



# Community Bank

• Trust • Security • Progress

**Tender Document**

**[Open Tender]**

**One stage Two Envelop**

**Supply, Install, Configure, Integrate, Test and Deploy of Electronic Know Your Customer (eKYC) Solution for Community Bank Bangladesh PLC.**

**Invitation for Tender No: CBBL/HO/ICT/20-2026/786**

**Dated: 21-06-2026**

**Tender issued on: 21-06-2026**

## Invitation for Tender Offer

### BID SCHEDULE For

Item Sl.	Item Description
01	Supply, Install, Configure, Integrate, Test and Deploy of Electronic Know Your Customer (eKYC) Solution for Community Bank Bangladesh PLC.

### INVITATION TO BID

Community Bank Bangladesh PLC. invites tender from bona fide bidders to submit proposals to offer **Supply, Install, Configure, Integrate, Test and Deploy of Electronic Know Your Customer (eKYC) 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 **9 July, 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 depute their representative at the time of opening of Tender. Also note that technical proposal and live demonstration of the software will be evaluated after completing initial scrutiny of the required documents submitted along with the proposal. Financial proposal of the technically eligible bidders only, will be opened.

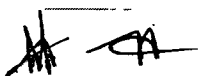
## EXECUTIVE SUMMARY

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

It aims to contribute to the economic growth of the country by providing financial products & services to communities across geographies. State-of-the-art Core Banking System enables the Bank to manage operations centrally at optimum scale.

Community Bank has expanded its network to 19 branches, 5 sub-branches, 106 service desks, and 186 ATMs/CRMs. With the rapid growth in customer base and digital transaction volumes, the Bank is committed to implementing a fully automated, regulatory-compliant **Electronic Know Your Customer (eKYC) Solution** to modernize its customer onboarding process, strengthen identity verification, and comply with Bangladesh Bank's directives on digital KYC.

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



## SCOPE OF WORK

### Scope of Bid

Bidders are required to propose solutions as specified in the technical and financial proposal for the supply, installation, and implementation of the following items. Bidders are required to propose their solutions under a **two-envelope** system. Bidders are required to quote for the items and are fully responsible for the 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 the Software and related services as described below.

Item Sl.	Item Description
01	Supply, Install, Configure, Integrate, Test and Deploy of Electronic Know Your Customer (eKYC) 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 eKYC / digital customer onboarding solutions in at least **two (2) projects** within any Bank or financial institution in Bangladesh.
2. The Bidder must submit a copy of at least **two (2) ongoing Service Level Agreement (SLA)** of an eKYC / digital customer onboarding solution with any Bank or financial institution. (Please enclose supporting document).
3. The Bidder must have adequate resources (minimum **10 technical staff**) to ensure timely project implementation and post-go-live support & services.
4. The Bidder must have experience in NID verification integration with the Bangladesh Election Commission. (Please enclose supporting document).
5. Bidders must submit up-to-date PSR of TAX, BIN, and VAT certificates.
6. Trade License.
7. Certificate of Incorporation.
8. BID Security of **BDT 50,000/- (Taka Fifty Thousand only)** must be submitted in the form of Payment Order or Bank Guarantee in favor of Community Bank Bangladesh PLC. The Bid Security should be valid for 6 (Six) months from the date of bid opening and must be submitted inside the envelope of Technical 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 possess the necessary professional and technical qualifications and competence, financial resources, including after-sales service, specific product experience, and reputation.
8. All prices should include all VAT and TAX.
9. Financial offer should be valid for minimum six (06) 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 quotations 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's mentioned functional and implementation requirements.
14. Requirement study, Supply, Development, Installation, Configuration, Customization, and commissioning of all 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 hours.
16. Additionally, the vendor will install and configure the DR site (disaster recovery) for Application and Database. In case of any disaster at the primary site, the vendor must ensure the software will run from DR.
17. Onsite Training: Training for users shall be provided at the Bank site, for at least 20 persons.
18. The bidder may offer any additional features in-built with this proposal to enhance the project.
19. Any extra features and/or policies may be included during 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 with 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 or configured module supplied in conformity with the approved technical specifications and will notify the bidder if any defects are 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 documentation and system architecture diagrams as per standard.
27. Downtime of the proposed system: The 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 Bangladesh Bank.
29. The bidder will submit a step-by-step procedure for installation, testing, and commissioning along with a projected time frame within 1 (One) week of issuance of the work order. The bidder will also submit detailed User Acceptance Test (UAT) documentation and User Verification Test (UVT) procedures, 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 the selected bidder, the Bank reserves the right for outright rejection of the goods, which the bidder will take back at their own cost and replace with acceptable quality within ten (10) days of rejection.
32. After the receipt of the work order from the Bank, 10% (ten percent) of project value in the form of Pay Order or Bank Guarantee (BG) for 01 (one) year, or till project completion, whichever comes later, must be submitted.

