



Community Bank

• Trust • Security • Progress

~~Tender Document~~

[Open Tender]

One stage Two Envelope

Delivery, Installation, & Implementation of Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) Management Solution for Community Bank Bangladesh PLC.

Invitation for Tender No: CBBL/HO/ICT/19-2026/689

Dated: 05-03-2026

Tender issued on: 05-03-2026



Invitation for Tender Offer

BID SCHEDULE

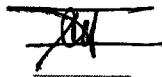
For

Item Sl.	Item Description
01	Delivery, Installation, & Implementation of Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) Management Solution for Community Bank Bangladesh PLC.

INVITATION TO BID

Community Bank Bangladesh PLC. invites tender from bona fide bidders, proposals to offer Delivery, Installation, and Implementation of Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) Management Solution for Community Bank Bangladesh PLC. The bidder should be well experienced to complete the task/tasks.

The last date for submission of Tender is 31st March, 2026. Sealed Quotation Envelope (*Technical & Financial in separate envelopes*) shall be addressed to "Head of GSD, Community Bank Bangladesh PLC., Police Plaza Concord (Level 12, Tower 2), Gulshan 1, Dhaka-1212.", by 03:00 PM. The bidder may deputee 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.

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EXECUTIVE SUMMARY

Community Bank Bangladesh PLC. (CBBL), a concern of Bangladesh Police Kallyan Trust, is established with a vision to serve communities to progress with the tailor-made 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.

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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 Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) Management 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 specific IT experience in Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) Management Solution in at least two (2) projects within any Bank in Bangladesh.
2. The Bidder must submit copy of at least 01 (One) ongoing SLA of Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) Management Solution (with any Bank). *(Please enclose supporting document).*
3. The Bidder must have adequate resources (minimum 10) to ensure timely project implementation and after go-live support & services.
4. Bidders must submit up-to date PSR of TAX, BIN, VAT certificates.
5. Trade License.
6. Certificate of Incorporation.
7. BID Security of BDT 1,00,000.00 (Taka One Lac) for the Solution in the form of Payment Order/Demand Draft/Bank Guarantee in favor of Community Bank Bangladesh PLC. The bid security should be valid for 3 (Three) months after the date of bid opening and must be submitted inside the financial proposal.



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 VAT and TAX
9. Financial offer should be valid for Minimum (06) Six months
10. The 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, CBBL is not liable to select the lowest bidder.
12. The bank reserves the right to accept or reject any or all quotation 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 CBBL 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 mentioned timeframes after email or letter confirmation.
15. Ensure support during working hour.
16. Additionally, vendor will install and configure the DR site (disaster recovery) for Application and Database. In case of any disaster of primary site have to ensure the software will run from DR.
17. Onsite Training: Training for the users shall provide in bank site, at least for the 20 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 solution for 1 (one) month.
21. After implementation, the bidder shall closely monitor the system during the warranty period, which shall be one (1) year from the date of Go-Live. Upon completion of the warranty period, a five (5) year Support Period shall commence.
22. The Bank may raise any other relevant issues for customization with the business need of time, which must be complied at no additional cost.



23. The bidder must ensure expected performance of the new system as required by Community Bank Bangladesh PLC.
24. 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.
25. 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.
26. The bidder will submit proper documents and diagram of all the systems as per standard.
27. Downtime of the proposed system: Bidder must ensure that system downtime remains 0% (Zero) at any stage from commissioning of the system.
28. 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.
29. 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.
30. Any extra features and/or policies, design may be included during implementation or after implementation as per requirements of Management.
31. 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.
32. After the receipt of work order from the Bank, 10% (ten percentage) of project value in the form of Pay Order or Bank Guarantee (BG) for 01 (one) year, or till project competition, whichever comes later.

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Scope of Work/Functional Requirements

Delivery, Installation, & Implementation of Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) Management Solution for Community Bank Bangladesh PLC.

