Community Bank
• Trust • Security • Progress

Tender Document

[Open Tender]

One stage Two Envelope

Delivery, Installation, & Implementation of SMS Gateway Solution for Community Bank Bangladesh PLC.

Invitation for Tender No: CBBPLC/ ICT/15-2024/137
Dated: 09-06-2024
Tender issued on: 09-06-2024

Invitation for Tender Offer

BID SCHEDULE
For

Item Sl.	Item Description
01	Delivery, Installation, & Implementation of SMS Gateway Solution for Community Bank Bangladesh PLC.

<u>INVITATION TO BID</u>

Community Bank Bangladesh PLC. invites tender from bona fide bidders, proposals to offer Delivery, Installation, and Implementation of SMS Gateway Solution for the Community Bank Bangladesh PLC. The bidder should be well experienced to complete the task/tasks.

The last date for submission of Tender is July 14, 2024. Sealed Quotation Envelope (*Technical & Financial in separate envelopes*) shall be addressed to "Head of GSD, Community Bank Bangladesh PLC., Police Plaza Concord (Level 10, Tower 2), Gulshan 1, Dhaka-1212.", by **12:00 PM.** These Bids (technical part) will be opened on same day **at 02:30 PM.** The bidder may depute their representative at the time of opening of Tender. Also note that technical proposal and live demonstration of the software will be evaluated after completing initial scrutiny of the required documents submitted along with the proposal. Financial proposal of the technically eligible bidders only, will be opened.

A pre-bid meeting will be held on 03 July, 2024 at 03:00 PM at Bank premise.

EXECUTIVE SUMMARY

Community Bank Bangladesh PLC. (CBBPLC), a concern of Bangladesh Police Kallyan Trust, is established with a vision to serve communities to progress with the tailormade secured solutions abiding by the highest level of Corporate Governance and Trust.

It aims to contribute in the economic growth of the country by providing financial products & services to the communities across geographies. State-of-the-art Core Banking System will enable the operation to manage centrally in optimum magnitude.

Community Bank runs on its three core building blocks i.e. Trust, Security and Progress.

SCOPE OF WORK

Scope of Bid

Bidders are required to propose solutions as specified in the technical and financial proposal for the supply, installation and implementation of following items. Bidders are required to propose their solutions under **two envelop** system. Bidders are required to quote for the items and are fully responsible for offered products and implementation of the same as specified in the terms and conditions.

The scope of the bid includes supply, installation and commissioning of various Hardware/ Software are described below.

Item Sl.	Item Description
01	**Delivery, Installation, & Implementation of SMS Gateway Solution for Community Bank Bangladesh PLC.**

The successful Bidder shall be responsible for all the product(s) and service(s) offered by them for project management and co-ordination of the item(s) mentioned above for Community Bank Bangladesh PLC.

Bidder's qualification

1. The bidder must have at least 5 years' experience in the SMS based integration project in any scheduled commercial Bank/MFS in Bangladesh (*please enclose supporting documents*).
2. The bidder must be a regular tax payer (*please enclose proof of submission and TIN/BIN Certificate*).
3. The bidder must have a valid Trade License (*please enclose supporting document*).
4. The bidder must have a Certificate of Incorporation (*please enclose supporting document*).
5. The bidder must have required regulator's (e.g. BTRC) licenses and approvals to provide this service *(where applicable)*.
6. The Bidder must submit top 05 (Five) detail client list for this item (*please enclose supporting documents*).
7. The Bidder must submit copy of at least 02 (Two) ongoing SLA(s) of this item (with any scheduled Bank/MFS) (*please enclose supporting document*).
8. The Bidder must have adequate resources (minimum 20) to ensure timely project implementation and after go-live support & services.
9. BID Security is 2.5% of quoted value (including VAT) for the Solution in the form of Payment Order/Demand Draft/Bank Guarantee in favor of Community Bank Bangladesh PLC. In case BG is furnished along with the Bid, it should be valid for at least for 180 days from the last date or deadline of Bid submission. The EMD such deposited [in the form of Pay Order] shall not carry any interest;

TERMS & CONDITIONS

1. This invitation for Tenders is open to eligible tenderers from Local Company Only.
2. The tenderer shall not be under a declaration of ineligibility for corrupt, fraudulent, collusive or coercive practices.
3. The Tenderer with a consistent history of litigation or a number of arbitration awards against it, shall not be eligible to tender.
4. The Tenderer shall have the legal capacity to enter into the contract.
5. The Tenderer shall not be insolvent, bankrupt or being wound up, its business activities shall not be suspended, and it shall not be the subject of proceedings for any of the foregoing.
6. The Tenderer shall have fulfilled its obligations to pay taxes and social security contributions under the relevant national laws and regulations.
7. The Tenderer shall process the necessary professional and technical qualifications and competence, financial resources, including after-sales service, specific product experience, and reputation.
8. All Price should be including all applicable VAT and AIT.
9. Financial offer should be valid for Minimum (06) Six months.
10. Bank will carry out a detailed evaluation of the quotation according to the information supplied by the bidder through its proposal.
11. Considering the Experience, quality and other factors, bank is not liable to select the lowest bidder.
12. The bank reserves the right to accept or reject any or all quotation(s) 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.
13. Must fulfill bank mentioned functional and implementation requirement.
14. Requirement study, Supply, Development, Installation, Configuration, Customization and commissioning of all the components must be done at the pre-determined locations as specified by the Bank at no additional cost within the 30 days, or mentioned timeframes after receiving email or letter of confirmation of awarding the project(s).
15. Ensure support during working hour.
16. Vendor will install and configure the DR site (disaster recovery) for Application and Database. In case of any disaster of primary site, the vendor has to ensure that software will run from DR.
17. Bidder shall provide training of the trainers at bank site, for minimum 10 persons.
18. The bidder may offer any additional features in-built with this proposal to make the project better.
19. Any extra features and/or policies, design may be included during implementation or after implementation as per requirements of Management.

