

April 30, 2026

Request for Quotation (RFQ): Sealed Quotation for “Corporate Transaction Banking (CTB) Solution” for the Bank.

Scope of bid

Shahjalal Islami Bank PLC. (Hereinafter referred to as “the **Bank**”) wishes to receive bids from the bona fide firms for “Corporate Transaction Banking (CTB) 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 05 (five) years.
- The Bidder should have at least 03 (three) years of experience in providing customized software solutions.
- The Bidder should have working experience with Bank/NBFI providing “Corporate Transaction Banking (CTB) Solution” and related experience certificates must be submitted.

1.2 Documents comprising the bid

- a. Technical and Business Description of the deliverables to demonstrate the specified technical requirement as per **the attached business and technical specifications (Annexure-A & B)**
- b. Schedule for financial proposal as per **attached financial format (Annexure- C)**.
- c. Photocopy of following documents may be submitted with the offer:
 - i. Valid Trade License and Company Profile.
 - ii. E-TIN and Tax Return 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 solution.
- 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 need 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 120 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 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 (validity for 120 days) as bid security in favor of Shahjalal Islami 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 last date of bid submission. 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: **The Member Secretary, Procurement Committee, Shahjalal Islami Bank PLC., Corporate Head Office, 2nd floor, Shahjalal Islami Bank Tower, plot#4, Block- CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212.**
2. Bidder(s) should submit the financial and technical & business 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 envelop 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 Tuesday, May 12, 2026.**

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. Only technically qualified bidders will proceed to financial evaluation.

1.10 Price Negotiation

The Bank may request technically qualified bidders to negotiate the price or any other relevant queries. Representative of the Bidders must have authorization for price negotiation. Bank is in 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.

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 may 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 Shahjalal Islami 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 (i.e. after Go Live Phase).

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 Taka only upon receipt by us of your (Shahjalal Islami Bank PLC.) first written demand.
- b. Any such demand made by Shahjalal Islami Bank PLC. on us (issuing Bank) shall be conclusive and binding notwithstanding any difference between you and the supplier or any dispute pending in any Court, Tribunal, Arbitrator or any other authority.

1.15 Security Money

An amount equivalent to 5% 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 01 (one) year.

1.16 Product Delivery at Live Environment

Successful bidder is responsible for successful delivery of the solution at live environment (i.e. installation, customization, testing, live implementation, training etc.) within 60 (sixty) 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 90 (ninety) working days from the date of receiving the Work Order.

A formal contract agreement will be signed between awarded supplier and the banks User Division within 60 (sixty) working days from the date of acceptance of this work order where specification as well as other terms and conditions of service support related issues would be mentioned in details.

1.17 Warranty /Maintenance

The Successful bidder will ensure free 01 (one) 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 01 (one) year (if any).

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 week 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 5% Security Money & VAT/Tax/AIT as per prevailing Government rules.

Annual Maintenance Charge (AMC) will be paid on a yearly basis at the end of each year.


1.20 Withholding Sales Tax & VAT

The bidder is hereby informed that the Bank 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 contact with below mentioned official(s) for any queries.

For Technical queries:	For Business queries:	For Financial queries:
Md. Nur Islam IT Division e-mail: nur2291@sjibld.com Cell: 01912-448046	Mr. Sharkar Rashedul Kabir MIS Department e-mail- kabir229@sjibld.com Cell: 01755556323	Md. Ruhul Amin Sheikh Common Services Division e-mail: ruhul2431@sjibld.com Cell: 01755-556313


30/04/2026
Khandker Bedoura Mahbub
EVP, Head of IT & CTO


Abul Bashar Md. Zafray
EVP & Head of CSD

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Annexure-A

Business Requirement Document of “Corporate Transaction Banking (CTB) Solution”

Common Services Division, Corporate Head Office
Shahjalal Islami Bank Tower (2nd Floor)
Plot # 04, Block # CWN (C), Gulshan Avenue
Gulshan, Dhaka-1212.