Features Required			
A	General Requirements	Availability (A/PA/RM/NA)	Comments
1	The ETL tool should provide native access to industry-leading RDBMS like ORACLE, SQL Server.		
2	Support existing AML & CFT Act & Rules, Circulars, Regulations, Guidelines of Central Bank, Bangladesh Financial Intelligence Unit (BFIU), and should have the capacity to accommodate future changes as well.		
3	Scalable without any limitation to accommodate new branches/offices/software/operations/users /functions.		
4	Support real-time, near real-time, as well as batch processes for screening (e.g., sanction, PEP/IP)		
5	Allow users to modify or generate new Rules (e.g., for a privileged user group) from the front end without having to touch the database and/or code.		
6	Feature to export/download reports in PDF, Excel, MS Word, CSV, and XML, as per the Bank's and regulatory requirements.		
7	The solution provider must always provide updated Data Dictionary literature of the solution to the Bank. This must be a very detailed, well-structured document.		
8	<p>The solution should have the feature to</p> <ol style="list-style-type: none"> 1. View logged-in users 2. Send them Messages 3. Force log-off, one or multiple or all other users as required. <p>By IT Operation and IT admin users at EOD or Maintenance time as required.</p>		

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9	The solution should have its own date-wise effective Tracer log. This Application Tracer Log should have every activity detail of the application (e.g., User actions, system's own actions, database actions, etc.) in such a way that at the time of errors/issues, the solution provider should be able to identify the root cause by analyzing these.		
10	The solution must be capable of storing all event logs as per regulatory requirements for forensic investigation		
11	Should have a robust batch data extraction feature (e.g., ETL through direct database connectivity, API, batch data file upload from external source, etc.) to collect data from CBS and other related solutions (as per business functional requirements), as well as a processing feature.		
12	The solution should provide integrated workflow scheduling, automatic load balancing, and grid computing support		
13	The solution should provide the capability to import native user-defined functions from databases such as SQL and have them available for use in expressions in the ETL process flow		
14	The solution should provide a graphical user interface to profile the data to understand and analyze the quality of the data		
15	Should integrate all kinds of necessary API integration with the Core database or any other required service. The system should have a robust Tiered Architecture		
16	Must have dedicated production, test, and off-site disaster recovery systems		
17	The solution should have standard APIs to integrate with other systems in the bank		
18	The system should have a facility to accept/provide data in ASCII and other standard formats from/for other systems		
19	Support for the data ingestion in the following formats: <ul style="list-style-type: none"> o CSV o XLSX 		

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	o JSON		
20	Should have the ability to integrate with sources like messaging systems, SWIFT, email, etc.		
21	The solution should be able to identify, profile, and validate reference data from any source system		
22	The solution should offer a web-based interface that can be used across departments and lines of business to store and manage different types of hierarchies.		
23	The proposed system shall provide a feature that gives power to the administrator to segment contact center administration and business/routing logic based on different lines of business (LOBs) within an organization. Departments allow users to assign resources, including agents, skill groups, call types, and dialed numbers by LOB or department.		

B	Sanction Screening and Configuration	Availability (A/PA/RM/NA)	Comments
1	The system should come with the ability to incorporate the various types of Sanction lists (OFAC, UNSCR, UK, EU, BD, internal list, if any).		
2	System should be able to auto update different sanction lists (OFAC, UNSCR, UK, EU, BD, internal list if any).		
3	Scheduling capabilities like updating sanction lists daily or as per international norms, batch screening of all existing accounts at a given frequency, etc.		
4	The system should be able to configure a sanction list for screening		
5	Configurable fuzzy matching parameters for effective name search.		
6	Apply fuzzy matching to match on words regardless of missing/replaced characters.		
7	The system should be capable of storing the results of the Data of the already scanned customer list in the system for later references or scanning if required.		

