



Community Bank

• Trust • Security • Progress

Tender Document

[Open Tender]

One stage Two Envelop

Supply, Install, Configure, Integrate, Test and Deploy of Agent Banking Solution for
Community Bank Bangladesh PLC.

Invitation for Tender No: CBBL/HO/ABD/2026/055

Dated: 12-10-2026

Tender issued on: 12-10-2026

Invitation for Tender Offer

BID SCHEDULE For

Item Sl.	Item Description
01	Supply, Install, Configure, Integrate, Test and Deploy of Agent Banking 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 Agent Banking 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 **29 October, 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, 111 service desks, and 196 ATMs/CRMs. With the rapid growth in customer base **Agent Banking Solution** will modernize customer onboarding at agent points, enable secure cash deposit and withdrawal, fund transfers, loan disbursement, and bill payment services. It will ensure real-time integration with the Bank's core banking system, provide transaction monitoring, and enhance compliance with Customer Due Diligence (CDD) requirements. This initiative will reduce dependency on physical branches, improve accessibility, and deliver convenient banking services to underserved communities.

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

The block contains two sets of handwritten marks. On the left, there is a signature that appears to be 'Smy' followed by a large, stylized flourish. To the right of this is another signature, which is more compact and appears to be 'JH' or similar, also followed by a flourish.

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 Agent Banking 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

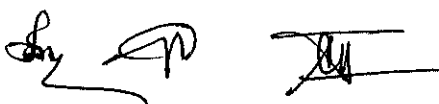
1. The Bidder must have specific IT experience in Agent Banking solutions in at least **two (2) projects** within any Bank or financial institution in Bangladesh.
2. The Bidder must submit a copy of at least **One (1) ongoing Service Level Agreement (SLA)** of an Agent Banking solution with any Bank 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. (Please enclose technical staff's CV).
4. The Bidder must have proven experience in integrating Agent Banking solutions with at least **one (1) Core Banking System (CBS)** in Bangladesh.
5. Bidders must submit up-to-date PSR of TAX, BIN, and VAT certificates.
6. Trade License.
7. Certificate of Incorporation.
8. The Bidders shall submit a Bid Security equivalent to **2.5% of the total value of the proposed solution**, in the form of a Payment Order or Bank Guarantee issued in favor of *Community Bank Bangladesh PLC*. The Bid Security must remain valid for a period of six (6) months from the date of bid opening and shall be enclosed within the Financial Proposal envelope.

Note: Bidders who successfully meet the Bidder's Qualification Criteria shall be invited to deliver a formal demonstration of their proposed Agent Banking solution before the designated Evaluation Committee.



TERMS & CONDITIONS

1. This Invitation for Tender is open exclusively to eligible bidders that are locally registered companies in Bangladesh.
2. The Bidder shall not be debarred or declared ineligible by any competent authority for engaging in corrupt, fraudulent, collusive, or coercive practices.
3. The Bidder shall not have a consistent history of litigation or multiple adverse arbitration awards that may materially affect its eligibility or ability to perform the contract.
4. The Bidder shall have the legal capacity and authority to enter into and perform the proposed contract.
5. The Bidder shall not be insolvent, bankrupt, or undergoing winding-up proceedings; its business activities shall not be suspended; and it shall not be subject to any proceedings relating to the foregoing.
6. The Bidder shall have fulfilled its obligations relating to the payment of taxes and applicable social security contributions in accordance with the relevant laws and regulations of Bangladesh.
7. The Bidder shall possess the necessary professional and technical qualifications, relevant experience, financial resources, product expertise, reputation, and after-sales service capabilities required to perform the contract successfully.
8. All quoted prices shall be expressed in Bangladeshi Taka (BDT) and shall include all applicable taxes, VAT, duties, and other charges, as applicable under the relevant laws and regulations.
9. The Financial Proposal shall remain valid for a minimum period of six (06) months from the date of submission of the bid.
10. The Bank shall conduct a detailed evaluation of the submitted proposals based on the information, documents, and supporting evidence provided by the Bidder.
11. CBBL shall not be obligated to select the lowest-priced Bidder and shall consider technical compliance, relevant experience, quality, financial evaluation, and other applicable evaluation criteria in determining the successful Bidder.
12. The Bank reserves the right to accept or reject any or all bids, or to annul the tender process, at any time before the award of the contract, in accordance with applicable rules and regulations, without thereby incurring liability to any Bidder or being obligated to disclose the grounds for such action, subject to applicable legal requirements.
13. The Bidder shall submit separate Technical and Financial Proposals in accordance with the requirements specified in the tender document. Both proposals shall be submitted in hard copy and soft copy formats, as prescribed by the Bank.
14. The Bidder shall address and respond to all functional and technical requirements specified in the tender document. Any deviation, exception, or non-compliance shall be clearly identified in the Technical Proposal.
15. The Bidder shall comply with all functional, technical, security, and implementation requirements specified by CBBL to be considered eligible for contract award.
16. Any bid not accompanied by an acceptable Bid Security, where required under the tender document, shall be rejected as non-responsive in accordance with the applicable tender requirements.
17. The Bid Security of unsuccessful Bidders shall be returned in accordance with the applicable tender conditions. The Bid Security of the successful Bidder shall be returned upon signing of the contract and submission of the required Performance Guarantee, subject to the applicable terms and conditions.



18. The Bid Security may be forfeited if:
 - a. The Bidder withdraws its bid during the bid validity period;
 - b. The successful Bidder fails to sign the contract within the stipulated period; or
 - c. The successful Bidder fails to submit the required Performance Guarantee within the stipulated period.
19. Only Bidders declared technically qualified in accordance with the approved evaluation criteria shall be eligible for the opening and evaluation of their Financial Proposals.
20. The Bidder shall complete the requirement study, supply, development, installation, configuration, customization, integration, testing, and commissioning of the Agent Banking Solution and all associated components at the locations specified by the Bank.
21. All activities required for implementation and commissioning shall be completed within the mutually agreed timelines and at no additional cost beyond the agreed contract price, unless otherwise approved in writing by the Bank.
22. The Bidder shall ensure that the proposed Agent Banking Solution meets the Bank's approved functional, technical, operational, security, scalability, and performance requirements throughout the contract period.
23. The Agent Banking Solution shall not impose any artificial or contractual restrictions on the number of users or agent outlets. CBBL shall be entitled to create and operate an unlimited number of users and agent outlets as required, without additional licensing or usage charges.
24. The Bidder shall install, configure, and commission a Disaster Recovery (DR) site covering the application, middleware, and database layers in accordance with the Bank's requirements.
25. The Bidder shall ensure business continuity and recovery of the Agent Banking Solution from the DR site in the event of a disaster affecting the primary site, in accordance with the recovery time objective (RTO), recovery point objective (RPO), and other parameters agreed with the Bank.
26. The Bidder shall provide onsite training at the Bank's premises for at least twenty (20) participants. The training shall cover functional, end-user, Training of Trainers (ToT), technical, and administrative aspects of the solution.
27. A detailed training plan, including the training schedule, curriculum, delivery methodology, and proposed training materials, shall be submitted as part of the Technical Proposal.
28. Before Go-Live, the Bidder shall conduct a parallel run or testing of the solution for a minimum period of one (01) month, or such longer period as may be required by the Bank.
29. Within one (01) week of issuance of the Work Order, the Bidder shall submit a detailed, step-by-step implementation plan covering installation, configuration, integration, testing, training, and commissioning, together with the proposed timeline and project milestones.
30. The Bidder shall submit comprehensive User Acceptance Testing (UAT) documentation and User Verification Testing (UVT) procedures. The relevant test results and acceptance documents shall be reviewed and approved by the designated authority of CBBL before Go-Live.
31. The solution shall be designed and implemented to ensure uninterrupted service and the highest achievable system availability. Any permitted maintenance windows, service-level commitments, and exceptions shall be agreed upon with the Bank and documented in the contract.
32. The Bank shall inspect and verify each newly developed, customized, or configured module against the approved functional and technical specifications.



33. The Bidder shall promptly rectify, at no additional cost to the Bank, any defects, deficiencies, or non-compliances identified during implementation, testing, or the warranty period, within the timelines specified by the Bank.
34. The Bidder shall provide technical support during normal business hours at a minimum and shall specify the support channels, escalation procedures, response times, and resolution times in its proposal. Critical-incident support requirements shall be agreed upon with the Bank.
35. The Bidder shall provide a comprehensive warranty for a period of one (01) year from the date of Go-Live and shall closely monitor the system during the warranty period. All defects and implementation-related issues covered by the warranty shall be resolved at no additional cost to the Bank.
36. Upon expiry of the warranty period, a support and maintenance period of five (05) years shall commence. During this period, the Bidder shall remain responsible for system maintenance, troubleshooting, bug fixing, and issue resolution in accordance with the agreed service-level requirements and commercial terms.
37. The Bidder shall ensure that the proposed solution and delivered products comply with the applicable requirements of Bangladesh Bank's *Guideline on ICT Security for Banks and Non-Bank Financial Institutions*, dated June 2023, and any subsequent applicable amendments or directives.
38. The Bidder shall demonstrate relevant experience in implementing Agent Banking solutions that comply with Bangladesh Bank's *Prudential Guidelines for Agent Banking Operation in Bangladesh, 2017*, and any subsequent applicable amendments or directives.
39. The Bidder shall provide complete and up-to-date technical documentation, user manuals, installation and configuration guides, operational procedures, and system architecture diagrams in accordance with applicable standards and the Bank's requirements.
40. The Bank may identify additional customization requirements arising from its operational or business needs. The Bidder shall assess and implement such requirements in accordance with the agreed scope, contractual terms, and written instructions issued by the Bank. Any additional cost, if applicable, shall require the Bank's prior written approval.
41. Additional features or policy-related requirements may be incorporated during or after implementation, subject to the Bank's approval and the applicable contractual change-control procedures. Bidders may also propose additional built-in features that enhance the functionality, security, or operational efficiency of the solution.
42. Shortlisted Bidders that meet the qualification criteria may be invited to demonstrate their proposed Agent Banking Solution before the designated Evaluation Committee. The demonstration shall be conducted in accordance with the Bank's instructions and the approved evaluation methodology.
43. CBBL reserves the right to visit an existing client site where the Bidder's proposed solution is operational for the purpose of verifying the Bidder's implementation experience and system performance. The Bidder shall facilitate such visits in coordination with the relevant client institution.
44. Upon receipt of the Work Order, the selected Bidder shall submit a Performance Guarantee equivalent to ten percent (10%) of the total contract value, in accordance with the Bank's instructions and applicable contractual requirements.
45. The Performance Guarantee shall be furnished in the form of a Pay Order or Bank Guarantee (BG), as permitted by the Bank, and shall remain valid for at least one (01) year or until completion of the project, whichever is later, subject to the final contract terms.



