



CITIZENS BANK PLC
Information & Communication Technology Division
Chini Shilpa Bhaban-2,76- Motijheel C/A
Dhaka-1000

Procurement of Automated Teller Machine (ATM)

Submission Deadline: October 12, 2022 (Wednesday) within 03:00 PM



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CONFIDENTIAL

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CHAPTER 1 - INTRODUCTION

1.1 ABOUT CITIZENS BANK PLC

Citizens Bank PLC is one of the fifth-generation banks, scheduled 61st Private Commercial Bank in Bangladesh. The bank started its commercial banking operations on July 03, 2022, under the Companies Act 1994 as carrying out all banking activities.

1.2 PURPOSE OF THIS DOCUMENT

Your company has been identified as a potential supplier (Vendor) to CZB, and you have expressed an interest in our plans by executing a Non-Disclosure Agreement (NDA) with CZB, which was a condition of your being invited to participate in this RFP process.

The document briefly describes the functional and business requirements for supply and installation of Automated Teller Machine (ATM)- "Lobby Type".

We are pleased to invite you to submit a response pursuant to the requirements listed below in this RFP. We thank you in advance for your efforts in responding to this RFP.

1.3 SCOPE OF BID

Citizens Bank PLC (hereinafter referred to as "CZB") wishes to receive bids from a renowned Company. The bid includes supply, installation, training, testing, and commissioning of Automated Teller Machine (ATM) along with related security software, application, and security features as mentioned in Chapter – 3 of this document.

The successful Bidder shall be the Contractor for the supplying of ATM Machine and related software supported by Machine as permitted by Switch provider and be fully responsible for (any kind of data loss, system corruption, etc. any kind of fraudulent approach) for the overall supply, Installation, testing, training and commissioning of ATM at the prescribed [Nayanpur (Kasba), Mawna & Keraniganj] sites of CZB. A bidder can attend or participate in the bid for Section-A.

The scope will also include the successful bidder providing Standard Operating Procedure (SOP) for the supplied ATM Machine.

1.4 ELIGIBLE TENDERERS

This Invitation for Tender is open to eligible Bidders from Bangladesh only. A Tenderer will be eligible if it is a citizen and is constituted, registered, and operates in conformity with the provisions of the laws of Bangladesh.

The Bidder company shall be eligible only if they can establish that they -

- (i) The Tenderer is legally and financially autonomous,
- (ii) Operate under Bangladesh commercial law, and
- (iii) The Tenderer is not a dependent agency of the Procuring Entity.

1.5 BIDDER'S QUALIFICATION

CZB Authority will do the evaluation based on the submitted technical proposal & below referred bidder criteria. Technically qualified selected vendors will be only considered for financial evaluation.

The intending bidders shall have to submit a qualification statement printed on their official Pad and also suggested to provide necessary relevant documents/proof in favor to support their below eligibility.

- i. The Bidder should have experience in installation/testing/commissioning/troubleshooting/fixing of problems/installation of different software supported by offering Machines as well as Banks' required software, and security features and have experience in the submission of schedules/tender.



- ii. The Bidder should have sufficient experienced engineer who has been experienced to work in any Bank in Bangladesh. The bidder should have to submit market share or work completion certificates for the deployed ATM Machine.
- iii. The Bidder should have at least one OEM Certified Engineer/any other security Certified Engineer. All professional certificates should be valid to date.
- iv. The Bidder Company's total portfolio should be 10 (ten) times the submitted schedule(s) amount.
- v. 24x7x365 Annual Maintenance Contract (AMC) with the Bank will be preferable for the bidder selection process.
- vi. The Bidder should have an **OEM authorization letter** for ATM Machine for the applicable schedule.
- vii. The Bidder should not offer any software/solution/application that EOL (end of Life) or EOS (End of sales/service) already declared within the next 5 years.
- viii. The Bidder should submit detailed software/ solution, designs, and standard guidelines & datasets, complying with OEM standards.
- ix. The Bidder has to submit a Detail Annual Maintenance Contract (AMC) from after the 01-year warranty period.
- x. The bidder should submit the Knowledge transfer/Training plan.
- xi. The Tenderer should have to submit legal status, Articles/Certificates of Incorporation, or Registration of the firm.
- xii. The Tenderer should have to submit a latest copy of Value Added Tax Registration Number and Certificates.
- xiii. The Tenderer should have to submit a copy of the Income Tax Identification Number (e-TIN) certificate for the last financial year.
- xiv. The Tenderer should have to submit an updated BIN Number and Certificates.
- xv. The bidder should have to submit a Bank Solvency/ Financial Capacity certificate.
- xvi. The bidder should have to submit a Support & Service Plan with a support matrix for the proposed solution (see sec. 1.13).

