live server readiness document step by step					
68	Application architecture detail diagram					

SL #	Description	Vendor Feedback				
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
69	Following documents need to provide during Implementation: 1. SRS 3. Deployment document 4. Release document 5. Technical Architecture 6. Data Flow Diagram 7. Audit Log document 8. Data Dictionary and other related documents need to handover time to time as per bank requirement. Please note that above are only development related					
70	All modules should have the capabilities to work from source code repository					
71	Application code build or publish process must need to be easy					
72	All Framework, libraries and tools must be updated					

K. Information Security Requirements

SL#	Description	Vendor Feedback				
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
1	Ensure Audit Trail & details User Activity Report with Timestamp, Date, IP address, Mac Address etc.					
2	Password Guideline					
	a. Passwords for user-level shall be at least eight (8) characters long, whereas					
	for admin-level passwords shall be at least twelve (12) characters long					
	b. Passwords must contain both upper- and lower-case characters (i.e., a-z, A-Z);					
	c. Passwords must contain digits and/or special characters/punctuation					
	(e.g. 0-9,!~@#\$%^&*()_+=-[]{}";:,<.>/?\ ,);					
	d. Same Password cannot Reuse for next six times					
	e. Password should be changed on first time login					
	f. System should have capable to send password through email/SMS etc.					
3	User Management (Role Based access control)					
4	Disable the multiple session options for the site.					
5	Session time out period should be set					
6	Ensure SQL Injection prevention					
7	Password should not be hard coded in any application					
8	Application should support inputter-authorizer concept as where applicable.					
9	Authentication should be performed for each privileged request					
10	Authentication must not be based on the knowledge of a secret URL					
11	Authentication failures must always result in the same log message					
12	Default, test or temporary user accounts / ID should not exist					
13	Password brute forcing must be prevented					

SL#	Description	Vendor Feedback				
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
14	Username enumeration must be prevented					
15	A denial of service using automatically locked accounts must be prevented					
16	Ability to perform user profile reporting easily, using flexible reporting mechanism.					
17	Session-ids must be generated with sufficient entropy					
18	User generated session-ids must be rejected					
19	Session-cookies must be transmitted via HTTPS					
20	The secure flag must be set on the session cookies					
21	The http only flag must be set on the session cookies					
22	Sessions must be revoked if the session-id is not received via HTTPS					
23	A session-bound token must be validated for each POST request					
24	Application must be able to protect itself from various application vulnerability issues.					
25	Application must be able to protect itself from Cross Site Scripting Attack					
26	Click jacking should be handled					
27	CSRF should be handled.					
28	Denial of Service Prevention should be handled					
29	System should have file sanitization mechanism for handing file upload features					
30	Source Code should be Hardcoded					
31	XSRF - Using users logged in session to manipulate					
32	Stored data, logic programming problems, displayed contents that reveals sensitive information etc. must be protected.					
33	Session Hijack - shall be handled					
	Compromise user's session by editing and injecting session cookie					
34	SSRF: User-submitted URLs fetched from remote sources must be validated.					

SL#	Description	Vendor Feedback				
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
35	Thin client deployment over internet must be secured by 256-bit SSL and PKI					
	Application must be flexible on adding new feature in future without alerting any.					
36	Ability to encrypt passwords and other sensitive data based on industry-standard encryption mechanisms.					
37	Ability to configure the system using parameter-or table-driven approach. This includes data structures, screens, functions, key fields and reports.					
38	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 would be developed to support clusters environments on N servers.					
39	The application should be parameterized to facilitate initial system set-up and future maintained activates.					
40	Mention details Diagram of Application platform / architecture?					
41	Latest Framework will be preferable.					
42	Supported Browser (should be independent)					
43	Browser Version Compatibility issue (if any)					
44	How access control is managed, whether it can be customized?					
45	Any kind of System notification by Email, SMS, Dashboard to System Administrator? System should be capable to have Email, SMS Notification to All kind of Users; In addition, System Should have a Comprehensive Dashboard also.					
46	How will the bank approach if any BUG is detected during Post Live operation? How the Change request will be attended by vendor?					

