



# **CENTRAL DIRECTORATE OF NATIONAL SAVINGS**

## **Request for Proposal (RFP)**

**For**

**Provisioning/Supply, installation and commissioning etc. of  
Two Payment Hardware Security Module (HSM) which will be installed at Data Center  
and DR Site of CDNS.**

**Government of Pakistan**

**Ministry of Finance**

**[www.savings.gov.pk](http://www.savings.gov.pk)**

**April 2025**

(SAY NO TO CORRUPTION)

**Tender Notice**

1. Central Directorate of National Savings invites the electronic bids through PPRA e-Pak Acquisition & Disposal System (EPADS) from well reputed OEM or their authorized dealers/ partners/firms/companies (maintaining relationship with OEM) in line with the RFP, registered with FBR with their status as for income tax as “Active” and for sales tax as “Operative”, having their own well established offices/workshops and supervisory structure in Pakistan for provisioning/supply, installation, configuration, commissioning and support etc. of branded Two (02) Payment Hardware Security Module (HSM) for CDNS which will be installed at Data Center, Islamabad and DR Site, Lahore, for ongoing Support at Primary Data Center in Islamabad and Disaster Recovery (DR) Site in Lahore, under comprehensive onsite replacement warranty /guarantee for 3 years in compliance to this RFP.
2. The detailed **Request for Proposal (RFP)** which would be an integral part of this Tender is available with undersigned during office hours or can be downloaded free of cost from [www.savings.gov.pk](http://www.savings.gov.pk) or <https://www.ppra.org.pk/>. A Bid Security is required and acceptable in the shape of a Bank Draft/Pay Order/Demand Draft/CDR/Bankers Cheque/ Cashier Cheque only, issued from any scheduled bank operating in Pakistan, amounting to PKR 400,000/- (Rupees four hundred thousand only) in favour of “**CDNS, Islamabad**” must be submitted to CDNS in original on technical bid opening date and time, **without bid security. The proposal shall not be entertained/ accepted and be rejected straight away.**
3. The Procurement Method as per PPRA Rule 36(b) [Single stage-Two Envelope Procedure] will be observed for this tender. Bidders are required to submit their bids through PPRA EPADS ([www.eprocure.gov.pk](http://www.eprocure.gov.pk)), latest by **28-04-2025** up to 11:00 a.m. Bids will be opened on the same day at 11:30 a.m at Central Directorate of National Savings, Conference Room, 23-N, Civic Centre, G-6 Markaz, Islamabad in the presence of the bidders or their representatives who wish to attend the bid proceedings.
4. The Procuring Agency reserves the right to reject any/all or a part of bid(s) prior to the acceptance of a bid or proposal, for which reason(s) may be conveyed if desired by bidder in writing as per PPR-33 of Public Procurement Rule-2004.

**Director (Procurement & Logistics)**

**Ph: 051-9215749**

**Central Directorate of National Savings**

**23-N, Civic Centre, Melody Market, G-6 Markaz Islamabad**

## 1. Description of Work

Central Directorate of National Savings invites the electronic bids through PPRA e-Pak Acquisition & Disposal System (EPADS) from well reputed OEM or their authorized dealers/ partners/firms/companies (maintaining relationship with OEM) in line with the RFP, registered with FBR with their status as for income tax as “Active” and for sales tax as “Operative”, having their own well established offices/workshops and supervisory structure in Pakistan for provisioning/supply, installation, configuration, commissioning and support etc. of branded Two (02) Payment Hardware Security Module (HSM) for CDNS which will be installed at Data Center, Islamabad and DR Site, Lahore, for ongoing Support at Primary Data Center in Islamabad and Disaster Recovery (DR) Site in Lahore, under comprehensive onsite replacement warranty /guarantee for 3 years in compliance to this RFP.

## Timelines

- 1.1 Bids submission deadline : 28-04-2025 11:00 AM
- 1.2 Opening of Technical Bids : 28-04-2025 11:30 AM

## 2. Scope of Work

- 2.1 The instant tender is for provisioning/ supply, installation and commissioning etc. of branded hardware items is required mentioned at Art/clause-3 under onsite comprehensive replacement warranty/ guarantee backed by OEM for three years.
- 2.2 The supplier/ service provider shall also be responsible for any type of migration from old machine to new one/upgrade form old firmware version to upgraded ones and all associated tasks/work/jobs etc. backed by OEM and supported by vendor itself without any additional cost.
- 2.3 The procuring agency reserves the right to test/ inspect the hardware anywhere (at CDNS, Data Centre, PR/DR Site etc.) jointly with supplier team or independently through its technical team.
- 2.4 The bidder shall provide response/ after sale support for hardware/firmware etc. backed by Principal/OEM.
- 2.5 The successful bidder(s) is/are responsible to do its best efforts OEM backed to properly perform the scope of work.

## Important Note:

- a. The procuring agency reserves the right to increase or decrease the quantity of items to be procured depending on its requirement and/or budgetary provision etc. for which the bidders will have no objection.
- b. The Procuring Agency reserves the right to reject any or part of bid or all bids prior to acceptance of bid or proposal for which the reason may be conveyed if desired in writing.
- c. Items should be quoted as a Turn-key basis installation & configuration, compatibility etc.; at Data Center of CDNS Co-located at NTC, Islamabad and DR site, Lahore as per the requirement of CDNS and would be the responsibility of successful bidder for provisioning of comprehensive onsite support & maintenance etc. backed by OEM.
- d. **Bidder shall ensure comprehensive On-Site replacement warranty/Support for the service/warranty period through its own technical team and support/service/warranty backed by the OEM including patches, software upgrades, replacement of parts & Configuration etc. at bidder's own cost.**



- e. Poor compliance of any requirements and guidance (other than the specifications of items mentioned at Clause-3 where 100% compliance of minimum requirement is mandatory) mentioned in this RFP may affect the ranking / marking of Technical Evaluation of bid, therefore it is advised to prepare Technical Bids very carefully especially keeping in view the Responsiveness Test and Technical Evaluation Criterion otherwise no claim for poor marking shall be entertained.
- f. Each page of bids (Technical & Financial) shall be signed and stamped by vendor.
- g. No document will be accepted after bids submission deadline.**
- h. The Procuring Agency reserves the right to ask for any clarification / document, if deem necessary.
- i. If any bidder withdraw its bid (after submission) at any stage or refuses to accept the work/supply order then the bid security as an earnest money submitted by him shall be forfeited in favor of Government of Pakistan.
- j. The bid security as an earnest money, submitted by unsuccessful bidders shall be released at an appropriate time by procuring agency.

