**KARANDAAZ PAKISTAN**

**Request for Proposal**

**Financial mobile application & online transactional platform, implementation and support services**

**Issue Date: 12-March-2018**

**Deadline for questions: 19-March-2018**

**Deadline for Karandaaz Pakistan responses: 22-March-2018**

**Deadline Date for submission of proposals: 30-March-2018**

**Bid Opening Date: 02-April-2018**

**KARANDAAZ PAKISTAN**

**Request for Proposal**

**SECTION 1. LETTER OF INVITATION**

RFP No. 40

12-March-2018, Islamabad

1. The purpose of this RFP is to solicit bids from companies interested in providing a Financial Mobile Application and Online Transactional Platform, along with related implementation and support services for CDNS (Central Directorate of National Savings). The RFP is designed to assess whether organizations are able to provide the services required, and through a competitive and fair assessment, select a winning vendor for implementation along with a 3 to 5 year support contract.
2. Karandaaz Pakistan invites sealed proposals from interested and eligible organizations. More details on the Services required are provided in the Terms of Reference (Section 4 of RFP).
3. The company will be selected under open competitive procedures, in accordance with the procurement policies and procedures of Karandaaz Pakistan.
4. The full RFP is available at [**karandaaz.com.pk**](http://www.karandaaz.com.pk/).
5. Both financial and technical proposals must be submitted before **05:00 PM Pakistan Standard Time** on **30th March 2018**. Offerors must prepare four hard copies of the technical proposal and one hard copy of the cost proposals, and submit in separate **sealed** envelopes to the attention of ‘The Procurement Department’ 1-E, Ali Plaza, D Chowk, Mezzanine Floor, Nazimuddin Road, Blue Area, Islamabad .

The financial proposal and technical proposals (password protected) should also be sent in separate e-mails to the following email address: **procurement@karandaaz.com.pk** with the subject line: Responding to RFP for “TECHNICAL proposal – Financial Mobile Application and Online Transactional Platform, implementation and support services” and “FINANCIAL proposal - Financial Mobile Application and Online Transactional Platform, implementation and support services”. The password for the financial proposal shall be communicated upon request on the day the proposal is opened.

Yours sincerely,

**The Procurement Department**

Karandaaz Pakistan

**SECTION 2. INSTRUCTIONS TO FIRMS**

* 1. **General**
1. **Scope of Proposal**

Karandaaz Pakistan issues this Request for Proposal (RFP) for the following product & services:

“Financial Mobile Application and Online Transactional Platform, with implementation and support services, for the Central Directorate of National Savings (CDNS)”

Throughout this RFP:

1. The term “in writing” means communicated in written form (e.g., by mail, e-mail, fax)
2. “Day” means calendar day
3. **Fraud and Corruption**

Firms shall comply with Karandaaz Pakistan’s policy regarding fraud and corruption given in Section 3 of the RFP.

1. **Eligibility**

Karandaaz Pakistan may specify certain minimum qualification criteria in the Terms of Reference e.g. minimum years of relevant experience.

The firm has an obligation to disclose to Karandaaz Pakistan any situation of actual or potential conflict that impacts its capacity to serve Karandaaz Pakistan’s best interests. Failure to disclose such situations may lead to the disqualification of the firm or the termination of its Contract. Karandaaz Pakistan’s policy with regard to conflict of interest is given Section 3 of the RFP.

Firms shall provide such evidence of their continued eligibility satisfactory to Karandaaz Pakistan, upon request.

1. **One Proposal Per Firm**

Each firm shall submit only one proposal, either individually or as a partner in a joint venture. A firm that submits or participates in more than one proposal shall cause all the proposals with the firm’s participation to be disqualified. However, this does not limit the participation of subcontractors and individual experts in more than one proposal.

1. **Cost of Preparation of Proposal**

The firm shall bear all costs associated with the preparation and submission of its proposal. Karandaaz Pakistan shall not be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.

* 1. **Request for Proposal**
1. **Contents of the RFP**

The RFP includes the documents listed below and any Addendum issued in pursuant to point 8 of this section ‘Amendment of RFP’.

Section 1 – Letter of Invitation

Section 2 – Instructions to firms

Section 3 – Procurement Policy – vendor conduct

Section 4 – Terms of Reference

Annexure A – Proposal Submission Form

1. **Clarification of RFP**

All questions and/or clarifications regarding this RFP must be submitted via email to Procurement@karandaaz.com.pk no later than 5:00PM local time on **19th March 2018**. All correspondence and/or inquiries regarding this solicitation must reference the RFP number.  No phone calls or in-person inquiries will be entertained; all questions and inquiries must be in writing

Questions and requests for clarification—and the responses thereto—will be circulated to all RFP recipients who have indicated an interest in bidding by 5:00PM on **22nd March 2018.**

Only the written answers will be considered official and carry weight in the RFP process and subsequent evaluation. Any verbal information received from a Karandaaz employee or other entity should not be considered as an official response to any questions regarding this RFP.

1. **Amendment of RFP**

At any time prior to the deadline for submission of bids, Karandaaz Pakistan may amend the RFP by issuing an Addendum.

Any further notice regarding the subject RFP shall be updated /communicated via Karandaaz Pakistan official website stated below. It is advised to monitor the site for updates on timely basis: [www.Karandaaz.com.pk/procurement](http://www.Karandaaz.com.pk/procurement).

To give prospective firms reasonable time in which to take an Addendum into account in preparing their bids, Karandaaz Pakistan may, at its discretion, extend the deadline for the submission of bids, pursuant to point 17 ‘Deadline for Submission of Proposals’ of this section.

* 1. **Preparation and Submission of Proposals**
1. **Language of proposal**

All documents relating to the proposal shall be written in the English language.

1. **Documents Comprising the Proposal**

The documents and the required information mentioned below must be provided with the respective technical and financial proposals.

1. **Technical Proposal**

**TECHNICAL PROPOSAL CHECKLIST**

|  |  |  |
| --- | --- | --- |
| **Sr. No** | **Required Documents** | **Checkbox** |
| 1 | Name, address and contact information of the company | ☐ |
| 2 | Website of the company | ☐ |
| 3 | Number and location of all offices (local and international) | ☐ |
| 4 | Year of incorporation or registration, and details of registration | ☐ |
| 5 | Tax registration number (if applicable) | ☐ |
| 6 | Letter of participation for request for proposal | ☐ |
| 7 | Client references (minimum 2, of which at least 1 local references) | ☐ |
| 8 | Brief of completed and on-going projects (local and international) | ☐ |
| 9 | Organogram of project team including team for implementation and managed services – List of staff with brief bios | ☐ |
| 10 | Management team – List of staff with brief bios | ☐ |
| 11 | Audited financial statement of last 2 years | ☐ |
| 12 | Details of local partner including track-record, in case vendor does not have local presence | ☐ |
| 13 | Technical proposal includes the following |  |
|  | a. Proposed implementation of work scope | ☐ |
|  | b. Software architecture and design | ☐ |
|  | c. Change management process | ☐ |
|  | d. Managed service methodology for the implementation of the proposed solution | ☐ |
|  | e. Infrastructure requirement with BOQ | ☐ |
|  | f. Security and stress testing methodology | ☐ |
| 14 | Filled compliance matrix with self-evaluation by vendor | ☐ |
| 15 | Company has clearly defined in its introduction in the proposal of the lead vendor and whether the company is the principal Owner, authorized Partner or part of a consortium member | ☐ |
| 16 | The firm’s strategy and performance in innovation | ☐ |
| 17 | Any other document attached, please specify | ☐ |

1. **Financial Proposal**

**FINANCIAL PROPOSAL TO BE SUBMITED SEPERATELY IN A SEALED ENVELOPE**

**FINANCIAL PROPOSAL CHECKLIST**

|  |  |  |
| --- | --- | --- |
| **Sr. No** | **Required Financials** | **Checkbox** |
| 1 | Cost of licenses for the application | ☐ |
| 2 | List of hardware and system software in the form of separate BOQ with itemized costs | ☐ |
| 3 | Cost of professional services for implementation of the scope of work | ☐ |
| 4 | Cost of managed services / operations for a period of 3 and 5 years (please quote separately for a 3-year term and 5-year term) | ☐ |
| 5 | In case of separate costs of annual software support for principal supplier and annual operational support for local partner, both need to be included and a split to be shared of their respective costs for a period of 3 and 5 years (please quote separately for a 3-year term and 5-year term) | ☐ |
| 6 | Change management charging methodology with charge-out rates providing man-day rate for development of new functionality/features, development of reports, configuration and integrations, etc. | ☐ |
| 7 | Draft of the annual maintenance contract | ☐ |

**TCO format for 3 years:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Components** | **3 Years TCO** | **Description** | **Year 1** | **Year 2** | **Year 3** |
| Software & implementation | Software license fee | One-time license fee cost to be incurred in the first year only for complete ownership of the product |   | N/A | N/A |
| Software license support | Standard software support for 3 years  |   |   |   |
| Release upgrades  | Release upgrade and its installation to be provided FOC for next 3 years | FOC | FOC | FOC |
| Development, testing, integration, installation & commissioning  | Complete installation, testing, development, integration and related commissioning activity to be completed within first year of implementation |   | N/A | N/A |
| Freight, duties & taxes | All pricing above shall include freight, taxation and duties, all of which will be incurred in the first year  |   | N/A | N/A |
| Discount  | Discount on above product and services shall be mentioned here |   |   |   |
| **Software & implementation, after discount** |   |   |   |
| Training & capacity building | Training details to be provided separately, if required | Complete training shall be provided with plan and content during the first year to National Savings staff | FOC | N/A | N/A |
|  Change Request (CR) | \*Change requests | CRs during the 1st year shall be covered under FOC implementation. Man-day cost shall also be provided separately for the next 2 years | FOC |   |   |
| \*Skill set details shall be provided separately with cost breakdown and number of man-days each year  | Cost of each skill level shall be provided separately  | FOC |   |   |
| Other items (Miscellaneous items, documentation, travel & accommodation, etc.)  | Out of pocket expenses for the above services shall be FOC after the first year. The out of pocket expenses for the first year should also be capped and will only be reimbursed based on prior approvals from the client up to a capped amount. |  | FOC | FOC |
| Discount | Discount on above product and services shall be mentioned here |   |   |   |
| **Training and CR fees, after discount** |   |   |   |
| O&M (Managed services) | Maintenance should be as per technical requirements | Cost of end-to-end managed services and support shall be quoted for 3 years that will kick in after the expiration of warranty period |   |   |   |
| Discount | Discount on above services shall be mentioned here |   |   |   |
| **Total OPEX, after discount**  |   |   |   |
| **Total CAPEX & OPEX, after all discounts**  |   |   |   |
| *All prices must be inclusive of all applicable taxes* |
| *License fee will be a one- time purchase* |
| *3 years prices must be quoted as per above. PO issuance duration shall be at the discretion of Karandaaz* |
| *Please mention name of entity, PO is to be issued* |
| *All prices should be in PKR* |
| *Detailed break-up of costs to be shared separately* |