46. The Bank reserves the right to revise the scope of work, implementation timeline, or requirements before the award of the contract, subject to applicable procurement rules and regulations.
47. All proposals, supporting documents, and enclosures submitted by the Bidders shall be retained by CBBL for its official records and shall not be returned, subject to applicable laws and procurement requirements.
48. Any request for clarification regarding the tender document shall be submitted to the Bank in writing within the clarification period specified in the tender schedule.
49. Any canvassing, undue influence, or attempt to improperly influence the tender evaluation or award process shall result in disqualification, subject to the applicable procurement rules and regulations.
50. The Bidder shall maintain the confidentiality of all information, documents, credentials, and data accessed or obtained during the procurement, implementation, and support of the solution and shall not disclose such information to any unauthorized person or third party without the Bank's prior written consent, except where disclosure is required by law.
51. The Bidder shall ensure that all software, licenses, third-party components, and related deliverables supplied under the contract are legally authorized for use by the Bank. The Bidder shall disclose all third-party dependencies, licensing conditions, recurring charges, and any limitations applicable to the proposed solution in its proposal.
52. The Bidder shall comply with all applicable laws, regulations, Bangladesh Bank directives, and CBBL policies relevant to the implementation and operation of the Agent Banking Solution throughout the contract period.
53. All decisions of the Bank concerning eligibility, technical evaluation, financial evaluation, and contract award shall be made in accordance with the applicable procurement rules, the tender document, and the approved evaluation criteria.



Requirement Specification

Requirements are primarily categorized as Functional requirement and technical requirement for the Agent Banking system that is to be implemented in the Bank. Detail requirements are further categorized under specific functional and technical area. The bidder must fill each row against each detail requirement to show whether their proposed solution complies with the requirement.

Bidder must fill column 3 for each table with either FC/PC/NC/NA were

- **FC = Fully Comply**
- **PC = Partially Comply**
- **NC = Not Comply**
- **NA = Not Available.**

Submission of Soft Copies: Bidders must submit soft copies of the duly completed 'Functional Requirements', 'Technical Requirements' and 'Hardware sizing- via CD or USB flash drive (pen drive)—along with the hard copies of their respective proposals.

Functional Requirement

Functional requirements are categorized according the following functional areas that are sought into the proposed solution.

SL#	Acronym	Technical Area
1	CAM	Customer Acquisition and Management
2	AOM	Account Opening and Management
3	ACS	Account Service
4	SAV	Savings Account
5	CUA	Current Account
6	DPS	Monthly Installment
7	FDR	Fixed Deposit
8	SDS	Special Deposit Scheme
9	ODA	Overdraft
10	STL	Secured Term Loan
11	UTL	Unsecured Term Loan
12	FNI	Financial Information
13	BLQ	Balance Query
14	STS	Statement
15	CIN	Cash Deposit
16	COT	Cash Withdraw
17	FXR	Fund Transfer
18	FRT	Foreign Remittance
19	BIL	Bill Payment
20	CHK	Receive Cheques for Clearing
21	FEE	Fee Management
22	AGM	Agent Management
23	DMF	Distribution Management- Field Agent
24	DCM	Agent/Distributor Cash Management
25	REC	Reconciliation

26	SEC	Security Management
27	MIS	Reporting and MIS
28	POR	Portal and Dashboard
29	DSP	Dispatch Management
30	CHQ	Cheque Management
31	CRD	Card Management
32	SME	SME Loan
33	RTL	Retail Loan
34	ISB	Islami Banking
35	SRV	Service Request
36	BOT	Back Office Transactions
37	PDT	Product Settings
38	COM	Commission Management
39	NTC	Notice Board Management
40	BNC	Bancassurance
41	PBK	Payroll Banking

1.Customer Acquisition and Management (CAM)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
1	CAM - 01	Customer ID generation as per bank policy		
2	CAM - 02	Private individuals or organizations should be able to open Customer File with the bank at Agent point. Customer Files opened through Agent Banking System are created in CBS.		
3	CAM - 03	Agent can enter short KYC (Name, NID, Telephone number, Photograph, etc.) of new customer including customer's biometric feature in Agent Software Application. The information should be sent to Bank's back office system in electronically in real-time.		
4	CAM - 04	Agent Software Application should be able to check if customer profile already exists in CBS		
5	CAM - 05	Customer should be able to receive a confirmation SMS using the services at agent point upon successful transfer of short KYC data in real-time.		
6	CAM - 06	Customer should be able to get a confirmation printout by using the services at agent point upon successful transfer of short KYC data in real-time.		
7	CAM - 07	Branch officer (Maker) should be able to enter detailed KYC information into the Bank's back-office system.		
8	CAM - 08	Branch officer (Checker) should be able to check		

		the entered KYC information on the Bank's back office system.		
9	CAM - 09	Branch officer (Approver) should be able to approve the entered KYC information on Bank's back office and send Customer Creation request to CBS		
10	CAM - 10	Branch officer should be able to directly confirm customer's biometric feature (that was earlier captured by Agent)		
11	CAM - 11	Agent should be able to enroll existing customer using Agent Software Application		
12	CAM - 12	Customer should be able to request changes to their address, telephone number, email address at Agent point		
13	CAM - 13	Any change request to Customer information (Parents name, Spouse name, DOB, Signature, Title change, E-TIN, Photo ID) from Agent needs to go through Make/Check/Approve process before final updates are made in Agent Banking system and CBS		
14	CAM - 14	System should be able to authenticate customer through any finger from enrolled biometric feature (i.e. change Left thumb fingerprint to Left Index fingerprint / Vein and /or Electronic Signature)		
15	CAM - 15	Bank should be able to activate/deactivate/suspend a Customer on Bank's back office system		
16	CAM - 16	Agent Software Application should be able to search for Customers by entering search criteria (i.e. Biometric feature, Customer ID, NID, Mobile Number, DOB and Account Number). The search result should show Customer Photograph, Name and List of Accounts		
17	CAM - 17	Customer Authentication through Finger Print, Face Matching PIN validation and OTP etc		
18	CAM - 18	Customer ID Creation for Individual, Institutional, Joint & Minor		
19	CAM - 19	Dedupe Checks / Searching mechanism using NID No., Passport Number, Birth Certificate Number, Contact No., TIN, DOB, Place of Birth, Full Name, Mother's name, Nominee NID, Nominee Name, Card Number etc.		
20	CAM - 20	Agent and Customer Onboarding through E-KYC (Finger Print and Face Matching) and Pop-up/notification/pending request/ System		

		Generated email for Approval base Incident.		
21	CAM - 21	Agent and Customer Onboarding through Finger Print		
22	CAM - 22	Agent and Customer Onboarding through Face Matching)		
23	CAM - 23	System Generated email for Approval base Incident.		
24	CAM - 24	AML & CFT related screening mechanism must be linked with the Customer Registration Process of ABS to get the clearance for completing the customer registration formalities		

2. Account Opening and Management (AOM)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
25	AOM - 01	An account opened through Agent Banking System will in essence create an account in the CBS. Agent Banking System does not create any specialized account. Accounts in CBS can be accessed and operated through Agent Banking System. Accounts would be based on Customer Type and Product selected.		
26	AOM - 02	Accounts can be opened jointly including minor		
27	AOM 02A	Accounts can be opened for Institutions		
28	AOM - 03	Agent Software Application should have means to enter account operation instruction for joint account - Operated by Anyone - Operated by number of customers - Operated by number of customers with certain mandatory customers Authorization is given in the form of fingerprints / Vein/ Electronic Signature instead of manual signature.		
29	AOM - 04	Customer should be able to receive a confirmation SMS using the services at agent point upon account opening request is successfully sent to server electronically in real-time.		
30	AOM - 05	Customer should be able to get a confirmation printout showing account opening detail (based on product type) including initial deposit made by using the services at agent point upon account opening request is successfully sent to server in real-time.		
31	AOM - 06	Branch officer (Maker) should be able to enter required account related information into the		

		Bank's back-office system.		
32	AOM - 07	Branch officer (Checker) should be able to check the entered account opening information on the Bank's back-office system.		
33	AOM - 08	Branch officer (Approver) should be able to approve the entered account opening information on Bank's back office and send Account Opening request to CBS		
34	AOM - 09	Bank should be able to activate/deactivate/suspend access to an Account via Agent Banking Delivery channel		
35	AOM - 10	Agent Application Software should be able to get status of an account		
36	AOM - 11	Agent can send request for opening Current Account for a customer to Bank's back office system by entering customer information (ref. CAM-02) and Initial Deposit amount on Agent Software Application		
37	AOM - 12	Agent can send request for opening various Deposit Scheme product for a customer to Bank's back office system by entering customer information (ref. CAM-02) and product related information.		
38	AOM - 13	User should be able to edit during review before submitting		
39	AOM - 14	Checker should be able to send back to initiator for correction except bio-metric enrollment		
40	AOM - 15	System should have capacity to Individual or Batch (Excel file) account opening from back office for any selected outlet.		
41	AOM - 16	Accounts has to be opened as per Bangladesh Bank and Community Bank Guideline.		

3. Account Services (ACS)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
42	ACS - 01	Account Opening individual, Non-Individuals, Proprietorship, Joint, Limited Company, School Banking etc.		
43	ACS - 02	DPS & FDR with link Account & without link Account. Link account may be individual, Non-Individuals, Proprietorship, Joint, Limited Company etc		
44	ACS - 03	DPS & FDR with link Account		
45	ACS - 04	DPS & FDR with without link Account		

46	ACS - 05	Bulk Customer Opening through Batch Files		
47	ACS - 06	Customer Document Update Request		
48	ACS - 07	Welcome SMS to Customer after Account Opening & Approval from Branch/ Head Office		
49	ACS - 08	Customer should be able to get a confirmation printout showing account opening detail (based on product type) including initial deposit (if any) made by using the services at agent Outlet upon account approval in final stage.		
50	ACS - 09	Branch Official and/or Head Office Official should be able to modify detailed KYC, Risk grading and other information or send back with reason to the Agent Outlet through the system.		
51	ACS - 10	Modify Customer Info		
52	ACS - 11	Agent can open any type of Account with/without initial deposit from a customer		
53	ACS - 12	Balance Query and Mini Statement for SB, CD, TD, RD & Loan Account		
54	ACS - 13	Statement and Balance Confirmation		
55	ACS - 14	Service Request (Placement, Maintenance, Transaction and Life Cycle) Module		
56	ACS - 15	Clearing Cheque Receive		

4. Savings Account (SAV)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
57	SAV - 01	Agent can open a Savings Account by taking Initial Deposit (amount would be as per product settings) from a Customer		
58	SAV - 02	System should be able to check for minimum initial deposit amount for Savings Account that can be opened through Agent Banking System		
59	SAV - 03	System should be able to receive Cheque (number to be based on product settings) and Card (if allowed in product settings) request during account opening request		

5. Current Account (CUA)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
60	CUA - 01	Agent can open a Current Account by taking Initial Deposit (amount would be as per product settings) from a Customer		
61	CUA - 02	System should be able to check for minimum		

		initial deposit amount for Current Account that can be opened through Agent Banking System		
62	CUA – 03	System should be able to receive Cheque (number to be based on product settings) and Card (if allowed in product settings) request during account opening request		

