

Bengal Commercial Bank PLC.
General Services Division,
Head Office, Dhaka

November 27, 2025

Request for Quotation (RFQ):	Sealed Quotation for “Mobile Application and Internet Banking Services Solution” for the Bank.
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Scope of bid

Bengal Commercial Bank PLC. (Hereinafter referred to as “the **Bank**”) wishes to receive bids from the bona fide firms for Mobile Application and Internet Banking Services Solution for the Bank.

Terms and Conditions:

1.1 Bidder’s qualification

- The Firm should have registered office in Bangladesh at least for the last 03 years.
- The Bidder should have at least 03 (three) years of experience in providing customized software solutions.
- The Bidder should have working experience in minimum 03 (three) Bank/NBFI/Corporate Houses, providing Mobile Application and Internet Banking Services and related experience certificates must be submitted.
- The bidder must have adequately experienced and skilled engineers and programmers to support the project.

1.2 Documents comprising the bid

- a. Business and Technical Description of the deliverables to demonstrate the specified technical requirement as per **the attached business and technical specifications (Annexure-A)**
- b. Schedule for financial proposal as per **attached financial format (Annexure- B)**.
- c. Photocopy of following documents may be submitted with the offer:
 - i. Valid Trade License and Company Profile.
 - ii. E-TIN and VAT Certificate
 - iii. Business Identification Number (BIN) Details
 - iv. Name, contact number and e-mail address of the Contact person
 - v. Proof of Experience.
 - vi. List of corporate clients.
 - vii. Number of bank clients using this Security Document Management System.
- d. All Proper documents, brochure, data sheet, technical spec papers of mentioned Products with proof have to be provided by the bidder in the Technical Proposal.
- e. All required documents needs to be provided as a proof of evidence to fulfill the need of supplier qualification.
- f. Number of Employees, Software Developers and Description of their support team with experts’ profile.
- g. Day wise Project Implementation Plan along with chart according to product delivery.

1.3 Bid prices

Bidders shall quote the price **excluding VAT (VAT to be borne by the bank) and including Tax** in Bangladeshi Taka (BDT) for the solution. Vendors must submit the price for the full solution along with an **annual maintenance charge (AMC)**.

1.4 Bid validity

Bid shall remain valid for a period of **90** days from the date of opening the bids. In exceptional circumstances, prior to expiry of the original bid validity period, the Bank may request the bidder to extend

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the period of validity for a specified additional period. The request and the responses thereto shall be made in writing. A bidder agreeing to the request will not be permitted to modify its bid.

1.5 Bid Security / Earnest Money

The bidder shall submit 2 % (Two) of their bid price in the form of Payment Order/ Bank Guarantee as bid security in favor of Bengal Commercial Bank PLC. The Bid Security/ Earnest Money should be enclosed on the top of the financial offer. Any bid not accompanied by an acceptable bid security shall be rejected as non-responsive.

The bid security of unsuccessful bidders will be returned within 120 days from the date of bid opening. Successful bidder will get back the Bid Security/ earnest money on submission of performance security.

The bid security may be forfeited if

- (a) The bidder withdraws its bid during the period of bid validity.
- (b) A successful bidder fails to sign the contract.
- (c) A successful bidder fails to furnish the performance security.

1.6 Sealing and marking of bid

The envelope shall:

1. Be addressed to the Bank at the following address: **Head of General Service Division, Bengal Commercial Bank PLC., Khandkar Tower, 94, Gulshan Avenue, Gulshan, Dhaka-1212.**
2. Bidder(s) should submit the financial, business and technical offer in separate envelope mentioning the name of the offer and both envelopes must be submitted together in a single envelope.
3. Bid Security/ Earnest Money should be enveloped separately and attached on the envelope of the financial offer.
4. In addition to the above requirements, the envelope shall indicate the name and address of the bidder to enable the bid to be returned unopened in case may be declared “late” pursuant to clause 1.7.
5. If the envelope is not sealed and marked as above, the Bank will assume no responsibility for the misplacement or premature opening of the bid.

1.7 Deadline of bid

The bidder must submit the bids in original (sealed), duly marking the envelope as addressed at the following no later than **3:00 p.m. on December 09, 2025.**

1.8 Late Bids

Any bid received by the Bank after the deadline may be rejected and returned unopened to the bidder.