**TCO format for 5 years:**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Components** | **5 Years TCO** | **Description** | **Year 1** | **Year 2** | **Year 3** | **Year 4** | **Year 5** |
| Software & implementation | Software license fee | One-time license fee cost to be incurred in the first year only for complete ownership of the product |   | N/A | N/A | N/A | N/A |
| Software license support | Standard software support for 5 years  |   |   |   |   |   |
| Release upgrades  | Release upgrade and its installation to be provided FOC for next 5 years | FOC | FOC | FOC | FOC | FOC |
| Development, testing, integration, installation & commissioning  | Complete installation, testing, development, integration and related commissioning activity to be completed within first year of implementation |   | N/A | N/A | N/A | N/A |
| Freight, duties & taxes | All pricing above shall include freight, taxation and duties, all of which will be incurred in the first year |   | N/A | N/A | N/A | N/A |
| Discount  | Discount on above product and services shall be mentioned here |   |   |   |   |   |
| **Software & implementation, after discount** |   |   |   |   |   |
| Training & capacity building | Training details to be provided separately, if required | Complete training shall be provided with plan and content during the first year to National Savings staff | FOC | N/A | N/A | N/A | N/A |
| Change Request (CR) | \*Change requests | CRs during the 1st year shall be covered under FOC implementation. Man-day cost shall also be provided separately for the next 4 years. | FOC |   |   |   |   |
| \*Skill set details shall be provided separately with cost breakdown and number of man-days each year  | Cost of each skill level shall be provided separately  | FOC |   |   |   |   |
| Other items (Miscellaneous items, documentation, travel & accommodation, etc.)  | Out of pocket expenses for the above services shall be FOC after the first year. The out of pocket expenses for the first year should also be capped and will only be reimbursed based on prior approvals from the client up to a capped amount. |  | FOC | FOC | FOC | FOC |
| Discount | Discount on above product and services shall be mentioned here |   |   |   |   |   |
| **Training and CR fees, after discount** |   |   |   |   |   |
| O&M (Managed services) | Maintenance should be as per technical requirements | Cost of end-to-end managed services and support shall be quoted for 5 years that will kick in after the expiration of warranty period |   |   |   |   |   |
| Discount | Discount on above services shall be mentioned here |   |   |   |   |   |
| **Total OPEX, after discount**  |   |   |   |   |   |
| **Total CAPEX & OPEX, after all discounts**  |   |   |   |   |   |
| *All prices must be inclusive of all applicable taxes* |
| *License fee will be a one-time purchase* |
| *5 years prices must be quoted as per above. PO issuance duration shall be at the discretion of Karandaaz* |
| *Please mention name of entity, PO is to be issued* |
| *All prices should be in PKR* |
| *Detailed break-up of costs to be shared separately* |

TCO for 3 to 5 Years shall be submitted in the above format. Karandaaz will choose the term of the contract to be 3 or 5 years. All prices must be inclusive of all applicable taxes. These taxes shall be mentioned separately.

1. **Currencies of Bid and Payment**

Firms may express the price only in PKR. Payment will only be made in PKR, to the bidder’s account maintained in Pakistan.

1. **Proposal Validity**

Proposal shall remain valid for one hundred and eighty (180) days after the proposal submission Deadline Date for submission of proposals. A proposal valid for a shorter period shall be rejected as non-responsive.

In exceptional circumstances, prior to the expiration of the proposal validity period, Karandaaz Pakistan may request all firms who submitted their proposals to extend the period of validity of their proposal for a specified additional period. The request and the responses shall be made in writing. If the firm agrees to extend the validity of its proposal, it shall be done without any change in the original proposal and with the confirmation of the availability of the key experts. The firm has the right to refuse to extend the validity of its proposal in which case such proposal will not be further evaluated.

If any of the Key Experts become unavailable for the extended validity period, the firm shall provide a written adequate justification and evidence satisfactory to the Client together with the substitution request. In such case, a replacement Key Expert shall have equal or better qualifications and experience than those of the originally proposed Key Expert. The technical evaluation score, however, will remain to be based on the evaluation of the CV of the original Key Expert.

 If the firm fails to provide a replacement Key Expert with equal or better qualifications, or if the provided reasons for the replacement or justification are unacceptable to the Client, such Proposal will be rejected.

1. **Proposal Security**

In this procurement, a proposal security is not required.

1. **Alternative Proposals**

Alternative proposals shall not be considered.

1. **Format, Signing and Submission of Proposals**

The firm shall prepare and email a scanned copy of the documents comprising the Proposal as described in point 10 on official company letterhead. Each document shall be signed by a person duly authorized to sign on behalf of the firm. All pages of the proposal shall be initialed by the person or persons signing the proposal.

Both financial and technical proposals must be submitted before **05:00 PM Pakistan Standard Time** on **March 30, 2018**. Offerors must prepare four hard copies of the technical proposal and one hard copy of the cost proposals, and submit in separate **sealed** envelopes to the attention of ‘The Procurement Department’ 1-E, Ali Plaza, D Chowk, Mezzanine Floor, Nazimudin Road, Blue Area, Islamabad.

The financial proposal and technical proposals (password protected) should also be sent in separate e-mails to the following email address: **procurement@karandaaz.com.pk** with the subject line: Responding to RFP for “TECHNICAL proposal – Financial Mobile Application and Online Transactional Platform, implementation and support services ” and “FINANCIAL proposal - Financial Mobile Application and Online Transactional Platform, implementation and support services”. The password for the financial proposal shall be communicated upon request on the day the proposal is opened.

The Proposal shall contain no alterations or additions, except those to comply with instructions issued by Karandaaz Pakistan, or as necessary to correct errors made by the firm, in which case such corrections shall be initialled by the person or persons signing the Proposal.

1. **Deadline for Submission of Proposals**

Proposals must be received by Karandaaz Pakistan no later than 05:00 PM Pakistan Standard Time on **March 30, 2018.**

Karandaaz Pakistan may extend the deadline for submission of proposals by issuing an amendment in accordance with point 8 ‘Amendment of RFP’, in which case all rights and obligations of Karandaaz Pakistan and the firms previously subject to the original deadline shall then be subject to the new deadline.

1. **Late Proposals**

Any Proposal received late by Karandaaz Pakistan will be considered only at the discretion of the evaluation team.

1. **Withdrawal, Substitution and Modification of Proposals**

Firms may withdraw, substitute or modify their proposals by giving notice in writing before the deadline for submission of proposals prescribed in point 16 ‘Deadline for Submission of Proposal’ of this section.

Each firm’s withdrawal, substitution or modification notice shall be prepared, sealed, marked, and delivered in accordance with point 15 ‘Format, Signing, and Submission of Proposals of Proposal’, with the subject line as: Responding to RFP for “Financial Mobile Application and Online Transactional Platform, implementation and support services - “WITHDRAWAL,” SUBSTITUTION” or “MODIFICATION” as appropriate. No Proposal may be substituted or modified after the deadline for submission of proposals.

* 1. **Proposal Opening and Evaluation**
1. **Proposal Opening**

Karandaaz Pakistan shall open the proposals, including modifications made pursuant to point 18, on the business day following the deadline, as per point 16.

1. **Confidentiality**

Information relating to the examination, evaluation, comparison, and post-qualification of proposals, and recommendation of contract award, shall not be disclosed to firms or any other persons not officially concerned with such process until publication of the contract award. Any effort by a firm to influence Karandaaz Pakistan in the examination, evaluation, comparison, and post-qualification of the Proposals or contract award decisions may result in the rejection of its Bid. Notwithstanding the above, from the time of proposal opening to the time of contract award, if any firm wishes to contact Karandaaz Pakistan on any matter related to the bidding process, it should do so in writing at the address indicated in point 7 ‘Clarification of RFP’.

1. **Clarification of Bids**

To assist in the examination, evaluation, and comparison of proposals, Karandaaz Pakistan may, at its discretion, ask any firm for clarification of the firm’s proposal. The request for clarification and the response shall be in writing, but no change in the price or substance of the proposal shall be sought, offered, or permitted except as required to confirm the correction of arithmetic errors discovered by Karandaaz Pakistan in the evaluation of the proposals in accordance with point 25 ‘Correction of Errors’.

1. **Preliminary Examination of Proposals**

Prior to the detailed evaluation of proposals, Karandaaz Pakistan shall first review each Proposal and check the power of attorney or any other form demonstrating that the representative has been duly authorized to sign the proposal, initialization of all pages, etc.

1. **Determination of Firm’s Eligibility and Qualifications**

Karandaaz Pakistan shall determine whether the firm meets the eligibility and qualification requirements of the bidding documents. Firms failing to comply with the eligibility criteria indicated in point 3 ‘Eligibility’ shall be disqualified.

Further, Karandaaz Pakistan shall determine whether the proposal is substantially responsive to the requirements of the bidding documents.

Karandaaz Pakistan’s determination of a proposal’s responsiveness is to be based on the contents of the proposal itself. A substantially responsive proposal is one which conforms to all the terms, conditions, and specifications of the RFP, without material deviation or reservation. A material deviation or reservation is one (a) which affects in any substantial way the scope, quality, or performance of the service; (b) which limits in any substantial way, inconsistent with the RFP, Karandaaz Pakistan’s rights or firm’s obligations under the contract; or (c) whose rectification would affect unfairly the competitive position of other firms presenting substantially responsive Proposals.

1. **Evaluation of Technical Proposal**

The procurement model that will be used is “Two Stage – Two Envelope bidding procedure”. The bid shall comprise of two separate envelopes – Technical and Financial. In Stage One, only the Technical Proposal shall be opened and reviewed.

As part of the Technical Evaluation, the suppliers will be invited for the presentation sessions. The presentations will be scheduled between **04th April 2018 and 11th April 2018**, and will be advised by **02nd April 2018**. Based on this, the technical evaluation will be finalized.

Minimum qualifying criteria for a firm to be considered for stage 2, i.e. financial evaluation, is to meet the minimum score in the technical evaluation. Technical Proposal has a weightage of 80% of total score. The vendors falling below 50% (40 Score) in the technical proposal will not be considered for financial evaluation.

 Technical Proposal

 The technical proposal will be evaluated on the following criteria:

* **Experience and profile of the company**
* **Scope of work and approach**
* **Firm’s strategy and performance in innovation**
* **Compliance of non-functional requirements**
* **Financial strength, as reflected in audited financial statements of last two years**
1. **Correction of Errors**

Proposals determined to be substantially responsive shall be checked by Karandaaz Pakistan for any arithmetic errors. Errors shall be corrected by Karandaaz Pakistan as follows:

Where there is a discrepancy between the amounts in figures and in words, the amount in words shall govern.

The amount stated in the proposal shall be adjusted by Karandaaz Pakistan in accordance with the above procedure for the correction of errors and, with the concurrence of the firm, shall be considered as binding upon the firm. If the firm does not accept the corrected amount, the proposal shall be rejected.