20. Before Go-Live, the bidder must perform parallel run/test of the system for 15 (Fifteen) days.

21. After implementation, the bidder will closely monitor the system for minimum of 6 (Six) months from the date of Go-Live. After go-live Five (5) year's will be counted as Support Period.

22. Any kind of customization that shall be necessary to accommodate new product feature, enhance business needs in its related field must be done at the request of ICT Division of the bank with no additional cost within Support Service period. The bidder must ensure integration with existing systems and ensure smooth performance of all the equipment/solution for uninterrupted operation. Integration must ensure with bank's CBS (Finacle 10.2.18).

23. Bank may raise any other relevant issues for customization with the business need of time, which must be complied at no additional cost.

24. The bidder must ensure expected performance of the new system as required by Community Bank Bangladesh PLC.

25. The bank will check and verify the newly developed module supplied in conformity with the approved technical specifications and will notify the bidder if any defects found. The bidder MUST correct the defects immediately.

26. If the supplied module is found to be defective or otherwise not in accordance with the specifications, the Bank may reject the module by giving notice.

27. The bidder will submit proper documents and diagram of all the systems as per standard.

28. Downtime of the proposed system: Bidder must ensure that system downtime remains 0% (Zero) at any stage from commissioning of the system.

29. The bidder has to maintain the standard of delivered products as specified in the Guideline on ICT Security for Banks and Non-Bank Financial Institutions dated June 2023 issued by the Bangladesh Bank.

30. The bidder will submit step by step procedure for installation, testing and commissioning of products and training along with projected time frame within 1 (One) week of issuance of this work order. The bidder will also submit detailed procedure of testing and User Acceptance Test (UAT) documentation and UVT (User Verification Test), which will be signed by the concerned authority of CBBL.

31. Any extra features and/or policies, design may be included during implementation or after implementation as per requirements of Management.

32. For any type of sub-standard quality product from selected bidder end, the Bank reserve the right for outright rejection of the goods, which you will take back at bidder own cost and will replace with acceptable quality within (10) ten days of the rejection.

33. Only the technically qualified bidder(s) will be invited for POC with the Bank.

34. Financial proposals will be opened of the bidder(s), only who have successfully completed the POC with the Bank.

TECHNICAL SPECIFICATIONS

Delivery, Installation, & Implementation of SMS Gateway Solution for Community Bank Bangladesh PLC.

Functional Requirements:

Sending SMS Messages:
- The system should support the sending of SMS messages to all local Telco Operators' numbers.
- Messages should be delivered accurately and reliably, with support for Unicode characters and long messages (concatenated SMS).
- Should be able to send SMS based on priority setup.
- Segregation of Customer SMS according to Telco to reduce cost. (customers will get SMS from their respective mobile operator).

Bulk Messaging:
- The system should support bulk messaging capabilities, allowing users to send messages to multiple recipients simultaneously.
- It should provide tools for managing contact lists and segmenting recipients based on criteria such as demographics, Telco Operators or user preferences.

Message Templates:
- The system should support the creation and management of message templates for commonly used messages, such as marketing campaigns or transactional notifications.

Message Scheduling and Automation:
- Users should be able to schedule messages for future delivery at specified dates and times.
- The system should support automated message delivery triggered by events or predefined conditions, such as transaction confirmations or appointment reminders.

Two-Way Messaging:
- The system should support two-way messaging capabilities, allowing recipients to respond to messages.
- It should provide tools for managing inbound messages, including routing, keyword-based processing, and response handling.

Integration with Existing Systems:
- The system should integrate seamlessly with existing business systems, such as CBS (Core Banking System), CRM (Customer Relationship Management), HR Payroll System or Call Center software.
- It should provide APIs (Application Programming Interfaces) or integration tools for connecting with third-party applications and databases.
- It should provide customizable dashboards and reports for monitoring campaign performance and ROI (Return on Investment).

User Management:
- The system should support user management functionalities, including user authentication, authorization, and role-based access control.

- It should provide tools for creating and managing user accounts, assigning permissions, and monitoring user activity.

Checker & Maker
- User wise checker maker feature enable disable option
- Approved or declined option
- Notify both user after Approved or declined
- Notification through SMS, Email & web

Compliance and Regulation:
- The system should comply with relevant regulations and industry standards in Bangladesh.
- It should provide features for managing opt-in/opt-out preferences, unsubscribe requests, and consent management.