8	The system should be able to generate the sanction list update history report		
9	Allow input of additional customer data like Nationality, Photo ID Number (Passport/ National ID) date of birth to reduce False positives.		
10	Screening inward and outward SWIFT messages for transactions with high-risk geographies or between high-risk entities, SDNs, or sanctioned individuals or entities.		
11	The system should be capable of screening in real time.		
12	The system should have a mail sending option for screening alert forwarding.		
On-Demand Screening			
13	Automated forwarding process for upper-level approval.		
14	The system should be able to screen all new/walk-in customers.		
15	The system should have the ability to save multiple match details		
Existing customer screening			
16	The system should be able to screen all customers using batch and multiple selection at the branch level.		
17	The system should have the capability to rescreen all customers against the new update in the sanction list		
18	The system should have the ability to save multiple match details		
19	The system should have the capability to add "white" lists (i.e., lists of good customers that may appear bad when compared to Sanction lists).		
20	The system should have the functionality to "unflag" customers when they are removed from Sanction lists.		
21	The system should have an Automated forwarding process for upper-level approval.		
22	The system should be able to screen all customers using batch and multiple selection at the branch level.		

Payment Interdiction			
23	The system should be able to screen all types of inbound and outbound messages, like Swift and remittance transaction data, if accessible.		
24	The system should have the ability to save multiple match details System should have a file upload option for remittance System should have a screening report.		

C	Customer Onboarding Process	Availability (A/PA/RM/NA)	Comments
1	The system should have the ability to support the onboarding of customers with short / details customer information in CBS according to regulatory body or BFIU guidelines.		
2	The system should have the capability to both directions with the core banking solution System should have the capability to de-dup checking when onboarding new customers		
3	The system should have the capability to screen customer data in time of onboarding System should have onboard alert forwarding and review process		
4	The system should have an option to input basic, additional, KYC, and risk data of the customer		
5	The system should have an alert removal process to remove any alerts.		
6	The system should provide different reports (Pending, closed, sent to CBS, etc.)		

D	Transaction Profile (TP)	Availability (A/PA/RM/NA)	Comments
1	The system should have an option to import and manually entry of the TP information.		
2	The system should have an option to review TP information according to governing body rules and		

	regulations		
3	The system should be able to generate an Incomplete TP report		
4	The system should have an option to view account-wise transaction data.		
5	The system should have the TP Update history Report		
6	The system should have the option for generating TP exception report and generate auto e-mail to the respective BAMLCO in case of triggered exceptions.		

E	KYC, CDD, and Risk Management	Availability (A/PA/RM/NA)	Comments
1	The system should be able to provide a KYC report as per the BFIU guidelines		
2	System should be able to identify Risk Scoring and Risk level of as per risk model.		
3	System should have option to review KYC periodically based on risk level.		
4	System should have option to change risk level manually		
5	Should be able to generate incomplete KYC report		
6	System should be able to configure risk level and review period		
7	System should be able to configure risk Score of risk model data field		
8	System should have capability to generate Risk Report in detail and summary		
9	System should have capability to generate periodic KYC review report		
10	System should have capability to generate KYC Review pending report		







11	System should have option to show High Risk & Low Risk Customer Account List (as per KYC risk grading)		
12	System will be able to manage customer due diligence (CDD) and enhance due diligence (EDD) through Case management		
13	Generate demographic data based on customer address, personal information etc.		
14	System should be able to identify Risk Scoring and Risk level of as per risk model.		
F	Transaction Monitoring and Reporting	Availability (A/PA/RM/NA)	Comments
1	System should have Centrally manageable transaction (GB, Card, Investment, Trade, Swift and Remittance) monitoring system.		
2	Identify changes in account behavior (e.g., funds transfer activity, rapid fund movement, sudden escalation of activity in inactive accounts, frequent address changes etc.)		
3	Identify structured cash transactions (split transactions summing up to an Admin amendable threshold) to avoid reporting.		
4	Flag large cash deposit immediately followed by single/multiple EFT/RTGS (summing up to a large amount) from Bank to other bank/financial institutions in dashboard.		
5	Allow refinement of existing rules as and when necessary		
6	Analyze transactions in IPs/PEPs/High Risk accounts and flag unusual transactions, if any.		
7	Monitoring transactions between Account / card to MFS and vice versa		
8	Capable of monitoring FDR/Deposit behavior, premature closures and early settlements loans.		
9	Ability to prioritize alerts		
10	Flag large deposit through EFT/RTGS from other financial institutions immediately followed by large cash		