1. **Currency for Price Evaluation**

For evaluation and comparison purposes, Karandaaz Pakistan shall convert all proposal prices expressed in US Dollars into an equivalent amount in PKR, using the selling exchange rates established by the State Bank of Pakistan on the date of proposal opening specified in point 19 ‘Proposal Opening’.

1. **Evaluation of Proposal Price and Ranking**

In Stage Two, the ranking from the technical evaluation will be shared with the Procurement team. Procurement will open the financial proposal of the technically qualified bidder(s).

Financial proposals submitted will be evaluated according to price reasonableness determination under full and open competition and known market conditions. Final scoring shall be done after negotiations with technically qualified suppliers.

Financial Proposal has a weightage of 20% of total score.

Evaluation of the financial proposal will consider, but will not be limited to, the following:

* Cost reasonableness;
* Consistency with the technical proposal;

20 points will be awarded to the lowest responsive bidder while rest of the bids will be allocated points according to following formula:

* Points of a Bidder = (P1/ P2) \* 20

Where:

* P1= Price of Lowest Responsive Bidder
* P2= Price of the Bidder
	1. **Award of Contract**
1. **Award Criteria**

Subject to 31 below, Karandaaz Pakistan shall award the contract to the firm whose proposal has been determined to be substantially responsive to the RFP and which has the highest score, provided that such firm has been determined to be eligible in accordance with point 3.

The weightage of the technical evaluation will be 80% while the financial will have a 20% weightage in the total score

1. **Karandaaz Pakistan’s right to accept any proposal and to reject any or all proposals**

Notwithstanding point 28 above, Karandaaz Pakistan reserves the right to accept or reject any proposal, and to cancel the bidding process and reject all bids, at any time prior to the award of contract, without thereby incurring any liability to the affected firm or firms or any obligation to inform the affected firm or firms of the grounds for Karandaaz Pakistan’s action.

1. **Notification of Award and Signing of Agreement**

The firm whose Proposal has been accepted shall be notified of the award by Karandaaz Pakistan prior to expiration of the proposal validity period in a written letter. This letter (hereinafter and in the contract called the “Letter of Acceptance”) shall state the sum that Karandaaz Pakistan shall pay the contractor in consideration of the services as prescribed by the contract.

The Agreement shall incorporate all agreements between Karandaaz Pakistan and the successful firm. It shall be signed by Karandaaz Pakistan and CDNS (Central Directorate of National Savings) and sent to the successful firm, within seven (7) days following the Letter of Acceptance’s date. Within seven (7) days of receipt, the successful firm shall sign the Form of Agreement and deliver it to Karandaaz Pakistan.

Karandaaz Pakistan will also promptly notify in writing each unsuccessful firm. After publication of the award, unsuccessful firms may request in writing to Karandaaz Pakistan seeking explanations of the grounds on which their Proposals were not selected. Also, Karandaaz Pakistan shall entertain a complaint from any firm that claims to have suffered or that may suffer, loss or injury due to a breach of a duty by the company in the conduct of this bidding process. Such requests shall be addressed and delivered in writing to:

 Karandaaz Pakistan

Attention: Chief Executive Officer

Re: “Mobile Application and Online Transactional Platform implementation and support services”

1 E, Ali Plaza, Nazimuddin Road, D-Chowk, Islamabad

 Any requests via email seeking this explanation will not be answered.

**SECTION 3. PROCUREMENT POLICY – VENDOR CONDUCT**

1. **Corrupt or fraudulent practices**

Bidders, suppliers, contractors and their agents (whether declared or not), sub-contractors, sub-consultants, firms or suppliers, and any personnel thereof, shall observe the highest standard of ethics during the procurement and execution of contracts.

Karandaaz Pakistan shall not award contract if it is determined that the bidder, or any of its personnel, or its agents, or its sub-consultants, sub-contractors, firms, suppliers and/or their employees, has, directly or indirectly, engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices in competing for the contract in question. As part of bidding/ solicitation documents, Karandaaz Pakistan will seek declaration of ‘Non-collusive non-corrupt practices’ from each bidder. Format for such declaration is prescribed in section 3 of the standard bidding document. In pursuance of this policy, following terms are defined as follows:

1. “Corrupt practice” is the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence improperly the actions of another party;
2. “Fraudulent practice” is any act or omission, including a misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain a financial or other benefit or to avoid an obligation;
3. “Collusive practice” is an arrangement between two or more parties designed to achieve an improper purpose, including to influence improperly the actions of another party;
4. “Coercive practice” is impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence improperly the actions of a party;
5. “Obstructive practice” is deliberately destroying, falsifying, altering, or concealing of evidence material to the investigation or making false statements to investigators in order to materially impede investigation into allegations of a corrupt, fraudulent, coercive or collusive practice; and/or threatening, harassing or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation.
6. **Avoidance of conflict of interest**

Any firm participating in the procurement process should disclose any actual or perceived conflict of interest situation/condition. Any firm found to have a conflict of interest shall be ineligible for award of a contract.

A firm shall be considered to have a conflict of interest in a procurement process if:

1. Such firm is providing goods, works, or non-consulting services resulting from or directly related to consulting services for the preparation or implementation of a project that it provided or were provided by any affiliate that directly or indirectly controls, is controlled by, or is under common control with that firm; or
2. Such firm submits more than one bid, either individually or as a joint venture partner in another bid, except for permitted alternative bids. This will result in the disqualification of all bids in which the bidder is involved. However, this does not limit the inclusion of a firm as a sub-contractor in more than one bid. Only for certain types of procurement, the participation of a bidder as a sub-contractor in another bid may be permitted subject to the company’s no objection and as allowed by the standard bidding documents applicable to such types of procurement; or
3. Such firm (including its personnel) has a close business or family relationship with a professional staff of the company who: (i) are directly or indirectly involved in the preparation of the bidding documents or specifications of the contract, and/or the bid evaluation process of such contract; or (ii) would be involved in the implementation or supervision of such contract unless the conflict stemming from such relationship has been resolved in a manner acceptable to the company throughout the procurement process and execution of the contract; or
4. Such firm does not comply with any other conflict of interest situation as specified in the standard bidding documents relevant to the specific procurement process.
5. **Duty of care**

The supplier in performance of services for Karandaaz Pakistan shall exercise duty of care. Duty of care holds the supplier responsible for the safety and well-being of its personnel and any third party affected by its activities.

**SECTION 4. TERMS OF REFERENCE**

**Thematic Area**: Digital Financial Services

**Project Title:** Financial Mobile Application and Online Transactional Platform, along with related implementation and support services for Central Directorate of National Savings (CDNS)

**Expected Start Date:**April 2018

**Task Manager:                  Director DFS**

**About Karandaaz Pakistan**

KARANDAAZ PAKISTAN, a private company established in August 2014, promotes access to finance for small businesses through a commercially directed investment platform, and financial inclusion for individuals by employing technology enabled digital solutions. The Company has financial and institutional support from leading international development finance institutions; principally the United Kingdom Department for International Development (UKAid) and the Bill & Melinda Gates Foundation. The Consultative Group to Assist the Poor (CGAP), a member of the World Bank Group, provides technical support to Karandaaz Pakistan.

Karandaaz Pakistan has three core work streams:

* **Corporate Investment and Credit (CIC)** focuses on providing credit and capital to high impact small and medium-size businesses, and business models that have potential to generate sustainable employment and offer attractive risk-adjusted financial returns.
* **Digital Financial Services (DFS)** focuses on expanding the poor’s access to digital financial services in Pakistan by working across the ecosystem of local actors – policy-makers, regulators, government departments, businesses, researchers and academics. The DFS Unit facilitates digitization of government and other payment streams, encourages experimentation with businesses, and provides support to innovative DFS start-ups.
* **Knowledge Management and Communications** focuses developing and communicating credible data to inform the core themes of the Company, including DFS innovation, women’s empowerment and youth employment.

This work will fall under the Digital Financial Services department.

 **About the Project**

**National Savings,** as it stands today, is one of the primeval institutions in the country with a legacy of more than 140 years that came into existence with the promulgation of Government Savings Bank Act in 1873. In September 1960, it was decided to rejuvenate the structure of CDNS by declaring the status of an Attached Department of the Ministry of Finance with the powers to formulate policies and execute various**National Savings Schemes (NSS).**

The year 1972 came as a turning point in the long journey of National Savings whereby the organization was made responsible for all policy matters and execution of various NSS. **CDNS**  has not only remained successful in promoting financial savings in the economy but has also generated requisite funds for the Government to finance the budgetary deficit and infrastructure projects. As a custodian of the nation’s savings, today the National Savings is the largest investment and financial institution in Pakistan with a portfolio of over **Rs. 3.4 trillion** and more than**7 million** valued investors served through a large network of**376 branches** nationwide, controlled by **12 Regional Directorates** of National Savings (RDNS).

As part of digitalization effort of CDNS, Karandaaz Pakistan is supporting in implementing digital channels for the customers of CDNS. The mobile application and online transactional platform is to build a layer of digital channels for the customers of CDNS, to perform transactions and other services at their convenience from channels of their choice. The objective is for CDNS’ customers to be able to use their savings account to pay bills or even withdraw cash through debit cards from more than 12,000 ATMs across Pakistan.

For CDNS, it is a significant opportunity to improve public service delivery by digitalizing a range of investment products, savings account and even prize bonds ensuring digitalized profit or prize money payouts to its customers in their accounts, which could be utilized through a range of channels other than visiting a national savings center.

**Target Audience**

The effort is to facilitate existing CDNS customers and also provide an opportunity to the unbanked population to access and benefit from investment products of CDNS through digital channels. The digital channels would introduce savings product to the unbanked population in remote areas which could not be catered through the 376 National savings centers across Pakistan.