Corporate Transaction Banking (CTB) Solution

1. Introduction

Shahjalal Islami Bank PLC invites proposals from qualified vendors for the design, supply, implementation, and support of a comprehensive Enterprise Internet Banking aligning with **Corporate Transaction Banking (CTB) Solution**. The objective is to establish a future-ready, Shariah-compliant, scalable, and API-driven transaction banking ecosystem to support corporate, SME, and supply chain clients.

2. Background & Objectives

2.1 Background

The Bank aims to expand its corporate banking capabilities by introducing advanced Enterprise Internet Banking to support CTB services including:

- Enterprise Internet Banking
- Corporate Payments and Collections
- Ecosystem Integration

2.2 Objectives

- Support corporate digital channels and **Enterprise Resource Planning (ERP)** integration
- Ensure Shariah-compliant transaction structures
- Enable rapid product innovation through Rapid Application Development (RAD) capability

3. Scope of Work

The selected vendor shall:

3.1 Core Solution

- Provide an end-to-end Enterprise Internet Banking Solution including Payment Hub, Collections, and Ecosystem integration

3.2 Implementation

- System installation, configuration, and customization
- Integration with Core Banking System (CBS), AML, and payment networks

3.3 Integration

- Integration with national payment systems (RTGS, BEFTN, NPSB, BACPS)
- API integration with other sub-systems of bank, ERP systems and fintechs

3.4 Training & Knowledge Transfer

- End-user and technical training
- Documentation and knowledge transfer



3.5 Support & Maintenance

- Post-implementation support
- System upgrades and enhancement

4.0 Customer Facing Portal / Enterprise Internet Banking

The solution must include a robust **Customer Facing Portal (Enterprise Internet Banking for Corporates & SMEs)** as a core component of the CTB Solution.

Key Capabilities:

a. Corporate User Management

- Multi-entity and multi-company support
- Role-based access control (Maker-Checker-Approver hierarchy)
- User entitlements and transaction limits
- Auto blocking of User after reaching maximum number of wrong attempts

b. Payment & Transaction Services

- Initiate bulk and single payments (salary, vendor, tax, utility)
- Real-time payment tracking and status updates
- Beneficiary management and templates

c. Collections & Receivables

- Virtual account visibility and tracking
- Collection reporting dashboards
- Enterprise wise customizable report

d. File Handling & Integration

- Upload/download of payment files (ISO20022, XML, CSV, TXT)
- Host-to-host (SFTP/API) connectivity
- ERP integration support

e. Workflow & Approvals

- Configurable approval workflows
- Multi-level authorization matrix
- Alerts and notifications (email/SMS/in-app)

f. Security Features

- Multi-factor authentication (MFA)
- Transaction signing (OTP/token-based)
- Audit trails and activity logs

g. UI/UX Requirements

- Responsive web interface (desktop/tablet/mobile)
- Intuitive dashboard with widgets
- Customizable user views



Required feature List of Enterprise Internet Banking

	Module	Features
01.	Corporate Administrative Module	: Enterprise customer on-boarding Sign In, Static Link, forgot username, forgot password, forgot both user name & password Customizable dashboard & view Industry standard administration of enterprise internet banking by back-office Activity log & activity dashboard
02.	Approval Dashboard	: Transaction payment type-wise Request summary Request details Approve/reject request with OTP Notification (Email) Request Pending Notification
03.	Account Management and Statements	: Dashboard account summary Account details Account statement
04.	Investment (Conventional terms: Finance/ Credit)	: Investment summary- funded /non funded Investment statement Investment repayment statement
05.	TD	: Dashboard - TD Fixed Deposit Summary TD Statement Statement Download in PDF & excel format
06.	Fund Transfer	: Own Account Fund Transfer Within Account Fund Transfer Transfer through EFTN Transfer through RTGS Transfer through NPSB Fund Transfer History Schedule fund transfer
07.	Beneficiary Management	: Beneficiary Management View Beneficiary Details
08.	Bill Pay	: Mobile Recharge Other Credit Card Own Credit Card Bill Payment Utility Bill Pay Bill Payment History
09.	View Import LC	: Search Functionality Import LC Summary View LC Details Amendment Bills Guarantee Swift Messages