1.9 Evaluation of proposals

The Bank will choose the offer that will be more comprehensive and that conform the relevant required solution. The Bank will carry out business and technical as well as financial evaluation according to the criteria of the bank. Bank will give emphasis on quality and the richness of the product as well as experience of the vendor during evaluation.

1.10 Price Negotiation

The Bank may request qualified bidders to negotiate the price or any other relevant queries. Representative of the Bidders must have authorization for price negotiation. Bank is no way responsible to award the lowest price bidder(s).

1.11 Award of Contract

The Bank will award the Contract to the successful bidder as per clause 1.9 and 1.10.

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1.12 Bank's right to accept any bid and to reject any or all bids.

Notwithstanding Clause 1.10, 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.

1.13 Notification of Award/Work Order

Prior to expiration of the period of bid validity prescribed by the Bank and after successful negotiations (if any), the Bank will notify/issue work order in favor of the successful bidder that his bid has been accepted. The notification of award/work order may constitute the updated terms and conditions and basic formation of the Contract.

1.14 Performance Security

The successful vendor will have to deposit an amount equivalent to 5% (Five) of the total work order/contract value as performance security in the form of Payment Order / unconditional Bank Guarantee in favor of Bengal Commercial Bank PLC. for the period of 01(one) year (It may be extended) while accepting the Work Order. Performance security will be returned after successful completion and implementation of the solution at live environment.

These clauses should be added while issuing the unconditional bank guarantee as performance security,

- a. At the request of the supplier, we. (issuing Bank),...(address).... hereby irrevocably undertake to pay you, without cavil or argument, any sum or sums not exceeding in total amount of Takaonly upon receipt by us of your (Bengal Commercial Bank PLC.) first written demand.
- b. Any such demand made by Bengal Commercial Bank PLC. on us (issuing Bank) shall be conclusive and binding notwithstanding any difference between you and the supplier or any dispute pending any Court, Tribunal, Arbitrator or any other authority.

1.15 Security Money

An amount equivalent to 10% of total work order/product value will be considered as security money. Security money amount will be deducted from the bill and retained up to the warranty period of 03 (Three) years. Moreover, vendor may submit same amount unconditional Bank Guarantee for same validity instead of security money.

1.16 Product Delivery at Live Environment

Successful bidder is responsible for successful delivery of the solution at live environment within 30 (thirty) working days from the date of receiving the Work Order in case of no/minor customization. However, if further customization (integration) is required then the successful delivery of the solution at live environment should be done within 03 (three) months from the date of receiving the Work Order.

The successful bidder/vendor shall have to start the work within 7 (Seven) days from the date of issuance of work order after signing a NDA (Non Discloser Agreement) with the Bank.

1.17 Warranty /Maintenance:

The Successful bidder will ensure free 03 (three) year maintenance for the solution after successful delivery, implementation & commissioning of the solution at live environment. The vendor should also quote yearly annual maintenance charge (AMC) for the product after the free maintenance support for 03 (three) years.

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1.18 Penalty

In case of failure or any kind of delay regarding delivery of the product and support service within due time, vendor will be liable to pay 1% of the total Notification of Award /work order value, as penalty, to the bank for delaying each month after the due date. Upon reaching the penalty to 5% of total Notification of Award / Work Order, the performance security and security money as well as the Notification of Award / Work Order may be forfeited on sending a letter to the vendor.

However, Bank must be informed for any foreseeable delay due to uncontrolled situation prior to exceed the delivery deadline which may be considered by the bank if situation justify such delay and the decision of purchase committee of the bank will be final.

1.19 Payment

No advance payment will be made. Full payment will be made after successful delivery of the solution at live environment after deducting 10% Security Money & Tax/AIT as per Government rules.

The successful bidder will sign Service Level Agreement (SLA) before disbursement of payment from Bengal Commercial Bank PLC.

1.20 Withholding Sales Tax & VAT

The bidder is hereby informed that the Government shall deduct tax at the rate prescribed under the Tax Laws of Bangladesh, from all payments for services rendered by any bidder who signs a contract with the Bank. The bidder will be responsible for all taxes on transactions and/or income, which may be levied by the bank. If bidder is exempted from any specific taxes, then it is requested to provide the relevant documents with the proposal.

