



NMB BANK PLC
("NMB")

REQUEST FOR PROPOSAL
("RFP")

"SUPPLY OF EMV CONTACTLESS CARDS"

The content of this document is strictly confidential. You are authorized to use this document only in preparing a response to this NMB Request "Supply of EMV Contactless Cards"

It is forbidden to make copies of this document without the express written permission of the REQUESTOR. The content remains the property of NMB BANK PLC.

The address of the Requestor is:

SECRETARY
NMB MANAGEMENT TENDER COMMITTEE,
NMB HEAD OFFICE,
Ohio Street/Ali Hassan Mwinyi Road, P O Box 9213,
Dar es Salaam, Tanzania.

Telephone: +255222322442, Telefax: +255 22 2321361

Please escalate your concerns confidentially about any unacceptable practices by any Bank staff involved in this tender process through the following channels:

NMB's Postal Address: Attn. to CEO [envelope marked "strictly private and confidential"] Toll Free Phone Numbers: 0658 / 0779 / 0685 / 0800 751 000 Email Address: whistleblowing@nmbbank.co.tz NMB Website: www.nmbbank.co.tz [then select the Whistle Blowing Section.

1 THE REQUEST

1.1 Invitation

You, your company are hereby invited to submit a Proposal for **“Supply of EMV Contactless Cards”** to NMB Bank Plc. will use this Proposal as a basis for a decision regarding the **“Supply of EMV Contactless Cards”**

Accepted	Not Accepted

1.2 Schedule for decision making

The closing/opening time and date for written Proposals is on **Thursday 15th September, 2022 at 1500 hours EAT**, by that time your Proposal must be marked on top of the envelope: **SUPPLY OF EMV CONTACTLESS CARDS FOR NMB BANK** delivered to the Bank through either of the following ways:-

- Hard Copy delivery in sealed envelopes and deposited at the TENDER BOX located on ground floor of NMB Bank Head Office, at **Ohio/Ali Hassan Mwinyi Road**; OR
- Delivery by courier and addressed to Secretary, NMB Bank Plc. Management Tender Committee **P. O. Box 9213, Dar es Salaam**. OR
- Email delivery to – tendersubmission@nmbbank.co.tz maximum 10MB – ensure you protect your document with password which should be shared by the date of submission at exactly 1500 HRS EAT.

The Bank shall be entitled to reject any Proposal received after the due date and time.

Accepted	Not Accepted

1.3 Disclosure of reasons

NMB PLC reserves the right not to disclose any of its reasons for the taking of decisions resulting from this Request for Proposal.

Accepted	Not Accepted

1.4 Completeness of Proposal

You are specifically required, in your Proposal, to respond in writing to each of the points of Section 1 of this Request for Proposal, in this sequence and with retention of this numbering

system. Your responses could consist of "Noted", "Accepted" or "Not Accepted", together with an associated or supporting statement where appropriate.

You are also required, in your Proposal, to respond in writing to each of the points of Section 3, and 4, of this Request for Proposal, in this sequence and with retention of the numbering system.

Accepted	Not Accepted

1.5 Language

You are requested to submit your Proposal in English.

Accepted	Not Accepted

1.6 Number of copies

You are requested to submit two complete sets of your Proposal, together with two sets of all supporting documentation. You are also required to submit a soft copy (electronic copy), in MS-Word format or PDF format together with your proposals.

Accepted	Not Accepted

1.7 Format of Proposal

You are requested to submit your Proposal in A4 format, with printing on one side of a page only. The proposal not limited to however should provide the following:

1. Technical Proposal covering technical requirements articulated in Section 2 of this RFP
2. RFP response covering response to section 3 & 4 of this RFP document
3. Financial Proposal for the supplying cards as described in the Section 3.1.10 & 4.1.4 of this RFP

Accepted	Not Accepted

1.8 Misrepresentation

NMB PLC, decision-making process, will to a large extent be reliant upon the information supplied by you. Should it be found that aspects of such information are incomplete, untrue or misleading, NMB PLC reserves the right to terminate negotiations with you.