	withdrawal		
11	System should have capability to configure Transaction Monitoring rules		
12	System should have authorization option for any rule change.		
13	System should have rule versioning/history		
14	System should have option for Branch wise Transaction Monitoring Alert creation.		
15	System should have alert forwarding and reviewing process with review history		
16	System should have option for transaction report from alert details		
17	System should have option for viewing violated transactions from alert		
18	System should have capability to generate incomplete data report		
19	System should have capability to Investigate alert using Case management tool		
20	System should have alert re-open option		
21	System Should have capability to create activity monitoring (SAR) alert and review option manually.		
22	System Should have capability to generate status wise (pending, cleared etc.) report		
23	System should be capable to store supporting documentation for alert investigation.		

G	Credit Backed Money Laundering	Availability (A/PA/RM/NA)	Comments
1	Features like monitoring disbursement against sanction conditions, End use monitoring, sudden repayments of high value etc. retrieval of data from available fields of CBS through data mapping and data input screen for the rest of required data by Branch or Head Office		

H	Cash Transaction Report (CTR)	Availability (A/PA/RM/NA)	Comments
1	System should have a complete CTR alert generation and review process.		
2	System should have alert forwarding and reviewing process		
3	System should have Option for generating XML CTR alert according to BFIU bank format		
4	System should have Extensive Search and sort option		
5	System should have option for Transaction report from alert details		
6	System should have option for viewing violated Transactions from alert		
7	System should have Generate status wise (Pending, cleared, Reported to BFIU) report		
8	System should have capability to Investigate STR using Case management tool		
9	System should have option manual CTR alert review option System should have XML generation option from manually uploaded data		

I	STR/SAR Reporting	Availability (A/PA/RM/NA)	Comments
1	System should have the capability to generate XML for STR/SAR.		
2	Workflow for Branches to generate STR as per the format required by BFIU for review by AMLD and further submission to BFIU.		
3	System should have option to create manual STR/SAR from transaction monitoring Alert.		
4	System should have option to create STR/SAR without any alert.		
5	System should have option for manual data entry for STR/SAR.		

6	System should have option to search and view previously generated STR/SAR.		
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J	Trade Transaction Profile (TTP) & Customer Risk Profile	Availability (A/PA/RM/NA)	Comments
1	System should have the capability to Add, edit, and view TTP		
2	Provide alert in case of TTP breach against actual trade transaction data.		
3	System should have options to entry risk data of trade customers and score customers based on risk model.		
4	System should be able to identify risk level of trade customer.		
5	System should be able to configure risk level and review period.		
6	System should have option to change risk level manually		
7	Workflow to support three (3) level escalations (sanction screening / red flags / rules etc.) to disambiguate any alert.		
8	System should have capability to generate Risk Report in detail and summary		
9	System should have capability to review and forward trade customer risk profile alert		
10	System should have capability to configure risk score of risk model		
11	System should have options to entry risk data of trade customers and score customers based on risk model.		
12	System should be able to identify risk level of trade customer.		
13	System should be able to configure risk level and review period.		
14	System should have option to change risk level manually		