1.21 Contact Person

The bidder may contract with below mentioned official(s) for any queries.

For Technical queries:	For Business queries:	For Financial queries:
Md. Abdullah Al Karim IT Division abdullah.karim@bgcb.com.bd Cell: 01914220033	Mesbahuddin Ahmed IT Division mesbahuddin.ahmed@bgcb.com.bd Cell: 01714007072	Golam Mostafizur Rahman General Services Division mostafizur.rahman@bgcb.com.bd Cell: 01717768454

Md. Monzur-A-Moula
VP & Head of GSD

Mesbahuddin Ahmed
VP & In Charge, ITD

Dr. Md Rafiqul Islam
DMD & CTO

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Annexure-A

SL.	Technical Features	Detail Requirements	Complied (Yes/No)	Bidder Responses
A.	Retail Banking (Web and App)			
1	Self-Onboarding			
1.1	Self-registration using Bank Account	Bank CASA Account Holders can be self-registered .		
1.2	Self-registration using Card Account	Bank Card Holders can be Self-registered by using NID verification with EC		
1.3	New Customer On-boarding	Onboarding through NID verification (for both CASA & Card)		
1.4	Overseas user onboarding	Overseas users will be able to onboard providing necessary documents		
1.5	HCE (Host Card Emulation) Technology	Host Card Emulation (HCE) secures and allows digital devices to simulate a physical card, such as a credit or debit card, for consumer purchases at point-of-sale (POS) terminals, identification, ticket scanning, etc.		
1.6	Virtual Card/Loyalty Card	After onboarding, customer will get a Virtual Card/Loyalty Card in App. Bonus points features will also be available. [Prepaid Card]		
2	User Login			
2.1	User ID and Password (Web & App)	Registered user can log-in using user id (Preferred Username) and password. Register user will provide preferable user id (alphanumeric). App User will set login preference.		
2.2	TPIN (App Only) [Optional]	Registered user may log-in using 6-digit TPIN. This feature is only applicable for digital application (iOS, Android). This PIN would be generated from HSM device (external) in encrypted way.		
2.3	Authentication using Authenticator (App Only) [Optional]	Registered user may log-in using Authenticator (Google, Microsoft etc.). This feature is only applicable for digital application (iOS, Android).		
2.4	Touch ID (App Only) [Optional] Biometric login facility	Registered user may log-in using biometric features (fingerprint, face recognition).		
2.5	SMS & Email OTP	User will get OTP while doing transaction above the configurable threshold limit . For any amount web user will get OTP. App user will have to provide TPIN for transactions less then threshold limit. For any amount app user will get OTP if TPIN is not set.		
3	Forget User ID or Password			

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SL.	Technical Features	Detail Requirements	Complied (Yes/No)	Bidder Responses
A.	Retail Banking (Web and App)			
3.1	Forget User Id	Registered user can retrieve his user ID using this functionality. And the User Id will be delivered to his register email Id. And the User Id will be delivered to his register email Id & mobile no. For retrieval purpose, users will have to provide email address, digital no & security question. Random security question will come. These things need to be configurable. Same OTP will be sent to email & SMS. Customer will set both SMS & email and any of it.		
3.2	Forget Password	Registered user can reset his/her login password using this functionality. And the Password will be delivered to his/her register email Id in password protected PDF file. Customer will be forced to change the password after first login.		
3.3	Forget both User ID and Password	Registered user can retrieve his user ID and reset his/her login password using this functionality. And the User Id and Password will be delivered to his/her register email Id. Customer will be forced to change the password after first login.		
3.4	Forget TPIN	Registered user can reset his/her login PIN using this functionality. This feature is only applicable to Mobile App.		
4	Bank Accounts (Current and Savings Accounts)			
4.1	Summary	User can view his/her all CASA account summary that are tagged with customer core banking CIF Number.		
4.2	Statement	User can view statement against his/her selected CASA account. The user will also be able to download the statement as excel/PDF, MT-940.		
4.3	New Account Opening	Will be integrated with NID verification from EC & Porichoy.		
4.4	Tax Certificate	Users can download tax certificate for last financial year against CASA account.		
5	Loans			
5.1	Loan Summary	User can view his/her loan account summary that are tagged with customer core banking CIF Number/ customer ID.		
5.2	Statement	User can view the statement against his/her loan account.		
5.3	Loan Account Details	User can view their loan account details.		
5.4	Apply for New Loans (Retail)	Users can apply for new products of loans [Car Loan, House Building Loan, Personal Loan etc.]		
5.5	Loan related reports	Loan related reports		