**Scope of Work**

**Provision of software licenses, implementation and managed services support for the following**

* Financial Mobile Application
* Online Transactional Platform (similar to internet banking platform for banking institutions)
* Multichannel Online Omni Transactional Solution
1. **Implementation of Financial Mobile Application**

Following are the main objectives for implementation of the Mobile Application:

* 1. **Functional requirement of Mobile Application**
	2. **General requirements for Mobile Application**
* Financial Mobile Application for iOS, Android and Windows
* Product information of all schemes with interest rates and, for Sharia-compliant products, profit rates
* Native application
* Dynamic menu rendering according to customer relationships and type
* Investment calculator - inputs (Amount, tenure and Scheme) & output (return)
* Financial management module
* Beneficiary management for future payments
* SMS/Email messaging options for all activities and OTP communication
* Field validations and checks
* Password management and retrieval mechanism
* Password policy definition
* Web chat / contact center connection option for support
* Setup reminders
* OTP generation/validation for all financial and non-financial requests
* Customizable menus, skins for customer preference
* Search and help options with demos
* Able to connect payments to customers phonebook
	1. **Non-financial Request**
* Overview of relationships (NSO offers term based certificates, prize bonds and savings account. Details of each relationship, which varies based on product, will be part of the overview)
* Balance enquiry of any particular relationship
* Mini-statement (details of transactions should be available on clicking the transaction)
* Quick statement - Number of transactions for each relationship (last 10, 20, 30 days) (details of transactions should be available on clicking the transaction)
* Transaction search based on different parameters (details of transactions should be available on clicking the transaction)
* Various requests linked with workflows on the back-end, such as Issue cheque/withdrawal slips book request, block cheque request and debit card request
* Card activation and PIN generation
* PIN change
* Update of customer details (mailing address, mobile number, other contact numbers)
* Schedule payments management and capability (standing instructions)
* Card blocking
* Complaint logging
* History of digital payments (details of transactions such consumer number for bill payment and account number for funds transfer etc. should be available on clicking these transaction)
* Customer on-boarding and registration requests (new and existing)
* Requests for profit and prize payments
* Search prize bonds details
* ADC registration through biometric verification enabled mobile application (alternate identity verification mechanism to biometric verifications can be proposed for e.g. validation of CNIC from telco against the mobile number)
* New customer onboarding under branchless regulations through biometric verification enabled mobile application (alternate identity verification mechanism to biometric verifications can be proposed for e.g. validation of CNIC from telco against the mobile number)
	1. **Financial Transactions**
* Utility bill payment
* Mobile top-ups and bill payments
* Merchant payments
* QR payment to QR codes of mVISA, Masterpass, UPI and other schemes
* Internet service payments

**Funds transfer**

* Savings A/C to Savings A/C
* Savings A/C to IBFT

**Other transaction**

* Transfer of CDNS Instruments (certificates and prize bonds)
* Purchases of CDNS Instruments (certificates and prize bonds)
* Full encashment of CDNS instruments (certificates and prize bonds)
* Partial encashment of CDNS instruments (certificates and prize bonds)
	1. **Limits Management**
* Predefined transactional limits (self-authorization)
* Daily account limits
* Relationship (profile) limits
	1. **Fee Management**
* Fixed, velocity based, tier based transactional/activity fee
* The system should provide the functionality to configure these charges for different transaction types and customer categories.
* Relationship (Profile) fees (Daily, Monthly, Annually)
	1. **National Savings branch locator**
* Show the map of National Savings branches, closest bank branches, closest ATM
* Enable GPS-location in order to accurate the user location
	1. **Feedback**
* Call National Savings hotline number
* Leave feedback
* Visit National Savings website
* Visit National Savings on Facebook
	1. **Personalization, customization & navigation**
* Splash screen on app launch
* Quick access menus
* Customizable screens (e.g. widgets that can be closed, repositioned)
* Push personalized notifications (SMS and Email) on each transaction
* Customizable advertisement banners platform for special promotions
* Adaptation of the application to different sizes of screens (phone or tablet)
	1. **Update profile information**
* Change application PIN/nickname
* Change app limits
* Change request for PIN code timeout
* Change interface configuration (customer should be able to redefine favorite services in the menu to bring most used services in front in his mobile application)
* Update photograph
	1. **Technical requirements for mobile application**
* Interface through middleware to National Savings Main Application and other systems and external entities for financial and non-financial transactions / updates
* Support all types of integration including but not limited to ISO 8583 and web services/APIs/ XML through http/https.
* Support of major currencies
* Compatible with all major browsers (including but not limited to different versions of IE, Chrome, Firefox, Opera and Safari)
* Support of the online data replication at the National Savings’ backup site for disaster recovery
* Data backup and archiving support
* Separate test environment
* Support of both downloadable mobile applications and browser-based mobile solutions
* Support of mobile handset and tablet operating systems such as iOS, Android and Windows through downloadable apps.
* Support of all mobile handset and tablet models such as iPhone, iPad, Android phones and tablets and other smartphones / tablets from HTC, Nokia, Sony, Motorola, LG, Samsung, ZTE, Xiaomi, Huawei, Blackberry, etc.
	1. **Support of the following handset level security:**
* Username and/or PIN for opening mobile application
* Access credentials should not be stored on the customer’s handset
* Auto blocking/locking of mobile application upon reaching maximum number of tries with invalid/incorrect PIN. The maximum number of incorrect tries should be configurable by the National Savings
* Termination of mobile application session and log off after lapse of configurable time period.
	1. **Support of the following transaction level security:**
* End-to-end encryption of data transmission (symmetric or asymmetric)
* Option to have two-factor authentication (with provision for a second factor like transaction PIN, transaction password, RSA token, etc.)
* Authentication based on device registration and PIN
* System should support multiple authentication based on national savings preferences
	1. **Support of the following platform security & reliability:**
* Data stored is encrypted in the platform database
* Audit trails and logging features available in Web Server, application server and database server
* Possibility to assign specific rights to platform administrators for secure and restricted access
* Have secure interfaces to various hosts systems according to prevailing security standards
* Support of standard algorithms like AES with RSA
* Minimum encryption strength to be defined for end-to-end transaction
* Support of the PKI scheme by the platform.
	1. **The solution should maintain reliability of the transactions. It means that the platform should have the intelligence to handle cases like:**
* Call/SMS received while performing transaction
* Battery runs out while performing transaction
* Connection drops (Mobile network, GPRS or Network Switching)
* Back-end host system down
* Offline transaction handling
	1. **Transaction logs:**
* Should maintain detailed transaction logs to enable processing audit trails to be reconstructed in the event of any disputes or errors
* The retention period of logs should be parameterized
* Security safeguards should also be implemented to protect the information from unauthorized modification or destruction
* System should facilitate maintaining a log of reasons for unsuccessful transactions
* An audit trail of all the registrations done with details of the mode of request, who activated, date and time of registration should be stored in the database.
* Support for creation of users through bulk file upload. The file upload should support fixed length and delimiter separated file format.
* Provision for advertisement of products of National Savings.
* Scalability to meet future enhancements / upgrades.
* Functionality for the administrator to create and modify different end-user and administrator-user groups with different set of rights/permissions (through the administrator portal)
	1. **The administrator portal should have the capability for:**
* Approving users
* Blocking users
* Enabling or disabling functionalities
* Changing handset / mobile number of users
* Deleting users
* Maintenance of activation requests.
* All administrator activities shall be logged to track the creation, modification and/or deletion of any data.
	1. **The administrator of the platform should have:**
* The capability to add new products and services easily as per need
* The capability to create various types of alerts such as bulk SMS campaign, system down alert, customized advertising campaign management, push notification, etc.
* Interfaces to generate reports according to National Savings requirements using data model provided by the Online Transactional application
* The capability to upload advertisements of various products so as to be displayed within the downloaded mobile application
	1. **The administrative portal to have various reporting capabilities such as:**
* User-wise reports
* Merchant-wise reports
* Transaction-wise reports
* Number of registered/downloaded users
* Reports based on filters such as user activity, customer status, range of date/time etc.
* Provision to search for customers based on different search filters like name, mobile number, address, age, status etc.
* Other MIS reports (transactions; bill payments; service requests; user registration reports; branch-wise summary reports; any other report that National Savings identifies as mandatory before start of implementation)
* Custom MIS reports – Provision to easily create custom MIS report by selecting fields to be added to the report and specifying other parameters (e.g. date range for which data has to be extracted)
* Activity log reports
	1. **User Interface and User Experience**
* Incorporate principles of Service Design and Human Centric Design while implementing wireframes and process flows
* Create customer personas and profiles based on interviews and customer surveys to identify motivations, behaviors and usage patterns
* Availability of analytics services for tracking of user experience and behavior patterns to identify and analyze how customers use the mobile application
1. **Implementation of Online Transactional Platform**

Following are the main objectives for implementation of the Online Transactional Platform

* 1. **Functional requirements for online transactional platform**
* Product information of all schemes with interest rates and, for Sharia-compliant products, profit rates
* Simple browsing through the service with search option
* Investment Calculator - Inputs (Amount, tenure and Scheme) Output(Return)
* Financial management module
* Beneficiary Management for future payments
* SMS/Email messaging options for all activities and OTP communication
* Branch and ATM locators (integration with maps)
* Field validations and checks
* Password management and retrieval mechanism
* Password policy definition
* Web chat option for support
* Setup Reminders
* OTP generation/validation for all financial and non-financial requests
* Customizable menus, skins for customer preference
* Search and help options with demos
* Virtual keyboard for login as an option
	1. **Non-financial Request**
* Overview of relationships (NSO offers term based certificates, prize bonds and savings account. Details of each relationship, which varies based on product, will be part of the overview)
* Balance Inquiry of any particular relationship
* Mini Statement (details of transactions should be available on clicking the transaction)
* Quick Statement - Number of transactions for each relationship (last 10, 20, 30 days) (details of transactions should be available on clicking the transaction)
* Period based customer statements, from and to selection options from the calendar (details of transactions should be available on clicking the transaction)
* Transaction search based on different parameters (details of transactions should be available on clicking the transaction)
* Print and export options for the statements
* Various requests linked with workflows on the back end such as (Issue cheque/withdrawal slips book request, Block cheque request and Debit card request)
* Card activation and PIN generation
* PIN change
* Update of customer details (Mailing Address, Mobile Number, Other Contact numbers)
* Schedule payments management and capability (standing instructions)
* Card blocking
* Complaint logging
* History of digital payments (details of transactions such consumer number for bill payment and account number for funds transfer etc. should be available on clicking these transaction)
* Currency exchange request
* Customer Onboarding and registration requests (New and Existing)
* Requests for profit and prize payments
* Search prize bonds details
	1. **Financial Transactions**
* Utility bill payment
* Mobile top-ups and bill payments
* Merchant payments
* Internet service payments