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K	Trade Customer Transaction Monitoring Feature	Availability (A/PA/RM/NA)	Comments
1	System should have capability to generate price index. Capture price information from (i) FBTI, (ii) Bangladesh Bank's portals (OIMS, OEMS), FCTMS, available market data, internal database, regulatory database etc. Generate automated alert in case of violating the price tolerance limit against LC commodities.		
2	System should have capability to configure and categorize goods/product and HS code.		
3	System should have capability to configure Transaction Monitoring rules		
4	System should have authorization option for any rule change.		
5	System should have rule versioning/history		
6	System should have alert forwarding and reviewing process with review history		
7	System should have extensive search and sort option in alert		
8	System should have option for transaction report from alert details		
9	System should have option for viewing violated transactions from alert		
10	System should have capability to Investigate alert using Case management tool		
11	System should have alert reopen option		
12	System should have trade value is in multiples, structuring of trade transactions, Frequent LC Amendments, Unusual Trading Destinations, Dual Usage Goods Detection, High Risk ports, Inconsistent Goods.		
13	System should have to detect Under invoicing/over invoicing, false invoicing, business transactions with shell companies, over/under shipping, trading dual usage goods/restricted goods etc.		







14	System should have to detect Parties involved in the transactions, including remitter and beneficiary		
15	System should have to detect Bank names, BIC & other routing codes		
16	System should have to detect Geography Address, Town, region, City, Port, Airport, Country, Etc. System should have to detect dual used Goods		
17	System should have to detect-Financial institute like-Issuing, Advising, Confirming, Negotiating, Claiming, Collecting, Reimbursing, Guarantor Bank.		
18	System should have to detect facilitators-Insurance Companies, agents, Intermediaries and Brokers.		
19	System should have to detect vessel, including IMO number & and Vessel Owner details.		
20	System should have to detect vessel tracking for checking against sanctioned port/countries.		
21	System should have trade value is in multiples, structuring of trade transactions, Frequent LC Amendments, Unusual Trading Destinations, Dual Usage Goods Detection, Circuitous Transaction, High Risk ports, Inconsistent Goods.		
22	System should have to detect Under invoicing/over invoicing, false invoicing, business transactions with shell companies; over/under shipping, phantom shipping, trading dual usage goods/restricted goods etc.		
23	System should have to detect Parties involved in the transactions, including remitter and beneficiary		
24	System should have to detect Bank names, BIC & other routing codes System should have to detect Geography Address, Town, region, City, Port, Airport, Country, etc.		
25	System should have to detect dual used Goods		
26	System should have to detect shipping companies, Freight Forwarders		
27	System should have to detect-Financial Institution like-Issuing, Advising, Confirming, Negotiating, Claiming, Collecting, Reimbursing, Guarantor Bank.		

28	Capability to generate price index from historical data		
29	HS code/product categorization		
30	Trade monitoring rule configuration		

L	Credit Card Monitoring	Availability (A/PA/RM/NA)	Comments
1	Excess payment (Cardholder paying more than the outstanding) and creating higher spending limit. Application should show a group of cards which bear negative or excess balance. System should flag when a card has excess payment above a set threshold (Admin amendable).		
2	Frequent Transaction Alert/Flag with single Merchant Point. Flag/alert/report to appear in the dashboard when a cardholder attempts to use the entire card limit in a single merchant location		
3	Excess payment (Cardholder paying more than the outstanding) and creating higher spending limit. Application should show a group of cards which bear negative or excess balance. System should flag when a card has excess payment above a set threshold (Admin amendable).		
4	Centrally manageable card transaction monitoring		
5	Configure card-specific transaction monitoring rules.		
6	Allow branch-wise alert generation for card transactions.		
7	Support alert forwarding, review workflow, and review history tracking.		
8	Allow reopening of previously closed card alerts when required.		
9	Display previous alerts and historical violations for monitored card accounts.		

10	Generate alerts with a 360-degree customer/card transaction view.		
11	Maintain rule versioning and history.		
12	Store supporting documentation for card alert investigations.		

M	FATCA COMPLIANCE & REPORTING	Availability (A/PA/RM/NA)	Comments
1	System should have the capability to identify U.S. Citizen based on US indicia		CBS flag for FATCA to be provided by Bank
2	System should have the capability to generate alert based on configured balance of us person		
3	System should have the capability to generate the required xml Report in the prescribed format by the IRS		
4	System should have the capability to generate nil xml Report in the prescribed format by the IRS if no customer is identified as US customer.		
5	Automated forwarding process for upper-level approval.		