SL#	Description	Vendor Feedback				
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
47	How memory overflow will be handled?					
48	Application should be responsive from any device (desktop/laptop/mobile/tablet/or any other devices).					
49	Is this application support container-based platform /Micro service?					
	(Docker/Kubernetes)					
50	How will you provide required application bugs/Patches for new change request?					
51	What will be the Deployment Model (On-premises or cloud)? If cloud, then where the data will be stored.					
52	Is this system support virtualization-VMWare?					
53	Mentioned Supported OS? (Red Hat, Windows or any other else)					
54	Mentioned the Web service used (Apache/Tomcat/IIS/or any other else)					
55	Mentioned supported Database Platforms?					
56	Application shall comply with the Latest OWASP Application security guidelines					
57	API (if any) shall comply with the OWASP API security guidelines & bank's API security checklist.					
58	For container-based approach, "Application Container Security Guideline" by NIST shall be ensured					
59	Please share the details of version control management of the application.					

L. Additional Requirements

SL#	Functional/Non-Functional Requirements with Description	Vendor Feedback				
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
1	Please mention any additional features and functionality here which are not included in RFP provided by PBL					

Please provide the details of the below mentioned items:

- Proposed Technology Architecture
- Security and Scalability of the proposed solution
- TPS (including round time)
- Integrations with Different internal systems
- Test/UAT plan along with template
- Training plan (Functional and Technical)
- Customized dashboard for different users should represent real time data in a visual format (graph and charts)
- All hardware and environmental software requirements should be listed along with specification for the proposed software architecture.
- Disaster Recovery & Business Continuity plan
- AMC, Support mechanism and warranty

M. Financial Offer

SL No	Description	Price (BDT) including VAT	Remarks
1	One Time License Cost		
2	Annual Maintenance Cost (must be from 2 nd year onward post implementation)		
3	Per man day cost		
4	Any Other Cost		

Note:

- Vendor must quote all cost in Bangladeshi Taka (BDT)
- All kinds of Taxes, VAT and levy should be included and will not be revised thereafter
- 20% of final quoted cost will be given upon finalization of scope (FSD)
- 50% upon completion of UAT with signing
- And 30% will be within 60 (sixty) days from the go-live date

N. RFP Preparation:

- (i) RFP must be submitted in two-envelope system i.e., **one Technical Proposal & one Financial Proposal mentioning Technical/Financial Proposal on the top of each envelope**. These two proposals will be submitted together in a third envelope. All the envelopes should be sealed & signed.
Technical Proposal: one (1) original hard copy and one (1) electronic copy on a CD/DVD/Flash Drive in MS-Excel/Word format.
Financial Proposal: one (1) original hard copy and one (1) electronic copy on a CD/DVD/Flash Drive in MS-Excel/Word format.
- (ii) Proposal will not be considered if it is not accompanied by the attached Proposal Price Sheet and signed by the proper official of the bidder. Proposals will not be accepted by FAX or email.
- (iii) The bid forms must be filled in through computer printer or in typing without overwriting and without any erasing and modifications and when completed shall contain all the required information.
- (iv) The Offer shall be marked as “Request for Proposal (RFP) for Rental Payment System”
- (v) Offers in the bid should be free from any condition and any conditional offer will disqualify the bidder. Each page of the offer must be signed and sealed properly by the authorized representative of the bidder and filled in where applicable.
- (vi) Proposal information is restricted and will not be publicly available until after the award of the Contract by the Facility Management Division.

O. General Terms and Conditions

- (i) Award Finalization and subsequent actions: The Bank will award the Contract to the Bidder whose offer is found to be substantially responsive and who has offered technically suitable proposal & whose quoted price is within the acceptable limit of the Bank. After selection of the contractor, the contractor will maintain close contact with the client to sort out details of works to be undertaken.
- (ii) Prime Bank reserves the right to accept or reject any or all the tenders without assigning any reason whatsoever.
- (iii) In case of any error detected in the Bill of Quantities or in other documents at any time, Prime Bank reserves the right to rectify such error.
- (iv) The detailed specifications, terms and conditions are incorporated in this tender schedule.
- (v) The Bank shall not be under any obligation to accept the lowest quotation.
- (vi) For the purpose of warranty period, work completion time will be counted from the date of installation, testing, commissioning.
- (vii) After commencement, work may be delayed due to unforeseen reasons; in such cases, no compensation will be entertained.
- (viii) Bank will not provide any auxiliary / ancillary materials to complete the works as the Tender will be a Turnkey basis.