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A.	Retail Banking (Web and App)			
5.6	EMI Dashboard	Users will be able to view EMI Details.		
5.7	Repayment History	Instalment & Other Info including Loan Status		
5.8	Upcoming Due Date	The next due date for the loan will be shown in this module.		
5.9	Offered Loan Product	The newly offered loan products will be shown here.		
5.10	Lead Generation	The in-app notification for the newly launched products will be available through this module.		
5.11	Apply for Loan Closure	Users can apply for closing of Loans known as early settlement.		
5.12	Loan Request Monitor	Users can see loan request status.		
6	Term Deposit			
6.1	Summary	User can view his/her Term Deposit account summary that are tagged with customer core banking CIF Number / Cust ID.		
6.2	Statement	User can view statement against his/her loan account using this functionality.		
7	Fund Transfer			
7.1	Own Account Transfer	This feature allows users to transfer funds within his/her two different Bank CASA account/ CARDS		
7.2	Within Bank Account Transfer	This feature allows users to transfer funds from his/her Bank CASA account to other Bank CASA account/CARDS		
7.3	Pay Now	" Pay Now " feature will be available in this module.		
7.4	Pay later	User can choose to pay later in this module. (Schedule Payment) like Standing Instruction.		
7.5	Email Fund Transfer	Using this feature (receiver's email address) user can transfer funds from his/her Bank CASA account to other Bank/Other domestic banks		
		CASA account without knowing receiver		
7.6	Email Voucher	User will receive email voucher after each successful fund transfer		
7.7	Add Money	Add money to Virtual Card from Bank Account/Credit Card and other Bank Card, DFS using Payment Gateway.		
7.8	Send Money	Send money to Bank Account/Card/DFS Wallet/PSP Wallet etc. from Virtual Card/Debit Card/Credit Card.		
7.9	Request Money	Users will be able to request money from another user within Bank		
8	Other Bank Fund Transfer (BEFTN, RTGS, NPSB)			

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A.	Retail Banking (Web and App)			
8.1	Other Bank Fund Transfer (BEFTN)	This feature allows users to transfer funds from his/her Bank CASA account to other domestic bank CASA account, CARD via BEFTN		
8.2	Other Bank Fund Transfer (NPSB)	This feature allows users to transfer funds from his/her Bank CASA account or Card to other domestic bank CASA account, CARD via NPSB		
8.3	Other Bank Fund Transfer (RTGS)	This feature allows users to transfer funds from his/her Bank CASA account to other domestic bank CASA account, CARD via RTGS		
8.5	Transaction History	All types of <i>transaction history (performed using DFS by the users)</i> will be available here.		
8.6	Payment History	All types of <i>payment history (performed using DFS by the users)</i> will be available here.		
8.7	Beneficiary Management	For all types of transfer, the users can manage beneficiary (Add, Delete) using this functionality. Common beneficiary management feature will be available for all channels. <i>On the fly transaction</i> will be available. (Subject to service provider). This feature will be <i>PCISSS</i> Compliant. In App Browsing will be available for Card PAN Entry.		
8.8	Add favorite for beneficiary	User can add beneficiary at favorite list.		
9	Cards			
9.1	Credit Card Home User can see all credit card list	User can view his/her all credit cards' summary and details; those cards are tagged with CMS client id.		
9.2	Debit Card Home User can see all debit card list	User can view his/her all debit card list details; those cards are tagged with customer id of CBS.		
9.3	Card Information (View Only)	Card Holder Name, Card Id, Mobile No,		
		Email,		
		Card No(masking),		
		Card Currency,		
		Card Expiry,		
		Card Status,		
		Foreign part status (open/close),		
		E-com/MOTO/Recurring status (open/close)-BDT/USD,		
		Billing date/statement date,		
		Contactless transaction status (open/close),		
		Current Passport number with expiry,		
		Endorsement details (amount, date and year),		