Accepted	Not Accepted

1.9 Access to NMB BANK PLC

You may require access to persons, departments, or building of NMB PLC in order to acquire further information for the preparation of your response to this Request for Proposal. You are requested to arrange such appointments through Procurement office.

Accepted	Not Accepted

1.10 Completeness of Proposal

You are expected to provide to NMB PLC an accurate and complete Proposal as requested in more detail hereunder. Should you find the said requests incomplete or ambiguous, and then the onus rests upon you to obtain clarification from the Requestor.

NMB PLC will require that any omissions by you or mistakes on your part in this regard be rectified within a time scale agreed to by NMB PLC.

You are expected to make an unequivocal statement to this effect in your Proposal, since NMB PLC will require that such an undertaking be included in any contractual agreement, which may result from the selection process.

Accepted	Not Accepted

1.11 RFP Official Contact

Upon release of this RFP, all supplier communications concerning this Proposal request should be directed to the RFP Requestor. Unauthorised contact regarding this RFP with other NMB PLC employees may result in disqualification. Any oral communications will be considered unofficial and non-binding to NMB PLC. You are to rely only on written statements issued by the RFP Requestor.

Accepted	Not Accepted

1.12 Influencing

It is specifically brought to your attention that any attempts at influencing NMB PLC decision-making process outside of the Tender Committee responsible, may lead to disqualification.

Accepted	Not Accepted

1.13 Costs and Selection

All costs incurred by you in preparing the Proposal and providing any additional information to NMB PLC, shall be borne by you. The issuance of this RFP does not obligate NMB PLC to accept any of the resulting Proposals. NMB PLC makes no commitments, implied or otherwise, that this RFP process will result in a business transaction with one or more of the suppliers.

Accepted	Not Accepted

1.14 Contracts

NMB PLC reserves the right to draft the Contract Agreement for this purchase.

Accepted	Not Accepted

1.15 RFP Responses

NMB PLC is not under any obligation to search for clarification through additional or unformatted information submitted as a supplement to the formatted response. Where a proposal contains conflicting information, NMB PLC at its option may either request clarification or may consider the information unresponsive.

Accepted	Not Accepted

1.16 Contract Award

NMB PLC reserves the right to appoint more than one Supplier for supply of the requested goods. In the event that this contract is split the pricing offered in your proposal will expect to be maintained. Should there be pricing differences in line with business awarded; this must be clearly stated in your proposal.

Accepted	Not Accepted

1.17 Payment Conditions

NMB Bank Plc. prefers to pay all its local registered vendors through Bank transfer to their NMB Account. Therefore, we are encouraging vendors to open account with the Bank to facilitate payment process. Local Vendors who are maintaining Bank Account with NMB Bank will be given added advantage in the selection process

Accepted	Not Accepted

2 STATEMENT OF REQUIREMENT

NMB Bank plc is the largest commercial banks in Tanzania with vast branch network across, providing banking services to individuals, small and medium size corporate clients, as well as large businesses. Technology infrastructure plays a big role in supporting all the financial services that NMB is offering.

Currently the Bank is seeking to engage an eligible vendor that will supply of **2million cards** per the below requirements and specifications:

S/N	Card Criteria	Card Specification	Compliant	Non-Compliant
1	Chip Manufacturer	NXP, Kona, Gemalto as certification and interactions with Masria will be required on scripting. Note the Chip Supplier should be included in the List of Approved M/Chip Products Contact, Contactless and Dual Interface		
2	Chip	Gold Chip		
3	Standards	EMV 4.3 Contactless 2.6		
4	Standards	GP 2.2.1 Configuration 3		
5	Applications	VIS 1.5.4 / VCPS 2.1.3 (qVSDC) VSDC applet 2.9		
6	Applications	M/Chip Advance v1.2		
7	Applications	Mifare Desfire 4k emulation		
8	Applications	PSE, PPSE		
9	Chip certification	Vendor to provide Certificate number		
10	Memory Size	16 Kbytes or Larger		
11	Cryptography	3DES & RSA CDA (MC) DES/TDES [bit] AES [bit] RSA [bit] ECC GF(p) [bit] SHA Or Higher		
12	Personalization	Common Personalization (CPS 1.1) Supported by major solution providers		

