



CITIZENS BANK PLC
Card and ADC Division
Chini Shilpa Bhaban-2,76- Motijheel C/A
Dhaka-1000

Procurement of Dual Interface NFC Card Plastic of Citizens Bank PLC

Submission Deadline: March 19, 2023 (Sunday) by 03:00 PM

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CONFIDENTIAL

Statement of Confidentiality

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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 & commissioning of 15,000 (Fifteen Thousand) units of various types of Dual Interface EMV Card Plastic (Contactless) for Citizens Bank PLC.

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 and commissioning of Dual Interface EMV Card Plastic along with related security features. The successful Bidder shall be the Contractor for the supplying of Dual Interface EMV NFC Card Plastic as permitted by the Switch provider and be fully responsible for (any kind of system corruption, any kind of fraudulent approach, etc) for the overall supply, testing and commissioning.

1.4 PRODUCT QUANTITY

SI No.	Product Name	Quantity
1	VISA Dual Interface EMV Debit Card (Contactless)	8,500 units
2	VISA Dual Interface EMV International Prepaid Card (Contactless)	2,000 units
3	VISA Dual Interface EMV General Platinum Credit Card (Contactless)	1,500 units
4	VISA Dual Interface EMV Gold Credit Card (Contactless)	2,000 units
5	VISA Dual Interface EMV Women Platinum Credit Card (Contactless)	1,000 units
Grand Total		15,000 Units

1.5 PRODUCT PRICEING

Bidders must have to quote in Bangladeshi Taka (BDT) including VAT & AIT.

Unit Price	Vendor will specify
Total Amount	Vendor will specify

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1.6 PRODUCT SPECIFICATION

SL no.	Description	Required Specification	Bidder's responses
1	Product Brand	Please specify in details (KONA, XH Smart, G+D Preferred)	
2	Product Model Name	Please specify in details (KONA2 D2350, Mirach Gamma 4.0, CJ 5.65 Preferred)	
3	Chip Manufacturer -HW	Please specify in details	
4	Chip OS & App Manufacturer	Please specify in details (KONA, XH Smart, G+D Preferred)	
5	Chip Interface	Contact & Contactless	
6	Chip	6 PIN Chip, Silver/Gold Color as per design	
7	Chip Size	Vendor will specify	
8	Authentication Type	DDA, CDA Supported	
9	Card Free Memory (EPPROM)	Minimum 16kb Free Memory	
10	Contact Protocol	Please specify in details	
11	Contactless Protocol	Please specify in details	
12	Data Encryption Standard	Please specify in details	
13	Data Retention	Vendor will specify	
14	Answer to Reset (ATR) Value	Vendor will specify	
15	EEPROM/Flash write Cycles	Vendor will specify	
16	PSE/PPSE Support	Vendor will specify	
17	Write Endurance	Vendor will specify	
18	Ambient Temperature	Vendor will specify	
19	EMV Co ICCN	Vendor will specify	
20	ICCN Issued Date	Vendor will specify	
21	ICCN expiry Date	Vendor will specify	
22	Java card Version	JavaCard 3.1.1 or above	
23	Global Platform Version	Global Platform v2.1.1 or Higher	
24	VSDC Version	2.9 with PayWave	
25	LOA Expire Date	Please specify in details	
26	VIS	Please specify in details	
27	VCPS	Please specify in details	
28	Magnetic Stripe	ISO Standard Hi-Co 3 Tracks	
29	Transaction Speed (Interaction Between Card and Reader)	Vendor will specify	
30	Signature Panel	As per VISA Guideline	
31	Invisible InK	VISA Card Security Print	
32	Hologram Logo	As per VISA Guideline	
33	Card Design	As per Bank Design	
34	Card Material	Vendor will specify	
35	Card Dimension & Size	ISO & EMV Standard	

36	Card Thickness	Vendor will specify as per ISO and EMV Standard	
37	Payment Application Version (VSDC)	VSDC 2.9 or above/ Pay wave	
38	Special Features	Vendor will specify	
39	Core Color	Any Color	
40	Design Color	4*4 Color	
41	Cryptography	Vendor will specify	
42	Letter of Approval from payment System	Vendor will specify	
43	Product Data Sheet or Specification	Vendor will specify	
44	Product Personalization Guide	Vendor will specify	
45	Country of Origin (Chip)	Vendor will specify	
46	Country of Origin (Finished Product)	Vendor will specify	
47	Country and Company of Manufacturer (Chip)	Vendor will specify	
48	Client List (Chip Card Provided Bank)	Vendor will specify	
49	Warranty	Minimum one year	

1.7 DELIVERY LEAD TIME:

Particulars	Requirement	Number of Days	Option#1 By Air	Option#2 By Ship
Laser Proof	03 Days	Vendor will specify	Vendor will specify	Vendor will specify
Machine Proof	10 Days	Vendor will specify	Vendor will specify	Vendor will specify
Final Delivery	Vendor will specify	Vendor will specify	Vendor will specify	Vendor will specify

1.8 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.