1.6 BID PRICES

Bidders must have to quote in Bangladeshi Taka (BDT) including VAT & AIT. The price will be included supply, installation, training, testing, and commissioning of ATM with a 01-year warranty and on-site 24/7 maintenance support service (should respond within 2 hours) and the offer shall remain valid for 180 days from the closing date of the tender.

The proposal must be in two individual envelopes:

1. **Financial Proposal** – The sealed hard copies of the respective commercial bids.
2. **Technical Proposal** - The sealed hard copies of the respective technical bids.

DEADLINE OF BID

The bidder must have to submit the bid mentioned in clause 1.11 and address it as per the following:

Senior Vice President & Head of ICT Division
Citizens Bank PLC (CZB)
Chini Shilpa Bhaban-2 (2nd floor), 76, Motijheel C/A Dhaka-1000
Bangladesh.

1.7 EVALUATION OF PROPOSALS

CZB will carry out a detailed evaluation of the bids according to the information supplied by the bidder through its proposal.

Information relating to the examination, clarification, evaluation, and comparison of bids and recommendations for the award of a contract shall not be disclosed to bidders or any persons not officially concerned with the such process until the award to the successful bidder has been announced.
ANY EFFORT BY A BIDDER TO INFLUENCE THE PROCESSING OF BIDS OR AWARD DECISIONS IN ANY WAY MAY RESULT IN THE FULL REJECTION OF THE BIDDER'S BID.

To assist in the examination, evaluation, and comparison of bids, CZB may, at its discretion, ask any bidder for clarification of its bid. This will be done in writing, but no change in the substance or price of the bid will be sought.

The successful bidders (comply sec. 1.5) at the end of detail qualified comparison passed/complied for Schedule then the evaluation process will be conducted a submitted technical proposal at CZB ICT Division.

After successful completion of the evaluation process, CZB will invite short-listed vendors for the next course of action as per their submitted offer, according to the specifications if CZB satisfies, then the bidder will be declared technically complied bidder(s).

1.8 AWARDING THE SUCCESSFUL BIDDER

The Purchase Committee of CZB may negotiate with the successful bidder regarding price reduction modification if necessary before issuing the acceptance letter.

Prior to the expiry of the period of bid validity prescribed by the Bank, the Bank will notify the successful bidder via Mail/E-mail that their bid has been accepted.

1.9 BANK'S RIGHT

The Bank reserves the right to accept or reject any bid, and to annul the bidding process and reject all bids at any time prior to award of Contract, without thereby incurring any liability to the affected bidder or bidders or any obligation to inform the affected bidder or bidders of the grounds for the Bank's action.

1.10 PROJECT TIMELINE AND PENALTY

The duration of the scheduled completion has to be followed in the work order. In case of a failure of the successful bidder to meet the work order obligations at the prescribed time, the firm may be liable to pay 0.25% of the work Order amount as liquidity damages for every calendar day after the deadline. This amount may be deducted from their final bills.



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Activity	Due Date(s)
1. Proposal submission Date	October 12, 2022 on or before 03:00PM
2. Proposal opening Date & Time	October 12, 2022 on 03:30PM
3. Awarding Successful Bidder	TBA
4. Issuance of Work Order	TBA
5. Successful Installation, Commissioning for Operation	Date mention in the work order

** TBA = Time to be announce

1.11 PAYMENT

All the Payments will be made by Citizens Bank PLC (CZB) only through Awarded Bidder's CZB Account or in the form of a payment Order in the following manner:

Payment may be made after successful delivery, installation, testing, and commissioning of ATM Machines at the Banks prescribed location and accepted by ADC Logistics, Citizens Bank PLC after submitting the bill along with the delivery report duly signed by the vendor and CZB authority and upon getting performance report from the user.

1.12 ANNUAL MAINTENANCE CONTRACT (AMC)

The technical specification sections included 24/7 support services within the warranty period and even after the warranty period should have responded to you within the following time frame. However, the vendor(s) has requested to quote the price for the service level agreement (SLA) financial value.