- (ix) The selected contractor must complete the work within the time stipulated in the work-order. Fine @Tk. 1000 (Taka One thousand) per day may be imposed for delay in completion of work.
- (x) Import documents should be issued in favour of bidder itself if applicable.
- (xi) Tender offer may be rejected for any one of the reasons listed herein under. Decision of the Bank will be final in this regard:
 - a) Failure to submit Tender before the specified closing time.
 - b) All or any pages of the Tender document are not signed and sealed by the bidder.
 - c) Failure to comply with Specifications annexed herewith.
 - d) Any false statement or evidence of fraud.
 - e) Failure to comply with all the instructions of the Tender.
 - f) Any alteration in the tender schedule.
 - g) Failure to submit any document as specified in 'Section C (f)' of this schedule.
 - h) Any discrepancy, overwriting, erasing, ambiguity or omission in quoting rate and in furnishing the tender document.
 - i) No price escalation will be entertained.
- (xii) Bank has the right to execute full or part of the work.
- (xiii) The Contractor should consider that the firm can be requested to do some extra work those are not specifically mentioned in the schedule but might be necessary for the completion of the work.
- (xiv) Delivery:
 - (a) Delivery period: To be mentioned by the bidders.
 - (b) Delivery of the items to be made at IT Division, Head Office or designated place as desired by the Bank.
- (xv) The bidder should have its office at Dhaka, Bangladesh for local onsite support.
- (xvi) All the prices should be mentioned in BDT. The payment will be made in BDT as well.
- (xvii) A Non-Disclosure Agreement (NDA) will be signed between bidder and the bank for implementation of the project.
- (xviii) The successful bidder shall complete the project within the timeline mentioned in the work order.

P. RFP Submission

- (i) The RFP shall be submitted to the following address:
Vice President & Head
Facility Management Division
Prime Bank, Head Office,
Prime Tower (Ground Floor, Central Despatch),
Plot # 8 & 35, Nikunjo-2,
Khilkhet, Airport Road, Dhaka-1219
- (ii) The RFP documents shall be dropped in the tender box **on 16th July 2023 before 3:00 PM**. No RFP shall be entertained after the specified time and date. RFP papers must be properly filled in, sealed and

signed by authorized official with bidder's name, address, etc. The technical offers may be opened on the same day or on a convenient day. The financial offer will be opened later on upon completion of Technical Evaluation.

Q. Annexure A: RFP FORM

RFP FORM:

Having examined the terms, conditions, instructions and specifications included in the RFP documents, we the undersigned offer to supply, deliver and commission the items in conformity with the said conditions and specifications.

We undertake to complete the job within the period as specified in tender schedule. We agree to abide by this bid for the period of 365 (Three Hundred and Sixty-Five) days from the RFP submission date mentioned by the bank.

Until a formal contract is prepared and executed, this bid together with your written acceptance thereof in your notification of award shall constitute a binding contract between us.

Dated:

Signature

**Seal of the authorized official
and round seal of the company**

(In the capacity of)

Duly authorized to sign bid for and on behalf of -----

Witnesses with address: **1.**

2.

R. ANNEXURE B: NON DISCLOSURE AGREEMENT

This AGREEMENT is made and entered into by and between the Prime Bank Limited ("Bank") and _____ ("Company"), and is effective upon execution by both parties.

WHEREAS, the Company requires access to many forms of information and materials considered proprietary and confidential to the Prime Bank Limited; and

WHEREAS, the Company requires access to this information to propose, plan, develop, implement and maintain Bank systems and/or for successful completion of the Scope of Work; and

WHEREAS, information and materials includes, but is not limited to, [revise to fit] access to secure facilities, systems, technologies, information infrastructure, including network architecture; server environment, services and hardware standards. The Company must comply with the Bank, and government regulations in accessing and using Information.

THEREFORE, IT IS AGREED AS FOLLOWS:

The Bank will allow the Company access to all files and records required to perform Company's duties ("Duties") concerning the System.