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A.	Retail Banking (Web and App)			
		Mothers name,		
		Billing address,		
		NID, TIN		
9.4	Financial Information (View Only)	Card Limit,		
		Available Limit,		
		Statement Outstanding Balance,		
		Current Outstanding,		
		Min Payment Amount,		
		Payment Due Date		
		Auto pay Indicator(full/minimum),		
		Auto pay Bank A/C number,		
		Reward Opening Balance,		
		Reward Close Balance		
		Check last 1 year transaction (Amount, Count),		
		TQ endorsement amount,		
		TQ available balance,		
		Transaction history (billed +unbilled + on-hold),		
		EMI Status,		
		Card cheque leaf status,		
		Statement downloads		
9.5	Card Holder Self Service (Update Card Data)	Active/temporary block card,		
		PIN generation,		
		Enable/disable card foreign transaction,		
		Enable/disable card local and foreign e-com/MOTO/recurring transaction,		
		Card cheque leaf block,		
		Card Limit Conversion (BDT to USD and USD to BDT),		
		Convert Unbilled transaction to EMI (3/6/9/12/18),		
		Enable/disable Contactless Transaction,		
		Transaction profile set,		
		Reward in-cash (customer can redeem his own loyalty point to cash and system immediately credited to cardholder account),		
		New prepaid onboard (like e-KYC),		
		Generate reward voucher (QR/email voucher),		
		Check discount partner location at specific business area like Jamuna future park,etc.		
		Pay bill with loyalty point,		

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A.	Retail Banking (Web and App)			
		Check available card offer like BOGO, EMI partner etc.,		
		Show secure fields (System will not store those fields, will show on the fly)		
		1. Full card number		
		2. Expiry		
		3. CVV		
		4. PIN		
9.6	Cardholder service request (Back-office team will provide the required service and Digital Platform update the cardholder through in-app notification)	Product group upgrade (dual currency to dual currency card),		
		Exiting local currency card to foreign currency card,		
		Pin request,		
		Cheque Book Request,		
		Reward point redemption request,		
		Address, NID, TIN, Passport update, Mobile number and email id update,		
		EMI conversion request,		
		Increase credit limit,		
		active/block card,		
		active/block card foreign part,		
		active/block card e-com,		
		active/block Contactless Transaction,		
		active/block card cheque book/leaf,		
		Signature and Photo update,		
		Credit card request, Mark transaction as dispute (maximum 30 days transaction)		
9.7	Card Information Enquiry	User can do card information enquiry		
9.8	Own Credit Card payment	Using this functionality user can pay his/her Bank's credit card bill from his/her Bank CASA account.		
9.9	Card Statement	Users can find individual card statement using this feature.		
9.10	Card PIN Reset	Users can reset his/her cards PIN number using this feature.		
9.11	Card PIN Generation	Users will be able to get the generated card PIN through this module		
9.12	TPIN Generation	User will be able to generate TPIN for his / her Debit/Credit card		
9.13	Block Credit Card	Users can block his/her credit card using this functionality		
9.14	Block Debit Card	Users can block his/her debit card using this functionality		
9.15	Activate Card	Users can activate both embossed credit/debit card using this feature		
9.16	Activate Foreign Part	User can activate Foreign Part		

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SL.	Technical Features	Detail Requirements	Complied (Yes/No)	Bidder Responses
A.	Retail Banking (Web and App)			
9.17	Deactivate Foreign Part	User can deactivate Foreign Part		
9.18	Enable/Disable e-commerce transaction	User can Enable/Disable e-commerce transaction		
9.19	Travel Quota Status	Users will be able to get his/her Travel Quota Status		
9.20	Limit Status	Users will be able to get his/her card limit Status		
9.21	Card Closure	Users will be facilitated with the card close service		
9.22	Other Bank Credit Card Bill Payment	User can provide other bank credit card bill payment		
9.23	Enable/Disable MOTO, Recurring Payment	User can enable/disable moto, recurring payment transaction		
9.24	Integration with Credit Card Payment Gateway	Visa & Master Card Payment Gateways		
9.25	Virtual Card	Virtual Card (Existing Debit Card, Credit Card, Prepaid Card) Add Facility		
10	Value Added Service/Payment			
10.1	Utility Bill Payment	Users can pay DESCO, DPDC, WASA e.t.c.utility bills from his/her Bank CASA & CARD account using this functionality.		
10.2	Tuition Fees Payment	User can pay tuition fees of different educational institutes		
10.3	Aggregator Payment	Integration with Aggregator (i.e. eKpay, PSO, PSP etc.) will be available.		
10.4	Mobile Airtime Recharge	Users can recharge their digital operators (Grameenphone, Robi, Airtel, Banglalink, Citycell, and Taletalk) from his/her Bank CASA & CARD account using this functionality.		
10.5	Bank PLC., bKash, Nagad, Rocket, Pocket, Tap, Upay etc (add money, transfer money service)	Using this feature user can do both way transaction to his/her bKash, Nagad, Rocket, Tap, Upay etc. wallet account from his/her Bank CASA & CARD account and vice versa.		
10.6	Club Payment	Using this functionality user can pay Dhaka Club, Gulshan Club bill from his/her Bank CASA & CARD account using this feature.		
10.7	Insurance Create & Premium Payment	User can pay Insurance fee from his/her Bank CASA & CARD account using this feature.		
10.8	Internet Bill, DTH Payment	User can pay several internet service provider bills like Link3, Metronet, Carnival, AKASH etc. from his/her Bank CASA & CARD account using this feature.		
10.9	Auto Pay Facility	Auto Payment Facility feature will be available.		