The bidder should follow to the following SLA format:

Severity	Response Time	Fault Identification Time	Rectification Time (including parts)	Update Interval	Availability
Severity 1 (Critical)	1 hour	2 Hours	24 hours	2 hours	24x7
Severity 2 (Major)	1 hour	3 Hours	48 hours	6 hours	24x7
Severity 3 (Minor)	3 hours	2 Days	72 hours	24 hours	24x7

1.13 BIDDER'S CONTACT INFORMATION

The Bidder should provide contact information following format:

Bidder Contact Information:	
Company Name	
Address (Head Office)	
Address (Warehouse)	
Land Phone no(s).	
Web Address	
E-Mail	



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Bidder's representative contact information should provide the following format:

Personnel Contact Information:	
Full Name	
Designation	
Department	
Phone no. with Extension	
Mobile No.	
E-Mail	

1.14 ORIGINAL CATALOGUE

The bidder must supply the original catalogue, website link, and other necessary documents as proof of genuine specification of items.

1.15 SUPPLIER'S RESPONSIBILITIES

The bidders shall be fully responsible for any damage to Machine and Bank Services or any accident caused while executing the installation works to themselves or their staff or any third person involved by the bidder. In all cases, compensation as per law prevailing in the country shall have to be paid by the bidder/contractor to the concerned.

1.16 DISQUALIFICATION OF THE TENDER

- 1) If the bidder does not have a minimum experience as mentioned in clause 1.5, in the schedule(s) supply, installation, implementation, and maintenance of the related services in the industry.
- 2) Any false statement or evidence of fraudulence, corruption, collusiveness, or coerciveness.
- 3) If the bid does not conform to the timelines indicated in the bid.
- 4) Failure to drop tender before closing the tender box.
- 5) Failure to comply with any condition of this tender document.
- 6) Failure to comply with specifications mentioned in the schedule.
- 7) Any efforts by a bidder to influence the processing of bids or award decisions in any way may result in the rejection of the bidder's bid.
- 8) Ambiguous or incorrect filling up of tender document.

1.17 ORDER CANCELLATION

CZB reserves its right to cancel the order in the event of one or more of the following situations:

- a) Unnecessary delay in execution of the work allotted.
- b) Correct or Mentioned products are not used by the bidder.

In addition to the cancellation of the order, CZB reserves the right to appropriate the damages from the bill amount submitted by the vendor.



OPENING OF COMMERCIAL BIDS

CZB will open the Commercial Bids with the presence of the Purchase Committee along with the representatives of the Bidders who choose to attend, at the time, date, and place, as decided by the Citizens Bank PLC.

1.18 CONFIDENTIALITY OF TENDER DOCUMENT

This Tender Document is confidential and the Bidders shall ensure that any information and content contained in this Tender Document shall not be disclosed in any manner, whatsoever for any other purpose than the response to the Request for Proposal (RFP). Information submitted by any vendor also will be treated confidentially to Citizens Bank PLC and will not be used for any other purpose than evaluation.

1.19 HIGH LEVEL VIEW OF CZB'S EVALUATION PROCESS AND CRITERIA

CZB will use its own evaluation and selection criteria to evaluate all Responses submitted by Vendors, and the main selection criteria will be:

- Functional Capabilities
- Years of Experience, Relation with OEM
- Cost Efficiency
- Ease of Integration
- Scalability and Robustness
- Support Services

1.20 LATE BIDS

Any bid received by CZB, after the last date and time for receipt of bids prescribed by CZB, will be rejected.

CHAPTER: 2

2.1 TERMS AND CONDITIONS

The bidder must follow the guidelines as described in Section 1 (Instruction to bidder). Failing to comply with these guidelines will disqualify the proposal/Bidder.

- A. The bidder shall furnish the following documentary evidence:
- I. A profile of the organization.
 - II. Valid Trade License/Certificate of Incorporation (should be updated) to prove the legal status and place of registration of the business.
 - III. Proof of current Distributorship/Partnership with OEM.
 - IV. Have sufficient and experienced engineer who has been experienced to work in similar project as submitted category solution(s)
 - V. Valid Income Tax Certificate (of the last year)
 - VI. Valid VAT Certificate (of the last year)
 - VII. Valid BIN Certificate
 - VIII. Bank solvency certificate (The bidder should have to submit a proof copy of financial capability to complete the participated schedule).
 - IX. Letter of Authorization from OEM for Bidder representatives.
- B. The bidder shall quote unit price in figure and words and there should not be any cutting /erasing /overwriting. All the prices quoted shall be in Bangladeshi Taka (BDT) only.
- C. In the financial proposal, if the values in digits and words differ, then the value in words will prevail.
- D. Emphasis will be given to the quality, robustness and technical specification of the item(s).