**Funds transfer**

* Savings A/C to Savings A/C
* Savings A/C to IBFT

**Other transaction**

* Transfer of CDNS Instruments (certificates and prize bonds)
* Purchases of CDNS Instruments (certificates and prize bonds)
* Full encashment of CDNS instruments (certificates and prize bonds)
* Partial encashment of CDNS instruments (certificates and prize bonds)
	1. **Limits Management**
* Predefined transactional limits (self-authorization)
* Daily account limits
* Relationship (Profile) limits
	1. **Fee Management**
* Fixed, velocity based, tier based transactional/activity fee
* The system should provide the functionality to configure these charges for different transaction types and customer categories.
* Relationship (Profile) fees (Daily, Monthly, Annually)
	1. **Technical requirements for Online Transactional Platform**
* Interface through middleware to National Savings Main Application and other systems and external entities for financial and non-financial transactions / updates.
* Support all types of integration including but not limited to ISO 8583 and web services/APIs/ XML through http/https.
* Support of multi currencies
* Compatible with all major browsers (including but not limited to different versions of IE, Chrome, Firefox, Opera and Safari)
* Support of the online data replication at the National Savings’ backup site for disaster recovery
* Data backup and archiving support
* Separate test environment
	1. **The solution should support the following security features:**
* Username and password for accessing online transactional platform
* Auto blocking/locking of online transactional platform upon reaching maximum number of tries with invalid/incorrect PIN. The maximum number of incorrect tries should be configurable by the National Savings.
* Termination of session and log off after lapse of configurable time period; Pop-up alert intimating customer that session is about to expire.
	1. **The solution should support the following transaction level security:**
* End-to-End encryption of data transmission (symmetric or asymmetric)
* Minimum two-factor authentication (with provision for a second factor like transaction OTP, transaction password, RSA token, etc.)
* System should support multiple authentication schemes based National Saving's preferences
	1. **Support of the following platform security & reliability:**
* Data stored is encrypted in the platform database
* Audit trails and logging features available in Web Server, application server and database server
* Possibility to assign specific rights to platform administrators for secure and restricted access
* Support of standard algorithms like AES with RSA
* Minimum encryption strength to be defined for end-to-end transaction
* Support of the PKI scheme by the platform.
	1. **The solution should maintain reliability of the transactions. It means that the platform should have the intelligence to handle cases like:**
* Internet connection drops during transaction
* Backend host system down
* Performing transactions in offline mode
	1. **The system should provide the following functionalities with respect to transaction logs and audit:**
* Should maintain detailed transaction logs to enable processing audit trails to be reconstructed in the event of any disputes or errors
* The storage period of logs should be parameterized
* Security safeguards should also be implemented to protect the information from unauthorized modification or destruction
* System should facilitate maintaining a log of the reasons for unsuccessful transactions
* Application to support multiple channels for registration such as registration through branch and Web portal registration
* An audit trail of all the registrations done with details of the mode of request, who activated, date and time of registration should be stored in the database
* The platform should support creation of users through bulk file upload. The file upload should support fixed length and delimiter separated file format
* Provision for advertisement of National Savings products and services
* Provision to generate detailed reports, logs, audit trails regarding all transactions
* The online transactional platform should be scalable to meet future enhancements/upgrades
* The platform should provide the functionality for the administrator to create and modify different end-user and administrator-user groups with different set of rights/permissions (using administrator rights)
	1. **The administrator portal should have the capability for:**
* Approving users
* Blocking users
* Enabling or disabling functionalities
* Deleting users
* Maintenance of activation requests.
* All administrator activities shall be logged to track the creation, modification and/or deletion of any data.
	1. **The administrator of the platform should have:**
* The capability to add new products and services easily as per National Saving’s need
* The capability to create various types of alerts such as bulk SMS campaign, system down alert, customized advertising campaign management, etc.
* The interface to import/extract data from the platform for National Savings
	1. **The administrative portal to have various reporting capabilities such as:**
* User-wise reports
* Merchant-wise reports
* Transaction-wise reports
* Number of registered/downloaded users
* Reports based on filters such as user activity, customer status, range of date/time etc.
* Provision to search for customers based on different search filters like name, mobile number, address, age, status etc.
* Other MIS reports (transactions; bill payments; service requests; user registration reports; branch-wise summary reports; any other report that National Savings identifies as mandatory before start of implementation)
* Custom MIS reports – Provision to easily create custom MIS report by selecting fields to be added to the report and specifying other parameters (e.g. date range for which data has to be extracted)
* Activity log reports
	1. **User Interface and User Experience**
* Incorporate principles of Service Design and Human Centric Design while implementing wireframes and process flows
* Create customer personas and profiles based on interviews and customer surveys to identify motivations, behaviors and usage patterns
* Availability of analytics services for tracking of user experience and behavior patterns to identify and analyze how customers use the online transactional platform
1. **Implementation of multichannel online OMNI transactional solution**

In addition to the functional and technical requirements for internet and mobile application, the integrated online omni solution should offer the below functionalities:

* 1. **Seamless integration between mobile application and online transactional platform**
* One-time registration for both channels (mobile application and online transactional platform)
* Option to use the same username and password for both mobile application and online transactional platform
* Beneficiaries and billers added in one channel to be reflected in the other
* Transactions initiated in one channel to be reflected in the other along with the provision to complete it (e.g. Funds transfer initiated in online transactional platform should be reflected in the mobile app and the user should be able to complete the transaction on the mobile app)
* Common look and feel across the platforms including UI/UX and menu options
* Common admin module for both the platforms
* Upgrade of features / functionalities in one platform to reflect in other channels also
	1. **Provision to integrate other channels to the multichannel online omni solution**
* Call center
* Branch modules for customer service requests
* Self-service machine modules (ATM, Cash-in) for customer service requests
* Design specifications
* The proposed solution should have stable environment, clean and modern design that meets latest UX & UI trends.
* The proposal should include the complete designs solution for the online transactional platform including their versions for mobile apps.
	1. **The following is an inclusive but not necessarily exhaustive list of the requirements, desired features, and deliverables for the Design Phase:**
* Conduct necessary user research and usability testing throughout the life of the project to achieve objectives.
* Create design according to the world-class standards;
* Propose minimum of 3 (three) unique design options for the home/login page and templates that correlate with National savings style and will be used throughout the website/application;
* Use intuitive, well organized, aesthetically pleasing, visually compelling design that represents excellence
* Successfully utilize the latest web/mobile trends and techniques to attract technologically proficient users without alienating users who feel more comfortable with traditional methods of web browsing.
	1. **The design shall refine the information infrastructure, which will:**
* Prioritize content;
* Simplify discoverability;
* Provide the best UX to users.
	1. **Responsiveness**
* The web-based solutions needs to be built on a single code base that automatically adjusts to screen sizes, performs effectively on desktop (including wide screens), laptop, mobile, and tablet across all operating systems and multiple browsers.
	1. **Brand standards**
* The Supplier shall create a style guide for National Savings staff providing the direction on the acceptable use of styles, placement, colors, graphics and photos, including size of photos, and use of accessible PDF’s (size).
* The color palette used in the design phase should be based on the corporate colors of the National Savings, but can introduce other colors and shades for the sake of design and effective user experience.
	1. **Web Usability**
* In terms of usability, the web-based solutions should meet the following requirements / features:
* The site must be intuitive, well organized, aesthetically pleasing, visually compelling and representative of the excellence
	1. **Simple user interface that is easy to navigate;**
* Each page should contain breadcrumbs and search capabilities;
* Following the “3 clicks” rule is preferable, so that user will reach any specific piece of information in not more than 3 clicks;
* All pages should have print version;
* The website must be viewable on multiple platforms, resolutions and browsers;
* The website must utilize the latest web trends and techniques to attract technologically proficient users without alienating the users who are comfortable with traditional methods of browsing;
* The website should deliver a consistent and delightful Customer Experience;
* The website’s modules should be easily customizable by user (activate/deactivate/drag/change colors of modules, etc.)
* The website should have a user-centric and easily updateable solution to providing online help for the website.
* The website should have the optimal user search experience that will return results from different sources (Events Calendar, Notes, main database, Online help database, etc.).
1. **Testing requirements for both the systems**
	1. Penetration testing / vulnerability assessment from independent security testing vendor should be part of the proposal
	2. Proposal should include three options for the security testing vendor to choose from, which are approved by NTISB
	3. Benchmarking reports for stress testing, load testing, performance testing report with TPS and FTPS certification for the Mobile Application and Online Transactional Platform
2. **Support and services**
	1. Managed Services for the Mobile application and online transactional platform
3. Patch management and its support to the client for the mobile application and online transactional platform is part of the managed services
4. The support to be provided in security management of the mobile application and online transactional platform through tools and interfaces to the client is part of the managed services required in the solution
5. Proposal should include the support to be provided in application performance management for the mobile application and online transactional platform through monitoring tools and interfaces to the client
6. 24x7 support of the mobile application and online transactional platform is part of the service scope of the proposal
	1. Change Management
7. Complete process of change management to be included
8. Effort estimation methodology of change management has been provided, including the separate man-day rates with different skill classification of possible activities such as development activities, operational activities, configuration activities etc.

**Compliance Matrix**

**Definitions:**

Mandatory requirements: The mandatory requirements need to be complied by the vendors bidding for the RFP. Non-compliance to these requirements may lead to disqualification at the sole discretion of Karandaaz

FC: Fully Compliant means that platform fully meets the requirement out of the box

PC: Partially Compliant means that some customization would be required to meet the requirement