## 2.6 Special Considerations for the Bidder

- a. Items should be quoted as a Turn-key basis installation & configuration, compatibility etc.; at Data Center of CDNS Co-located at NTC, Islamabad and DR Site, Lahore as per the requirement of CDNS and would be the responsibility of successful bidder for provisioning of comprehensive onsite support & maintenance etc. backed by OEM
- b. Bidder is responsible to provide comprehensive training for installation , operations and maintenance of all supplied items to the staff nominated by Procuring Agency/CDNS followed by refresher courses during the support/warranty period.
- c. Bidder will be responsible for complete Installation and configuration at its own costs and risks.
- d. Bids can be submitted by an individual firm or in shape of consortium, Joint Venture or association with firm(s), however in such case the documentary evidence should be provided of such relationship(s).
- e. Provisioning of any missing components required for full functioning of system would be the responsibility of successful bidder for which no extra payment shall be made by procuring agency.
- f. Provisioning of hardware/firmware for quoted item installation/deployment/configuration/compatibility along with support are the responsibilities of vendor, further the hardware items and associated licenses shall be registered in the name and propriety of the CDNS, Islamabad.
- g. Bidder shall ensure comprehensive On-Site Support/Warranty for the period of **Three Years** (Principal backed warranty/service) including on-site replacement of faulty item, patches, software/firmware upgrades, replacement, Configuration etc. at vendors own cost and risk.
- h. All kind of security of technical/support staff of vendor regarding their health, injuries, deaths while working at CDNS/NTC premises would be sole responsibility of vendor itself besides vendor shall be liable to accountable and to compensate CDNS, for any loss, damage, malfunctioning of infrastructure/equipment etc. caused by working of its technical/support team either intentionally or unintentionally what so ever.
- i. During execution of agreement and even after, vendor shall be responsible to maintain secrecy, integrity, confidentiality of CDNS Data, specification/make/models of infrastructure used and its related topology, configurations, users, passwords, software etc. to ensure the security of Government data and assets etc.
- j. Any kind of attempt directly or indirectly to influence the procuring agency by any bidder(s) may lead to its disqualification from the bidding process.

### 3. Items

| Item Descript   | QTY |
|---|-----|
| Payment Hardware Security Module (HSM) atleast 60 call per second (cps) | 02  |

### 4. Implementation & Payment Schedule

- 4.1 Issuance of letter of Intent/ supply/work order to successful bidder(s) as per PPRA Rules.
- 4.2 Signing of Agreement/contract within **15 days** after the acknowledgement of letter of acceptance /supply order.
- 4.3 The procuring agency reserves the right to impose penalty @ **1% (percent)** per week of value of delayed items to be supplied.
- 4.4 The procuring agency reserves the right to impose penalty @ **0.10% (percent)** per hour of value of delayed services/support/warranty.
- 4.5 The procuring agency/CDNS reserve the right to relax the penalty upon submission of sound written justification by vendor, yet in no case vendor should consider this as its right and it falls under complete satisfaction and discretion of procuring agency.
- 4.6 Provisioning/Supply of Payment HSM at Data Center and DR Site of CDNS within **6 weeks** from the date of supply order.
- 4.7 Submission of un-conditional and irrevocable Performance Bank Guarantee (“PBG”) equal to **5% (five percent)** of total contract value (for the contract price of agreement to be signed with the Procuring Agency/CDNS), valid for three (03) years. The (“PBG”) shall be submitted on or before raising invoices. The (“PBG”) may be released by the Procuring Agency after successful completion of contract period. However, the Procuring Agency reserves the right to forfeit (“PBG”) on poor Performance of the Vendor besides taking necessary actions under the law if deem necessary. However procuring agency reserve the right to relax the forfeiture of PBG upon submission sound written justification by vendor, yet in no case vendor should consider this as its right and it falls under complete satisfaction and discretion of procuring agency.
- 4.8 **The payment shall be made to the vendor upon successful completion of items to be deployed at designated site(s) for which invoice(s) must accompanied by relevant/supporting documents and after submission of PBG.**

### 5. Format for Technical Proposals

The technical proposal should be comprehensively prepared, structured, and presented in the **form of chapters** to include, but not necessarily be limited to, the following information. Support material should not be part of the main proposal but should be placed in annexures. Bidders are required to incorporate the accurate information in their technical bids and attach as much as they can the technical material that may enable their technical bids sound especially for the technical evaluation criteria, in case of failure /poor compliance to this may result in poor



marking of technical bids for which no claim of the bidder(s) would be entertained. Therefore it is advised to place all possible accurate technical informations with relevant documentary evidence/proof, for each technical evaluation criterion mentioned in this RFP to get maximum marks, any misleading or inaccurate information may result in poor marking for which no claim of bidder(s) shall be entertained.

**Note: During the technical evaluation, a bidder or all bidders may be called for detailed technical presentation/clarification, if desired by the procuring agency for which all costs and risks shall be borne by the bidder.**

### 5.1 General

The bidders should provide the following.