6. Monthly Installment (DPS)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
63	DPS - 01	Agent can open a DPS for a Customer		
64	DPS - 02	Select specific deposit scheme		
65	DPS - 03	Specify term in months/years		
66	DPS - 04	Specify monthly installment amount		
67	DPS - 05	Specify one-time deposit if required by selected scheme		
68	DPS - 06	Specify months of installment paid at the time of opening		
69	DPS - 07	Show maturity amount		
70	DPS - 08	Specify initial deposit amount taken from Account		
71	DPS - 09	Specify Operative account option		
72	DPS - 10	Installment collection from operative account		
73	DPS - 11	Agent can use Agent Software Application to get current installment summary that includes missing payments, penalty amount		
74	DPS - 12	Customer can deposit one or more monthly installment at a time		
75	DPS - 13	Agent can use Agent Software Application to get encashment summary that includes penalty amount, maturity amount, charges, duties, net payable amount		
76	DPS - 14	Premature encashment facility		

7. Fixed Deposit (FDR)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
77	FDR - 01	Agent can open a FDR for a customer		
78	FDR - 02	Specify FDR amount		
79	FDR - 03	Specify term in months/years		
80	FDR - 04	Specify auto renew option		
81	FDR - 05	Specify principal amount + interest auto renew		
82	FDR - 06	Specify principal amount auto renew		
83	FDR - 07	Specify initial deposit taken from Account		

84	FDR - 08	Specify Operative account option		
85	FDR - 09	Specify interest amount transfer to operative account		
86	FDR - 10	Agent can use Agent Software Application to get encashment summary that includes penalty amount, maturity amount, charges, duties, net payable amount		
87	FDR - 11	Premature encashment facility		

8. Special Deposit Scheme (SDS) [e.g. Double, Triple, Billionaire, Millionaire Schemes]

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
88	SDS - 01	Agent can open a SDS for a customer		
89	SDS - 02	Specify SDS amount		
90	SDS - 03	Specify term in months/years		
91	SDS - 04	Specify auto renew option		
92	SDS - 05	Specify principal amount + interest auto renew		
93	SDS - 06	Specify principal amount auto renew		
94	SDS - 07	Specify initial deposit taken from Account		
95	SDS - 08	Specify Operative account option		
96	SDS - 09	Specify interest amount transfer to operative account		
97	SDS - 10	Agent can use Agent Software Application to get encashment summary that includes penalty amount, maturity amount, charges, duties, net payable amount		
98	SDS - 11	Premature encashment facility		

9. Overdraft (ODA)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
99	ODA - 01	Agent can accept application for opening overdraft facility against FDR or DPS for a customer		
100	ODA - 02	Account can be against single/multiple FDR/DPS		
101	ODA - 03	Sanction amount is up to a percentage of FD/DPS		
102	ODA - 04	Sanction amount can't be beyond the allowed percentage of FDR/DPS		
103	ODA - 05	Specify period from		
104	ODA - 06	Specify period to		
105	ODA - 07	Specify interest collection frequency (Monthly/Quarterly/Half Yearly/Yearly/On Expiry etc.)		
106	ODA - 08	Specify interest calculation on daily balance		

107	ODA - 09	Specify interest income/receivable will be on monthly basis		
108	ODA - 10	Agent can use Agent Software Application to get loan summary that includes penalty amount, interest amount, charges, duties, net payable amount		

10. Secured Term Loan (STL)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
109	STL - 01	Agent can accept application to open Loan against FDR or DPS for a customer		
110	STL - 02	One time disbursement		
111	STL - 03	Account can be against single/multiple FDR/DPS		
112	STL - 04	Specify sanction amount is up to a percentage of FD/DPS		
113	STL - 05	Specify sanction amount can't be beyond the allowed percentage of FD/DPS		
114	STL - 06	Specify period from		
115	STL - 07	Specify period to		
116	STL - 08	Specify installment auto recovery from operative account		
117	STL - 09	Specify payment collection frequency (monthly/quarterly/half yearly/yearly)		
118	STL - 10	Specify Interest calculation on daily balance		
119	STL - 11	Specify Interest income/receivable will be on monthly basis		
120	STL - 12	Agent can use Agent Software Application to get loan summary that includes penalty amount, interest amount, charges, duties, net payable amount		

11. Unsecured Term Loan (UTL)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
121	UTL - 01	Agent can accept application to open Unsecured loan such as Remittance loan, Nano loan, Agri loan, SME loan & Retail Personal loan for a customer		
122	UTL - 02	One time disbursement		
123	UTL - 03	Specify Loan amount		
124	UTL - 04	Specify period from		
125	UTL - 05	Specify period to		
126	UTL - 06	Specify installment auto recovery from operative		

		account		
127	UTL - 07	Specify payment collection frequency (monthly/quarterly/half yearly/yearly)		
128	UTL - 08	Specify Interest calculation on daily balance		
129	UTL - 09	Specify Interest income/receivable will be on monthly basis)		
130	UTL - 10	Agent can use Agent Software Application to get loan summary that includes penalty amount, interest amount, charges, duties, net payable amount		

12. Financial Information (FNI)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
131	FNI - 01	Payment if Rental Mode		
132	FNI - 02	Payment of One-time purchase and AMC		
133	FNI - 03	Customization per man days		
134	FNI - 04	license & other hidden cost		

13. Balance Query (BLQ)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
135	BLQ - 01	Customer should be able to check the balance in his/her account and receive an SMS using the services at agent point		
136	BLQ - 02	Customer should be able to check the balance in his/her account and get a printout by using the services at agent point		
137	BLQ - 03	Customer should be able to check the balance in his/her account and get an audible balance message spoken out by using the services at agent point		

14. Statement (STS)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
138	STS - 01	Customer should be able to receive a A/C statement of his/her account through an SMS.		
139	STS - 02	Customer should be able to receive a statement of his/her account and get a printout.		
140	STS - 03	Number of transactions shown on statement is configurable		

15. Cash Deposit (CIN)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
141	CIN - 01	Customer should be able to deposit cash in his / her account by providing cash to the agent.		
142	CIN - 02	Bearer should be able to deposit cash in a customer account by providing cash and other bearer information to the agent such as name, mobile no, NID no, picture, purpose.		
143	CIN - 03	The field level device (FD) should callout the amount being deposited by the beneficiary in Bangla. The callout of amount should be for the whole amount and not by calling out each digit.		
144	CIN - 04	Customer should receive a paper receipt (printout) displaying the transaction (i.e., deposit) amount. Bangladesh Bank's Agent Banking Guideline Clause 6.5.mandates the issuance of a paper receipt for customer.		
145	CIN - 05	Foreign Remittance can be sent from abroad and deposited in a customer account from international money transfer outlets having partnership agreement with the Bank.		
146	CIN - 06	Customer Transaction Profile will be Outlet and A/C wise Configurable		
147	CIN - 07	Transaction profile update request will be make from Outlet uploading TP update request form signed by Customer		
148	CIN - 08	Back Office will check TP Update request by checking request form (Download option will be available)		
149	CIN - 09	Deposit and Withdrawal through Finger Print, Face Matching and PIN or OTP validation or QR Code or NFC via card from Savings, Current, Joint, Loan, Limited Company Account or Others		
150	CIN - 10	Deposit in CASA Account		
151	CIN - 11	Deposit in Loan Account		
152	CIN - 12	Deposit in Joint Account		
153	CIN - 13	Cash deposit in Agent Banking Account & Branch Account From Agent Outlet & Branch (Vice Versa).		
154	CIN - 14	Cash deposit in Agent Banking Account From Agent Outlet		
155	CIN - 15	Cash deposit in Branch Account From Agent Outlet		
156	CIN - 16	Cash deposit in Agent Banking Account Branch		

157	CIN - 17	Cash deposit in Micro Merchant of Agent outlet account		
158	CIN - 18	Cash deposit in Micro Merchant of Branch Account		

16. Cash Withdraw (COT)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
159	COT- 01	Customer should be able to withdraw cash from his / her account through an agent verifying through bio-metric (one by one all the recorded fingers should be allowed).		
160	COT - 02	The field level device (FD) should callout the amount being withdrawn in Bangla. The callout of amount should be for the whole amount and not by calling out each digit.		
161	COT - 03	Customer should receive a paper receipt(printout) displaying the transaction (i.e., withdrawal) amount Bangladesh Bank's Agent Banking Guideline clause 6.5 mandates issuance of a paper receipt for customer during withdrawal.		
162	COT - 04	Withdraw from CASA by Fingerprint		
163	COT - 05	Withdraw from CASA by Face Matching		
164	COT - 06	Withdraw from CASA by OTP		
165	COT - 07	Withdraw from Joint Account by Fingerprint		
166	COT - 08	Withdraw from Joint Account by Face Matching		
167	COT - 09	Withdraw from Joint Account by OTP		
168	COT - 10	Cash withdraw by Debit card from ATM & Cheque Book from Branch		
169	COT - 11	Cash withdraw by Debit card from ATM		
170	COT - 12	Cash withdraw by Cheque Book from Branch		
171	COT - 13	Cash Withdraw of Branch Account from Agent Outlet		
172	COT - 14	Cash withdraw by QR code from Agent Outlet		
173	COT - 15	Cash withdraw by QR code from Micro Merchant		
174	COT - 16	Cash withdraw by QR code of Branch Account from Agent Outlet		
175	COT - 17	Cash withdraw by QR code of Branch Account from Micro Merchant		

17. Fund Transfer (FXR)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
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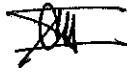
	1	2	3	4
176	FXR - 01	Customer should be able to transfer balance between one of his/her own accounts agent verifying through bio-metric (one by one all the recorded fingers should be allowed).		
177	FXR - 02	One customer should be able to transfer funds from his own account to another customer's account by using agent services within the Bank agent verifying through bio-metric (one by one all the recorded fingers should be allowed). It may be – Within Community Bank, EFTN, RTGS, NPSB, MFS and others.		
178	FXR - 03	Fund transfer can be scheduled • From and To account • Transfer date and time • Transfer frequency • Transfer limit • Transfer amount • Transfer reason • Relation		
179	FXR - 04	Agent Software Application should have the ability to save beneficiary information under Customer's account		
180	FXR - 05	Fund Transfer (Own & 3rd Party), EFT, NPSB, RTGS & any Other from Agent Banking Account & Branch Account		
181	FXR - 06	FT from Agent Banking Account		
182	FXR - 07	EFT from Agent Banking Account		
183	FXR - 08	RTGS from Agent Banking Account		
184	FXR - 09	NPSB from Agent Banking Account		
185	FXR - 10	FT from Branch Account		
186	FXR - 11	EFT from Branch Account		
187	FXR - 12	NPSB from Branch Account		
188	FXR - 13	Bulk transaction processing through Batch Files		