NC: Non-Compliant means that this requirement cannot be met by the platform

|  |  |  |
| --- | --- | --- |
| **Mandatory Requirements** | **Compliant (Yes / No)** | **Vendor Remarks / Comments** |
| **Vendor has technical capabilities on the proposed components to provide support services / assistance during active period of Contract from the date of signing of operations, maintenance and support services to cover SLA period** |  |  |
| **Certificate/Letter from the principal to confirm that the local vendor is a licensed implementation partner of the application offered. (If the principal is participating themselves in the RFP then this is not needed)** |  |  |
| **Maintenance and Professional Services fee by Principal / Manufacturer (if any) are part of the cost of services in the proposal** |  |  |
| **Representation through partner or local office in any one of major city in Pakistan (Karachi, Lahore, Islamabad)** |  |  |
| **Mobile Application and the Internet/Online transactional platform complies to all existing regulatory and statutory guidelines including but not limited to the SBP Branchless Banking regulations, Regulation for security of Internet Banking, Regulations for Mobile Banking Interoperability 2016, SBP Enterprise technology governance & risk management framework for financial institutions**  |  |  |
| **The vendor must have implemented similar services (principal or SI partner as in this proposal) successfully in at least 1 instance** |  |  |
| **PCI Compliant – PCI DSS / PA DSS Certification/Compliance. Vendor to mention clearly if compliant or certified.** |  |  |
| **The audited financial statement or auditor statement does not have concerns on the going concern of the vendor** |  |  |
| **Affidavit for not being blacklisted in any Public Tender/RFP** |  |  |
| **Functional Requirements** | **Compliance (Fully =2, Partially=1, Not compliant=0)** | **Vendor Remarks / Comments** |
| **Mobile Application** |
| **General requirements for Mobile Application** |
| **Financial Mobile Application for iOS, Android and Windows** |  |  |
| **Product information of all schemes with interest rates** |  |  |
| **Native Application** |  |  |
| **Dynamic Menu rendering according to customer relationships and type** |  |  |
| **Investment Calculator - Inputs (Amount, tenure and Scheme) Output(Return)**  |  |  |
| **Financial management module** |  |  |
| **Beneficiary Management for future payments** |  |  |
| **SMS/Email messaging options for all activities and OTP communication** |  |  |
| **Field validations and checks** |  |  |
| **Password management and retrieval mechanism** |  |  |
| **Password policy definition**  |  |  |
| **Web chat / contact center connection option for support** |  |  |
| **Setup Reminders** |  |  |
| **OTP generation/validation for all financial and non-financial requests** |  |  |
| **Customizable menus, skins for customer preference**  |  |  |
| **Search and help options with demos** |  |  |
| **Able to connect payments to customers phonebook** |  |  |
| **Non-financial Request** |
| **Overview of relationships (NSO offers term based certificates, prize bonds and savings account. Details of each relationship, which varies based on product, will be part of the overview)** |  |  |
| **Balance Inquiry of any particular relationship** |  |  |
| **Mini Statement (details of transactions should be available on clicking the transaction)** |  |  |
| **Quick Statement - Number of transactions for each relationship (last 10, 20, 30 days) (details of transactions should be available on clicking the transaction)** |  |  |
| **Transaction search based on different parameters (details of transactions should be available on clicking the transaction)** |  |  |
| **Various requests linked with workflows on the back end such as (Issue cheque/withdrawal slips book request, Block cheque request and Debit card request)** |  |  |
| **Card activation and PIN generation** |  |  |
| **PIN change** |  |  |
| **Update of customer details (Mailing Address, Mobile Number, Other Contact numbers)** |  |  |
| **Schedule payments management and capability (standing instructions)** |  |  |
| **Card Blocking**  |  |  |
| **Complaint logging** |  |  |
| **History of digital payments (details of transactions such consumer number for bill payment and account number for funds transfer etc. should be available on clicking these transaction)** |  |  |
| **Customer Onboarding and registration** |
| **Channel registration for existing customers registered for ADCs** |  |  |
| **New customer onboarding request for ADCs** |  |  |
| **Requests for profit and prize payments** |  |  |
| **Search prize bonds details** |  |  |
| **ADC registration through biometric verification enabled mobile application (alternate identity verification mechanism to biometric verifications can be proposed for e.g. validation of CNIC from Telco against the mobile number)** |  |  |
| **New customer onboarding under branchless regulations through biometric verification enabled mobile application (alternate identity verification mechanism to biometric verifications can be proposed for e.g. validation of CNIC from Telco against the mobile number)** |  |  |
| **Financial Transactions** |
| **Utility bill payment** |  |  |
| **Mobile Top ups/bill payments** |  |  |
| **Merchant payments** |  |  |
| **QR payment to QR codes of mVISA, Masterpass, UPI and other payment schemes** |  |  |
| **Internet service payments** |  |  |
| **Funds transfer** |
| **Savings A/C to Savings A/C**  |  |  |
| **Savings A/C to IBFT** |  |  |
| **Other transaction** |
| **Transfer of CDNS Instruments (certificates and prize bonds)** |  |  |
| **Purchases of CDNS Instruments (certificates and prize bonds)** |  |  |
| **Full Encashment of CDNS instruments (certificates and prize bonds)** |  |  |
| **Partial Encashment of CDNS instruments (certificates and prize bonds)** |  |  |
| **Limits Management** |
| **Predefined transactional limits (self-authorization)** |  |  |
| **Daily account limits** |  |  |
| **Relationship (Profile) limits** |  |  |
| **Fee Management** |
| **Fixed, Velocity based, Tier based transactional/activity fee** |  |  |
| **The system should provide the functionality to configure these charges for different transaction types and customer categories.** |  |  |
| **Relationship (Profile) fees (Daily, Monthly, Annually)** |  |  |
| **National savings Branch Locator** |
| **Show the map of National Savings branches, closest bank branches, closest ATM (linked with maps)** |  |  |
| **Enable GPS-location in order to accurate the user location** |  |  |
| **Feedback** |
| **Call National Savings hotline number** |  |  |
| **Leave feedback** |  |  |
| **Visit National Savings website** |  |  |
| **Visit National Savings on Facebook** |  |  |
| **Personalization, customization & navigation** |
| **Splash screen on app launch** |  |  |
| **Quick access menus** |  |  |
| **Customizable screens (e.g. widgets that can be closed, repositioned)** |  |  |
| **Push personalized notifications (SMS and Email) on each transaction** |  |  |
| **Customizable ad banners platform for special promotions** |  |  |
| **Adaptation of the app to different sizes of the screens (phone or tablet)** |  |  |
| **Update profile information** |
| **Change application PIN/nickname** |  |  |
| **Change app limits** |  |  |
| **Change request for PIN code timeout** |  |  |
| **Change interface configuration (customer should be able to redefine favorite services in the menu to bring most used services in front in his mobile application)** |  |  |
| **Update photograph** |  |  |
| **Technical Requirements** | **Compliance (Fully =2, Partially=1, Not compliant=0)** | **Vendor Remarks / Comments** |
| **Mobile Application** |
| **Interface through middleware to National Savings Main Application and other systems and external entities for financial and non-financial transactions / updates.**  |  |  |
| **Interface to card system in dialect of ISO 8583, or any other API, HTTP or CRM interface format for card requests such as card blocking, activation, PIN generation etc.** |  |  |
| **Support of major currencies** |  |  |
| **Compatible with all major browsers (including but not limited to different versions of IE, Chrome, Firefox, Opera and Safari)** |  |  |
| **Support of the online data replication at the National savings's backup site for disaster recovery** |  |  |
| **Data backup and archiving support** |  |  |
| **Separate test environment** |  |  |
| **Support of both downloadable mobile applications and browser-based mobile solutions** |  |  |
| **Support of mobile handset and tablet operating systems such as iOS, Android and Windows through downloadable apps.** |  |  |
| **Support of all mobile handset and tablet models such as iPhone, iPad, Android phones and tablets and other smartphones / tablets from HTC, Nokia, Sony, Motorola, LG, Samsung, ZTE, Xiaomi, Huawei, Blackberry, etc.** |  |  |
| **Support of the following handset level security:** |
| **Username and/or PIN for opening mobile application** |  |  |
| **Access credentials should not be stored on the customer’s handset** |  |  |
| **Auto blocking/locking of mobile application upon reaching maximum number of tries with invalid/incorrect PIN. The maximum number of incorrect tries should be configurable by the National Savings** |  |  |
| **Termination of mobile application session and log off after lapse of configurable time period.** |  |  |
| **Support of the following transaction level security:** |
| **End-to-End encryption of data transmission (symmetric or asymmetric)** |  |  |
| **Option to have two-factor authentication (with provision for a second factor like transaction PIN, transaction password, RSA token, etc.)** |  |  |
| **Authentication based on device registration and PIN** |  |  |
| **System should support multiple authentication based on national savings preferences** |  |  |
| **Support of the following platform security & reliability:** |
| **Data stored is encrypted in the platform database** |  |  |
| **Audit trails and logging features available in Web Server, application server and database server** |  |  |
| **Possibility to assign specific rights to platform administrators for secure and restricted access** |  |  |
| **Ability of the platform to support external certifying authority** |  |  |
| **Have secure interfaces to various hosts systems according to prevailing security standards** |  |  |
| **Support of standard algorithms like AES with RSA** |  |  |
| **Minimum encryption strength to be defined for end-to-end transaction** |  |  |
| **Support of the PKI scheme by the platform.** |  |  |
| **The solution should maintain reliability of the transactions. It means that the platform should have the intelligence to handle cases like:** |
| **Call/SMS received while performing transaction** |  |  |
| **Battery runs out while performing transaction** |  |  |
| **Connection drops (Mobile network, GPRS or Network Switching)** |  |  |
| **Back-end host system down** |  |  |
| **Offline transaction handling** |  |  |
| **Transaction logs:** |
| **Should maintain detailed transaction logs to enable processing audit trails to be reconstructed in the event of any disputes or errors** |  |  |
| **The retention period of logs should be parameterized** |  |  |
| **Security safeguards should also be implemented to protect the information from unauthorized modification or destruction** |  |  |
| **System should facilitate maintaining a log of reasons for unsuccessful transactions** |  |  |
| **An audit trail of all the registrations done with details of the mode of request, who activated, date and time of registration should be stored in the database.** |  |  |
| **Support for creation of users through bulk file upload. The file upload should support fixed length and delimiter separated file format.** |  |  |
| **Provision for advertisement of products of the National Savings** |  |  |
| **Scalability to meet future enhancements / upgrades.** |  |  |
| **Functionality for the administrator to create and modify different end-user and administrator-user groups with different set of rights/permissions (through the administrator portal)** |  |  |
| **The administrator portal should have the capability for:** |
| **Approving users** |  |  |
| **Blocking users** |  |  |
| **Enabling or disabling functionalities** |  |  |
| **Changing handset / mobile number of users** |  |  |
| **Deleting users** |  |  |
| **Maintenance of activation requests.** |  |  |
| **All administrator activities shall be logged to track the creation, modification and/or deletion of any data.** |  |  |
| **The administrator of the platform should have:** |
| **The capability to add new products and services easily as per need** |  |  |
| **The capability to create various types of alerts such as bulk SMS campaign, system down alert, customized advertising campaign management, push notification, etc.** |  |  |
| **Interfaces to generate reports according to National Savings requirements using data model provided by the online transactional platform** |  |  |
| **The capability to upload advertisements of various products so as to be displayed within the downloaded mobile application** |  |  |
| **The administrative portal to have various reporting capabilities such as:** |
| **User-wise reports** |  |  |
| **Merchant-wise reports** |  |  |
| **Transaction-wise reports** |  |  |
| **Number of registered/downloaded users** |  |  |
| **Reports based on filters such as user activity, customer status, range of date/time etc.** |  |  |
| **Provision to search for customers based on different search filters like name, mobile number, address, age, status etc.** |  |  |
| **Other MIS reports (transactions; bill payments; service requests; user registration reports; branch-wise summary reports; any other report that the National Savings identifies as mandatory before start of implementation)** |  |  |
| **Custom MIS reports – Provision to easily create custom MIS report by selecting fields to be added to the report and specifying other parameters (e.g. date range for which data has to be extracted)** |  |  |
| **Activity log reports** |  |  |
| **User Interface and User Experience** |
| **Incorporate principles of Service Design and Human Centric Design while implementing wireframes and process flows** |  |  |
| **Create customer personas and profiles based on interviews and customer surveys to identify motivations, behaviors and usage patterns** |  |  |
| **Availability of analytics services for tracking of user experience and behavior patterns to identify and analyze how customers use the mobile application** |  |  |
| **Functional Requirements** | **Compliance (Fully =2, Partially=1, Not compliant=0)** | **Vendor Remarks / Comments** |
| **Online Transactional Platform** |
| **General requirements for online transactional platform** |
| **Product information of all schemes with interest rates** |  |  |
| **Simple browsing through the service with search option** |  |  |
| **Investment Calculator - Inputs (Amount, tenure and Scheme) Output(Return)**  |  |  |
| **Financial management module** |  |  |
| **Beneficiary Management for future payments** |  |  |
| **SMS/Email messaging options for all activities and OTP communication** |  |  |
| **Field validations and checks** |  |  |
| **Password management and retrieval mechanism** |  |  |
| **Password policy definition**  |  |  |
| **Web chat option for support** |  |  |
| **Setup Reminders** |  |  |
| **OTP generation/validation for all financial and non-financial requests** |  |  |
| **Customizable menus, skins for customer preference**  |  |  |
| **Search and help options with demos** |  |  |
| **Virtual keyboard for login (option)** |  |  |
| **Non-financial Request** |
| **Overview of relationships (NSO offers term based certificates, prize bonds and savings account. Details of each relationship, which varies based on product, will be part of the overview)** |  |  |
| **Balance Inquiry of any particular relationship** |  |  |
| **Mini Statement (details of transactions should be available on clicking the transaction)** |  |  |
| **Quick Statement - Number of transactions for each relationship (last 10, 20, 30 days) (details of transactions should be available on clicking the transaction)** |  |  |
| **Period based customer statements, from and to selection options from the calendar (details of transactions should be available on clicking the transaction)** |  |  |
| **Transaction search based on different parameters (details of transactions should be available on clicking the transaction)** |  |  |
| **Print and export options for the statements** |  |  |
| **Various requests linked with workflows on the back end such as (Issue cheque/withdrawal slips book request, Block cheque request and Debit card request)** |  |  |
| **Card activation and PIN generation** |  |  |
| **PIN change** |  |  |
| **Update of customer details (Mailing Address, Mobile Number, Other Contact numbers)** |  |  |
| **Schedule payments management and capability (standing instructions)** |  |  |
| **Card Blocking**  |  |  |
| **Complaint logging** |  |  |
| **History of digital payments (details of transactions such consumer number for bill payment and account number for funds transfer etc. should be available on clicking these transaction)** |  |  |
| **Customer Onboarding and registration** |
| **Channel registration for existing customers registered for ADCs** |  |  |
| **New customer onboarding request for ADCs** |  |  |
| **ADC registration request for existing customers**  |  |  |
| **Requests for profit and prize payments** |  |  |
| **Search prize bonds details** |  |  |
| **Financial Transactions** |
| **Utility bill payment** |  |  |
| **Mobile Top ups/bill payments** |  |  |
| **Merchant payments** |  |  |
| **Internet service payments** |  |  |
| **Funds transfer** |
| **Savings A/C to Savings A/C** |  |  |
| **Savings A/C to IBFT** |  |  |
| **Other transaction** |
| **Transfer of CDNS Instruments (certificates and prize bonds)** |  |  |
| **Purchases of CDNS Instruments (certificates and prize bonds)** |  |  |
| **Full Encashment of CDNS instruments (certificates and prize bonds)** |  |  |
| **Partial Encashment of CDNS instruments (certificates and prize bonds)** |  |  |
| **Limits Management** |
| **Predefined transactional limits (self-authorization)** |  |  |
| **Daily account limits** |  |  |
| **Relationship (Profile) limits** |  |  |
| **Fee Management** |
| **Fixed, Velocity based, Tier based transactional/activity fee** |  |  |
| **The system should provide the functionality to configure these charges for different transaction types and customer categories.** |  |  |
| **Relationship (Profile) fees (Daily, Monthly, Annually)** |  |  |
| **Technical Requirements** | **Compliance (Fully =2, Partially=1, Not compliant=0)** | **Vendor Remarks / Comments** |
| **Online Transactional Platform** |
| **Technical requirements for Online Transactional Platform** |
| **Interface through middleware to National Savings Main Application and other systems and external entities for financial and non-financial transactions / updates.**  |  |  |
| **Interface to card system in dialect of ISO 8583, or any other API, HTTP or CRM interface format for card requests such as card blocking, activation, PIN generation etc.** |  |  |
| **Support of major currencies** |  |  |
| **Compatible with all major browsers (including but not limited to different versions of IE, Chrome, Firefox, Opera and Safari)** |  |  |
| **Support of the online data replication at the National savings backup site for disaster recovery** |  |  |
| **Data backup and archiving support** |  |  |
| **Separate test environment** |  |  |
| **The solution should support the following security features:** |
| **Username and password for accessing online transactional platform** |  |  |
| **Auto blocking/locking of online transactional platform upon reaching maximum number of tries with invalid/incorrect PIN. The maximum number of incorrect tries should be configurable by National Savings.** |  |  |
| **Termination of online transactional platform session and log off after lapse of configurable time period; Pop-up alert intimating customer that session is about to expire.** |  |  |
| **The solution should support the following transaction level security:** |