- i. Name of the participating firm/company or participating organizations (if more than one) in the responding JV/consortium (along with proof of JV/ consortium etc.), including their scope of involvement and proper authorization to lead bidder for carrying out all transactions/commitments etc. on the behalf of JV/ consortium partner.
- ii. Number of years of incorporation of the participating firm/company/bidder or participating organizations (if more than one). Please provide copy of certificate of incorporation under section 32 of the companies' ordinance 1984 as amended time to time issued by SECP.
- iii. **Value, Size and Nature** of Contracts in hand and completed previously separately, in tabular form as mentioned in article 5.3
- iv. Each page of the Technical & Financial Bid should be signed and stamped by the authorized representative of the bidder(s).
- v. 100% compliance of this RFP/ Tender Notice.
- vi. **Any bid received, after the deadline/ Closing date and time (as mentioned in tender notice/RFP) will not be entertained and returned unopened to the Bidder/its postal address whichever the case may be.**

### 5.2 Financial Capabilities

The bidder(s) shall describe the financial position/ strength/ soundness of its company/bidder/JV/ consortium. **Business Statement** for last 3 years should be included in the **Technical proposal**. Additionally, the bidder shall provide information (including **financial value of projects**) on any major projects that have been awarded to them or their business partners, where it is felt that this would be beneficial in supporting their response to this RFP. The **National Tax Numbers and Sales Tax Registration Numbers and undertakings for Non-Black Listing from any government department and no matter is pending in litigation** of the each bidder and in case of JV/ consortium, each participating member of JV/consortium should also be submitted in original on stamp paper of Rs.100/- (latest & Fresh) duly attested by oath commissioner or Notary Public, signed by authorized person of bidding firm(s) indicated. Where ever applicable, photocopies of relevant documents should be attached with technical proposal for example financial statements, NTN/STRN certificates, work orders, satisfactory performance certificates or OEM relationships etc.

### 5.3 Relevant Experience

Bidder(s) should mention its experience of doing business for example working with Banks/ Financial Institutions /Government / Semi Government / Autonomous/Private Sector or Financial Sector Organization etc. Bidder should provide the details of experience in similar or related contracts (if any). Photocopies of proofs of such work may also be attached with proper referencing of Page Numbers in technical bid.

| Sr. No. | Brief of Project Nature | Value of Project | Size of Project (e.g. No. of quoted items Delivered etc.) | Support Provided to Client for Supplied items (years) | Name of the Client with Contact person & Contact Details |
|---------|-------------------------|------------------|---|---|--|
| 1       |                         |                  |   |   |  |
| 2       |                         |                  |   |   |  |

**\* Add further rows for more Projects**

### 5.4 Staff assigned to this Project

Bidder must have adequate relevant professionals on their pay role, working for bidder at least since one year. List of personnel who will be working on this project either (1) procurement followed by its comprehensive onsite support during warranty period (Group-II) or (2) SLA for already acquired HW&CI etc. as explained earlier, their names and roles should be provided (Group-I & II). Particular focus should be on **core skills set** required for **implementation and support** for both componenet this project under the instant RFP.

**5.4.1** Total Staff assigned to the project (Please specify **role of each person for this project**, as per minimum requirements).

**5.4.2** Specify the Staff/Focal Person of suitable designation to Liaison with Procuring Agency for assuring timely/early supply of items

**5.4.3** Total Staff assigned to the project for **Support purposes backed by OEM**.

**5.4.4** Specify the focal person for after sale support issues till the validity of support period/ warranty period.

### 5.5 Deliverables

Besides the agreement including support plan for Support/warranty period etc.; the Items for support/subscription/upgrade, Performance Bank Guarantee, the vendor shall provide user manual / technical manuals / brochures, drivers / CDs etc.; and other related material of support items if any. Provisioning of any patch required for the installation; configuration & implementation of support items shall be the responsibility of successful vendor for which no extra payment shall be made besides all kind of stuff/equipment/SW that deem appropriate to carry out the work/jobs/tasks etc. as a result of signed contract with successful bidder(s) to achive the purpose of procurements/SLAs under this RFP in its true essence.

### 5.6 Support Capabilities.

The bidder should indicate the support capabilities, abilities, and technical strength to be provided during warranty/SLA period of items. Strength and qualifications of support personnel designated for the project must be indicated. **The**

selected vendor has to provide Three (03) years onsite comprehensive (Principal /OEM Backed) service, support/replacement warranty for the items for which support/upgradation is required.

It will include providing 24x7x365 days Help Desk support for technical issues with comprehensive support plan with proper escalation matrix in order to handel issues in a timely, accurately and efficient way without causing interruption/damage etc. to CDNS` assets/infrastructure in a professional manner i.e. if the issue/ problem could not be resolved by the designated support personnel for the project by the vendor then the issue will be routed to the Executives of the Vendor and OEM for early resolution of the issue/ problem automatically besides taking CDNS in loop as well.

For the conveyence of the bidder(s) following is the standard problem definitions/format that may apply to the the services provided under the signed agreement.