The Company agrees to limit the use of this Information for the purposes ("Purposes") of developing, implementing and warranty of other Solutions.

The Company agrees that access to Information will be limited to approved employees and subcontracted employees ("Authorized Personnel"). The Company agrees that it will provide the Prime Bank Limited with a list of employees to be authorized for each agreed upon work order. Company agrees that all Authorized Personnel shall be informed of the provisions of this Agreement and shall first agree to comply with the revisions of this Agreement before Company permits such Authorized Personnel to have access to any Information.

The Company shall obtain written authorization from the Bank prior to permitting any Consultant or sub-consultant employees to have access to Information. The Bank and Company will screen all contracted or subcontracted employees whom the Company requests to have access to Information. Screening may include a criminal record background investigation and others. At the Bank's sole discretion, the Bank may deny authorization to an individual because of criminal record or other pertinent reason. Authorization can be revoked immediately for anyone reasonably believed to be violating access/disclosure regulations.

The Bank agrees to further limit access to Information to Authorized Personnel. No copies of Information shall be made except as clearly necessary to accomplish purposes of this agreement.

Company agrees to destroy copies of such Information when copies of such Information are no longer needed for Purposes of this Agreement. The Company will not disclose any Information in a form which can identify an individual in any report or documentation, except for purposes of this Agreement when working with Department Name, Department personnel, or authorized personnel on the list.

The Company agrees to take all necessary reasonable precautions to protect Information from unauthorized access, alteration, or destruction. Information and programs to access it must be stored in secure, locked containers. Company programs shall employ all current safeguards to prevent unauthorized access to disk and tape files. Company Personnel shall not bypass or override security provisions in existing systems and networks in the course of their work and the programs they develop shall conform to existing security provisions.

In the event that Company deems it necessary, for the purposes of this agreement, to disclose Information to any sub-contractor, the Company shall notify the Bank and secure the written agreement of the sub-contractor to



comply with all terms of this Non-Disclosure Agreement as if it were the Company named herein. The Bank shall have the right, at any time, to monitor, audit, and review the activities, policies, records, and documents of the Company and its sub-contractor in implementing this Agreement in order to assure compliance therewith.

Since this Agreement provides access to Information on an ongoing basis, the Bank reserves the right to immediately suspend furnishing Information under this Agreement when it is determined by the Bank that any rule, policy, procedure, or regulation described or referenced herein is violated or appears to be violated. The Company shall not be liable for any deficiencies in the performance of its duties caused by the suspension provided it is later determined by investigation of the Bank that the Company did not violate this agreement. Notice of any such suspension shall be provided to Company in writing by the Bank.

It is hereby understood and acknowledged by the parties that any breach of their obligations detailed in this Agreement may cause the other damage and that monetary relief will not be in every case an adequate remedy for any such breach. Accordingly, in the event of any such breach the damaged party may seek injunctive relief from such breach or threatened breach of this Agreement.

The Company shall immediately return and redeliver to Bank all tangible material embodying any confidential information provided hereunder and all notes, summaries, memoranda, drawings, manuals, records, excerpts or derivative information deriving therefrom, and all other documents or materials ("Notes") (and all copies of any of the foregoing, including "copies" that have been converted to computerized media in the form of image, data, word processing, or other types of files either manually or by image capture) based on or including any confidential information, in whatever form of storage or retrieval, upon the earlier of (i) the completion or termination of the dealings between the parties contemplated hereunder; (ii) the termination of this Agreement; or (iii) at such time as the Bank may so request; provided however that the Company may retain such of its documents as is necessary to enable it to comply with its reasonable document retention policies. Alternatively, the Company, with the written consent of the Bank may (or in the case of Notes, at the Company's option) immediately destroy any of the foregoing embodying confidential information (or the reasonably non-recoverable data erasure of computerized data) and, upon request, certify in writing such destruction by an authorized officer of the Receiving Party supervising the destruction).

IN WITNESS HEREOF, the Parties hereto have executed this Agreement as of the Effective Date and agree to be legally bound by all terms and conditions contained herein.

Prime Bank Limited Representative:
Representative:

Company

Name:
Designation:
Date:

Name:
Designation:
Date:

Official Seal:

Official Sea