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A.	Retail Banking (Web and App)			
10.10	Movie Tickets, Bus Ticket, Train Ticket	Users can buy Blockbuster cinemas ticket from his/her Bank CASA & CARD account using this feature.		
10.11	Hotel, Parking	Users can pay hotel/parking cost from his/her Bank CASA & CARD account using this feature.		
10.12	Hajj, Tour Packages	Users can pay Hajj, Tour Packages cost from his/her Bank CASA & CARD account using this feature.		
10.13	Indian / Other Country Visa Processing Fee Payment	Users can pay the Indian / Other Country Visa processing fee from his/her Bank CASA & CARD account using this feature.		
10.14	Payment History (All types of payment)	All types of payment history (user pay using DFS) will available here.		
10.15	Beneficiary Management	For all types of payment, the user can manage beneficiary (Add, Delete) payment type wise using this functionality. CASA Account Beneficiary, Credit Card Beneficiary, Other Bank Account Beneficiary, DFS Wallet Beneficiary, Bill payment Beneficiary, PSP Beneficiary, MFS Beneficiary etc.		
10.16	Solvency Certificate	Solvency Certificate Issuance Request will be available.		
10.17	Sanchayapatra Purchase, Early Encashment Request	Sanchayapatra purchase facility along with early encashment request will be available through DFS.		
10.18	Dynamic Biller Integration	Dynamic Biller Integration will be available		
10.19	Online VAT	Customers will be able to pay VAT through online		
10.20	Custom Duty Payment	Customers will be able to pay the custom duty payment through this module		
10.21	Cheque Payment (Corporate)	Corporate clients will be able to pay the corporate cheque		
10.22	CSV, Excel File upload	Facilities to upload CSV, Excel file should be incorporated		
10.23	Merchant Payment	Make merchant payment from Virtual Card/Debit Card/Credit Card/CASA feature will be available.		
10.24	E-commerce Payment	For E-commerce Payment a dynamic card number (using Tokenization), dynamic CVV2 will be generated for one-time e-commerce transaction.		
10.25	Banks & FI Payment	Retail Loan, Card Payment, DPS payment will be available.		
10.26	Biometric Payment	Users will be able to make payments through biometric enrolment.		