The following template may be consderered as ready reffernce and is subject to change during the preparation of agreement.

| Severity Level | Status           | Impact   |
|----------------|------------------|--|
| Severity 1     | Mission Critical | <ul style="list-style-type: none"> <li>Business / Service has stopped</li> <li>The product is not functioning</li> <li>Or similar nature problem</li> </ul>                                      |
| Severity 2     | Urgent           | <ul style="list-style-type: none"> <li>Business is impeded but can continue to operate</li> <li>A major product feature not functioning</li> <li>Or similar nature problem</li> </ul>            |
| Severity 3     | Medium priority  | <ul style="list-style-type: none"> <li>Business not affected, but there are noticeable problems</li> <li>Functionality loss has an easy workaround</li> <li>Or similar nature problem</li> </ul> |
| Severity 4     | Low Priority     | <ul style="list-style-type: none"> <li>No service impacts</li> <li>Request for information</li> <li>Or similar nature problem</li> </ul>   |

The successful bidder is agrees to provide services delivery as follows.

| Severity Level | Response Time | On-Site Support time | Resolution Time Yes/No * |
|----------------|---------------|----------------------|--------------------------|
| Severity 1     | 15 Minutes    | ≤ 1hrs (If required) |                          |
| Severity 2     | 30 Minutes    | ≤ 2hrs (If required) |                          |
| Severity 3     | 3 Hours       | ≤ 5hrs(If required)  |                          |
| Severity 4     | 24 Hours      | ≤ 48hrs(If required) |                          |

\*Must be filled by bidder(s)



## 6. General Terms & Conditions

### 6.1 Bid Security

A Bid Security is required for each quoted group and acceptable in the shape of a Bank Draft/Pay Order/Demand Draft/CDR/Bankers Cheque/ Cashier Cheque only, issued from any scheduled bank operating in Pakistan, amounting to PKR 400,000/- (Rupees four hundred thousand only) in the favour of “CDNS, Islamabad”, must be submitted to CDNS in original on technical bid opening date and time, without bid security. The proposal shall not be entertained/ accepted and be rejected straight away. If a bidder withdraws its bid during the procurement process or a successful vendor fails to acknowledge the letter of acceptance/signing of agreement etc.; in such scenarios the Procuring Agency reserves the right to forfeit the Bid Security in favor of Government of Pakistan besides taking other necessary actions under the law of the Land if deem fit. Further the Procuring Agency may ask the second Most Advantageous bidder for award of contract and so on (as per its convenience) if the Most Advantageous bidder fails to comply. The bid security of unsuccessful bidder(s) may be released after contract signing with successful bidder. The bid security of successful bidder may be released after signing of the agreement and provision of the Performance Bank Guarantee.

### 6.2 Validity of proposal

All proposal and price shall remain valid for a period of at least **180 days** from the closing date of the submission of the proposal/bid as mentioned in tender notice/RFP. Further all bids must be quoted only Pakistani Rupee (PKR), otherwise bid shall not be entertained even if revealed at opening of financial bid date.

### 6.3 Performance Bank Guarantee (“PBG”)

The successful vendor shall be required to submit an un-conditional and irrevocable (“PBG”), a sum equivalent to **5% (five Percent)** of the total contract value (for the contract price of agreement to be signed with CDNS), valid for three years. The (“PBG”) may be released by the Procuring Agency after successful completion of contract period. The (“PBG”) shall be submitted on or before raising invoices. This (“PBG”) shall be issued by any scheduled bank operating in Pakistan and the value for the outstanding deliverables of the contract will remain valid until the final and formal termination/completion of Contract by Procuring Agency. The Procuring Agency may forfeit the (“PBG”) if the bidder’s performance found to be poor or bidder breaches any of its obligations under the contract agreement or published RFP besides considerations for black listing the selected vendor/ company or any other action taken under the law or all or waive off all or partially based on sound justification that may be beyond normal control of vendor, provided by the vendor and up to the satisfaction of procuring agency but the decision in this regard would be at sole discretion of the procuring agency/CDNS and in no way, the vendor may consider it as its Right. The procuring agency/CDNS may consider the submission of PBG on yearly basis (as some Banks issue PBG for one year) in such case, the previous PBG shall be released upon submission of renewed or fresh PBG for next period. However, PBG for complete three (03) years is desired.

### 6.4 Currency

All currency in the proposal shall be quoted in Pak Rupees (PKR) only otherwise bid(s) would be rejected.

#### 6.5 Withholding Tax, Sales Tax and other Taxes/Levies/ Duties

The bidder is hereby informed that the Government shall deduct tax/duties at the rate prescribed under the tax laws of Pakistan, from all payments for services rendered purchase/supply by any bidder who signs the contract with the Government. The bidder will be responsible for payment of all taxes/duties on transactions and/or income, which may be levied by government from time to time.

#### 6.6 Original Equipment Manufacturer (OEM) relationship and warranties.

The bidder should be maintaining reasonably level of relationship with ORIGINAL EQUIPMENT MANUFACTURER (OEM) for Sale, Service and Support for the items/services quoted and valid proof of such relationship must be attached with Technical bid. The requirement of OEM relation proof shall be submitted specially otherwise, bid may be rejected during initial examination/screening/Responsiveness Testing.

#### 6.7 Contracting (Signing of Agreement)

The selected vendor will submit Contract, for which draft may be obtained from procuring agency, and be signed on a stamp paper of Rs. 1000/- within **fifteen (15) days** of issuance of LOI/Supply Order/letter of acceptance.

#### 6.8 Governing Law

This RFP and any contract executed pursuant to this tender shall be governed by and construed in accordance with the laws of Islamic Republic of Pakistan. The Government of Pakistan and all bidders responding to this RFP and parties to any contract executed pursuant to this RFP shall submit to the exclusive jurisdiction to **Honourable Courts at Islamabad only.**

#### 6.9 Acceptance Criteria

As per PPRA Rule 36(b) - Single Stage-Two envelope procedure, the proposals will be evaluated technically first. The Technical and Financial Proposals shall be allocated 60 and 40 marks respectively. In Evaluation of Technical Bids 36 out of 60 marks are the qualifying marks. Bids securing less than 36 marks out of 60 marks shall be considered as “Technically Disqualified” and could not be entertained for further procurement process and hence considered as “Rejected”. Financial bids of only technically qualified bidders will be opened. The distribution of 100 marks and formulae of financial bids evaluations will be as follows.