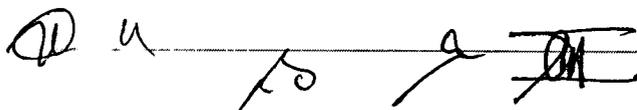
N	Self-Assessment	Availability (A/PA/RM/NA)	Comments
1	System should have the capability to generate self-assessment report of branches in half yearly basis according to regulatory authorities.		
2	System should have the capability to generate branch wise self-assessment questionnaires, set by regulatory authorities.		
3	System should have the capability to centrally monitor of assessment		
4	Automated forwarding process for upper-level approval		
5	System should have the capability for history review.		

6	System Should have capability to generate status wise (pending, Closed) report		
7	System Should have capability to set submission deadline during generation		
8	System Should have capability to show pending notification		
9	System Should have capability to show notification of submission deadline expire		
10	System Should have capability to upload File		DMS system to be provided
11	System Should have capability to generate self-assessment Follow Up Compliance Report		
12	System Should have capability to generate Self-Assessment Comparative Analysis Report Independent Testing		
13	System should have Complete Independent Testing process according to regulatory authorities with capability to scoring, evaluating and monitoring branches.		
14	System should Generate branch wise questionnaires' set by regulatory authorities. System should have the capability for history review		
15	Automated forwarding process for upper-level approval.		
16	System Should have capability to generate status wise (pending, Closed) and ITP AML Branch Rating report		
17	17System Should have option to re assessment of marginal Branch		
18	System Should have notification on pending data		
19	System Should have capability to upload file		
20	System Should have capability to generate Self-Assessment follow up compliance report and a comparative analysis report		

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21	System should have the capability to generate self-assessment report of the bank in half yearly basis according to regulatory authorities.		
Half-Yearly Report			
22	Auto generate Half-Yearly report on Bank's AML/CFT program for submission to BFIU		
23	System should be able to add, edit, view option of BFIU Report with self-assessment, Information related to CTR, Information about Training on AML & CFT.		
24	System should auto populate self-assessment and independent testing data and option for manual entry.		
25	Central monitoring of progress through Dashboard		
26	System should have generated PDF report download option.		

O	Reporting	Availability (A/PA/RM/NA)	Comments
1	Periodical report (with date range and branch selection) for transactions in (a) border area (b) customer type (c) account type (d) details of accounts opened etc.		
2	Capability to generate branch wise customer details report on select criteria (e.g., occupation, monthly income, gender).		Should be part of CBS, Anything additionally required by AML system?
3	Provide MIS reports such as number of alerts, cases, STRs, CTRs by various parameters.		
4	Graphical reports in form of bars, pie charts, line diagrams etc.		



5	Capability to generate branch wise High Risk, Low Risk and PEP/IP customers' details report.		
6	Generate true hit against internal negative list		
7	Generate reports based on KYC Risk score. e.g. how many customers have a score of "10", "11" "14" etc.		
	Regulatory Reporting		
8	Generation of CTR / Bank Account Information (BAI) and required validation for correctness prior to submission to BFIU.		
9	The mapping between AML software and goAML web for regulatory CTR, STR, and SAR reporting should be flexible at Bank's end to comply with changes in regulatory instructions.		

P	Dashboard	Availability (A/PA/RM/NA)	Comments
1	System should have the capability to record and store quarterly meeting minutes of the branches on AML & CFT issues according to regulatory authorities.		
2	System should have the capability to centrally monitor the quarterly meeting by the branches.		
3	Automated forwarding process to AML & CFT Division by the branches.		
4	System should have the capability for history review.		
5	System should have the capability for checking of the minutes and agenda recurrence with previous meeting.		
Q	Dashboard	Availability (A/PA/RM/NA)	Comments
1	Display assigned/pending cases/alerts for approval/closure.		