			Advice
			Banks
10	View Import Bill	:	Search Functionality
			Import Bill Summary
			View LC Details (General, Shipment, Documents)
			Discrepancy Details
			SWIFT Message
			Advice
			Investment (Conventional terms: Finance/ Credit)
11	View Export LC	:	Search Functionality
			Export LC Summary
			View LC Details (General, Shipment, Documents)
			Amendment
			Bills
			Guarantee
			Swift Message
			Investment (Conventional terms: Finance/ Credit)
12	View Export Bill	:	Search Functionality
			Export Bill Summary
			View LC Details (General, Shipment, Documents)
			Discrepancy
			SWIFT Message
			Advice
			Investment (Conventional terms: Finance/ Credit)
13	LC Initiation	:	LC Initiation: Request as per SWIFT format
			Track LC request
			Download LC request
14	Bulk Transfer	:	Bulk Transfer (within/other bank & 1-to-many / many-to-1)
			Bulk Transfer History
			Bulk Mobile Recharge / History
			Bulk Transfer Through External Resource
15	Inquiry	:	Exchange Rate Inquiry
			Service request
16	Service	:	Account Cheque Book Request
			Cheque Book Status
			Cheque Leaf Status
			Cheque Leaf Block
			Credit Card Request
			Physical Statement
			Physical Statement History
17	Profile	:	Customer Details
			Customer Details Edit
			Change Sign In Password
			Enterprise User Issues
			Activity Log
18	Credit Card	:	Tag Credit Card
			Credit Card Summary



			Card List
			Card Details
			Mini Statement
			Card Transaction History
			Unbilled Statement
19	Service Request	:	Company wise & user wise service request management
20	Corporate Admin Feature	:	Corporate to manage their users, limit etc.
21	Cash Management	:	Bill Collections (real-time fee collection)
			Collection cash, cheque online
			Transaction statements, reconciliation for collection, payments accounts
			Fee Collections (real-time fee collection)
			Campaign based collections (Allows collections against temporary accounts e.g. Real Estate)
			Clearing type management (clearing types including same day , next day)
			Collection Modes Management (multiple modes are available including cash , PO/DD , cheque)
			Collections nature management (manages all product collections in a single account or allows user to tag different accounts against each products)
			Partial collections (Manages partial collection over payment / under payment against invoices.)
			Post-dated collections (manages post-dated instrument collections)
			Premium collections (comprehensive premium collection module)
			Realization & Return Management (Auto realization & return management)
			Shadow Balances (Shadow balance & account update functionality)
			Sweep Schedule(banks can predefine a specific time , frequency and relevant account details and system will automatically perform sweep after a scheduled time span.)
			Auto value date amendments (based on predefined float days , system will automatically calculate instrument's value date.)
22	Invoice Management	:	Invoice Management (comprehensive Invoice management)
			Hybrid collections (Allows collection through multiple instruments against a single invoice. Along with this system can also support collections against multiple invoices with single instrument)
23	Payment Instruction	:	Payment instruction tracking (allows instruction tracking using multiple parameters)
			Designing (allows customer to design their own instruments)

		- Printing (allows printing at both local & remote locations)
		Designing (allows customer to design their own instruments) - Printing (Allows printing at both local & remote locations)

5. Technical Requirements

5.1 Architecture

- Modular and microservices-based architecture
- Scalable and high-availability design

5.2 Integration

- Middleware/ESB compatibility
- RESTful / SOAP APIs
- Event-driven architecture support

5.3 Security

- End-to-end encryption
- Role-based access control
- Multi-factor authentication

5.4 Compliance

- AML and sanctions screening integration
- Regulatory reporting compliance
- Shariah compliance support (non-interest-based processing)