H 



**Details of Business and Technical Requirements**  
**RFP (Request for Proposal) for eKYC Solution Enabling Customer Onboarding**

Supply, Install, Configure, Integrate, Test and Deploy eKYC Solution. eKYC solution will include following key components, at high level:

<b>B.1 : Deployment Scope: Key Highlights</b>			
<b>SL NO</b>	<b>Description/ Function</b>	<b>Availability (A/PA/RM/NA)</b>	<b>Comments</b>
B.1.1	Customer's ID document & photo capture		
B.1.2	Customer's identity verification with allowed database		
B.1.3	Dynamic Digital Account Application Form		
B.1.4	Dynamic Digital Transaction Profile		
B.1.5	Dynamic Digital KYC Profile		
B.1.6	Automatic Risk Grading		
B.1.7	BPMN (Business Process Model and Notation) Workflow Engine for application approval		
B.1.8	Automatic notification system (app / web notification, SMS, Email)		
B.1.9	Capability for integration with email and SMS engine		
B.1.10	Capability for integration with CBS, CMS, ABS		
B.1.11	Capability for integration with AML & Screening services for due diligence		
B.1.12	Capability for keeping audit trails & logs		
B.1.13	Capability for generating reports		
B.1.14	Capability for allowing maker-checker functionality of back-end interfaces		
<b>B.2 : Functional &amp; Business Requirements</b>			
<b>SLNO</b>	<b>Description/ Function</b>	<b>Availability (A/PA/RM/NA)</b>	<b>Comments</b>
B.2.1	The system must comply the BB regulations and BB guidelines for eKYC. And this should comply the Proposed Business Process mentioned in section 3.2		
B.2.2	Solution Provider must have comprehensive knowledge about eKYC solution.		
B.2.3	The system must be capable of biometric verification through face matching (and fingerprint verification) via API integration with national database. Required documentation for EC API integration (and fingerprint device SDK) will be shared by the Bank and any 3 <sup>rd</sup> party API licenses (if		

*AA* *CV*

	required) will be provided by the Bank separately and Solution Provider will help in this regard.		
B.2.4	System must be able to collect information from various input devices such as phone camera, web cam, finger print sensor, electronic signature pad etc.		
B.2.5	System must extract data from NID image by reputed AI based OCR engine (such as Microsoft or Google API). Here image auto enhance and crop functionality is recommended.		
B.2.6	For customer profiling the required data field and data source should be configurable. Bank may choose source data for various information e.g. NID, External source, Internal source, Manual input, Stored file, Direct data capture from device (such as IP address, geo location etc).		
B.2.7	The system must be able to detect the liveness of the customer while taking selfie photo (such as eye blink, head movement etc.), match and validate with AI based engine.		
B.2.8	Self-onboarding needs to be from both Mobile App and Web Interface.		
B.2.9	Screen flows of Self-onboarding and Assisted -onboarding must follow BB eKYC guideline and the Bank's proposal. Bank will share the default screen flows as soon as order placement.		
B.2.10	In case of self-onboarding, customer need to select product type, account opening branch and other required information set by the Bank and it should be configurable / manageable from admin panel.		
B.2.11	Features of Admin Panel: <ol style="list-style-type: none"> <li>1. Dashboard</li> <li>2. User Management</li> <li>3. Product and Channel Management</li> <li>4. Authorization layer configuration</li> <li>5. Authorization que (Maker Checker enabled)</li> <li>6. Image matching parameter configuration</li> <li>7. other parameter configuration</li> <li>8. Any additional features available on your portal that are not covered above.</li> </ol>		
B.2.12	Customer information extracted from NID should have parallel input field in case of wrongly extracted information. At branch level, maker-checker should be there for authorization / deletion / amendment of any information for assisted onboarding. However, matching principle of data will be maintained as per eKYC guideline.		
B.2.13	The system must be able to verify data against external sources (EC, Porichoy API etc.) and internal sources (CBS, CMS, ABS etc.) via API integration. Followings are some recommended ones:		