18. Foreign Remittance (FRT)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
189	FRT - 01	Customer should be able to withdraw remittance sent to his/her account from an agent point.		
190	FRT - 02	Customer should be able to provide detail information for cash pick up remittances.		
191	FRT -02A	The remittance agencies should be configurable with commission per transaction and verification process manual or online.		
192	FRT - 03	The system should be verified online with bank's remittance system. In case of failure of verifying back office will verify in the respective		

		remittance company and confirm in the agent banking system and System will send SMS to beneficiary		
193	FRT - 04	Agent will record the disbursement of Cash. Based on the disbursement the necessary entry will be made by system.		
194	FRT - 05	The field level device (FD) should callout the amount being withdrawn in Bangla. The callout of amount should be for the whole amount and not by calling out each digit.		
195	FRT - 06	Customer should receive a paper receipt(printout) displaying the transaction (i.e., withdrawal) amount Bangladesh Bank's Agent Banking Guideline clause 6.5 mandates issuance of a paper receipt for customer during withdrawal.		
196	FRT - 07	Inward foreign remittance request generate from the Agent Outlet (Offline and Real Time through system Integration)		
197	FRT - 08	Remittance Request Offline		
198	FRT - 09	Remittance Request Online through system integration		
199	FRT - 10	Inward foreign remittance disbursement with incentive offered by Govt. & Bank. (Offline and Real Time through system Integration) to National Payment Switch Bangladesh (NPSB)/Interoperable Digital Transaction Platform (IDTP) or with Bank, MFS or Others}.		
200	FRT - 11	Remittance Principal Disbursement Offline		
201	FRT - 12	Remittance Incentive Disbursement Offline		
202	FRT - 13	Remittance Principal Disbursement integration with NPSB		
203	FRT - 14	Remittance Incentive Disbursement integration with NPSB		
204	FRT - 15	Remittance Principal Disbursement integration with IDTP		
205	FRT - 16	Remittance Incentive Disbursement integration with IDTP		
206	FRT - 17	Instant Cash Payment of Remittance companies directly connected to our Central Remittance Software (Remit Infinity). Examples are Arabian Exchange, Progoti Exchange, etc		
207	FRT - 18	Instant Cash Payment of Remittance companies with independent web portals of their own. Examples are Western Union, RIA, etc.		
208	FRT - 19	The whole process may involve manual		





		documentation on the KYC Part which is mandatory from BB and Remittance companies		
209	FRT - 20	System must support automated tax and incentive calculation on inward foreign remittance as per Government of Bangladesh circular and provide real-time credit to beneficiary account.		
210	FRT - 21	System should generate Bangladesh Bank BFIU reports for foreign remittance transactions as per Anti-Money Laundering regulations.		

19. Bill Payment (BIL)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
211	BIL - 01	Customer should be able to pay his/her insurance premium through an agent. - From customer account – Using Cash		
212	BIL - 02	Customer should be able to pay his/her insurance premium through an agent. - From customer account		
213	BIL - 03	Agents should have the capability of collecting periodic repayments from agent banking customers - From customer account - Using cash		
214	BIL - 04	NBR payment through A-Chalan		
215	BIL - 05	Customer should be able make various institutional, utility bill (like REB, DESCO, WASA, TITAS, NESCO, BAKHRABAH GAS, view etc.) payments by transferring funds using agent banking service - From customer account - Using cash		
216	BIL - 06	System will provide facility to add multiple Vendor with their accounting process and commission structure		
217	BIL - 07	System will have an option to set time for Bill Collection		
218	BIL - 08	System should have Tuition Fee Collection for School, College and Universities		
219	BIL - 09	Credit Card Bill Payment with outstanding view. payments by transferring funds using agent banking service - From customer account Using cash		
220	BIL - 10	Ticketing service (Bus/Train/Air/Movie/Lottery), Event (Cricket/Football), Merchant Payment (account to account and QR based (Bangla QR)		
221	BIL - 11	Insurance premium collection		

222	BIL - 12	Utility and Lifestyle Payment (Offline and Online through API or System integration). Common payment gateway API required which will be provided to partners for integrating with MMBL		
223	BIL - 13	Utility Payment Offline		
224	BIL - 14	Utility Payment Online through integration with system		
225	BIL - 15	School Banking		
226	BIL - 16	Cash Transaction Report (CTR) & Suspicious Transaction Report (STR) should be enable and information send to CBS as per BB regulation.		
227	BIL - 17	CTR Report Generation		
228	BIL - 18	STR Report Generation		
229	BIL - 19	Bearer should be able to deposit cash in a customer account by providing cash and other bearer information to the agent.		

20. Cheque Receiving (CHK)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
230	CHK - 01	As a custodian an agent can accept only account payee cheques to be delivered to his linked Branch		
231	CHK - 02	System should generate unique tracking number for the request		
232	CHK - 03	Agent Software Application should be able to capture image of the cheque, Name, Account Number, Amount, Cheque Number, Date, Bank Name		
233	CHK - 04	Agent Software Application should be able to check if the name on cheque matches with name of the customer		
234	CHK - 05	Agent Software Application should be able to check if account number on cheque matches with account number of the customer		
235	CHK - 06	Agent Software Application should be able to check if date on the cheque is valid		
236	CHK - 07	Back-office system should show the details for the cheque including image sent by Agent Software Application		
237	CHK - 08	System should send SMS to customer when cheque is received by the branch from the Agent		
238	CHK - 09	Clearing Cheque receive request by Agent Banking system		

21. Fee Management (FEE)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
239	FEE - 01	All types of fees & charges should be automated		
240	FEE - 02	System should have capacity to set fees on various transactions – Deposit, Withdraw, Transfer, Bill Payment		
241	FEE - 03	The Fee may be different for account opening agent and other agent point		
242	FEE - 04	The Fee may be Percentage (%) of Transaction amount with Min and Max range		
243	FEE - 05	The Fee may be Fixed per transaction		
244	FEE - 06	VAT calculation on the Fee including or excluding		
245	FEE - 07	Fee distribution capacity among Master Agent, Agent and Bank		
246	FEE - 08	Exceptional account or product to be set for any fee		
247	FEE - 09	Agent Relationship (Demand & Term loan) fee in various loan (Remittance, Nano, Agri, SME & Retail Personal) disbursement and repayment collection.		
248	FEE - 10	QR transaction fee for Agent & Micro Merchant point		
249	FEE - 11	Agent Relationship fee on Community EWA 360 (Advance Salary) Digital Loan disbursement through Agent outlet,		
250	FEE - 12	Agent commission for Bancassurance activities- (for selling Bancassurance Product)		

22. Agent Management (AGM)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
251	AGM - 01	Master agent management – creation, edit		
252	AGM - 02	Agent management – creation, edit		
253	AGM - 03	Sub-agent support under agent		
254	AGM - 04	Agent compensation scheme		
255	AGM - 05	Agent activity tracking – login, transaction		
256	AGM - 06	Agent inventory (device etc.) management		
257	AGM - 07	Agent Outlet Management – creation, edit [Rural / Urban]		
258	AGM - 08	Prospective Agent details should be recorded		

		with status and report should be available.		
259	AGM - 09	System Should be able to perform both as Standalone and Middleware. Some of the products may be performed as Standalone and some products should be in CBS or Vice-versa.		
260	AGM - 10	Products may be performed as Standalone		
261	AGM - 11	Some products should be in CBS		
262	AGM - 12	System should be operated on Branch Tag Model. Making processes will be requested from Agent Outlet, Checking & Authorization will from Branch and/or Head Office		
263	AGM - 13	Operation in Branch Tag Model		
264	AGM - 14	Making from Outlet		
265	AGM - 15	Checking from Tag Branch/ Head Office		
266	AGM - 16	System should be capable of operating Super-Agent, Master Agent, Sub Agent, Micro Merchant etc		
267	AGM - 17	System should be able to operate Banking services by 24/7.		
268	AGM - 18	ABS System Should have separate Chart of Accounts and related issues for profit and loss accounting		
269	AGM - 19	Web Application and Mobile App for Agent Banking Activities through Agent and Back Office		
270	AGM - 20	Mobile Banking facility & Internet Banking facility for Agent Banking Customers.		
271	AGM - 21	Mobile Banking facility for Agent Banking Customers.		
272	AGM - 22	Internet Banking facility for Agent Banking Customers.		
273	AGM - 23	Super-Agent, Master Agent, Agent & Sub-Agent ID creation through 2FA and Finger Print and each user need to have unique agent code.		
274	AGM - 24	Security Items (Debit card, PIN, Cheque Book etc.) Management and Life Cycle Module (Request from Agent Outlet, Process from Branch/ Head Office, Receive in Outlet & Delivery to Customer from Branch by Finger enrollment		
275	AGM - 25	Requisition from Outlet by Fingerprint		
276	AGM - 26	Delivery from Outlet by Fingerprint		
277	AGM - 27	Fingerprint verification with Election Commission and Preserve in ABS on single Fingerprint Capture.		
278	AGM - 28	Realtime Verification with EC		




279	AGM - 29	Preserve in ABS by single capture		
280	AGM - 30	Ticketing and Notice Management Module for agents and bank office users.		
281	AGM - 31	Service Request Ticketing for Back Office		
282	AGM - 32	Notice Board Management		
283	AGM - 33	Loan processing, Tracking and commission Management module both Standalone and as processor.		
284	AGM - 34	Loan Processing & Tracking		
285	AGM - 35	Commission Management for Loan		
286	AGM - 36	Automated Commission Management Module for all commission-based activity for Single Agent or Group.		
287	AGM - 37	Commission Management for Single Agent		
288	AGM - 38	Commission Management for Agent Group		
289	AGM - 39	Finger Print device Integration (All EC Approve Devices).		
290	AGM - 40	Finger Print Authentication (All 10 Fingers) and Leg Fingers (if Required).		
291	AGM - 41	Fingerprint Authentication for Hand Finger		
292	AGM - 42	Fingerprint Authentication for Leg Finger		
293	AGM - 43	Finger Print Duplicity check with Exiting Finger Print (Agent, Employee, Support Staff or any other entity).		
294	AGM - 44	Finger Print authentication (Inclusion or Deletion) as per Bank Approved Process through EC finger print validation.		
295	AGM - 45	All types of Document Capture, Upload & Preserve according to the requirement.		
296	AGM - 46	Existing Core Banking Customers Finger Print Registration and Transaction through PIN or OTP Authentication. Similarly, Agent Banking customer should be able to perform transaction through Branch through Fingerprint, Face Matching, PIN or OTP Authentication.		
297	AGM - 47	Existing Core Banking Customers Finger Print Registration in ABS		
298	AGM - 48	Agent Banking Customer transaction from Branch through Fingerprint		
299	AGM - 49	Transaction Limit Setup: The proposed AB System must have the provision for setting up daily and monthly transaction frequency as well as cap (i.e. transaction limit) for individual service and account wise and administrative business role wise as and when needed based		