5.5 Others

- Solution will comply ISO 27001, PCIDSS and country regulatory guidelines
- Interface to Card system in dialect of ISO 8583 format
- Integrate with existing DBMS and Hardware
- Separate test environment
- Interface to Core Banking System
- Interface, through middleware, Bank's other system
- Should support all major browsers

6. Rapid Application Development (RAD) Requirement

The vendor must provide a **built-in RAD (Rapid Application Development) capability** with the following features:

6.1 Low-Code/No-Code Framework

- Ability to configure workflows, products, and rules without heavy coding

6.2 Product Configuration

- Rapid creation of new products (e.g., virtual accounts, collection schemes)

6.3 API Extension

- Quick creation and deployment of new APIs

6.4 Workflow Customization

- Dynamic approval workflows and business rules

6.5 UI/UX Customization

- Ability to modify screens and dashboards

6.6 Deployment Speed

- Ability to deploy changes within days/weeks instead of months

6.7 Sandbox Environment

- Dedicated testing/sandbox environment for rapid prototyping

7. Vendor Qualification Criteria

- Proven experience in transaction banking solutions
- Implementation experience in banks (preferably in Bangladesh)
- Strong API and digital banking capabilities
- Availability of dedicated support team
- Financial stability and references

8. Commercial Proposal

Vendors must provide:

- Software licensing cost
- Implementation cost
- Annual maintenance cost
- Customization cost
- Training cost

9. Service Level Agreement (SLA)

- System uptime: $\geq 99.9\%$
- Incident response time: within 1 hour
- Resolution time: within agreed timelines

10. Deliverables

- Fully functional CTB Solution
- Documentation
- Training materials
- Integration interfaces
- Test cases and reports

11. Proposal Submission

Vendors must submit:

- Technical proposal
- Commercial proposal
- Implementation plan
- Client references

12. Conclusion

The Bank seeks a strategic partner to implement a **next-generation CTB Solution** that will enable:

- Corporate ecosystem banking
- Digital transformation
- Sustainable growth

The inclusion of a strong RAD capability is critical to ensure agility, faster time-to-market, and continuous innovation.



A. Salary Payment (Payroll Processing)

Objective

Enable corporates to process bulk salary payments efficiently with approval workflows and automated execution.

Workflow

1. Corporate prepares salary file from ERP (e.g., CSV/XML)
2. Uploads file via Enterprise Internet Banking portal
3. System validates file format and beneficiary accounts
4. Maker submits transaction
5. Checker/Approver authorizes based on workflow
6. Payment Hub processes transactions
7. Routed to BEFTN/RTGS
8. Beneficiaries receive funds
9. Status and reports available on portal

Key Features

- Bulk file upload
- Multi-level approval
- Automated validation
- Payment status tracking

B. Distributor Collection Journey

Objective

Enable large corporates to collect payments from distributors with automated reconciliation.

Workflow

1. Bank assigns unique identifiers or virtual references to distributors
2. Distributor deposits funds via Branch, Agent banking, Digital channel
3. Payment is tagged with distributor ID
4. System auto-reconciles payment against distributor account
5. Corporate views real-time collection dashboard
6. Reports generated for reconciliation and accounting

Key Features

- Real-time collection tracking
- Automated reconciliation
- Multi-channel payment acceptance

C. Virtual Account Management (VAM) Journey

Objective

Provide corporates with virtual accounts to simplify collections and reconciliation.

Workflow

1. Bank creates master account for corporate
2. System generates multiple virtual accounts mapped to master account
3. Corporate assigns virtual accounts to customers/distributors
4. Customers make payments to virtual account numbers
5. System maps incoming funds to respective virtual account
6. Funds credited to master account
7. Auto-reconciliation performed
8. Corporate accesses reports via portal/API

Key Features

Unlimited virtual accounts, Real-time reconciliation, API-based access, Integration with ERP systems

D. API-Based Payment Integration Journey

Objective

Enable corporates to initiate payments directly from ERP systems.