| **End-to-End encryption of data transmission (symmetric or asymmetric)** |  |  |
| **Minimum two-factor authentication (with provision for a second factor like transaction OTP, transaction password, RSA token, etc.)** |  |  |
| **System should support multiple authentication schemes based on National saving's preferences** |  |  |
| **Security & reliability:** |
| **Data stored is encrypted in the platform database** |  |  |
| **Audit trails and logging features available in Web Server, application server and database server** |  |  |
| **Possibility to assign specific rights to platform administrators for secure and restricted access** |  |  |
| **Ability of the platform to support external certifying authority** |  |  |
| **Support of standard algorithms like AES with RSA** |  |  |
| **Minimum encryption strength for end-to-end transaction to be defined** |  |  |
| **Support of the PKI scheme by the platform.** |  |  |
| **The solution should maintain reliability of the transactions. It means that the platform should have the intelligence to handle cases like:** |
| **Internet connection drops during transaction** |  |  |
| **Backend host system down** |  |  |
| **Performing transactions in offline mode** |  |  |
| **The system should provide the following functionalities with respect to transaction logs and audit:** |
| **Should maintain detailed transaction logs to enable processing audit trails to be reconstructed in the event of any disputes or errors** |  |  |
| **The storage period of logs should be parameterized** |  |  |
| **Security safeguards should also be implemented to protect the information from unauthorized modification or destruction** |  |  |
| **System should facilitate maintaining a log of the reasons for unsuccessful transactions** |  |  |
| **Application to support multiple channels for registration such as registration through branch and Web portal registration.** |  |  |
| **An audit trail of all the registrations done with details of the mode of request, who activated, date and time of registration should be stored in the database.** |  |  |
| **The platform should support creation of users through bulk file upload. The file upload should support fixed length and delimiter separated file format.** |  |  |
| **Provision for advertisement of products and services of National savings.** |  |  |
| **Provision to generate detailed reports, logs, audit trails regarding all transactions** |  |  |
| **The online transactional platform should be scalable to meet future enhancements/upgrades.** |  |  |
| **The platform should provide the functionality for the administrator to create and modify different end-user and administrator-user groups with different set of rights/permissions (using administrator rights)** |  |  |
| **The administrator portal should have the capability for:** |
| **Approving users** |  |  |
| **Blocking users** |  |  |
| **Enabling or disabling functionalities** |  |  |
| **Deleting users** |  |  |
| **Maintenance of activation requests.** |  |  |
| **All administrator activities shall be logged to track the creation, modification and/or deletion of any data.** |  |  |
| **The administrator of the platform should have:** |
| **The capability to add new products and services easily as per need of National Savings** |  |  |
| **The capability to create various types of alerts such as bulk SMS campaign, system down alert, customized advertising campaign management, etc.** |  |  |
| **The interface to import/extract data from the platform for National Savings** |  |  |
| **The administrative portal to have various reporting capabilities such as:** |
| **User-wise reports** |  |  |
| **Merchant-wise reports** |  |  |
| **Transaction-wise reports** |  |  |
| **Number of registered/downloaded users** |  |  |
| **Reports based on filters such as user activity, customer status, range of date/time etc.** |  |  |
| **Provision to search for customers based on different search filters like name, mobile number, address, age, status etc.** |  |  |
| **Other MIS reports (Financial transactions; bill payments; service requests; user registration reports; branch-wise summary reports; any other report that the National Savings identifies as mandatory before start of implementation)** |  |  |
| **Custom MIS reports – Provision to easily create custom MIS report by selecting fields to be added to the report and specifying other parameters (e.g. date range for which data has to be extracted)** |  |  |
| **Activity log reports** |  |  |
| **User Interface and User Experience** |
| **Incorporate principles of Service Design and Human Centric Design while implementing wireframes and process flows** |  |  |
| **Create customer personas and profiles based on interviews and customer surveys to identify motivations, behaviors and usage patterns** |  |  |
| **Availability of analytics services for tracking of user experience and behavior patterns to identify and analyze how customers use the mobile application** |  |  |
| **Functional Requirements** | **Compliance (Fully =2, Partially=1, Not compliant=0)** | **Vendor Remarks / Comments** |
| **MULTICHANNEL ONLINE OMNI SOLUTION** |
| **In addition to the functional and technical requirements for online transactional platform and mobile application, Bidders who are submitting a proposal for an integrated online omni solution should offer the below functionalities:** |
| **SEAMLESS INTEGRATION BETWEEN MOBILE APPLICATION AND ONLINE TRANSACTIONAL PLATFORM** |
| **One-time registration for both channels (mobile application and online transactional platform)** |  |  |
| **Option to use the same username and password for both mobile application and online transactional platform** |  |  |
| **Beneficiaries and billers added in one channel to be reflected in the other** |  |  |
| **Transactions initiated in one channel to be reflected in the other along with the provision to complete it (e.g. Funds transfer initiated in online transactional platform should be reflected in the mobile application and the user should be able to complete the transaction on the mobile application)** |  |  |
| **Common look and feel across the platforms including UI/UX and menu options** |  |  |
| **Common admin module for both the platforms** |  |  |
| **Upgrade of features / functionalities in one platform to reflect in other channels also** |  |  |
| **PROVISION TO INTEGRATE OTHER CHANNELS TO THE MULTICHANNEL ONLINE OMNI SOLUTION** |
| **Call center** |  |  |
| **National Savings Branch modules for customer service requests** |  |  |
| **Self-service machine modules (ATM, Cash-in) for customer service requests** |  |  |
| **DESIGN SPECIFICATIONS** |
| **The proposed solution should have stable environment, clean and modern design that meets latest UX & UI trends.**  |  |  |
| **The proposal should include the complete designs solution for the online transactional platform including their versions for mobile apps.**  |  |  |
| **The following is an inclusive but not exhaustive list of the requirements, desired features, and deliverables for the Design Phase:** |
| **Conduct necessary user research and usability testing throughout the life of the project to achieve objectives.** |  |  |
| **Create design according to the world-class standards;** |  |  |
| **Propose minimum of 3 (three) unique design options for the home/login page and templates that correlate with National savings style and will be used throughout the website/application;** |  |  |
| **Use intuitive, well organized, aesthetically pleasing, visually compelling design that represents excellence** |  |  |
| **Successfully utilize the latest web/mobile trends and techniques to attract technologically proficient users without alienating users who feel more comfortable with traditional methods of web browsing.** |  |  |
| **The design shall refine the information infrastructure, which will:** |
| **Prioritize content;** |  |  |
| **Simplify discoverability;** |  |  |
| **Provide the best UX to users.** |  |  |
| **Responsiveness** |
| **The web-based solution needs to be built on a single code base that automatically adjusts to screen sizes, performs effectively on desktop (including wide screens), laptop, mobile, and tablet across all operating systems and multiple browsers.** |  |  |
| **Brand standards** |
| **The Supplier shall create a style guide for National Savings staff providing the direction on the acceptable use of styles, placement, colors, graphics and photos, including size of photos, and use of accessible PDF’s (size).** |  |  |
| **The color palette used in the design phase should be based on the corporate colors of the National Savings, but can introduce other colors and shades for the sake of design and effective user experience.** |  |  |
| **Web Usability** |
| **In terms of usability, the web-based solutions should meet the following requirements / features:** |  |  |
| **The site must be intuitive, well organized, aesthetically pleasing, visually compelling and representative of the excellence**  |  |  |
| **Simple user interface that is easy to navigate;** |
| **Each page should contain breadcrumbs and search capabilities;** |  |  |
| **Following the “3 clicks” rule is preferable, so that user will reach any specific piece of information in not more than 3 clicks;** |  |  |
| **All pages should have print version;** |  |  |
| **The website must be viewable on multiple platforms, resolutions and browsers;** |  |  |
| **The website must utilize the latest web trends and techniques to attract technologically proficient users without alienating the users who are comfortable with traditional methods of browsing;** |  |  |
| **The website should deliver a consistent and delightful Customer Experience;** |  |  |
| **The website’s modules should be easily customizable by user (activate/deactivate/drag/change colors of modules, etc.)** |  |  |
| **The website should have a user-centric and easily updateable solution to providing online help for the website.** |  |  |
| **The website should have the optimal user search experience that will return results from different sources (Events Calendar, Notes, main database, Online help database, etc.).** |  |  |
| **Backup & Recovery** |
| **Detail of backup solution to be explained** |  |  |
| **Detail of backup Support Mechanism to be explained.** |  |  |
| **Disaster Recovery [DR] solution to be explained.** |  |  |
| **Auditing for Transactions and Configuration change to be explained.** |  |  |
| **System to provide transaction logs to assist in case of recovery of data.** |  |  |
| **Total system recovery as a backup within 2 hours.** |  |  |
| **System to have procedure to place historical data on archiving system. Procedure to be explained.** |  |  |
| **Procedure on automation of data protection of media management to be provided.** |  |  |
| **Strategy to access to archived data in a time not exceeding than 3 hours to be defined If stand-alone than restoration should be in 3 hours.** |  |  |
| **A successful and full Disaster Recovery [DR] test of all technology components of the system must take place on an annual basis or whenever a major change in the organization occurs.** |  |  |
| **The technology recovery procedures for this system must be embedded in or referred to from the business continuity plan that applies to the business area involved.** |  |  |
| **Application backup / restore data must be stored in a protected and access-controlled site that is separate from the Production site, for a period of 7 years [or as defined by local regulatory requirements].** |  |  |
| **The system should support clustering or failover to ensure high availability.** |  |  |
| **Software Architecture** |
| **Describe proposed solution support for configuration management.** |  |  |
| **Integration protocols ISO 8583, Webservices (SOAP/REST), File, FTP, SFTP, SMTP, APIs** |  |  |
| **Detail of system Architecture for complete proposed solution has been provided.** |  |  |
| **Integrated solution between different channels** |  |  |
| **The application security should NOT rely upon user configurable security parameters on the client side at any time.** |  |  |
| **System should check for the data integrity & confirmation before proceeding for input and output.** |  |  |
| **A real-time alerting mechanism must ensure that immediate action is taken in the event of partial (temporary) unavailability or disruption of services while the application is up.** |  |  |
| **Access to directories and files must be secured by proper authorization settings that provide only the minimal access required for correct operation.** |  |  |
| **The overall architecture must utilize a corporate Network Time Source (NTS) (unless regulations stipulate the use of another time source).** |  |  |
| **The system should be able to automatically synchronize to the time source** |  |  |
| **The list of open source softwares utilized in the system should be mentioned.** |  |  |
| **The application's architecture must NOT contain any direct external-internal connections (including dial-in via a modem) or any connection from a wireless network device** |  |  |
| **There must be appropriate segregation, both technically and procedurally, between the development/maintenance, acceptance testing and production environments.** |  |  |
| **The system must ensure data confidentiality between the host server (application or web servers) and the client desktop irrespective of whether the data is traversing within the organization or through a 3rd party network.** |  |  |
| **Vendor to provide support to ensure that the information processing and storage facilities that support these information systems must be securely housed, with protection from unauthorized physical access and environmental hazards.** |  |  |
| **The system must securely log all relevant application events, including but not limited to user id, field changed, time stamps, new value and old value to provide a reliable audit trail.** |  |  |
| **The system must record the associated user IDs and date and time of each application event/transaction.** |  |  |
| **The system should record the type of “event” (e.g. verification, authorization) and its status (i.e. success/failure)** |  |  |
| **The system must strongly secure audit logs (e.g. read-only to authorized personnel).** |  |  |
| **Security events, such as an exceptional number of unsuccessful access attempts to the application, must trigger an alert, either on the host or on an intrusion detection system.** |  |  |
| **All log files must be retained for a period that is appropriate to local legislation and audit requirements.**  |  |  |
| **Confidentiality critical data must be encrypted when transported over an external or wireless connection or when stored on mobile devices.** |  |  |
| **Critical key management operations must only be allowed to be carried out by specifically authorized personnel.** |  |  |
| **The key management procedures must describe when and why they are executed, the key management actions, sequence of actions, tools to be used, people involved, responsibilities, controls and logging of actions.** |  |  |
| **Key management procedures must be formally agreed and accepted by the party responsible for the operations.** |  |  |
| **Records of relevant key management activities must be maintained for at least seven years.** |  |  |
| **The application's secret key(s) should only be permitted to be used for one cryptographic function.** |  |  |
| **A process must exist so that secret or private keys which have been compromised (or are suspected of being compromised) are revoked as soon as possible or in any case within one week.** |  |  |
| **Keys which have been revoked or become invalid must no longer be used.** |  |  |
| **If the application requires the use of digital certificates, the certificate(s) must have been acquired and/or approved from a bank approved Certificate Authority.** |  |  |
| **Have email and / Or SMS alerts modules.** |  |  |
| **Monitoring & Management** |
| **Support for graphical based analysis and browser based interface for monitoring to be provided.** |  |  |
| **Network Management/Monitoring module to be provided.** |  |  |
| **Proposed system to support hierarchical display by regions, groups, owners, devices, host etc.** |  |  |
| **Support Monitoring of Host interface state and External Switch interface state.** |  |  |
| **System must support sign-on, sign-off, key exchange capability and provide details.** |  |  |
| **Fraud Detection** |
| **System to Capable to generate MIS and reports to gauge the efficiency of rules, analysis and overall effectiveness** |  |  |
| **System should have built-in transaction blocking module capable to configure rule directly from UI block transactions on real-time basis without any downtime for rule to apply. Vendor should state capability of integration with Fraud Detection Systems or whether the Fraud Detection System is available within the solution proposed.** |  |  |
| **Managed services and change management** |
| **Requirements for managed services** | **Compliance (Fully =2, Partially=1, Not compliant=0)** | **Vendor Remarks / Comments** |
| **24x7 support of the Mobile Application. Internet/Online transactional platform and the transactional online omin channel solution interface is part of the service scope of the proposal** |  |  |
| **The following services are part of the proposal**  |
| **Proposal includes the support to be provided in application performance management for the Mobile Application and Internet/Online transactional platform and through monitoring tools and interfaces to the client** |  |  |
| **Proposal includes the support to be provided in security management of the Mobile Application and Internet/Online transactional platform through tools and interfaces to the client** |  |  |
| **Patch management and its support to the client for the Mobile Application and Internet/Online transactional platform is part of the managed services**  |  |  |
| **Release management methodology has been shared with clear steps, roles and responsibility for every patch** |  |  |
| **Level 1, 2 and 3 support for financial mobile application and online transactional platform is part of the managed servicesLevel-1 support: Basic level support for ensuring the system are up running. Escalation of issues which are not due to any apparent reasons such as power outage, network disconnection etc.Level-2 support: Intermediate level support which could involve configurational changes, investigating issues and running routine protocols to fix an issue that is identifiedLevel-3 support: Issues which are not fixed through level 2 support are escalated to level-3 where developer level support may be needed and some changes needs to be made in the application.**  |  |  |
| **Definition of services and their service levels with classification of service and incident management process and reporting along with TATs are part of the proposal. The vendor should also comment on penalties in event of breach of agreed service levels**  |  |  |
| **Process for change management is documented in the proposal** |  |  |
| **Effort estimation methodology of change management has been provided including the manned day rates with different skill classification of possible activities such as 1. Development of new functionality and features2. Development of reports3. Configurational changes4. Integration** |  |  |
| **Firm's strategy and performance in innovation** |
| **Strategy and innovation** | **Compliance (Fully =2, Partially=1, Not compliant=0)** | **Vendor Remarks / Comments** |
| **Vendor has submitted the strategy relevant to the Mobile Application and Internet/Online transactional platform** |  |  |
| **Vendor strategy is in line with market needs** |  |  |
| **The vendor has been able to define innovative ideas relevant to the Mobile Application and Internet/Online transactional platform** |  |  |
| **The innovation addresses practical problems that exist in the market** |  |  |
| **The innovation is unique and did not already exist as a solution in the market** |  |  |
| **The innovation been implemented successfully in the market** |  |  |
| **The company has a separate research and development budget and staff that works on innovation** |  |  |
| **The company has demonstrated a new line of revenue added in the last 2 years** |  |  |