- E. The Bank is not bound to accept the lowest bid.
- F. The Bank reserves the right to reject any or all the quotations without arising any reasons whatsoever.
- G. Bidders must submit description of their support team with the profile of experts of the items and services.
- H. The Bank reserves the right to decrease or increase the ATM quantity. The Bank also reserves the right to distribute the work among different bidders or assign it to a single bidder.
- I. The Bank shall not accept the work if not supplied as per specification and origin of proper documentation from OEM.
- J. VAT, Taxes etc. shall be deducted from the bill as per approved rate of the National Board of Revenue.
- K. If the bidder submits any wrong information, the Bank reserves the right to reject their offer. If the bidder submits any fraudulent information or perform any fraudulent activity, their bid security may be forfeited.
- L. Warranty period will start after successful delivery, installation, testing, commissioning of ATM Machine.
- M. The bid will be automatically cancelled, if the requisite terms & conditions are not fulfilled.
- N. Country wide support Centres: **Please mention.**
- O. Your submitted cost will be **valid up to March 2023.**
- P. Bank may purchase any quantity within this period.
- Q. Delivery location: Anywhere in Bangladesh.
- R. Switch end certification: **Automated Teller Machine (ATM) Must be Certified Through ITCL Switch i.e. Q-Cash Network.**

2.2 INSTALLATION/IMPLEMENTATION/TESTING/COMMISSIONING

Bidder should be experienced and capable to install, implement and commissioning the offered ATM Machine successfully by their own Certified Engineers. Bidder should prepare and submitted Challan and Bill as per schedule technical specification, after successful implementation of ATM Machine.

The schedule items should provide testing procedures that clearly describe the required tools and settings to be ensure the successful operation and security of the ATM under direct supervision of CZB ADC Logistics and Bidder.

2.3 TRAINING & CERTIFICATION

The selected bidder/bidders should conduct all the necessary and related Training for installing, commissioning and operations (before/after implementation). Also noted that awarded bidder should build up the CZB officials to troubleshoot ATM, operations and reporting any kind of disaster in the concern issues by themselves.

2.4 DOCUMENTATION

An Indicative list of documents includes project plan in MS Project giving out micro level activities with milestones including Gantt chart and CPA,

- a) Dependencies and deadlines.
- b) Product (s) End-of-Sales Life (EOSL), if announced by the manufacturer.
- c) Training material will be provided which will include the presentations used for trainings and the required relevant documents for the topics.

- d) The bidder shall be responsible for preparing process documentation for implementation the products.
- e) The selected bidder shall document all the installation and commissioning including operation and report generate procedures and provide the same to CZB ADC Unit/ CARD Division within four weeks of the commissioning along with final configuration dumps and implemented details.
- f) The selected bidder shall be responsible for documenting configuration and keeping back up of all configuration files, to enable quick recovery in case of failure.

CHAPTER: 3

** Bidder should comply technical specification of Section-A

Section –A

3.1 TECHNICAL SPECIFICATIONS OF AUTOMATED TELLER MACHINE- ATM "LOBBY TYPE"

S/N	Features	Required Specifications	Vendor's Response in Details
1	Brand	Please Specify	
2	Model	Please Specify	
3	Country of origin	Please Specify	
4	Manufactured in	Please Specify	
5	PC Specification		
5.1	Processor	Minimum Intel Core i5 (6 th Generation) or Higher	
5.2	RAM	Minimum 8GB DDR3 RAM with the option to Upgrade to 16GB	
5.3	HDD/SSD	Minimum 1TB (SSD preferable)	
5.4	Audio	Mandatory	
6	Card Reader		
6.1	Deep/ Motorized Card Reader	Please Specify	
6.2	EMV Level-1 & 2 Certified with expire date	Mandatory	
6.3	Read & Write Magnetic Stripe, Chip, HICO/LOCO Card in Track 1,2,3 and IC CARD	Mandatory	