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A.	Retail Banking (Web and App)			
10.27	Generate failed transaction complaint	Users will be able to generate complaint for failed transactions		
10.28	Transaction tracker	Users will be able to view transaction summary group wise		
11.1	Pay Merchant Bill (Push)	User can make merchant payment from his/her Bank CASA or Credit Card by Scanning QR code which contains merchant information.		
11.2	Send Money	This feature allows users to transfer funds from his/her Bank CASA account to other Bank CASA account using QR code.		
11.3	Receive Money	This feature allows users to receive funds into his/her Bank CASA account from other Bank CASA account using QR code.		
11.4	Bangla QR Integration	Integration with Bangla QR (QR Spec provided by Bangladesh Bank)		
11.5	Cash by QR from Branch & ATM	QR based Cash withdrawal Transaction from Branch and ATM will be available.		
11.6	Cash Deposit by QR in Branch & ATM	QR based Cash Deposit Transaction in Branch and ATM feature will be available.		
11.7	Invoice Payment through QR/Payment Link (push)	Customers will be able to make payment through scanning invoices' QR/ payment link		
11.8	Static & Dynamic QR Payment	Customers will be able to scan the QR in the outside like railway station for various products and make payment for the purchase of product		
12	e-commerce payment	Users can make the payment from his/her Bank CASA or Credit Card account for e-commerce shopping such as online 'Domestic Airlines Tickets', 'Books', 'Clothing & Accessories', 'Grocery', 'Music', 'Jewellery' and 'Electronics & Others' using this feature.		
13	Standing/ Debit Instruction Setup	All types of standing instruction setup (Scheme Instalment Payment, Utility Bill Payment, Insurance premium, Tuition Fees Payment, bKash Payment, DTH etc.) will be available.		
14	Service Request			
14.1	Change Login password	User can change his/her login password from this feature.		
14.2	Change Login PIN	User can change Login PIN using this feature. Only applicable for App.		
14.3	Cheque Book Request	User can initiate cheque book request by choosing account number and leaf number		
14.4	Cheque Stop Request	Users can stop the number of pages using this feature.		

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SL.	Technical Features	Detail Requirements	Complied (Yes/No)	Bidder Responses
A.	Retail Banking (Web and App)			
14.5	Positive Pay	User can request for positive pay using this feature.		
14.6	Pay Order	User can complete the Pay order request process using the ' <i>Pay order</i> ' feature		
14.7	Account Opening (FDR & Scheme)	Both Conventional & Islamic a/c opening features will be available.		
15.1	Request Monitor	User can see his/her all request status using this feature. Backend checking with issue tracker required at Admin		
15.2	Request to Change Contact Details	User can request to change phone/digital number, email address, image, OTP lock/unlock		
15.3	Security	Security Question, Security Question Review, Virtual Keyboard, In App Push Notification features will be available.		
15.4	Land Tax Payment Request	Land Tax payment request facility will be available through the DFS.		
15.5	Airport Pickup & Drop Facility (Priority Banking)	Pickup and drop facility to and from Airport will be available for priority banking customers.		
15.6	TAX return assessment and Submission	Customers will be able to assess and submit TAX return through DFS		
15.7	City Corporation TAX	Customers will be able to submit City Corporation TAX return through DFS.		
15.8	Automated Challan Payment	Customers will be able to pay automated challan payment through DFS		
15.9	Micro Finance Payment	Customers will be able to pay micro finance payment through DFS		
16	Enquiry			
16.1	Customer Details	Users' details will be available here e.g., Full name, Address, Email etc.		
16.2	Schedule of Charges	User can know about the interest rate of different products of Bank downloading an excel file		
16.4	Exchange Rate	Customer will be able to know the exchange rate through DFS.		
17	Cash By Code	This feature allows the user to withdraw cash from ATM without CARD		
18	Cardless Deposit	This feature allows the user to Deposit cash in ATM without CARD		
19	ATM, Branch, Uposhakha, Agent Outlet, POS Merchant, DFS Merchant search by GPS	User can find any ATM, Branch, Uposhakha, Agent Outlet, POS Merchant, DFS Merchant location using GPS.		
20	Promotional Offers	Promotional Offers (Credit and debit Card, DFS) will be displayed automatically as in app notification whenever location will be changed.		
21	Zakat & Donation Payment Service	Zakat and Donation payment service like "ek takay ahar" etc. will be available through this app		