Technical Proposal (T) = 60 Marks. (36 are qualifying marks)

Financial Proposal (F) = 40 Marks.

Total (T+F) = 100 Marks.

The technical proposals/bids securing 36 marks i.e. 60% of total marks (60) allocated for Technical Proposals or more in the technical evaluation will qualify for the next stage, i.e. financial bid opening. The bidder whose quoted prices are lowest will get the maximum marks (i.e. 40 marks) in financial evaluation using formulae given below:

(A) Bid Ratio = (a) Lowest quoted price / (b) Quoted price for which financial marks are required

[For lowest it would be 1]



(B) Bid Ratio x 40 = Financial marks of (b)

The cumulative effect of both Technical and Financial marks shall determine the position of the bidders.

The contract may be considered to be awarded to the bidder(s) whose bid is approved on the basis of evaluation to be **“Most Advantageous Bid”** as per PPRA Rules.

**Note: - The proposal from any firm which is blacklisted from any government entity will not be considered.**

#### **6.10 Delivery Time/commencement of services**

Provisioning/Supply of Hardware at Data Center and DR Site of CDNS within **6 weeks** from the date of supply order at Data Center of CDNS, Co-located at NTC, Islamabad and DR site, Lahore.

#### **6.11 Penalty**

The procuring agency reserves the right to impose penalty @ **1% (percent)** per week of value of delayed items to be supplied and @**0.10% (percent)** per hour of value of delayed services/support/warranty, if penalty imposed, the procuring agency/CDNS reserve the right to relax the penalty upon submission of sound written justification by vendor, yet in no case vendor should consider this as its right and it falls under complete satisfaction and discretion of procuring agency.

#### **6.12 Responsiveness Test/Initial Screening**

Prior to the Technical Evaluation of the Technical Bids, All the Technical Bids shall be examined for the responsiveness Test/ Initial Screening based on following parameters which are pre-requisites and be considered as must meet requirements; non-compliance of any of following clause shall disqualify the bidder(s) straight away.

#### **Bidder Mandatory Requirements:**

**All bidders are required to furnish, following compliance sheet/page containing the Reference Page # in Technical Bid on their letter head signed by authorized person with stamp.**

| S.No  | Responsive Test/Initial Screening  | Yes/No | Page # of Bid |
|-------|--|--------|---------------|
| 6.2.1 | The bidder must have legal presence in Pakistan for at least five years (submit SECP certificate).   |        |               |
| 6.2.2 | The bidder must be registered with Taxation department and are on Active Taxpayer List with the registration status for Income Tax as <b>“ACTIVE”</b> and for sales Tax <b>“OPERATIVE”</b> . |        |               |
| 6.2.3 | The bidder have successfully deployed atleast two payment HSM in last five years (submit delivery challan/work order).   |        |               |
| 6.2.4 | The bidder should be maintaining relationship with <b>ORIGINAL EQUIPMENT MANUFACTURER (OEM)</b> for Payment HSM (submit updated OEM relationship proof)                                      |        |               |
| 6.2.5 | <b>Affidavit on stamp paper (latest) of Rs. 100/-</b> signed by bidder and duly attested by Notary Public/ Oath Commissioner, describing that bidder is not blacklisted                      |        |               |

|                                  |   |  |  |
|----------------------------------|---|--|--|
|                                  | from any government department. <b>Also add that they are not in litigation with any govt. department.</b>  |  |  |
| 6.2.6                            | Bid security as an earnest money of required amount and shape, <b>for payment HSM</b> , in original must submit to CDNS on technical bid opening date and time. |  |  |
| 6.2.7                            | The specifications of quoted items should be equal/higher as compared with required specifications (Annexure-A)   |  |  |
| <b>Responsive/Non-Responsive</b> |   |  |  |

**Note:** Non-compliance of any clause/article of this RFP, concealment or sharing misleading facts may lead to disqualify the bidder(s) at any stage from bidding process.

The detailed Technical Evaluation will be conducted for only those bidders whose bids are found to be responsive in Responsiveness Test/Initial Screening as per clause (6.12) of this RFP.

**6.9.1 Any attempt directly or indirectly to influence the working of Purchase / Technical Committee of the Procuring Agency or using any unfair means by the participating bidder(s)/ firm(s) shall result in dis-qualification from bidding process straightaway**

**The detail technical evaluation will include all requirements mentioned in Proforma for Technical Evaluation Criteria under Clause-8.**

## **7. Instructions for Bidders**

### **7.1 Communication**

Any clarification to this RFP may be sought from:

**Director (P&L)**

Central Directorate of National Savings (CDNS),  
Ministry Of Finance.

**GOVERNMENT OF PAKISTAN**

23-N, Savings House, G-6 Civic center, Islamabad.

### **7.2 Submission of Proposal**

Bidder must submit their proposal electronically within due date and time Late submission of the Proposals shall not be entertained

### **7.3 Mode of Delivery of Bids and Address**

Proposals shall be delivered by electronically through PPRA EPADS system.

### **7.4 Disclosure/ Integrity Pact**

Service Provider hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Government of Pakistan (GoP) or any administrative subdivision or agency thereof or any other entity owned or controlled by it (GoP) through any corrupt business practice.

Without limiting the generality of the foregoing the Service Provider represents and warrants that it has fully declared the brokerage, commission, fee etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultations fee or otherwise, with the object of



obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from GoP, except that which has been expressly declared pursuant hereto.

By signing this agreement, the Service Provider certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with GoP and has not taken any action or will not take any action to circumvent the above declaration, representative or warranty.

By signing this agreement, the Service Provider accepts full responsibility and strict liability for making and false declaration, not making full disclosure, misrepresenting fact or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other right and remedies available to GoP under any law, contract or other instrument, be voidable at the option of GoP.