Workflow

1. Corporate ERP connects via secure API
2. Payment request sent to bank API gateway
3. Authentication and validation performed
4. Payment processed through Payment Hub
5. Status returned to ERP in real time

Key Features

Real-time processing, Secure API authentication, Straight-through processing (STP)

E. Liquidity Management Journey

Objective

Enable corporates to manage funds across multiple accounts.

Workflow

1. Corporate views all accounts via dashboard
2. System identifies surplus/deficit balances
3. Auto-sweep rules executed
4. Funds consolidated into central account
5. Corporate monitors liquidity in real time

Key Features

Cash pooling, Auto sweeping, Liquidity dashboards



Annexure-B

Technical Specification of

“Corporate Transaction Banking (CTB) Solution”

Common Services Division, Corporate Head Office
Shahjalal Islami Bank Tower (2nd Floor)
Plot # 04, Block # CWN (C), Gulshan Avenue
Gulshan, Dhaka-1212.

Sl. No	Particulars/Features/Descriptions	Bidder Response	Remarks
1. System Architecture:			
1.1	<p>System is built using a cloud-ready, modular, microservices-enabled, N-tier architecture, ensuring flexibility, scalability and ease of integration. Bidder should submit necessary documents, diagrams and illustrations having complete explanation of the system architecture including:</p> <ul style="list-style-type: none"> a) End-user manual (Installation, operation and maintenance of server solution including database) b) Installation of solution on servers and clients c) Application Layer d) Configuration of the Solution e) Integration methods - e.g. API/Middleware, web services f) High Availability configuration and operation; failover tests g) Disaster Recovery Procedures h) Data flow diagrams with security and encryption descriptions i) Data dictionary j) Details description of all security parameters and configuration 		
1.2	<p>Hardware and environmental Platform (Please mention detailed specifications and quantities in a separate attachment document)</p> <ul style="list-style-type: none"> a) Operating System (i.e. OS Independent, of UNIX/LINUX based will be preferable) b) Database servers (i.e. PostgreSQL /MySQL /Oracle are preferable) c) Specify all the Operating System, Database license requirements for Live operation. d) Specify the data replication method between DC and DR e) Specify the data backup strategy and frequency for the data backup considering lowest data loss. f) Compatible database software must support cluster in active-active and Active Passive mode, database replication server for disaster recovery, business continuity with seamless failover. g) Application (System must support both 32bit and 64-bit processors and operating system). 		



Sl. No	Particulars/Features/Descriptions	Bidder Response	Remarks
	<p>h) Database Administration Tools- Specify which tools are provided by the vendor and which are provided by the database vendor.</p> <p>i) OS Administration Tools- Specify the tools provided by the contractor and which are provided by the system vendor.</p> <p>j) Specify the hardware (servers etc.) design that services have to be available in DC, DR and Far DR</p> <p>k) Please specify the network equipment, if any like hardware , Bandwidth , WAF , load balancer etc.</p>		
2. System Support:			
2.1	Provide all general application support. Bidder must maintain a 24*7 help desk with adequate technical support personnel and infrastructure.		
2.2	System support shall support dynamic enquiries		
2.3	System support shall support remote monitoring and administration.		
2.4	System support shall support Internet Explorer, Mozilla Firefox, Google Chrome, Edge browser etc.		
2.5	System support shall support multi-language		
2.6	During UAT, along with test users, the system should have facility to enable tests to be run with simulated stored script in the Testing environment.		
2.7	Software licenses are installable, configurable, and operable for live operation, enabling service from any site such as DC, near DR, and far DR environments.		
2.8	The system should have a feature for setting up static codes or reference codes.		
2.9	System shall have facility to display Bank logo in the system at the time of running the solution and during viewing & printing the reports or statement		
2.10	The system shall have facility to provide administration tools and procedures for ongoing support and maintenance, including customization, of the proposed solution		
2.11	Protocol support like HTTPS, SSL		
2.12	System support for Local customization, Validation and screen design		