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SL.	Technical Features	Detail Requirements	Complied (Yes/No)	Bidder Responses
A.	Retail Banking (Web and App)			
22	Language Preference (English/Bangla)	Multilingual feature for Digital App will be available.		
23	Mobile Financial Service Integration	Bank Plc. will be used as a source account		
24	Device tracking	The geo-location tracking features will be available through this DFS		
25	Dynamic menu & theme	Configurable navigation menu, home page menu, bottom navigation menu feature will be available. Also theme may be changed upon user category.		
26	Promotion/Branding space	Banking Campaign feature will be available.		
27	Favourite	Display of frequently performed transactions like bKash		
28	NOC request	Will be used for Account Closing Purpose. The NOC request module will be segregated various department wise		
29	Call centre ticket	Customers will be able to raise call centre request and get the call centre ticket		
30	EMI Calculator	Customers will be able to avail the EMI calculator		
31	Loan Calculator	Customers will be able calculate the loan amount through loan calculator		
32	Configurable charge	All types of payment, transfer, utility processing fee, vat, tax fee feature will be available.		
33	Chat bot, Live chat integration	Integration with webchat/ Chatbot feature will be available.		
34	VISA/ Mastercard direct	Direct transaction using VISA/ Mastercard card will be available		
35	Rate us	There will be provision to provide rating the DFS's service from customers' end		
36	Feedback	There will be provision to provide feedback from customers' end		
37	Theme Change	There will be provision for theme change in conventional & Islamic banking according to customer ID		
38	Others Payment	All types of payment		
39	HSM generated PIN	The PIN should be generated through HSM		
40	Web based transaction	For web-based transaction, the only OTP should be sent to user's registered mobile.		
41	App based transaction	For transaction above the threshold limit, OTP should be sent and log in PIN would be sufficient for transaction below the threshold limit.		
42	Security Question	Randomly 5 questions will be set. The questions may be configurable by the		

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SL.	Technical Features	Detail Requirements	Complied (Yes/No)	Bidder Responses
A.	Retail Banking (Web and App)			
		user. At least 1 question and maximum 3 security questions will be asked while resetting ID/ password/ card no etc.		
43	Preference to get the OTP	The customer will set the preference to where he/she is willing to receive the OTP (digital/email/both)		
44	BI Reporting Module	The Business intelligence reporting module will be available in retail banking web and in app		
45	Personal Investment	Customers can invest their money for bank projects.		
46	B/O Account Opening Request	Users can request for opening B/O Accounts		
47	Share Trading	Users can trade share with Bank brokerage house.		
48	Treasury Bill and Bond buying request.	Users can request for buying bill and bonds		
49	Device Binding	In case of changing login device, users should have been verified through OTP and login credentials.		
50	Entertainment/ Digital Life Style Integration	Third party (OTT, Music, e-Learning etc.) integration for users to enjoy digital life style.		

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Annexure-B

Financial Offer

A. Cost of software & AMC (Option-1)

SL	Particulars	Total price in BDT excluding VAT & including Tax with 3 years warranty period	Annual Maintenance Charge (AMC) in BDT excluding VAT & including Tax after 3 years warranty period
1	Supply, installation, testing, commissioning & maintenance of “Mobile Application and Internet Banking Services Solution” with three years warranty for the Bank.		

B. Cost of Integration with different services

SL	Particulars	Price in BDT
1.	Cost for integration with CBS (if any)	
2.	Cost for integration with CMS (Card Management Software) (if any)	
3.	Cost for integration with NPSB (if any)	
4.	Cost for integration with BEFTN (if any)	
5.	Cost for integration with other channels’ (if any)	
6.	Integration cost new Utilities/Merchant Bill Collection Services/others (if any) (Per service for utility Bill Collection Service required by the bank in future)	
7.	Integration cost new Schools/Colleges/Universities Tuition Fees Collection Service/others (if any) (For School/College/University Tuition Fees Collection Service required by the bank in future)	
8.	Mobile Top-Up Service Integration Cost/others (if any) (Per service for Mobile Top-Up Service required by the bank in future)	

C. Cost of Software as Lease/Rental Service (Option-2)

SL	Particulars	One Time Cost (OCT) in BDT excluding VAT & including Tax	Monthly Recurring Charge (MRC) in BDT excluding VAT & including Tax
1	Supply, installation, testing, commissioning & maintenance of “Mobile Application and Internet Banking Services Solution” for the Bank.		

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D. Approximate cost of required Hardware and Software:

SL	Particulars	Detail Specifications	Approximate cost
1	Approximate cost of required server (s) (if any)		
2	Approximate cost of required Operating System(s) (if any)		
3	Approximate cost of required Database software(s) (if any)		
4	Approximate cost of required storage (if any)		
5	Approximate cost of required Cloud Services (if any)		
6	Approximate cost of required Active or Passive network devices (if any) (switch(s), router(s), firewall(s), etc.		
7	Or any others (if any)		

Note: * All prices should be in BDT.
* All prices should be Excluding VAT & Including Tax (VAT to be borne by the bank).
* Must provide data according to the format provided by the Bank.