Notwithstanding any rights and remedies exercised by GoP in this regard, Service Provider agrees to indemnify GoP for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to GoP in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by Service Provider as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit in whatsoever form GoP.

## **7.5 Force Majeure**

A "Force Majeure Event" shall mean act of God or man made activities or any event or circumstance or combination of events or circumstances that are beyond the control of a Party and that on or after the date of signing of this Agreement, materially and adversely affects the performance by that Party of its obligations or the enjoyment by that Party of its rights under or pursuant to this Agreement; provided, however, that any such event or circumstance or combination of events or circumstances shall not constitute a "Force Majeure Event" within the meaning of this Section to the extent that such material and adverse effect could have been prevented, overcome, or remedied in whole or in part by the affected Party through the exercise of due diligence and reasonable care, it being understood and agreed that reasonable care includes acts and activities to protect the Sites and the Facilities, as the case may be, from a casualty or other reasonably foreseeable event, which acts or activities are reasonable in light of the likelihood of such event, the probable effect of such event if it should occur and the likely efficacy of the protection measures. "Force Majeure Events" hereunder shall include each of the following events and circumstances that occur inside or directly involve Pakistan, but only to the extent that each satisfies the above requirements:

- i. Any act of war (whether declared or undeclared), invasion, armed conflict or act of foreign enemy, blockade, embargo, revolution, riot, insurrection, civil commotion, act or campaign of terrorism, or sabotage.
- ii. strikes, works to rule or go-slows that extend beyond the Sites, are widespread or nationwide.
- iii. Change in Laws of Pakistan.
- iv. Other events beyond the reasonable control of the affected Party, including, but not limited to, uncontrollable events, namely, lightning, earthquake, tsunami, flood, storm, cyclone, typhoon, or tornado, epidemic or plague, radioactive contamination, or ionizing radiation.

### **Notification Obligations**

If by reason of a Force Majeure Event, a Party is wholly or partially unable to carry out its obligations under this Agreement, the affected Party shall:

give the other Party notice of the Force Majeure Event(s) as soon as practicable, but in any event, not later than Fourteen (14) Days.



give the other Party a second notice, describing the Force Majeure Event(s) in reasonable detail and, to the extent that can be reasonable determined at the time of the second notice, providing a preliminary evaluation of the obligations affected, a preliminary estimate of the period of time that the affected Party will be unable to perform the obligations, and other relevant matters as soon as practicable, but in any event, not later than fifteen (15) Days after the initial notice of the occurrence of the Force Majeure Event(s) is given by the affected Party.

Failure by the affected Party to give notice of a Force Majeure Event to the other Party within the seven (7) Days period shall not prevent the affected Party from giving such notice at a later time; the affected Party shall be excused for such failure or delay from the date of commencement of the relevant Force Majeure Event.

### **Duty to Mitigate**

The affected party shall use all efforts to mitigate the effects of a Force Majeure Event, including, but not limited to, the payment of all such sums of money by or on behalf of the affected Party, which sums are reasonable in light of the likely efficacy of the mitigation measures.

Other than for breaches of this Agreement by the other Party, and without prejudice to the affected Party's rights to indemnification pursuant to Article, the other Party shall not bear any liability for any Loss or expense suffered by the affected Party as a result of a Force Majeure Event.

## **7.6 Grievance Redressal**

Any bidder feeling aggrieved by any act of the Procuring Agency after the submission of his bid may lodge a written complaint concerning his grievances not later than fifteen (15) days after the announcement of the bid evaluation report to the Grievance Redressal Committee of Procuring Agency. The Committee for the purpose is already notified at PPRA Website.

## **7.7 Amicable Settlement**

7.7.1 Any dispute, controversy or claim arising out of or relating to this Contract/RFP, or the breach, termination or invalidity thereof, shall be resolved through negotiation in an amicable and friendly manner between the parties. The Parties shall seek to resolve any dispute amicably by mutual consultation and discussion at the appropriate level of Parties or through the committee constituted, representing members from both sides, whichever is suitable to reach the amicable solution of dispute.

7.7.2 If either Party objects to any action or inaction of the other Party, the objecting Party may file a written Notice of Dispute to the other Party providing in detail the basis of the dispute. The Party receiving the Notice of Dispute will consider it and respond in writing within thirty (30) days after receipt. If that Party fails to respond within thirty (30) days, or the dispute cannot be amicably settled within thirty (30) days following the response of that Party, Following shall apply.

### **Disputes shall be settled by arbitration in accordance with the following provisions:**

1. Failing amicable settlement, the dispute, differences or claims, as the case may be, shall be finally settled by binding arbitration in accordance with the provisions of the Arbitration Act 1940 amended time to time of Pakistan.
2. The arbitration shall be conducted at Islamabad, Pakistan before an arbitration panel comprising three (3) members, one to be nominated by each Party and the third nominated by the first two nominees (collectively, "arbitration panel").
3. The fees and expenses of the arbitrators and all other expenses of the arbitration shall initially be borne and paid equally by both the Parties, subject to determination by the arbitration panel. The arbitration panel may provide in the arbitral award for the reimbursement to the prevailing party of its costs and expenses in bringing or defending the arbitration claim, including legal fees and expenses incurred by such Party.