2.13	Secure network connectivity between Litigation and CBS/peripheral systems. Dedicated VLAN or secure segment recommended.		
2.14	Capacity of EOD configuration and data fetching or loading from CBS or other systems.		
2.15	Facility of real time interface and application programming interface.		
2.16	The system should have the facility to encrypt all the confidential information when being stored in the database and while being transferred through networks		
3. Integration:			
3.1	System shall have facility to allow Open-source architecture for integration of different systems in the bank including CBS		
3.2	Systems shall have capacity to integrate with another platform and shall support single sign in. It can be web and app-based banking open platform architecture to integrate existing and upcoming channels, in-house software and security solutions.		
3.3	Systems have facility to upgrade its field or logic or option for making the system compatible with change/upgrade bring in any interface for smooth operation.		
3.4	System shall have facility to integrate with following but not limited to: a) SMS server b) e-mail server		
3.5	System should have capacity to send reminders and notification through SMS and Email on set interval/on demand basis.		
3.6	System shall have an integrated facility for data warehousing Solutions.		
3.7	Integration methods Rest /SOAP APIs , Batch or ETL processing, SFTP and open API framework for local customization.		
4. Version Control			
4.1	Ability to restore previous versions in case of multiple versions.		
4.2	Notification of changes to relevant users.		
4.3	Existing data (if any) must be migrated to the new system.		
4.4	Data Gap / No Legacy data maps to proposed solution:		
5. Process Configuration:			
5.1	System shall have facility to support parallel processing of activity or flow where an application can be processed across more than one stage of activity		



6.Business Rules:		
6.1	The system shall have the capacity to incorporate a flexible, in-built business rules engine that allows bank administrators to: <ol style="list-style-type: none"> Configure and modify business rules or flow without vendor intervention including AI/ML Based False Positive Analysis Easily amend existing business rules or flow Implement a maker-checker approval process for rules or flow changes. Scenario Simulator user interface 	
7.Restrictions for Generation and View		
7.1	System shall have facility to restrict any user/class/group (parameterized) for generation, authorization, view, report generation, etc.	
8. Deployment Requirements		
8.1	Bidder is requested to submit a complete deployment diagram with all interface requirements.	
8.2	An on-premises solution is preferred (Data Center & Disaster Recovery). Ideals for environments require full data sovereignty and control. Privet cloud /hybrid deployment is optional.	
8.3	Test, UAT, and Production environments must be configured.	
9.User Functionality		
9.1	License of the system shall be perpetual	
9.2	Comprehensive role-based access control (RBAC) with granular permissions and audit trails.	
9.3	All passwords are encrypted using industry-standard algorithms and securely stored in the database.	
9.4	System shall support to store password for each user in database in encrypted format	
9.5	System shall have facility to maintain password validation as per bank policy	
9.6	System shall have facility to support single sing on.	
9.7	The system shall have the facility to assign single or multiple roles to a user as per requirements.	
9.8	The system should have flexibility to change user role, approval authority time to time as per requirement.	
9.9	System shall have capacity to handle the access granting facility by administrator for user according to the assigned role &	