		on Central bank and Bank requirement.		
300	AGM - 50	Charge for the Services: A. Proposed ABS must have provision to define different type of commission and fee plan. The fee will be charged (i.e. debited) from the relevant account(s) on a real-time basis. Commission to the agent will be calculated on a real-time basis and credited to their respective accounts according to the set rules. B. Need provision for deduction of excise duty, Vat, Tax etc. Default TP and Limit Management system with customization		
301	AGM - 51	A. Proposed ABS must have provision to define different type of commission and fee plan.		
302	AGM - 52	The fee will be charged (i.e. debited) from the relevant account(s) on a real-time basis.		
303	AGM - 53	Commission to the agent will be calculated on a real-time basis and credited to their respective accounts according to the set rules.		
304	AGM - 54	B. Need provision for deduction of excise duty, Vat, Tax etc.		
305	AGM - 55	Default TP and Limit Management system with customization		
306	AGM - 56	Interest/Profit: The proposed ABS must have the ability for interest/profit calculation on the account balance of the customers.		
307	AGM - 57	Anti-Money Laundering Compliance: Standard Reports regarding AML along with CTR & STR		
308	AGM - 58	Risk Mitigation: A. Operational Risk: Role based Authority Concept: Availability of Maker - Checker Concept in the Admin Panel of the system.		
309	AGM - 59	Transaction Roll Back: The proposed ABS should have Transaction Roll Back feature in case of any communication disruption.		
310	AGM - 60	Transaction Reconciliation: The proposed ABS should have Transaction Reconciliation Features and Reports		
311	AGM - 61	Commission Disbursement: ABS should have provision to provide real time commission for Account opening, Float Sharing, Transaction Commission, Remittance, Debit Card, Cheque Book, Utility, Commission Sharing on periodic charges like A/C Maintenance Charge and Others based on SOC. System must able to both calculate and disburse commission in real		

		time and also if required able to park in defined GL , Bank admin from front end may select the disbursement period daily, weekly, monthly etc.		
312	AGM - 62	Annual Maintenance Charge		
313	AGM - 63	Cash Balance entry from Agent outlet.		
314	AGM - 64	System generated account opening form.		
315	AGM - 65	Agent and Agent Outlet status change i.e. Active, Inactive, Replaced, Merged etc.		
316	AGM - 66	Account Status Change request i.e. Regular, Dormant, Non operative etc.		
317	AGM - 67	Amount Block request facility from Agent Outlet and Head Office		
316	AGM - 68	Must be compatible with all browsers. Finger print device Integration software should be updated along with the browser update.		
317	AGM - 69	Agent performance scorecard and rating system should be available for monitoring agent productivity, transaction volume and quality of service.		
318	AGM - 70	Grievance and complaint management module for agent-related issues with escalation workflow and SLA tracking.		
319	AGM - 71	Agent contract and agreement management: System should support digital signing and storage of agent agreements with expiry alerts.		

23. Distribution Management – Field Agent: (DMF)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
320	DMF - 01	Distribution/ Agent management (creation, edit), distribution agent tree, multi-layer support, multi-layer reporting and charging.		
321	DMF - 02	Agent outlet, micro-merchant support under master distributor/ Agent.		
322	DMF - 03	Agent/ Distributor/ Master Agent/ micro-merchant limit control		
323	DMF - 04	Agent/ Distributor/ Master Agent/ micro-merchant activity tracking		

24. Agent/Distributor Cash Management: (DCM)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
324	DCM - 01	Agent/ Distributor wise Agent/ Distributor cash		

		management dashboard should be available in the system		
325	DCM - 02	Agent/ Distributer hand cash & agent/ Distributor account balance will be displayed in the dashboard.		
326	DCM - 03	System should have an option to setup the hand cash & account balance limit. System will popup if the limit crosses in both Agent/ Distributor & head office workstations.		
327	DCM - 04	System will generate Agent/ Distributor wise exception report as cash management monitoring report.		

25. Reconciliation (REC)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
328	REC - 01	Supports reconciliation scope for transactions made through Agent Banking System with records of CBS		
329	REC - 02	Detail Book keeping and auto reconciliation scope.		
330	REC - 03	System must support automated end-of-day (EOD) reconciliation between Agent Banking System, CBS, MFS partners, and payment gateways with exception reports.		
331	REC - 04	System should provide a real-time reconciliation dashboard showing matched, unmatched, and pending transactions across all integrated systems.		
332	REC - 05	Failed or pending transaction resolution workflow: System must have a process for agent and back office to flag, investigate, and resolve unreconciled transactions within defined SLA.		

26. Security Management (SEC)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
333	SEC - 01	Secured credential for opening agent banking at agent end		
334	SEC - 02	Credentials must not be stored on the agent's mobile phone.		

335	SEC - 03	Auto blocking/locking of mobile transactions upon reaching max (configurable) invalid/incorrect PIN/password.		
336	SEC - 04	Termination of agent application session and forced logout after lapse of configurable time period.		
337	SEC - 05	Only allowed agent devices to have access to the solution		
338	SEC - 06	End to End encryption of data transmitted (Symmetric or Asymmetric)		
339	SEC - 07	Minimum two factor authentication with provision for a transaction PIN		
340	SEC - 08	Each agent device must be registered (may through MAC)		
341	SEC - 09	Data between agent device and server must be encrypted		
342	SEC - 10	System should enforce Role-Based Access Control (RBAC) ensuring users can only access functions permitted by their assigned role.		
343	SEC - 11	System must support IP whitelisting/blacklisting to restrict access to the back-office portal from authorized IP addresses only.		
344	SEC - 12	System should have a Security Incident and Event Management (SIEM) integration capability or built-in alerting for suspicious activity.		

27. Reporting and MIS (MIS)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
345	MIS - 01	Daily summary report – Outlet, Agent, Master Agent, Zone		
346	MIS - 02	Banking Service wise detail report such as Deposit, Withdraw, Transfer, Utility Bill, Remittance, Balance enquiry, statement, Stop Cheque, etc.		
347	MIS - 03	Report on Intra Bank fund transfer		
348	MIS - 04	Report on electronic fund transfer (EFTN, RTGS, NPSB, MFS, etc.)		
349	MIS - 05	Detail report on all service requests		
350	MIS - 06	Audit trail of all administrative functions		
351	MIS - 07	Role based report access management		
352	MIS - 08	Report and Data extraction ability in txt, csv, excel, pdf, etc. format		
353	MIS - 09	Agent and Outlet wise commission report,		

		Monthly, Yearly		
354	MIS - 10	Dispatch Report (Agent, Outlet, Periodical, Item wise, Status Wise)		
355	MIS - 11	Report should be delivered as per business requirement (Filer Option, Agent wise, Outlet wise)		
356	MIS - 12	Bangladesh Bank regulatory reports must be auto-generated and submitted as per BB Agent Banking reporting schedule (RIT, Monthly, Quarterly).		
357	MIS - 13	Transaction exception report: System must generate automated exception reports for transactions that breach predefined thresholds.		
358	MIS - 14	Agent dormancy report: System must identify and report agents who have been inactive for a configurable period.		
359	MIS - 15	Agent Tax certificate		

28. Portal and Dashboard (POR)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
360	POR - 01	Approving agents		
361	POR - 02	Blocking agents and field devices		
362	POR - 03	Change handset/mobile number of agents		
363	POR - 04	Account status change as per product rules		
364	POR - 05	Terminate agents		
365	POR - 06	Maintenance of activation requests		
366	POR - 07	All administrator activities shall be logged to indicate the creation, modification and deletion of data		
367	POR - 08	Password policy for users		
368	POR - 09	The administrative portal to have various reporting capabilities such as: Account generation and data maintenance reports		
369	POR - 10	User related reports		
370	POR - 11	Agent related reports		
371	POR - 12	Transaction related reports		
372	POR - 13	Reports based on filters such as user activity, customer status, range of date/time, status, etc.		
373	POR - 14	Provision to search for customers based on different search filters like name, mobile number, address, age, status, etc.		
374	POR - 15	The administrator portal should have detailed		

		audit logs.		
375	POR - 16	The administrator portal to have provision for various types of alerts such as SMS campaign, System maintenance alert, System down/downtime alert, etc.		
376	POR - 17	The administrator portal should have the capability of being customized easily to add new reports as per Bank's need.		
377	POR - 18	Unique Agent ID generation both for Unit Agent, Master Agent, and Sub-Agents under Master Agent by using particular Master Agent ID prefix		
378	POR - 19	Provision to tag biometric images (i.e. Ten fingers of each Agent) with the Agent ID.		
383	POR - 20	Provision to tag biometric images (i.e. Ten fingers of each employee under an Agent) with the Agent ID.		
384	POR - 21	The agent will not be able to provide Agent Banking Services before completion of the Agent Registration Process, especially biometric enrollment. This transaction security provision must be enabled in ABS.		
385	POR - 22	ABS must have the Agent Activity Tracking feature.		
386	POR - 23	Unique Customer ID generation both for individual and organization		
387	POR - 24	Provision to tag biometric images (i.e. Ten fingers of each customer) with the Customer ID.		
388	POR - 25	ABS must be able to send an Account Activation SMS with greetings on a real-time basis upon approval of KYC		
389	POR - 26	Change request of customer profile must be executed through the authorization process. Linked Branch will play the role of Authorized		
390	POR - 27	Provision to open Banking Products (Account, FD, Scheme, Loan etc.) by following banking regulations		
391	POR - 28	Provision to check the Transaction Profile of the Customer before committing any transactions. Predefined default TP for faster Account Opening on eKYC considering BB provided transaction limit		
392	POR - 29	Pre generated TP based on the product		
393	POR - 30	Check the Transaction Profile before committing transactions		

394	POR - 31	Customer should receive a paper receipt (printout) as well as SMS displaying the Transaction Amount (i.e. Cash Deposit/ Cash Withdrawal/ P2P Fund Transfer), Account Balance after conducting the Transaction, Time Stamp of the Transaction (for example DD/MM/YYYY; HH: MM: SS) along with unique Transaction ID (i.e. RRN - Retrieval Reference Number).		
395	POR - 32	ABS must have provision to deposit foreign remittance in the customers' account as per bank agreement with the international money transfer companies. Remittance management system/Module would be an added advantage		
396	POR - 33	Remittance Management Module		
397	POR - 34	Provision to provide Cash Deposit and Withdrawal Services to the registered customers of Agent Banking System (ABS) at the OTC (Over-the-Counter) of any branches of the Bank.		
398	POR - 35	ABS must have the facility to check account balance (i.e. ABS, CBS, Loan & another Software) by mandatory authentication of Biometric/ PIN/ OTC/ Digital Signature of the particular account holder. ABS must have provision to generate Receipt along with SMS for the account holder instantly at the agent point.		
399	POR - 36	Parameterized KYC Form for Customer Profile Management		
400	POR - 37	Classification of customers: Define Customer Class (such as Remittance, RMG, Micro Credit etc.) through parameterization.		
401	POR - 38	Customer Care: System must have the customer care portal which is for the bank's officials only to fulfill the customer enquiry regarding Agent Banking Services.		
402	POR - 39	Online KYC Form: System must have the provision of both web and apps based online KYC form fill-up options for the customers.		
403	POR - 40	Agent must have option to track their transaction(s) at any time. They will also have option to print parameterized transaction reports, payment reports etc.		
404	POR - 41	Availability of web portal for Agent, Corporate/ B2B Customers, and Bank's Officials		