**Ownership/Control of Work and Product/Publication**

The ownership of all copyright and other intellectual property rights in respect of any data compilations, research, spreadsheets, graphs, reports, diagrams, designs, work products, software, or any other documents, developed in connection with this Contract will exclusively vest in and remain with Karandaaz which shall have all proprietary rights therein, notwithstanding that the Contractor or its employees may be the author of the intellectual property. All documents relating to the intellectual property or otherwise connected with this Contract, the services, or duties must be returned or delivered to Karandaaz at the time of the expiration or termination of this Contract. The Contractor agrees not to publish or make use of any of the intellectual property, or documents relating thereto, without the prior written approval of Karandaaz, and where approval is granted, without proper attribution to Karandaaz.

**Task Manager/Reporting**

**Reporting Line:                                Director DFS**

**Location:                                             Islamabad**

**Duration:                                             from 42 to 66 months (6 months implementation / 3-5 years post implementation Services), order duration shall be subject to Karandaaz discretion**

**Project:                                                Financial Mobile Application and Online Transactional Platform, along with related implementation and support services**

**Payment**

Karandaaz will pay the Contractor’s invoice within thirty (30) business days after (a) Karandaaz’ approval of the Contractor’s Deliverables, or (b) Karandaaz’ receipt of the Contractor’s invoice, whichever is later.  Payment will only be made in PKR, to an account within Pakistan specified in the Contractor’s invoice.

**PROPOSAL SUBMISSION FORM**

Dear Sir/Madam,

Having examined the Solicitation Documents, the receipt of which is hereby duly acknowledged, “THE FIRM NAME” undersigned, offer to provide consulting for “INSERT REFERENCE NUMBER” to Karandaaz Pakistan in accordance with the Price Schedule attached herewith and made part of this proposal. “THE FIRM NAME” undertake, if our proposal is accepted, to commence and complete delivery of all services specified in the contract within the time frame stipulated.

“THE FIRM NAME” agree to abide by this proposal for a period of 180 days from date fixed for opening of proposal in the invitation for proposal, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

We understand that you are not bound to accept any proposal you may receive.

Dated: this——day of ——-2018