4. Any decision or award resulting from the arbitration shall be final and binding upon the Parties. The Parties agree that the arbitral award may be enforced against the Parties to the arbitration proceedings or their assets, wherever they may be found, and that a judgment upon the arbitral award may be entered in Honorable Courts having jurisdiction at Islamabad only.
5. Pending the submission of and/or decision on a dispute difference or claim or until the arbitral award is published the Parties shall continue to perform all of their obligations under the Contract.
6. In case of non-settlement of dispute through amicable settlement or arbitration, the party may submit appeal to **HONORABLE COURTS HAVING EXCLUSIVE JURISDICTION OF ISLAMABAD ONLY.**

| 8. Technical Evaluation Criteria (60 Marks) |  |   |                                       |   |  | Distribution of Technical Marks |  |
|---|--|---|---------------------------------------|---|--|---------------------------------|--|
| 8.1   | Financial Strength (Rs. In Million)<br>>=600=12<br>>= 500 =10<br>>=400 = 8<br>>= 300= 6<br>>= 200 =4<br>>=100= 2 | Financial document / statement describing annual business turnover of last five (5) years. (Submit financial/audit report).   | 2020<br>2021<br>2022<br>2023<br>2024  | Rs. _____<br>Rs. _____<br>Rs. _____<br>Rs. _____<br>Rs. _____   | Place at Page No.____ of Bid<br>Place at Page No.____ of Bid<br>Place at Page No.____ of Bid<br>Place at Page No.____ of Bid<br>Place at Page No.____ of Bid | 12                              |  |
| 8.2   | Experience in Financial Sector (Number of Projects)  | Completed/delivered/deployed/SLA of payment HSM projects with Financial Institutes in last Five years. (Submit completion certificates)   | 2020<br>2021<br>2022<br>2023<br>2024  | Sale Qty____<br>Qty____<br>Qty____<br>Qty____<br>Qty____<br>Support Qty____<br>Qty____<br>Qty____<br>Qty____<br>Qty____ | Place at Page No.____ of Bid<br>Place at Page No.____ of Bid<br>Place at Page No.____ of Bid<br>Place at Page No.____ of Bid<br>Place at Page No.____ of Bid | 12                              |  |
|   | Sale   |   |                                       |   |  | Support                         |  |
|   | 8  |   |                                       |   |  | 4                               |  |
| 8.3   | Offices and Workshops<br>2 marks for each office.  | Offices in Islamabad, Lahore and Karachi. (submit related documents alongwith land line phone number). Two or more offices in a city shall be considered one office for marking.        | Office-1<br>Office-2<br>Office-3      | Address_____<br>Address_____<br>Address_____  | Place at Page No.____ of Bid<br>Place at Page No.____ of Bid<br>Place at Page No.____ of Bid   | 6                               |  |
| 8.4   | Human Resource (Number of certified employees)<br>02 mark for each certified employee                            | Total numbers of certified employees for Payment HSM across Pakistan. (submit proof of certification of employee alongwith proof of employment/payroll against each certified employee) | No. of Total Certified Employees ____ |   | Place at Page No.____ of Bid   | 10                              |  |

|                    |   |   |  |                              |           |
|--------------------|---|---|--|------------------------------|-----------|
| <b>8.5</b>         | <b>Relation with OEM</b><br>Platinum or equivalent = 10<br>Gold or equivalent = 8<br>Silver or equivalent = 6<br>Others = 4 | Relationship with OEM.<br>(submit updated OEM relationship proof)   |  | Place at Page No.____ of Bid | <b>10</b> |
| <b>8.6</b>         | <b>Satisfactory Performance Certificates (SPC)</b><br>01 mark for each SPC.   | Number of satisfactorily completed sale/support projects of payment HSM in last <b>five years</b> . The company must submit Satisfactory Performance Certificates issued by customer/ client. |  | Place at Page No.____ of Bid | <b>10</b> |
| <b>Total Marks</b> |   |   |  |                              | <b>60</b> |

**NOTE:**

- Bidders are requested to strictly observe the Column 5 of Article 8 while preparing their Technical Bids.
- Interpretation of Article 8.5 above: Platinum or equivalent may be referred as Titanium, Tier-1, Diamond etc., Gold or equivalent may be referred as Tier-II etc. and Silver or equivalent may be referred as Tier-III etc. and Others may be referred as partner, dealer, re-seller, Tier-IV, authorized dealer etc.

**Payment Hardware Security Module (HSM) (with atleast 60 cps)**

| Description   | Qty |
|---|-----|
| <p>1.1.1. Hardware based encryption</p> <p>1.1.2. TCP/IP communication interface</p> <p>1.1.3. Support of Cryptographic algorithms for PIN Generation/ Encryption and message authentication capabilities (DES and Triple-DES key lengths of 112- &amp; 168-bit, AES key lengths not less than 128 bit, RSA (up to 4096 bit)</p> <p>1.1.4. Support for payment authorization and transaction switching Applications like ILink.</p> <p>1.1.5. Support for smart Card technology to store the key components for assembly language program as well as high level</p> <p>1.1.6. High –level key management including remote key loading for ATM (NCR, Diebold &amp; Wincor).</p> <p>1.1.7. Field upgradable for the higher performance speed beyond the limit of 1000 tps/cps in future.</p> <p>1.1.8. Support VISA / MasterCard / UPI/PayPak / American Express/JCB PIN &amp; Card Verification functions.</p> <p>1.1.9. Support latest security standard FIPS 140-2 Level-2 or equivalent.</p> <p>1.1.10. Support for financial services standards e.g. (ISO: 9564, 10118, 11568, 13491, 16609; ANSI: X3.92, X9.8, X9.9, X9.17, X9.19, X9.24, X9.31, X9.52, X9.97; ASC X9 TR-31, X9 TR-34)</p> <p>1.1.11. FIPS 140-2 Level 3 (for the TASP security subsystem)</p> <p>1.1.12. PCI HSM v3 including RAP</p> <p>1.1.13. Compatibility with latest EMV standards.</p> <p>1.1.14. Support for the processing of Magnetic strip cards.</p> <p>1.1.15. Support for the processing of chip card transaction (EMV).</p> <p>1.1.16. Support Authentication mechanism for operators of device.</p> <p>1.1.17. Support for detecting and responding to attempts at physical access, use or modification of the device.</p> <p>1.1.18. Should have dual physical locks control setting.</p> <p>1.1.19. Should have dual power supply.</p> <p>1.1.20. Should have support for Audit Log Function.</p> <p>1.1.21. Should have a soft loadable license for HOST / application commands.</p> <p>1.1.22. Support PKI keys.</p> <p>1.1.23. Able to perform its fundamental security role in securing the payment credential issuing, user authentication, card authentication and sensitive data protection processes for both face-to-face and digital remote payments, keeping in view existing and future needs, for example:</p> <ul style="list-style-type: none"> <li>a) PIN routing</li> <li>b) Security tokenization (for PCI DSS compliance)</li> <li>c) EMV payment tokenization</li> <li>d) Card and mobile payment authorization</li> <li>e) POS, mPOS key management</li> <li>f) PIN and EMV cryptogram validation</li> <li>g) Capable of Integration with all major payment authorization and switching applications</li> <li>h) Payment HSM should possess a comprehensive range of functions that supports the needs of the Card Payment Schemes like UnionPay, Visa, JCB, American Express, MasterCard and PayPak in numerous activities including but not limited to:</li> <li>i) PIN and card verification functions for all major payment brands in Pakistan</li> <li>j) EMV transaction authorization and messaging</li> <li>k) Mobile payment transaction authorization and key management</li> <li>l) Remote Key Loading for ATM and POS devices</li> <li>m) PIN generation and change</li> </ul> <p>1.1.24. Should have following Physical security features:</p> <ul style="list-style-type: none"> <li>a. Tamper resistant with responsive design</li> <li>b. Sensitive data erased immediately in the event of any tamper attack (while proper backup mechanism in place)</li> <li>c. Alarm triggers for motion, voltage and temperature Logical security</li> </ul> | 2   |