	<ol style="list-style-type: none"> <li>1. Sanction screening and Bank's Internal List screening APIs</li> <li>2. De-duplication check APIs</li> <li>3. Identify verification API from EC / Porichoy / Other allowed source</li> <li>4. CBS APIs</li> <li>5. Chequebook API</li> <li>6. Debit Card API</li> <li>7. iBanking / mobile app registration API</li> </ol>		
B.2.14	The system must be capable to integrate with RPA software (if required) for process automation. The Solution Provider is encouraged to have experience in implementing automated account opening solution using Robotic Process Automation (RPA) in other Bangladeshi banks.		
B.2.15	The system must produce various type of report, future ad-hoc / regulatory reports should be incorporated time to time.		
B.2.16	The system must be able to interface with CBS, CMS, ABS, and other API for necessary services.		
B.2.17	System should have own open API to interface by / with other systems.		
B.2.18	The system is encouraged to have dynamic low-code drag & drop E-Forms builder for designing smart forms like Account Application Form.		
B.2.19	The system must have dynamic E-Forms for KYC Profile and Transaction Profile with automatic risk grading. System should allow bank's user to manually input risk score (as & if required) along with comments and reasoning.		
B.2.20	System should be able to send OTP via SMS and email to authenticate customer mobile number. System should connect the notification (SMS, email) module of the Bank.		
B.2.21	The system must have simple dashboard to display high-level information in meaningful graphical presentation such as pending, overdue, or completed processes, etc. The dashboard information may drill down up to n <sup>th</sup> level below them.		
B.2.22	System authentication must be through Maker, Checker concept.		
B.2.23	System must have an integrated low-code BPMN workflow engine for managing approvals. Bank's authority should be able to approve, send back for review or reject applications as necessary.		
B.2.24	The Workflow design must drag & drop based and not hard-coded. Bank admin user must be given access to change/modify approval matrix using drag & drop workflow designer without programming/coding knowledge.		

AA

GA

B.2.25	The system must have built-in process map showing process, role and time taken for each steps.		
B.2.26	Upon completion of process approvals, the system must be able to auto generate printable version of account application form, transaction profile, and KYC profile with bank's logo, account summary, name designation and comments of make checker & approver, etc. The templates must not be hard-coded and bank must be given access to modify them from time to time without Solution Provider's assistance.		
B.2.27	System must allow the bank to edit/modify/customize any forms (i.e. TP, KYC, etc.) as per latest regulatory rules.		
B.2.28	System must have dynamic role-based authentication & authorization.		
B.2.29	The system users will be Active Directory's users and user login will be authenticated by AD. This system will only assign role to them.		
B.2.30	All user activity should be logged automatically in the system.		
B.2.31	The system's mobile app part should be incorporated within the mobile app of the bank in Android, iOS, and also within web version (Internet Banking). Solution Provider should provide SDK for such integration.		
B.2.32	The system should be able to run from: <ol style="list-style-type: none"> <li>1. Web interface for self-onboarding &amp; assisted onboarding</li> <li>2. android , iOS, HarmonyOS version apps for self-onboarding</li> <li>3. Web based admin panel</li> <li>4. Web based branch level user (maker-checker) panel</li> </ol>		
B.2.33	System should have audit trail, which is recommended to include: <ol style="list-style-type: none"> <li>1. Customer details (name, contact, address, etc.) with photograph</li> <li>2. Customer ID image (both side)</li> <li>3. Customer signature (where necessary)</li> <li>4. Customer's latest risk review date</li> <li>5. Transaction pattern match with provided TP (via CBS or integrated system API)</li> <li>6. Others information necessary for KYC</li> <li>7. User / Channel details used for KYC</li> <li>8. NID server response</li> <li>9. IP Address &amp; Geo Location of Customer</li> </ol>		
B.2.34	The eKYC system must have a built-in document management system (DMS). All uploaded attachments and		