405	POR - 42	Parameterization: Highly parameterized to configure the service features according to the market demand and trend		
406	POR - 43	Accounting Module: Availability of complete accounting and bookkeeping features --		
407	POR - 44	Journal;		
408	POR - 45	Ledger;		
409	POR - 46	Trial Balance;		
410	POR - 47	Statement of Affairs i.e. Balance Sheet;		
411	POR - 48	Cash Flow;		
412	POR - 49	Ratio Analysis;		
413	POR - 50	Reconciliation with the records of CBS and other software's etc.		
414	POR - 51	Dashboard for All users (Agent and Back office Users)		
415	POR - 52	Region/ Division/ District/ Upazila wise Dash Board		
416	POR - 53	Need a detailed dashboard to maintain, monitor and supervise agent's activities		
417	POR - 54	Real-time and Historical reports for both financial and non-Financial transactions		
418	POR - 55	Service-wise periodic detail report along with a summary sheet;		
419	POR - 56	Individual Master Agent or Unit Agent wise Daily Transaction List/ Account Ledger of Agent (i.e. Master Agent, Sub-Agent or Unit Agent);		
420	POR - 57	Periodical Account statement of Agent (i.e. Master Agent, Sub-Agent, and Unit Agent);		
421	POR - 58	MIS on Master Agent/ Agent/ Sub Agent Wise Account Balance		
422	POR - 59	MIS of Central Bank of Bangladesh RIT reports		
423	POR - 60	Master Agent/ Agent/ Sub Agent wise consolidated report regarding open and closed customer account number		
424	POR - 61	Geographical location-wise (i.e. Urban, Rural) Agent Status		
425	POR - 62	Geographical location (i.e. Urban, Rural) and gender (i.e. Male and Female) wise Account Holder status		
426	POR - 63	GL Transaction List and Chart Of Accounts List		
427	POR - 64	Commission earned by each Agent		
428	POR - 65	Role Based Report Access report		
429	POR - 66	Audit trail of all administrative functions		
430	POR - 67	Report Download Facility: ABS should allow export/download of reports in the formats of PDF, Microsoft Excel, Microsoft Word, Rich		

		Text, HTML, Text, CSV, and XML		
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29. Dispatch Management (DSP)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
431	DSP- 01	Request will be generate from Outlet and Back office with particular tracking number – Received - Dispatched		
432	DSP - 02	Request will be generate to particular person from back office (ie. Agent, Bank Officer and Customer) – Received by Biometric authentication		
433	DSP - 03	Agent will get the option to send AOF through Dispatch Menu including DPS and FD and service request.		
434	DSP - 04	Back Office will get the view of Dispatched items from Outlet and will received as batch or individual.		
435	DSP- 05	Dispatch status will be shown in A/C status as log.		

30. Cheque Management (CHQ)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
436	CHQ- 01	New Cheque Book request (Product wise leaf), Stop payment, Cancel Cheque Book request,		
437	CHQ - 02	Acknowledgement, Received and Active (By Finger print, Vein, Electronic Signature)		
438	CHQ - 03	Cheque Book Activation and Stop will be directly in CBS from ABS.		
439	CHQ - 04	Cheque Book location with aging status report.		

31. Card Management (CRD)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
440	CRD- 01	Card request (Product wise), Stop Request, Block Request, R issue Card		
441	CRD - 03	Request Credit Card, Acknowledge, Received, Active		
442	CRD - 04	XML and CSV file of all approved Card Request		
443	CRD - 05	Card block and Deactivation will be directly in CBS from ABS.		

445	CRD - 06	Debit Card Requisition Panel		
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32. SME Loan (SME)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
446	SL- 01	Data Migration from CBS to be ensured.		
447	SL - 02	New Loan A/C opening checklist must be same as CBS.		
448	SL - 03	Loan Financial Sectors, SBS & other data related to Bangladesh Reporting to be tied up with CBS.		
449	SL - 04	Limit integration between CBS & ABS must be real time.		
450	SL - 05	Agent commission to be separated from the Loan installment / repayment amount.		
452	SL - 06	Classification status to be effective real time as per CBS.		
453	SL - 07	Any kind of CBS override must not be allowed from the ABS.		

33. Retail Loan (RTL)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
454	RL - 01	Home Loan		
455	RL - 02	Auto Loan		
456	RL - 03	Motor Bike Loan		
457	RL - 04	Education Loan		
458	RL - 05	Personal Loan		

34. Islamic Banking (ISB)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
459	ISB - 01	Agent Banking supports to other IBSD branches/Agent Banking-window for opening & closing of IBSD, Cheque Book issue, Debit card, and all other activities such as :		
460	ISB - 02	Islamic Banking Debit Card		
461	ISB - 03	Islamic Banking Cheque Book		
462	ISB - 04	Online booking of Islamic banking business as Islamic Banking Service Desk (IBSD) /Agent Banking-window is under IBD which abundant types of Islamic banking activities		

		are conducted of Nominated such as opening, closing, profit transfer and other operation activities		
463	ISB - 05	Account Opening		
464	ISB - 06	Profit Transfer		
465	ISB - 07	Any Agent has to open any kind of Mudaraba Scheme, MTDR, MSD, AWCD and other deposit account booked through CBBL IBSD branches /Agent Banking-window beside of conventional banking.		
466	ISB - 08	All agent has to issuance of MTDR by Non-window.		
467	ISB - 09	Agent wise performance report has to be generated by system ending of each month to distribute agent commission by auto dimension among agent in accordance with schedule of charge.		
468	ISB - 10	Automated Commission disbursement		
469	ISB - 11	Opening of AWCD, MSD account of all IBSD (Islamic Banking Service Desk)		
470	ISB - 12	Opening of MTDR & Scheme account of all IBSD.		
471	ISB - 13	Managing 'Cheque Book Requisition Management System'		
472	ISB - 14	Authorization of Cheque Book Requisition in CBRM		
473	ISB - 15	Closing Request of all kind of AWCD, MSD, MTD & scheme accounts		
474	ISB - 16	Encashment Request of MTDR / Scheme		
475	ISB- 17	Collection customer request for investment		

35. Service Request (SRV)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
476	SRV - 01	Request Solvency Certificate		
477	SRV - 02	Request Tax Certificate		
478	SRV - 03	Request Interest Income Certificate		
479	SRV - 04	Request Inward Remittance Certificate		
480	SRV - 05	Dormant A/C Re-activation Request		
481	SRV - 06	A/C Close request, DPS, FDR update instruction and encashment request		
482	SRV - 07	Other Service Request		

36. Back Office Transaction (BOT)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
483	BOT - 01	Back Office staff will be able to make Transaction (Maker)		
484	BOT - 02	Back Office staff will be able to Check Transaction (Checker)		
485	BOT - 03	Transaction may be made by uploading excel file (Batch Upload – One Debit multiple credit/ Multiple debits, multiple c		

37. Product Setting (PDT)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
486	PDT - 01	Product will be set according to product facilities (A/C type, Gender allowed, Individual or Institutional, Cheque Book, Card, Age bar)		
487	PDT - 02	Product Setup, Charge setup, Commission setup, Vendor management, User & Role management and other management by Head Office and/or Branch		
488	PDT - 03	Dashboard and Reports business, Operations and Compliances		
489	PDT - 04	Fees, Charges & Commission might be set in percentage (%) or in Ratio of Percentage on transaction amount with Flat, minimum and maximum range.		
490	PDT - 05	Allow the facility of opening duplicate window		
491	PDT - 06	System implementation Time after receiving of Work Order		
492	PDT - 07	A Project Charter with Timelines should be provided by Bidders		
493	PDT - 08	Project Manager (Business and technical) should be assigned for smooth deployment within deadline		

38. Commission Management (COM)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
494	COM - 01	Multiple Agent Commission Configure, calculation, Disbursement		

495	COM - 03	Agent Commission calculation may be transaction value, Transaction frequency, A/C balance etc)		
496	COM - 04	DST Commission Calculation (Configure, Calculation, Disbursed)		

39. Notice Board Management (NTC)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
497	NTC - 01	Back Office will create message that will be shown on Notice board in Bangla and Language facility.		
498	NTC - 02	File will be uploaded that can be download from Notice board (Doc,PDF,Zip Excel)		
499	NTC - 03	Notice will be shown as new or Old notification or priority wise		

40. Bancassurance (BNC)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
500	BNC - 1	Bancassurance Policy activities through Agent outlet		

41. Payroll Banking (PBK)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
501	PBK - 1	Payroll Banking system will be facilitated by different categories of company.		

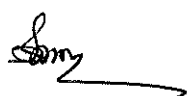
Technical Requirement

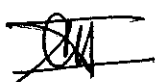
Technical requirements are categorized according the following technical areas that are sought into the proposed solution.

SL #	Acronym	Technical Area
1	GI	General Information
2	RC	Regulatory Compliances
3	FD	Field Devices
4	IS	Information Security
5	UX	User Experience
6	DB	Database
7	AL	Auditing and Logging
8	SS	Server and Storage
9	AS	Architectural Scalability
10	DA	Dashboard and Analytics
11	CF	Clustering and Failover
12	OA	Open Architecture
13	LR	Lifecycle and Roadmap
14	EI	External Integration
15	BR	Backup and Recovery
16	OT	Operational Training
17	CP	Capacity Planning

1.General Information IT (GI)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
1	GI-01	The proposed solution shall be compatible with a suitable enterprise-grade operating system, such as Windows or Linux, based on the vendor's recommended architecture and the Bank's infrastructure requirements.		
2	GI-02	The application shall support deployment on an enterprise-grade operating system and shall not be dependent on any specific operating system.		
3	GI-03	The proposed operating system shall be a currently supported version with the latest applicable security patches and updates, subject to compatibility with the proposed solution.		
4	GI-04	The application shall be browser-based and compatible with commonly used modern web browsers. It shall not require a specific browser or operating system for normal access.		
5	GI-05	The application shall be compatible with commonly used enterprise web servers or application servers, such as IIS, Apache HTTP Server, or NGINX, as		





		appropriate to the proposed architecture.		
6	GI-06	The application shall be database-independent and compatible with a supported enterprise-grade relational database management system (RDBMS). The vendor shall specify the proposed database platform, version, licensing requirements, and compatibility details. The Bank shall retain ownership and administrative control of the database.		
7	GI - 07	Community Bank will be owner of the Database as well as database admin.		
8	GI - 08	Application users should be authenticated from the database of application with MFA		
9	GI - 09	The user password should be stored in the database of application.		
10	GI - 10	Application users should be authenticated from Applications		
11	GI - 11	The application should be capable to import any external file like XML, .txt, .csv.xls, .pdf etc		
12	GI - 12	Should be able to generate any required format file.		
13	GI - 13	There should be facility for third party interface/integration through API, Web Service etc.		
14	GI - 14	The application should have Backup/Restore facility. It may be a scheduled backup.		
15	GI - 15	Scheduled backup facility.		
16	GI - 16	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 vendor after go-live within the agreement.		
17	GI - 17	Any additional regulatory report or management required report should be developed by vendor after go-live within the agreement.		
18	GI - 18	Application and Database Performance is a key factor for users. So, the vendor should be committed to provide maximum performance of application and database.		
19	GI - 19	The application should be N-tier architecture.		
20	GI - 20	All level of Audit trail, User Activity log should be generated from application.		
21	GI - 21	SMS, Email notification facility should be available. SMTP & SMS gateway handshaking capability should be available.		