Customization and Extensibility:
- The system should be customizable and extensible to accommodate specific business requirements and workflows.
- It should provide tools for customizing message templates, workflows, and business rules without requiring extensive programming knowledge.

Reporting and Analytics:
- The system should offer comprehensive reporting and analytics capabilities, allowing users to track message delivery, open rates, click-through rates, and other key metrics.

Overview Detailed Reports of:
- SMS Campaigns
- Scheduled List
- Campaigns
- Transaction
- Filtering/Sorting Option
- Detailed & Filtered Campaign Reports Downloading

System Requirements:
- Need to provide HW specifications.
- Should be platform and OS independent.
- Have to use latest enterprise OS, Application Server and Database version.

Performance Metrics:
- Broadcasting 2-4 million SMS/month.
- Broadcasting 0.3-1 million SMS/day.
- Broadcasting 400-800 SMS/second.
- Message sent to TELCO within 0.1~0.2 seconds.
- Should ensure minimum 99.9% uptime/month.
- The system should be able to handle a 50% increase in message volume during promotional campaigns without degradation in performance.
- The system should be able to queue up to 10,000 messages for delivery during peak usage hours without message loss.
- The system should automatically retry failed message deliveries up to three times with increasing intervals between retries.

- The system should have an average delivery latency of less than 3 seconds for messages sent within the same network and less than 8 seconds for messages sent to other networks.
- The vendor should provide tools for monitoring system performance in real-time and should conduct regular capacity planning exercises to ensure scalability.
- The system should have redundant backup servers and data centers with automatic failover capabilities.

Security and Compliance:
- Encryption: Messages sent through the SMS gateway should be encrypted during transmission to protect them from interception. Secure protocols like SSL/TLS should be used to encrypt data in transit.
- Access Control: Implement strong authentication mechanisms to control access to the SMS gateway. This includes secure password policies, multi-factor authentication (MFA), and role-based access control (RBAC) to ensure that only authorized personnel can access the system.
- Data Privacy: Comply with data privacy regulations such as GDPR, CCPA, and HIPAA by implementing measures to protect the privacy of users' personal information.
- Message Integrity: Ensure the integrity of messages sent through the SMS gateway by implementing measures to prevent tampering or unauthorized modification. This may include message signing or hashing mechanisms to detect alterations.
- Message Logging and Auditing: Maintain logs of all messages sent and received through the SMS gateway for auditing and compliance purposes. This includes recording message content, sender and recipient information, timestamps, and delivery statuses.
- Security Patching: Keep the SMS gateway software and underlying infrastructure up to date with the latest security patches and updates to address known vulnerabilities and protect against exploits.
- Monitoring and Intrusion Detection: Implement monitoring tools and intrusion detection systems (IDS) to detect and respond to suspicious activities or security breaches in real-time. This helps to identify unauthorized access attempts, unusual traffic patterns, or other indicators of compromise.
- Disaster Recovery and Business Continuity: Develop and maintain disaster recovery plans to ensure the availability and resilience of the SMS gateway in the event of hardware failures, natural disasters, or other disruptions. Regular backups of message data should be performed to facilitate recovery.
- Regulatory Compliance: Adhere to applicable regulatory requirements for telecommunications, data protection, and electronic communications.

Deployment, Installation and Documentation:
- Should provide tentative project plan for including system development/configuration, hardware setup, software installation, testing and validation, training and documentation and deployment of the system.

- Should provide manual and related trainings before deployment of the system in live.

Support and Maintenance:
- Vendor should provide post deployment supports and maintenance, including ongoing technical support, software updates, and troubleshooting services.
- A service level agreement (SLAs) for support response times and resolution should be implemented within 01 (one) year of the deployment.

STANDARD FORMAT OF FINANCIAL PROPOSAL

Summary of Costs

Development Cost Details

Item Description	Qty	Price (In BDT)	
		Unit	Total
Delivery, Installation, & Implementation of SMS Gateway Solution for Community Bank Bangladesh PLC. at DC and DR site	1		
Total (Excluding VAT and AIT)			
VAT and AIT			
Grand Total (Including VAT and AIT)			

Broadcasting Cost

Option A: Per SMS cost Including Dipping Charge

Item Description	Unit	Unit Cost (In BDT) excl. AIT &VAT
Per unit SMS cost using bidder's own channel (to any Telco) including dipping charge	1	

Option B: Per TXN cost without Dipping Charge

Item Description	Unit	Unit Cost (In BDT) excl. AIT &VAT
Bidder Per unit broadcasting cost using direct telco channel (Grameenphone, Banglalink, Robi, Teletalk) and other aggregator(s) without dipping Charge*	1	

*Community Bank will bear telco wise SMS cost

Cost and Payment Terms:

- 50% of the project value will be payable after the UAT sign-off;
- 40% of the project value will be payable after deployment of the system at DC;
- Rest 10% of the project value will be payable after 01 (one) year of the deployment in live at DC, or after deployment of the system at DR, whichever comes later;