- d. Local Master Key (LMK) options – variant and key block
- e. Two-factor authentication (2FA) of security officers using smart cards
- f. Dual control authorization – physical keys or smart cards
- g. Strongest security settings implemented by default
- h. TLS authenticated sessions on Ethernet host ports Product models and options)
- i. Dual hot-swappable power supply units and fans standard
- j. Support options for Remote management and monitoring options via management tools like HSM Monitor and OEM/HSM Trusted Management Device (TMD)
- k. HSM shall be able to Format Preserving Encryption (FPE) options

1.1.25. Security Certifications:

- a. FIPS 140-2 Level 2 or Equivalent/higher, demonstrating compliance with industry security standards.
- b. PCI HSM compliance, ensuring adherence to payment card industry security requirements.
- c. Compliance with relevant international security standards, such as ISO 27001 and ISO 27017.

1.1.26. Performance Requirements:

- a. High-performance transaction processing capabilities, capable of handling at least 60 call per second, ensuring scalability and efficiency.
- b. Low latency and minimal impact on transaction processing times, ensuring a seamless customer experience.

1.1.27. Cryptographic Algorithms:

- a. Support for industry-standard cryptographic algorithms, including RSA, AES, 3DES, ECC, and SHA, ensuring compatibility and interoperability.
- b. Support for custom cryptographic algorithms, if required, to meet specific security requirements.

1.1.28. Key Management:

- a. Secure key generation, storage, and management, adhering to industry best practices and security policies.
- b. Support for key lifecycle management, including key rotation, backup, recovery, and destruction, ensuring key security and integrity.
- c. Remote key loading and management capabilities, enabling efficient key management operations.
- d. Dual control and split knowledge key management, ensuring accountability and preventing unauthorized access.

1.1.29. Tamper Resistance:

- a. Tamper-resistant and tamper-evident design to prevent unauthorized access and modification, ensuring physical security of the HSMs.
- b. Secure key storage within a tamper-proof hardware environment, protecting sensitive cryptographic keys.

1.1.30. Connectivity and Interfaces:

- a. Support for standard network interfaces, including Ethernet and TCP/IP, ensuring compatibility with CDNS's network infrastructure.
- b. Integration with existing payment gateways and systems through industry-standard APIs, enabling seamless communication and data exchange.

1.1.31. Redundancy and High Availability:

- a. Redundant hardware components and power supplies to ensure high availability and prevent single points of failure.
- b. Automatic failover capabilities in case of hardware or software failures, minimizing downtime and ensuring business continuity.
- c. Active-active or active-passive configurations for high availability, optimizing performance and reliability.

1.1.32. Management and Monitoring:

- a. Remote management and monitoring capabilities through a secure web interface or command-line interface, enabling efficient administration and troubleshooting.

- b. Comprehensive logging and auditing capabilities to track all HSM activities, ensuring accountability and compliance.
- c. Integration with CDNS's existing monitoring and alerting systems, enabling proactive identification and resolution of potential issues.

1.1.33. Scalability:

- a. Scalable architecture to accommodate future growth and increased transaction volumes, ensuring long-term viability of the solution.

1.1.34. Environmental Requirements:

- a. Compliance with CDNS's data center environmental requirements, including temperature, humidity, and power, ensuring optimal operating conditions.

1.1.35. Disaster Recovery:

- a. Capabilities to replicate keys and configurations to the DR site automatically and reliably.
- b. Tested and documented procedures for failover and failback.
- c. Regular testing of the disaster recovery plan.

## Annexure-B

## (Format for Financial Proposal)

### Payment Hardware Security Module (HSM)

| Name of Item                    | Qty | Unit Cost (Rs)<br>(Without all applicable<br>Taxes) | Unit Cost (Rs)<br>(With all applicable<br>Taxes) | Total Cost (Rs.)<br>(With all applicable<br>Taxes) |
|---------------------------------|-----|---|--|--|
| Payment HSM with atleast 60 cps | 02  |   |  |  |

**Authorized Signature:** .....

**Full Name:** .....

**Designation:** .....

**Stamp:**