1.9 GENERAL TERMS AND CONDITION

Sealed quotations are hereby invited from the reputed vendors for supply of Dual Interface Cards for VISA brand for our bank as per below terms & conditions and technical specifications mentioned in this tender:

1. The bidders must have authorization letter from the principal (OS and Applet Manufacturer) for item(s) mentioned herein (Organization Authorization Letter Must be submitted in current date. In addition, bidders must have good track record for supplying Dual Interface card products at banks in Bangladesh

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2. Bidder must provide letter from IT Consultants Limited with the confirmation that offered Chip product is script ready at ITCL. Without the letter from ITCL bidder will be disqualified.
3. Bidder must have experiences of supplying EMV Chip Card in Bangladesh Market in minimum 3 different banks or financial organizations for at least 3+ years. Experience Certificate with work order must be supplied with the offer. Without this, bidder will be disqualified.
4. Supplying of Dual Interface card to any 3 banks in Bangladesh is a must for the bidder. Must provide the experience certificate or work order as proof. Without this, bidder will be disqualified.
5. Delivery lead-time must be mentioned in the offer.
6. Work order would be issued in favor of successful bidder(s) as per approval of the competent authority of the Bank.
7. Successful bidder should have to provide 1 (One) year warranty of plastic and chip and should be bound to replace the faulty/defective cards within the warranty period without any charges.
8. In the event of supply of the said item which does not match with the required specification, quantity, quality or is of substandard quality found before full consumption of the item, the Bank reserves the right for outright rejection of the product and you will have to take back your supplied product at your own cost and will replace with acceptable quality within the time frame as mutually agreed upon by the Bank and the vendor.
9. In case of late delivery, penalty will be imposed and deducted at the rate of 0.5% of total work order value on daily basis up to 10% and to be deducted from final bill of supplied item(s). Bank must be informed for any foreseeable delay due to uncontrolled situations prior to exceed of the delivery lead time which may be considered by the bank if situation justify such delay and the decision of Card Division will be final in this regard.
10. Quoted price shall remain valid for at least 01 (One) year because Bank may go for reproduction of the item(s) as and when required basis through issuing successive work orders to successful bidder.
11. Product Brochure, VISA LOA and client list for Bangladesh must be submitted with the offer.
12. All products must be use secured freight shipment as per PCI and VISA Rules. Supplier must submit the Secured Freight Shipment docs for bill processing.
13. Product must import using proper product HS Code for Smart Card HS Code: 85235200 as per National Board of Revenue (NBR) and must release through proper channel.
14. No Third-Party assignment will not be acceptable. This means if bank issue the work order to any supplier, they must supply the good direct from manufacturer mentioned in the offer. Supplier cannot use any other party to import the goods other than manufacturer mentioned in the offer. If Principal have any local office who are dealing with shipment issues, principal must mention that in the authorization letter.
15. **Complete proposal/offer must be signed with date by the authorized representative of the company addressing The Member Secretary, Purchase Committee, Citizens Bank PLC Head Office, Chini Shilpa Bhaban 2, 76 Motijheel, Dhaka 1000.**
16. Proposal / Offer is to be submitted in sealed envelope to into the tender box kept at Card Division, Head Office on or before 19.03.2023 within 3:00 pm and be clearly marked "Quotation for supply & Commissioning of 15,000 (Fifteen Thousand) units of VISA Dual Interface EMV Debit, Prepaid & Credit Card (Contactless) for Citizens Bank PLC (CZB)" at the top of the envelope.
17. Bank reserves the right not to purchase the item(s) from the lowest bidder(s) and to accept or reject any or all of the quotations with or without assigning any reason whatsoever. Bank also reserves the right to negotiate with the participating vendors regarding price, warranty and specification of the item(s).
18. Rate should be quoted in BDT with figure & words including VAT and all applicable Taxes as per Govt. rules. If supplier submit the Mushok Challan 6.3 with the Bill VAT will not be deducted from the bill. Tax will be as per govt. rules. Govt Challan will be provided to supplier for AIT with Certificate.
19. Successful bidders will get work order for supply of the item(s) within schedule time.
20. Bidder must provide the total Project Plan along with the TENDER. Bank will follow the Project Plan as per tender.
21. Bank will not entertain any incomplete quotation in any way.
22. Bank will do technical, financial and overall evaluation. Only the technically and others part qualified bidders will call for financial evaluation.

 





23. Bank will open the technical offer only in the tender opening. For financial opening, qualified bidders will get call from concern department of bank.
24. Bank is not bound to accept the lowest Quotation. To be successful in the bid, quality of the offered items, financial capability and reputation etc. of the tenderer as assessed by the Bank are the prime factors for consideration.
25. **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.**

1.10 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.

1.11 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.

1.12 PAYMENT

- Payment may be made after successful delivery, testing, and commissioning of the product at Switch provider.
- 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.

1.13 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.

1.14 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.

1.15 DOCUMENTATION

Technical Description of the deliverables to demonstrate the specified technical requirement

- a. Schedule for financial proposal.
- b. Photocopy of following documents may be submitted with the offer:
 1. Valid Trade License and Company Profile
 2. E-TIN, BIN and VAT Certificate
 3. Name, contact number and e-mail address of the Contact person



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4. Proof of Experience
5. List of corporate clients
6. Proof Certificated as authorized Reseller/ Authorized Dealer/Supplier from the manufacturer to be submitted.

- c. All signed copy documents, data sheet, brochure, technical specification and other related information (as mentioned above) regarding the Products have to be provided by the bidder in the Technical Proposal.

Please communicate with below mentioned officials of Citizens Bank PLC for any further information and clarification.

Mr. Rezoan Ahmed EO, Card Operation Division Contact: 01795166787 Email: rezoan.ahmed@citizensbankbd.com	Mr. Khan Md. Tief Rana SAVP, Head of Cards and ADC Contact: 01325096712 Email: tief.rana@citizensbankbd.com
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THE END


Rezoan Ahmed
Executive Officer
Card Division
Citizens Bank PLC.
Head Office, Dhaka.


Khan Md. Tief Rana
SAVP & Head of Cards
CITIZENS BANK PLC.
Head Office, Dhaka.


Mohammad Masoom
Managing Director & CEO
CITIZENS BANK PLC