JA

①

	approved generated documents must be uploaded into the DMS automatically and this should be retrievable by the different level of users of the Bank.		
B.2.35	For Joint Account opening (using self-service model and assisted model), client info input should be similar to primary applicant. The solution should have capacity to accommodate Joint Account Holder.		
B.2.36	<p>Reporting Requirements:</p> <p>a) The system must have a dashboard for different level users. This dashboard will display all reports summary in meaningful graphical interpretation. The dashboard information may drill down up to n<sup>th</sup> level. The system should be capable of generating custom reports with dynamic parameters. The default set of reports must be mentioned in the Technical Bid / Proposal. Bank will share the list upon reviewing the available reports.</p> <p>b) A digital log is required for all successful and unsuccessful e-KYC onboarding process for further work and audit trail. All the technology data should be preserved &amp; stored digitally for further audit purposes</p>		
B.2.37	<p><b>Sanction Screening, Audit Trail and Matching Criteria – Simplified eKYC:</b></p> <p>Full-fledged account procedures will be completed by completion of sanction and other necessary screening which includes as follows:</p> <ul style="list-style-type: none"> <li>(a) UNSCRs screening</li> <li>(b) Adverse media screening (where necessary)</li> <li>(c) Internal or external exit list (where necessary)</li> </ul> <p>To maintain an audit trail, it is required to preserve a digital KYC profile and relevant logbook:</p> <ul style="list-style-type: none"> <li>(a) Customer details (name, contact, address, etc) with pic</li> <li>(b) Customer ID image (both side)</li> <li>(c) Customer signature (where necessary)</li> <li>(d) Customer risk review (once in 5 years)</li> <li>(e) Transaction pattern</li> <li>(f) Others information as deemed necessary to complete customer KYC</li> </ul> <p>NID database either hold by NID Wing of Election Commission and/or Government established any other Authority for identity verification. Applicant's name, parent name filled may be left as editable form for correction of spelling mistake, however, DOB, NID number should be kept</p>		

	<p>in un-editable form. Particulars Matching Percentage:</p> <p>NID number 100%</p> <p>Date of Birth 100%</p> <p>Fingerprint ≥ 80%</p> <p>Applicants' Name ≥ 80%</p> <p>Fathers' Name ≥ 80%</p> <p>Mothers' Name ≥ 80%</p>		
B.2.38	<p><b>Sanction Screening, Audit Trail and Matching Criteria -- Regular eKYC :</b></p> <p>The screening mechanism for regular e-KYC is quite stringent compare to the simplified one, including:</p> <p>(a) UNSCRs screening</p> <p>(b) PEPs/IPs Screening</p> <p>(c) Identification of beneficial ownership (if any)</p> <p>(d) Adverse media screening</p> <p>(e) Risk grading of customer</p> <p>(f) Customer Due Diligence template</p> <p>(g) Enhanced Due Diligence (if needed)</p> <p>To maintain an audit trail, Bank or their nominated 3rd parties required to preserve a digital KYC profile and relevant logbook similar to Simplified KYC with Risk grading of customer. Similar matching parameters mentioned in the simplified e-KYC will be applicable.</p>		

**B.3 : Technical Requirements**

SLNO	Criterion	Description	Availability (A/PA/RM/NA)	Comments
B.3.1	Operating System	Bank prefers Linux or Ubuntu 16.04 environment.		
B.3.2	Browser	The application should be browser-based application and browser independent. Chrome, MS Edge, Firefox latest version are preferable and should be compatible.		
B.3.3	Web Server	Compatible with common Web Servers. NginX preferred.		
B.3.4	Application Hosting	The application should be hosted on Bank's Data Center.		
B.3.5	Database	The application should be Database independent. Bank will be owner of the Database as well as database admin.		
B.3.6	AD Authentication	Application users should be authenticated from Active Directory (AD) for login. The user password should not be stored in the database of application as it will be maintained at AD. Application can be stored user ID only. Access will be		