2	Branch user access should be Branch specific i.e., only the concerned branch will be able to see/update their data. Head office users will be able to view all branch data.		
3	Display branch level progress report for Head Office users (Read only), e.g., selecting branch name from drop down list and show a graphical (bar chart, pie chart) interface of branch progress report		
4	Ability to prioritize alerts based on risk/weightage/score/significance etc.		
5	The user should also have the option to filter alerts based on various parameters such as time, customer, instrument, product, alert type etc.		
6	Branch user access should be Branch specific i.e. only the concerned branch will be able to see/update their data. Head office users will be able to view all branch data.		
7	Display assigned/pending cases/alerts for approval/closure.		
8	Branch user access should be branch specific i.e., only the concerned branch will be able to see/update their data. Head office users will be able to view all branch data.		

R	Integrated Case Management & Monitoring	Availability (A/PA/RM/NA)	Comments
1	System should have the ability to receive alerts from multiple monitoring systems that have been designated as incidents that require investigation.		
2	System should have the ability to create a group and assign activities to a group of users (Role based Grouping)		
3	System should have the ability to select and assign investigator		
4	System should have the capability to show historical cases with every case		

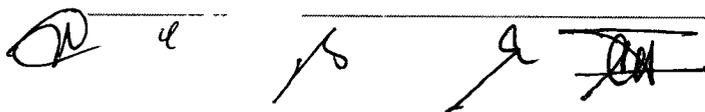
5	The system should have an option for second-level review		
6	The system should have a dashboard for team production status, a summary for open, close cases etc.		
7	The system should have an option for second-level review for every case.		
8	The system should be able to categorize cases by case type and source		
9	The system should have the capability to upload and view documents (DMS)		
10	The system should have the capability to view uploaded documents and review the history of alerts for which this case was generated.		
11	The system should have an option to view review history		
12	System should support negative news/adverse media search during investigation		

S	Generic Application Requirement	Availability (A/PA/RM/NA)	Comments
1	The system should have the capabilities to enable a system administrator to create, activate, deactivate a user, and configure other activities.		
2	The system should have menu access controls based on user credentials.		
3	The system should have data visualization capabilities where needed.		
4	The system should have the capabilities to provide a dashboard that can show the pending/ closed alerts/cases.		
5	The system should be capable of handling the maker-checker concept in any modifications/changes made by any user.		



6	The system should have the ability to show a full audit trail of changes through time, including the user who made the change, the date and time modified, the fields modified, and the old and new values.		
7	The system should be capable of storing supporting documents		
8	The system should have a Standard password policy. User password needs to be always encrypted		
9	The system should have a configurable password expire policy.		
10	The system must follow the OWASP Top 10 Web Application Security Risks.		
11	There should be an error logging mechanism in the system.		
12	The system should be capable of exporting reports, either at a detailed or summary level, into a recognizable and easily readable format. (i.e. Excel or PDF).		
13	The system should have role-based Workbench and Activities e.g., Admin, Customer Officer, BAMLCO, DAMLCO, AML & CFT, DCAMLCO, CAMLCO, roles should have different workbenches and different activities.		

T*	AI & Blockchain Capabilities	Availability (A/PA/RM/NA)	Comments
1	Customer Behavior Analysis based upon the whole portfolio and customer segments, frequency, Monthly		
2	Detect Funding anomalies		
3	TTP Profiling Reports based upon historical transactions		
4	Case Creation & Escalation Matrix		
5	STR formulation into different buckets based on the nature of the transaction		
6	Name Screening		



7	Reduction in False Positives		
8	Deviation Report from the controlled Audit		
9	Customer Risk Categorization		
10	Money Mule Identification		
11	Enabled for Crypto Currency Regulations in the future		
12	Enabled for the Real Time Pricing Engine with the shipping industry		
13	Enabled for Real Time Suspicious Customer Listing & STR formulation directly to BB		
14	Adverse Media (Negative news search)		

U	Remittance Transaction Monitoring Module	Availability (A/PA/RM/NA)	Comments
1	Remittance-specific alert generation		
2	Authorization and approval controls for rule changes. Rule versioning		
3	Investigation via case management		
4	Historical violated accounts view		
5	Centrally managed remittance transaction monitoring.		
6	Rule history/versioning for remittance monitoring scenarios.		
7	Reporting and dashboard view for remittance-related suspicious activities.		