22	GI - 22	Any system required user and password should be encrypted.		
23	GI - 23	The application should not be restricted any number of concurrent application users.		
24	GI - 24	Application architecture, User Manual, Technical Manual, Build Document, Database definition should be well-documented and should be provided.		
25	GI - 25	Application architecture, User Manual, Technical Manual, Build Document, Database definition should be well-documented.		
26	GI - 26	Application architecture, User Manual, Technical Manual, Build Document, Database definition should be provided.		
27	GI - 27	Additional Software/Hardware licensing requirement should be mentioned earlier.		
28	GI - 28	Ensure free Support/Development required for Any Regulatory Changes or Requirement and upgradation of application related Hardware/Software.		
29	GI - 29	Segregation of duty should be available in the system for at least dual control (maker and checker)		
30	GI - 30	Data purging option of application should be added priority.		
31	GI - 31	Application should run on Virtual environment		
32	GI - 32	System must support Multi-Factor Authentication (MFA) for all back-office user logins including support for TOTP-based authenticator apps.		
33	GI - 33	The application must have a centralized configuration management module allowing parameterization of business rules without code changes or vendor dependency.		
34	GI - 34	System should provide a sandboxed UAT/testing environment that mirrors the production environment for testing upgrades and new features before go-live.		
35	GI - 35	Vendor must provide a dedicated API sandbox environment for third-party integration testing with documentation and sample test cases.		

2. Regulatory Compliances (RC)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4

36	RC - 01	Vendor must have prior experience in implementing solutions aligned with Bangladesh Bank's ICT Security Guidelines.		
37	RC - 02	Vendor must have experience in implementing solutions aligned with Bangladesh Bank's Prudential Guidelines for Agent Banking Operation in Bangladesh, 2017.		
38	RC - 03	Vendor must have ability to provide mobile application support for agents/customers and biometric authentication (fingerprint/face recognition) integrated with the solution.		
39	RC - 04	Besides the Agent banking, others related circulars and circular letters issued by Central Bank of Bangladesh should be considered to implement the agent Banking Solution.		
40	RC - 05	Fast processor for historical information investigation and reporting.		

3. Field Devices (FD)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
41	FD - 01	The initialization/commencement of the operations in Field level devices should be invoked by the Bank's agent through biometric authentication.		
42	FD - 02	The Agent Banking Solution shall operate without dependency on the model, version, or manufacturer of the biometric device. The system must ensure full compatibility with any standard biometric hardware deployed by the Bank.		
43	FD - 03	The printing of receipt should be in Bangla and English languages.		
44	FD - 04	The transmission from the Field level devices to Intermediate system and vice-versa should be fully secured through an encryption algorithm.		
45	FD - 05	Each Field level device must be ensured to be used with only one and one agent point so that a device cannot be used in another agent location for which is not designated.		
46	FD - 06	Each communication from field level device to central system must ensure that the data is coming from the designated device from the designated agent.		
47	FD - 07	The access to devices must be restricted to only		

		select authorized agent. The system must validate the agent's credentials before allowing any access to the contents of the system.		
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4. Information Security (IS)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
48	IS - 01	Specific Data must be stored in encrypted format in the platform database or cache/file storage		
49	IS - 02	Audit trails and logging features available in Web Server, application server and database server.		
50	IS - 03	Support for secured interfaces to various hosts systems like CBS.		
51	IS - 04	Standard algorithms like AES or RSA or 3DES used with minimum encryption strength of 128 bit for end-to-end transaction.		
52	IS - 05	System should provide Fraud prevention methodologies to detect multiple enrollments, de-duplication of finger print / Vein/ Electronic Signature information etc.		
53	IS - 06	Data between field device and server must be encrypted		
54	IS - 07	Application's VA/PT report should be shared		
55	IS - 08	Application should compliant PCI-DSS controls		
56	IS - 09	System should have all the security perimeters as guided in the ICT Guidelines of Central Bank of Bangladesh.		
57	IS - 10	Login, transactions & other operations must be operated under 2 factor or more authentication.		
58	IS - 11	All PIN, Password and Wallet information stored in the database are required to be encrypted and not visible to anyone		
59	IS - 12	Passwords shall not be transmitted in plain format over network		
60	IS - 13	Passwords shall not be written in plaint format in log files		
61	IS - 14	The password shall not be displayed in clear upon user entry		
62	IS - 15	User password force to change at the first-time login		
63	IS - 16	Accounts shall be locked after certain number of unsuccessful login attempts (i.e. maximum 3 consecutive times)		
64	IS - 17	The password shall not be the User ID, Date of Birth (DOB) and Contact No as mentioned in the user		

		profile etc.		
65	IS - 18	The system shall have optional provision to force the user to change password after maximum 60 days cycle		
66	IS - 19	Password history maintenance shall be enabled in the system to allow the same passwords to be used again after at least four (4) times		
67	IS - 20	The "Remember Password" feature must be revoked		
68	IS - 21	The system shall have the provision for the user to change his/her password anytime when he/she is logged in		
69	IS - 22	User and administrator activity must be monitored through audit and event logging		
70	IS - 23	Session time-out period for users must be set as per bank requirement.		
71	IS - 24	Audit trail with the User ID along with date time stamp must be maintained for data insertion, deletion, and modification		
72	IS - 25	Software must not allow the same user to be both maker and checker of the same transaction		
73	IS - 26	Administrator panel of the application must be dual control		
74	IS - 27	Transaction screening system should be included.		
75	IS - 28	User access and transaction authorization should include the RSA / OTP technique		
76	IS - 29	Auto-lock if a single user is inoperative (not logged in) for 07 days in ABS system		
77	IS - 30	Should have biometric provision for CBS accounts.		
78	IS - 31	Configurable B2B payments		
79	IS - 32	Configurable B2B payments like vendor payments		
80	IS - 33	Supply chain management payments etc.		
81	IS - 34	Fingerprint matching for both agent/ User and customer before transaction submit		
82	IS - 35	Fingerprint matching for both agent and customer before transaction submit and duplicity check of finger print		
83	IS - 36	The transaction allows only from a registered device for Mobile App.		
84	IS - 37	Confirmation of Agent's or Customer's limit, balance, permission before transaction submit		
85	IS - 38	SMS notification to customer mobile and/or email to customer after completion or failure of the transaction		
86	IS - 39	System generated transaction slip should be provided to the customer with barcode/QR code		

		from the transaction successful screen. Also reprint if needed.		
87	IS - 40	Voucher generation option is required.		
88	IS - 41	Need provision of A/C status (Regular, Dormant, Non-Operative)		
89	IS - 42	The Agent banking application should maintain logs of various events like failed logins, failed and successful attempts to access critical data, database access, etc.		
90	IS - 43	The System should provide an audit trail on all operations.		
91	IS - 44	The system should also have the ability to provide a summary report of the various events logs.		
92	IS - 45	Detect duplication of Fingerprint		
93	IS - 46	Face Matching		
94	IS - 47	Electronic Signature		

5. User Experience (UX)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
95	UX - 01	The proposed solution must have web based or app-based user interface for all kind of banking transaction and operations		
96	UX - 02	The proposed solution must have Bangla and English support in all user interface for all kind of banking transaction and operations		
97	UX - 03	All user interface must have an intuitive and modern look and feel and cross browser support across multiple devices like PC, tablet, mobile etc.		
98	UX - 04	Solution should be user friendly and easy to learn and navigate.		
99	UX - 05	Solution should support legend and color coding for information categorization in view screens.		

6. Database (DB)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
100	DB - 01	All transactional data, master data, audit trails must reside in an ACID compliant RDBMS		
101	DB - 02	The solution should employ NoSQL databases for complex document type data as much as possible as bank foresees a growing need for a flexible data platform for future based on NoSQL technologies		
102	DB - 03	The solution should employ memory cache and in-		

		memory databases for quick and real-time dashboard and analytics and in memory processing		
103	DB - 04	All data and database systems must support and employ clustering and/or replication systems for failover and architectural scalability		
104	DB - 08	Vendor should specify the maximum number of concurrent users supported by the proposed hardware specification		
105	DB - 09	Proposal for Clustering and Failover		
106	DB - 11	Ability to deploy in VM environment and should have open storage support		
107	DB - 12	System must support Oracle/PostgreSQL/Microsoft SQL Server/MYSQL with Latest Version		
108	DB - 13	Operating system should be Red Hat Enterprise Linux with Latest Release/Version compatible		
109	DB - 15	Proposed Hardware and Software must have ability to linearly scale system based on reasonable growth patterns by adding incremental computing resources. Also to support clustering at each layer i.e. Web server, Application server and Database for Fault Tolerance & Load Balancing. The system would be deployed in clustered environment on 2 servers		
110	DB - 16	The system would be deployed in clustered environment on 2 servers		
111	DB - 17	System should be able to run independently in any Hardware environment.		
112	DB - 18	The system should be able to apply checks to ensure that no part of the database has been lost.		
113	DB - 19	The system should be able to apply checks to ensure that data within the system is consistently.		
114	DB - 20	Database backup: The system should provide the facility to take backups of data and system software at user defined intervals with minimal/without operator intervention. The system should allow these backups to be both:		
115	DB - 21	Full - a complete image of the data and/or software		
116	DB - 22	The system should enable data to be restored to a secure and adaptable point in event of system failure.		
117	DB - 23	Database Recovery: The system should be possible, using off-site backups, to recover the entire system on an alternative machine in the event of a catastrophic event occurring.		
118	DB - 24	Thin client must be able to support users on a low bandwidth connection for merchants and payment		

		pages.		
119	DB - 25	Document storage: Ability to store document/image into the document location/server not into database and mapping with application/database.		
120	DB - 26	Compress support: Ability to compress/decompress image/objects		
121	DB - 27	Clustering at each layer i.e. Web server		
122	DB - 28	Clustering at each layer i.e. Application server		
123	DB - 29	Clustering at each layer i.e. Database		
124	DB - 30	Archival: System must allow or option should be available for user-defined periodical archival facility for database, log file, or other file format.		
125	DB - 31	Browser-Based Front-End for end user: System able to run independently in any OS and Hardware environment.		
126	DB - 32	Vendors should provide a data migration plan and activity list for data migration		
127	DB - 33	Existing customer's data must be replicated to new solution with tagged agents		
128	DB - 34	Existing customer Finger print must be migrated to new system		
129	DB - 35	Vendors should analyze existing data before system migration		
130	DB - 36	System must provide a system generated report based on each data or table after data migration		

7. Auditing and Logging (AL)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
231	AL - 01	Agent Banking System should provide audit trail on all operations of the proposed solution		
232	AL - 02	Agent Banking System should be able to track normal and exceptional transactions		
233	AL - 03	Agent Banking System should provide mechanism so that the Bank can add audit features to test the system for compliance with the bank's security and regulatory requirements.		
234	AL - 04	Agent Banking System should provide mechanism to control input, audit/logging capabilities, account policy etc.		
235	AL - 05	Agent Banking System should provide mechanisms so that the Bank can utilize the services of its internal or external auditors for auditing the operations as and when required.		