		restricted to a user for a certain time in the event of 03 consecutive unsuccessful attempt.		
B.3.7	Third Party Interface / Integration	There should be facility for third party interface / integration through API, Web Service etc.		
B.3.8	Backup / Restore	The application should have Backup/Restore facility. It may be scheduled backup. DR setup should be there in Passive mode with full replication capability.		
B.3.9	MIS & Reports	Business and system required all reports should be available in the application. System should have standard MIS and also have the provision to generate customized report for internal and external body. Any additional regulatory report or management required report should be developed by Solution Provider after go-live within the agreement.		
B.3.10	Application/ Database Performance	Application and Database Performance is a key factor for users. So the Solution Provider should be committed to provide maximum performance of application and database.		
B.3.11	System Architecture	The application should be N-tier architecture.		
B.3.12	Audit Trail	All level of Audit trail, User Activity log should be generated from application.		
B.3.13	Email / SMS notification	SMS, Email notification facility should be available. SMTP & SMS gateway handshaking capability should be available.		
B.3.14	Security	Any system required user and password should be encrypted.		
B.3.15	Concurrent Application user	The application should not be restricted any number of concurrent application users.		
B.3.16	Additional Licensing	Additional Software/Hardware licensing requirement should be mentioned earlier.		
B.3.17	Support for up gradation of Software/ Hardware	Ensure Support/Development required for Any Regulatory Changes or Requirement and up gradation of application related Hardware/ Software under AMC.		
B.3.18	Maker / Checker	Segregation of duty should be available in the system for at least dual control (maker		

		and checker)		
B.3.19	Virtualization	Application should run on Virtual environment		
B.3.20	Restriction	Solution should identify the jail-broken, rooted device and TOR browsers and subsequently restrict the app / web interface.		
B.3.21	Additional Data Points	Solution is preferable to capture client data points such as IP Address, Geo-Location.		
B.3.22	OS Compatibility	The system must be compatible to run on Linux based OS.		
B.3.23	Installation	The eKYC software must be installed on premise.		

B.4	Comprehensive Report Library ("Out-of-the-box Reports")	Availability (A/PA/RM/NA)	Comments
B.4.1	System should provide out-of-the-box reports		
B.4.2	Module-wise report generation		
B.4.3	Report Export to PDF/Excel		
***	The proposed solution must be integrated with the bank's conventional banking CBS, Islamic Banking CBS, Agent Banking, Card Management System, Customer onboarding System, Digital Banking and transactional platforms.		
***	The proposed solution shall strictly comply with the eKYC guidelines issued by Bangladesh Bank/BFIU and shall duly incorporate and address any subsequent circulars, directives, or regulatory instructions related to eKYC 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

*A* *DA*

## STANDARD FORMAT OF FINANCIAL PROPOSAL

### Financial Proposal - Standard Forms

### Summary of Costs

#### Option- 1 (Perpetual License):

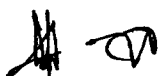
Financial Proposal (Details)		
Item Description	Qty	Price (In BDT)
Supply, Install, Configure, Integrate, Test and Deploy (at DC & DR) cost of Electronic Know Your Customer (eKYC) Solution.	1	
<b>Total</b>		
<b>VAT and AIT</b>		
<b>Grand Total (Including VAT &amp; AIT)</b>		

### 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	Electronic Know Your Customer (eKYC) Solution.	In amount				
	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



**Option- 2 (Subscription based License):**

<b>Financial Proposal (One Time Cost)</b>		
<b>Item Description</b>	<b>Qty</b>	<b>Price (In BDT)</b>
Supply, Install, Configure, Integrate, Test and Deploy (at DC & DR) one time cost of Electronic Know Your Customer (eKYC) Solution.	1	
<b>Total</b>		
<b>VAT and AIT</b>		
<b>Grand Total (Including VAT &amp; AIT)</b>		

<b>Financial Proposal (Monthly Subscription)</b>		
<b>Item Description</b>	<b>Qty</b>	<b>Price (In BDT)</b>
Monthly Subscription fee of Electronic Know Your Customer (eKYC) Solution.	1	
<b>Total</b>		
<b>VAT and AIT</b>		
<b>Grand Total (Including VAT &amp; AIT)</b>		

**Additional Customization and Training Cost Per Man-day**

<b>Additional customization cost per man-day (Including VAT &amp; TAX) in BDT</b>	<b>Training cost per man-day (Including VAT &amp; TAX) in BDT</b>