V	Inquiry Management Module (Branch Communication Tool)	Availability (A/PA/RM/NA)	Comments
1	Sending AML inquiries to branches		
2	Reply workflow from branches		
3	Authorize/unauthorize replies		
4	File attachment upload/download		
5	Deadline configuration		
6	Missed deadline reply tracking		
7	Quarterly meeting information input by branches		
8	Maker-checker workflow for meeting record validation.		
9	Meeting report generation		
10	Document upload/download		



W	Customer Search with Advanced 360° View	Availability (A/PA/RM/NA)	Comments
1	Search customers using multiple parameters such as (Full/partial name, Parents/spouse name, DOB, Mobile/phone number, City, Profession/business type		
2	Multiple ID types (NID, Passport, Birth Registration, Driving License, TIN, Trade License etc.)		
3	Fuzzy logic name search		
4	Hyperlinked CIF/account navigation		
5	Provide full 360-degree customer profile view for AML review		
6	Export customer search results into Excel/PDF formats.		
7	Allow combined multi-field search criteria.		
8	Customer Search results should be linked with sanction screening, transaction monitoring alerts, and case history.		

X	Comprehensive Report Library ("Out-of-the-box Reports")	Availability (A/PA/RM/NA)	Comments
1	System should provide out-of-the-box reports		
2	Module-wise report generation		
3	Export to PDF/Excel		
***	The proposed solution must be integrated with the bank's conventional banking CBS, Islamic Banking CBS, Card Management System, Customer onboarding System, Digital Banking and transactional platforms.		
***	The proposed solution shall strictly comply with the AML/CFT guidelines issued by Bangladesh Bank and shall duly incorporate and address any subsequent circulars, directives, or regulatory instructions related to AML/CFT issued by Bangladesh Bank from time to time.		

Availability Classification:

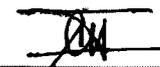
- A – Available.
- PA – Partially Available.
- RM – Roadmap.
- NA – Not Available.

Others Requirement:

- Specify the hardware requirement separately for DC, DR & UAT
- Specify the software requirements separately for DC, DR & UAT







STANDARD FORMAT OF FINANCIAL PROPOSAL

Financial Proposal - Standard Forms

Summary of Costs

Option- 1 (Perpetual License):

Financial Proposal (Details)		
Item Description	Qty	Price (In BDT)
Delivery, Installation and implementation (at DC & DR) cost of Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) Management Solution.	1	
Total		
VAT and AIT		
Grand Total (Including VAT & AIT)		

Recurring Costs (AMC)

Module No	Item description		Yearly AMC (Including VAT & AIT) after 1 Year Warranty			
			2	3	4	5
	Particulars	In amount	BDT	BDT	BDT	BDT
01	Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) Management Solution.					
		In percentage (%)				

Additional Customization and Training Cost Per Man-day

Additional customization cost per man-day (Including VAT & TAX) in BDT	Training cost per man-day (Including VAT & TAX) in BDT

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Option- 2 (Subscription based License):

Financial Proposal (Details)		
Item Description	Qty	Price (In BDT)
Delivery, Installation and implementation (at DC & DR) cost of Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) Management Solution.	1	
Monthly Subscription fee		
Total		
VAT and AIT		
Grand Total (Including VAT & AIT)		

Additional Customization and Training Cost Per Man-day

Additional customization cost per man-day (Including VAT & TAX) in BDT	Training cost per man-day (Including VAT & TAX) in BDT