236	AL - 06	Agent Banking System should be able to advise any exceptional transaction to the bank		
237	AL - 07	Should the audit throw up any areas of non-compliance with the Bank's IT Policy and IS Security Policy, the Agent Banking System should provide necessary mitigation steps to the satisfaction of the bank.		
238	AL - 08	The system must log every event, transaction, operations from user and system end through a logging system which can be accessed easily and stored in file system, DBMS etc.		
239	AL - 09	The system must maintain audit trail of every database level transaction so that every activity can be tracked and investigated from the audit trail on demand basis		
240	AL - 10	Each transaction running on the system shall have a unique reference number. This reference number will be sent to the subscriber as a confirmation for handling subscriber requests		
241	AL - 11	The system should support an interface for tracking transactions using one or combinations of Reference Number, Customer ID, Agent ID etc.		
242	AL - 12	Audit Log of Record User ID / Administrator ID, workstation and IP address		
243	AL - 13	Audit log of Record date and time of event or action		
244	AL - 14	Audit log of Record the successful and unsuccessful log-on and log-off attempts		
245	AL - 15	Audit Log of Record all updates and changes in history		
246	AL - 16	Audit log of Record any changes made in configuration of audit logs		
247	AL - 17	Audit log of SMS sending history against transactional events; etc.		

8. Server and Storage (SS)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
248	SS - 01	Agent Banking System should provide efficient management of storage (administration, reporting and troubleshooting)		
249	SS - 02	Agent Banking System should have the ability to easily and quickly add additional storage		
250	SS - 03	Agent Banking System should support data-in-place hardware upgrades to support changing		

		performance, capacity, and functionality requirements		
251	SS - 04	The solution proposal must contain detail analysis on storage need and computing capacity need showing current and projected business of Bank and justify server and storage proposition		
252	SS - 05	The proposed solution should use virtualization technology as much as possible for ease of server and application consolidation		

9. Architectural Scalability (AS)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
253	AS - 01	Agent Banking System should have a quick and straight forward process to commission new servers		
254	AS - 02	Agent Banking System should have a quick and straight forward process to implement new features and extend existing features		
255	AS - 03	The solution must support a plug-in architecture for various integration, protocol/encoding, device, communication technology support		
256	AS - 04	The solution must be scalable and fault-tolerant at component level. There must not be any single point of failure within the whole solution architecture and deployment		

10. Dashboard and Analytics (DA)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
257	DA - 01	The solution must have the capability to show various statistics in real-time through intuitive graphs/charts for • System performance • Events and exceptions • Alarms and alerts • Transaction statistics		
258	DA - 02	The solution must support a data model for the agent banking operation based on which users can run custom analytics and business intelligence and generate ad-hoc reports		
259	DA - 03	Performance analysis-unit/zone wise Performance with different parameter be included		

11. Clustering and Failover (CF)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
260	CF - 01	The proposed solution should have server redundancy available; redundancy in terms of cluster implementation is required.		
261	CF - 02	During Failover condition, servers shall be able to handle 100% load of the failed server.		
262	CF - 03	Data Storage System should be designed in such a way that the disaster site contains a backup of all mission-critical servers.		
263	CF - 04	The host database needs to be deployed in the production data center with a mirrored image at a disaster recovery site.		
264	CF - 05	System must have a mechanism to handle disruptions in service to the customer and ensure quick remedial action.		

12. Open Architecture (OA)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
265	OA - 01	The proposed software, application, operating systems, security systems shall be preferably based on Open System solutions and architecture		
266	OA - 02	The proposed solution should support interoperability, portability, scalability and Internet/Intranet and extranet capabilities so that it can be integrated with other systems inside or outside of the bank in an open standard protocol and data interchange format.		

13. Lifecycle and Roadmap (LR)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
267	LR - 01	The solution proposal must detail out the history and future roadmap planned for the proposed solution to ensure that the solution is a core offering of the vendor where the vendor has long-term plans ready for enhancement and improvement of the solution		
268	LR - 02	The solution proposal must contain summary of roadmaps for all third-party (if any) components used to build, implement and maintain the		

		solution		
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14. External Integration (EI)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
269	EI - 01	Agent Banking solution must be integrated with the Bank's Conventional Core Banking System (CBS), Islamic Banking CBS, Card Management System, Customer Onboarding System, and all Digital Banking and transactional platforms of Community Bank Bangladesh PLC.		
270	EI - 02	Integration with CBS (both conventional and Islamic): This system should have integration capabilities with Core Banking system for both way communication (data send and data fetch). Real time, file based, API Based.		
271	EI - 03	Integration with Middleware: System should be capable to handle both way communication with Bank's existing Middleware		
272	EI - 04	Integration with AML System: System should be capable to handle both way communication with Bank's existing AML		
273	EI - 05	Integration with Sanction Screening: Integration with existing Sanction Screening Solution (API & Batch mode)		
274	EI - 06	Integration with Email System: Integration capability with Email Server		
275	EI - 07	Integration with SMS Gateway: Integration capability with SMS Gateway		
276	EI - 08	Standard API: System must have standard API bundles to connect with all other applications quickly.		
277	EI - 09	Any other integration as per business need.		
278	EI - 10	Ability to share and populate data for other applications through APIs.		
279	EI - 11	Ability to share and populate data through staging tables.		
280	EI - 12	Card Management System integration.		
281	EI - 13	BEFTN integration.		
282	EI - 14	RTGS Integration		
283	EI - 15	Mobile Application & Internet Banking integration		
284	EI - 16	Payment gateway service for assisted payment and assisted e-commerce by agent.		
285	EI - 17	Assisted e-commerce by agent.		
286	EI - 18	System Integration with NPSB, BanglaQR, Interbank		

		and MFS for interoperability		
287	EI - 19	System Integration with Remittance and Islamic Banking System		
288	EI - 20	Remittance gateway integration.		
289	EI - 21	System Integration with Utility payments, Life Style Payment Partners or other 3rd Party software		
290	EI - 22	Utility Payment gateway integration.		
291	EI - 23	Other Third Party software integration.		
292	EI - 24	MFS Integration (Bkash, Nagad, Rocket, Ucash, Mcash, upay, Digital Banks & Others)		
293	EI - 25	System has ability to conduct Royalty program, Discount, cash back facility on transaction		

15. Backup and Recovery (BR)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
294	BR - 01	Agent Banking System should retain all records for future reference to meet internal, legal and regulatory requirements.		
295	BR - 02	Data to be retained (in the backup) includes information processed/ stored on account of the transactions, account information, balances, charges and the information captured relating to the customers, all master data		
296	BR - 03	Data Backups must be tested periodically for restoration.		
297	BR - 04	System should provide mechanism to implement archival policy for all critical data as stipulated by the Bank		
298	BR - 05	System should provide a robust Disaster Recovery and Business Continuity Management plan		

16. Operational Training (OT)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
299	OT - 01	Vendor is required to provide comprehensive technical and administrative training for the operation of the system.		
300	OT - 02	Training should include but not limited to Agent Banking Software, solution administration, field level device usage and management		
301	OT - 03	In support of support and maintenance requirement the vendor must provide a plan for such services in the RFP.		

16. Operational Training (OT)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
299	OT - 01	Vendor is required to provide comprehensive technical and administrative training for the operation of the system.		
300	OT - 02	Training should include but not limited to Agent Banking Software, solution administration, field level device usage and management		
301	OT - 03	In support of support and maintenance requirement the vendor must provide a plan for such services in the RFP.		
302	OT - 04	Training manuals and guides must be provided in electronic and multimedia format		

17. Capacity Planning (CP)

SL	Req #	Requirement	Compliant? (FC/PC/NC/NA)	Compliance Reference
	1	2	3	4
303	CP - 01	The solution proposal must outline capacity calculation in terms of storage requirement considering a 5-year operation (Described below)		
304	CP - 02	The solution proposal must outline capacity calculation in terms of server computing requirement considering a 5 year operation (Described below).		
305	CP - 03	The solution proposal must outline capacity calculation in terms of network bandwidth requirement considering a 5 year operation (Described below).		

Others Requirement (Hardware and Software Requirements (5-Year Forecast)):

User Growth Forecast:

Year	Account		Agent	
	New Accounts	Cumulative A/c	Agent	Cumulative Agent
1 st Year	5,000	5,000	25	25
2 nd Year	10,000	15,000	50	75
3 rd Year	15,000	30,000	50	125
4 th Year	10,000	40,000	35	160
5 th Year	10,000	50,000	40	200

Based on the projected user growth (10,000 in Year 1 up to 50,000 in Year 5), the Bidder shall specify the following requirements:




1. Data Center (DC)

- Provide detailed hardware specifications (servers, storage, network) and software requirements (OS, database, middleware, monitoring) sized to support five (5) years of growth.

2. Disaster Recovery (DR)

- Specify equivalent hardware infrastructure and aligned software versions, including replication and failover tools, to ensure uninterrupted service.

3. User Acceptance Testing (UAT)

- Provide hardware sufficient for testing workloads and software consistent with DC/DR environments, including testing and simulation tools.

The Bidder must submit separate specifications for DC, DR, and UAT environments, ensuring scalability, resilience, and compliance with Bangladesh Bank guidelines.



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 Agent Banking Solution with 01 (year) warranty.	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		BDT	BDT	BDT	BDT
01	Agent Banking 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):

Financial Proposal (One Time Cost)		
Item Description	Qty	Price (In BDT)
Supply, Install, Configure, Integrate, Test and Deploy (at DC & DR) one time cost of Agent Banking Solution.	1	
Total		
VAT and AIT		
Grand Total (Including VAT & AIT)		

Financial Proposal (Monthly Subscription)		
Item Description	Qty	Price (In BDT)
Monthly Subscription fee of Agent Banking Solution.	1	
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