	privileges, user type –Maker and/or Authorizer (Admin User Define).		
9.10	Systems shall have the facility to access or restrict the user in different functions and options/functions are granted or revoked for each user as per assigned role.		
9.11	Integration with Active Directory or existing user management system.		
9.12	Audit trail and logs (view, edit, delete actions).		
9.13	Encryption of data at rest and in transit.		
9.14	The system shall have the facility to maintain user groups as per the bank's policy.		
9.15	System shall have capacity to set user Terminal IP (case to case basis), Operating Time, Application Server IP, etc.		
9.16	The system shall have facility for recovering passwords by the User himself/herself with bank approved process.		
9.18	The system shall have facility for automatically logging out/session timeout the users after a predefined period of being idle.		
9.19	System shall have facility to allow the administrators to manually lock/deactivate the users/ unlock/reactivate the users and all the events should be recorded.		
9.20	System shall have the facility to restrict the users to log into the system only from one workstation at a time		
9.21	The system should have a facility to allow the users to build queries and generate reports from database/ audit trails.		
9.22	System shall have facility for automatically locking next login if the maximum number (parameterized) of unsuccessful attempts is exceeded		
10. Disaster Recovery & Business Continuity:			
10.1	The system shall have facility for module-based redundancy and Business Continuity/Disaster Recovery plan including remote location.		
10.2	The system should be capable of maintaining the uptime of 100% using the disaster recovery site. Mention all documents describing the disaster recovery planning.		
10.3	System server and client software shall maintain its integrity in case of power failures and abrupt shutdowns.		
10.4	The system shall be capable of restarting and recovering after system failure with no loss of data or software components.		



10.5	System shall have the capability to identify the existence of program and/or system discrepancies and issue an alert to the system administrator.		
11. Security and Access Control:			
11.1	Role-based access control (RBAC).		
11.2	Integration with Active Directory or existing user management system.		
11.3	System should have facility to maintain hash values of the passwords when being stored in the database.		
11.4	System shall have capacity for being browser independent and must be compatible with latest version of browser, operating system and database		
11.5	Systems have the capacity to protect all kinds of security threats (Internal/External).		
11.6	Fully adheres to OWASP Top 10 standards, including protection against injection attacks, XSS, CSRF, and more, with regular penetration testing.		
11.7	Systems have a facility to generate reports indicating the success/failure of the batch processes. Any failure should be recorded with the failed item and the reason for failure.		
11.8	The system should have facilities for applications to handle all possible exceptional and erroneous events and appropriate user-friendly error messages should be displayed. i.e. server level messages should not be displayed to the end user		
11.9	System shall have facility to support secure communications utilizing SSL/TLS over HTTPS for secure data transfer.		
11.10	The system shall have facility for Users to query the logs for specific events and view filtered log reports, using a simple interface with fields for search and sorting parameters.		
11.11	The system should be compatible with any new technology or upgraded technology that is integrated with the system: <ul style="list-style-type: none"> a) Server b) Storage c) Operating system d) Database e) Network f) Security solution 		
11.12	The Vendor must be capable of incorporate the relevant change immediately according to the recommendation of security advisories.		



11.13	System should have facility to identify and authenticate specific devices before establishing a connection		
11.14	The vendor should share the security recommendation of overall platform.		
11.15	System must be compatible to integrate with all type of ISSS (Industry Standard Security Solution)		
11.18	All software, libraries and components used by the system must have valid licenses and are up to date.		



Annexure-C

Financial Offer of

“Corporate Transaction Banking (CTB) Solution”

Common Services Division, Corporate Head Office
Shahjalal Islami Bank Tower (2nd Floor)
Plot # 04, Block # CWN (C), Gulshan Avenue
Gulshan, Dhaka-1212.

Financial Proposal:

Financial Proposal for Solution (Perpetual License)		
SL	Particulars	Price in BDT
1.	Delivery, Installation, Training and implementation of Corporate Transaction Banking (CTB) Solution cost with 1 (one) year warranty period.	BDT...../-
Total		BDT...../-

Annual Maintenance Contract (AMC)

Financial Proposal for Recurring Costs (AMC)		
SL	Particulars	Price in BDT
2.	Corporate Transaction Banking (CTB) Solution cost after 1 (one) year warranty period. Per Year Recurring Cost (AMC) in percentage (if any)	BDT...../-
Total		BDT...../-

Additional Customization Cost Per Man-day

Financial Proposal for Per Man-day		
SL	Particulars	Price in BDT
3.	Man-day rate for any changes/development/Customization (if any)	BDT...../-
Total		BDT...../-

Note: In case of licensing and other requirements bidder are requested for providing detailed break-down of license (i.e. number of license, license type etc.) and other requirement if any.

Terms and Condition:

- * 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.