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7	Intelligent Anti-Skimming Solution		
7.1	Specially designed 'Card Entry Slot' to protect against skimming attack	Mandatory	
7.2	Anti-skimming solution	Mandatory	
7.3	Fraudulent Device Inhibitor (FDI)	Mandatory	
7.4	Fraudulent Device Detector (FDD)	Mandatory	
7.5	Security Standard (PA-DSS).	Mandatory	
7.6	OUT-OF-SERVICE Mode (ATM must go to OUT-OF-SERVICE Mode automatically, if Skimming Device detected)	Mandatory	
7.7	Anti-vandal design slot with fireproof capability	Please specify	
7.8	Electromagnetic signal protection	Please specify	
8	Consumer Operating Interface		
8.1	Size of LCD Display	Minimum 15 inch	
8.2	Display Privacy Filter	Mandatory	
8.3	Touch Screen with multi-touch enable.	Mandatory	
8.4	(2x4) Function Display keys (FDK)	Mandatory	
8.5	Integrated Biometric Reader	Mandatory	
8.6	Integrated QR Code Reader	Mandatory	
8.7	Integrated NFC reader (via Card, Smartphone, Smart Watch, etc.)	Mandatory	
8.8	Indicators for all input output module	Mandatory	
9	Encrypted PIN PAD (EPP)		
9.1	Encrypted PIN PAD	Minimum PCI V5.0 Certified & Please specify expired date	
9.2	PCI/DSS Complaint (Provide certificate)	Mandatory	
9.3	Triple DES Compliant	Mandatory	

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9.4	(4x4) Metal / polymer Tactile Keypad (PIN PAD)	Please specify	
9.5	Temper Pads Installed	PCI Complaint	
9.6	Built-in Self-Destruction	Please specify	
9.7	Built-in EPP Shield	Mandatory	
10	Cash Dispenser and Currency Cassette		
10.1	Recycling, Deposit & Dispense function	Mandatory	
10.2	Reject & Retract BIN	Mandatory	
10.3	Maximum notes per transaction	Please specify	
10.4	Dispensing speed	Please specify	
10.5	Total number of Cassettes	Please specify	
10.6	Cassette Capacity	Minimum capacity of 2,500 notes/ per Cassettes	
10.7	Cassette with Key-Lock	Mandatory	
11	Receipt Printer		
11.1	Thermal receipt printer	Please specify	
11.2	Receipt paper roll details	Please specify	
11.3	Support graphic printing	Please specify	
12	Electronic Journal Log		
12.1	Support EJ Pulling to Host in real time & Backup in HDD	Mandatory	
13	Network Communication		
13.1	Ethernet Adapter	Mandatory	
13.2	Support TCP/IP Protocol	Mandatory	
14	Safe Lock		
14.1	CEN L Level 1/ UL-291 24H Certified Secure Chest (Certificate to be attached).	Mandatory	
14.2	Electronic Combination Lock	Dual combination digital lock that automatically lock when handle goes to Off-mode	
15	Security Features		
15.1	Physical security features of upper and lower chambers	Fascia Key lock Mandatory	

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15.2	Built-in Security Camera	Must have Min 2 cameras, One for Face Capture and one for Cash Delivery Slot (With Camera Control Software)	
15.3	Consumer Awareness Mirror	Please specify	
16	Software		
16.1	Operating System	Windows 10 Professional or Linux licensed OS with the option for up-gradation to the latest version within the next 8 years at free of cost	
16.2	Support protocols	DDC/NDC/NDC+/ XFS	
16.3	As per bank requirement must have Application Customize option with free of cost	Please specify	
17	Operator Maintenance Features		
17.1	Maintenance with keyboard and mouse	Mandatory	
17.2	Graphical and User-Friendly Maintenance Interface	Mandatory	
17.3	Standard diagnostic tools	Mandatory	
17.4	Provision for using diagnostic tools and diagnosis problem(s) remotely	Mandatory	
18	Environmental Features		
18.1	Operating Temperature	Please specify	
18.2	Air conditioner require or Not	Please specify	
18.3	AC Voltage In operation	Please specify	
18.4	AC Voltage In Standby	Please specify	
18.5	Earthing Voltage/ Resistance	Please specify	
19	Physical Dimension and Color		
19.1	Physical Dimensions (Height, Width, Depth and Weight)	Please specify	
19.2	Color	Please specify	

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20	Others		
20.1	Warranty	Minimum One year with spare & labor from date of installation	
20.2	Annual maintenance Charge	AMC @ per machine per year with all spares	
20.3	Mounting option	Floor mounting option required	
20.4	Additional Features	If any	

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