

## Establishment & General Services Division, BCBL, Head Office,

Eunoos Trade Center, Level-22, 52-53, Dilkusha, Dhaka.

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		,	Invitation for Tender		
01.	Agency	Bangladesh Commerce Bank Limited			
02.	Procuring Entity Name	Bangladesh Commerce Bank Limited, Estt & GSD Division, Head Office, Dhaka			
03.	Procuring Entity District	Dhaka, Bangladesh			
04.	Invitation Ref No	Tender # 2020/01			
05.	Date	07/12/2020			
06.	Procurement Method	Limited Tendering Method			
07.	Budget and Source of Fund	Own source of BCBL			
08.	Tender Package Name	a) For Mobile Application b) EKYC Solution With Customer Self on boarding application.			
09.	Tender Publication Date	07/12/2020			
10.	Tender last selling date	13/12/2020			
11.	Tender closing date & time	14/12/2020, 1.00 PM			
12.	Tender opening date & time	14/12/2020, 3.30 PM			
Tend	Name & Address of Selling Tender Document	Establishment & General Services Division, BCBL, Head Office, Eunoos Trade Center, Level-22, 52-53, Dilkusha, Dhaka.			
	Address of Receiving Tender Document	Establishment & General Services Division, BCBL, Head Office, Eunoos Trade Center, Level-22, 52-53, Dilkusha, Dhaka. & etender & etender@bcbl.com.bd Tender last receiving Date & Time: 14/12/2020, 1.00 PM.			
	Address of Opening Tender Document	Mini Conference Room, BCBL, Head Office, Eunoos Trade Center, Level-22, 52-53, Dilkusha, Dhaka.			
INFO	DRMATION FOR TENDERER				
14.	Eligibility of Tenderer	As per Tender Document.			
15.	Brief Description of Goods				
	a) For Mobile Application b) EKYC Solution With Customer Self on boarding application.				
PRO	CURING ENTITY DETAILS				
16.	Name of Official Inviting Tend	er	Nazim Anwar		
17.	Designation of Official Inviting Tender		Senior Asst. Vice President		
18.	Address of Official Inviting Tender		Establishment & General Services Division,BCBL, Head Office, Eunoos Trade Center, Level-22, 52-53, Dilkusha, Dhaka.		
19.	Contact details		02-47111036		
20.	The procuring entity reserves		ccept or reject any or all tenders (partly or fully) at any stage.		

Senior Asst. Vice President

a) For Mobile Application b) EKYC Solution With Customer Self on boarding application.

Application b) EKYC Solution With Customer sey on vourning approximent.

Please collect the tender schedule to estay GSD, 100 13/12/10/20

## **Technical specification of e-KYC Solution**

- Assisted Onboarding module
- Customer/Self-Onboarding- APP module
- Oracle Database Platform
- Fingerprint Based Verification
- Face Based Verification
- Maker Checker Compliant
- Dynamic Role Based Authentication & Authorization
- Banking Grade Security
- BFIU Guideline Compliant
- Digital Customer Profiling and Automated Risk Grading
- Core Banking System(CBS), Election Commission Integration
- AML, Sanction Screening Integration
- SMS & Email Integration
- Interface to CBS, ATM, Credit Card etc. for customer on boarding App
- AI based Live Photo Capture
- Image auto enhance and crop
- Mobile App for Android and iOS for Self-Check In
- Web version for Assisted Onboarding
- Contact verification (Mobile, Email)
- Customer Photo Capture/Upload (for Assisted Onboarding)
- Customer Risk Grading (For Regular E-KYC)
- Nominee Information & Photo Capture



e-Kyc, Sollution

- Beneficiary Owner Information Capture in Assisted Onboarding
- Pin/Signature set in Self Check In
- Signature upload option or Signature capture through sign pad
- Digital KYC profiler
- SMS and Email integration
- Data Processing System: This module integrates with the Election Commission to verify the customer data captured from the ID cards with the data stored on the central server of Election Commission or Porichoy. Apart from data verification, translate data from banglato English and will store to customer information of CBS database for customer account opening.
- E-KYC Solution must be VAPT certified



## **Technical specification of Mobile App**

- Registered user can log-in using the fingerprint. Only for the supported mobile device (iOS and Android) where the user will get this facility.
- Registered user can log-in using 6 digit PIN. This feature is only applicable for mobile application (iOS, Android)
- Registered user can log-in using digital signature
- The customer can transfer funds from one of his/her accounts to RTGS member bank account.
- The customer can transfer funds from one of his/her accounts to Bikash/Nagad/Surecash and all mobile banking account.
- The customer can transfer funds from one of his/her own accounts to anotherBank accounts through NPSB
- The customer can pay his all type utility bill (like Titas, DESCO, WASA etc.)
- Standing Instructions: The customer can setup, modify or cancel standing instructions for transferringfund from one of his/her account to another account (his account or 3rd party).
- This feature allows users to transfer funds from his/her Bangladesh Commerce Bank account to other Bangladesh Commerce Bank account.
- This feature allows users to transfer funds from his/her Bangladesh Commerce Bank account to other domestic bank account via BEFTN
- Using this feature user can CASH-IN to his/her MFS wallet account from his/her Bangladesh Commerce Bank account.
- This feature allows the user to withdraw cash from ATM without Debit cards.
- The customer can pay his credit card bill.
- Account Opening User can request to open DPS/FDR account.
- User can request to close his/her account.
- Users can recharge their mobile operators (Grameenphone, Robi, Airtel, Banglalink and Taletalk) from his/her Bangladesh Commerce Bank or Credit Card account using this functionality.
- User can pay tuition fee from his/her Bangladesh Commerce Bank account using this featurelike NSU, DU etc.

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## Mobile Apps

- User can pay Insurance fee from his/her Bangladesh Commerce Bank account using this feature.likeMetlife, Padma etc.
- User can pay several internet service provider bills like QUBEE, BDCom etc. from his/her Bangladesh Commerce Bank account using this feature.
- Users can buy Blockbuster cinemas ticket from his/her Bangladesh Commerce Bank or Credit Card account using this feature.
- Users can pay the Indian Visa processing fee from his/her Bangladesh Commerce Bank account using this feature.
- User can make merchant payment from his/her Bangladesh Commerce Bank or Credit Card by Scanning QR code/Bangla QR code which contains merchant information.
- Users can stop the payment of number of pages of chequeusing this feature.
- Users can make the payment from his/her Bangladesh Commerce Bank A/C or Credit Card account for e-commerce shopping such as online 'Domestic Airlines Tickets', 'Books', 'Clothing & Accessories', 'Grocery', 'Music', 'Jewelry' and 'Electronics & Others' using this feature
- In application, Digital Signature will be used as a Two Factor Authentication where it will demands.
- Integrated Digital Onboarding and E-KYC Solution
- Mobile Application will be integrated with SSL e-commerce.
- Mobile Application must be VAPT certified.