13	Protocols	Contact: ISO 7816 T=0 Contactless: ISO 14443 Type A		
14	Dual Interface Chip Technology	Both chip and contactless		
15	Antennas	Full-ID1(5-line embossing supported)		
16	CAM	CDA, DDA, SDA		
19	Write Endurance	300,000 + cycles or higher		
20	Data Retention	10 years or higher		
21	Operating Temperatures	-25 to + 85°C		
22	Documentation	To Provide Full technical manuals		
23	Plastic Requirement	PVC According to ISO 7810, Type ID-1 Plastic material PVC CR80, thickness 0.81 mm; 85,60 X 53,98 X 0,81 mm (+/- tolerance specified in ISO7810)		
		Provide MasterCard CQM certificate		
		Orange Core PVC high temp Hot Stamping (NMB Color)		
		Silver MC hologram		
		MC signature panel		
		3 track HiCo Magnetic		
		Stripe 2750 Oe- Black		
		Signature Panel, 4- colour process for Design		
24	Other Requirements	Physical Unclonable Function (PUF) for advanced key protection		
		Vendor must be a Mastercard Certified Card manufacturer for dual interface cards and must submit valid certification from Mastercard		
		Vendor must be ISO 9001:2008 Quality Management System. Certified and must submit valid Certificate.		
		Vendor must be ISO 14001:2004 Environmental Management System. Certified and must submit valid		

		Certificate.		
		Vendor must be ISO 27001:2013 Information Security Management System Certified and must submit valid Certificate.		
		Vendor must submit valid Letter of Approval from MASTERCARD for the Operating System supplied.		
S/N	EXPERIENCE ON SUPPLYING CARDS		Country	Bank Name
1	MasterCard Dual Interface	Mention the countries and the Bank where we can Confirm	Tanzania	
			East Africa	
			MEA	
			Others	
S/N	CARD DELIVERY TIMELINES			Days
1	Number of days it will take	Estimate for Artwork, scripting and CPV working with our Perso vendor		
2		Assumption here is after you have completed the CPV		

3. COMMERCIAL REQUIREMENT

3.1 Capability

- 3.1.1 Please indicate where you have fulfilled similar requirements on other completed or ongoing projects of a similar nature, type, scale and / or complexity before.
- 3.1.2 If you have, how would you classify your performance? What problems arose, and how will they be avoided on this contract?
- 3.1.3 Provide at least three references from current clients who have similar arrangements relating to *supplying Contactless cards*

	Reference Number 1	Reference Number 2	Reference Number 3
Client			
Contact's Title			
Phone			

- 3.1.4 What do you believe are your firm's strengths? What do you believe are the challenges you face?
- 3.1.5 Please describe the 3 most recent customer complaints and how you resolved them.
- 3.1.6 Briefly describe your interest in this contract and what factors makes you the best vendor in your opinion (include here any information or material you want NMB to take into consideration while evaluating your ability to perform this contract).
- 3.1.7 Explain on whether the use of other parties or subcontractors by the third party would be recommended in your proposal.
- 3.1.8 Explain the Scope of your internal controls, systems and data security, privacy protections and audit coverage.
- 3.1.9 Give details on Knowledge of relevant consumer protection controls that are applicable in your procedures.
- 3.1.10 A detailed indicative financial proposal should be enclosed and should clearly indicate the following:
- The unit price of the card and card type as per the specifications provided in Sec 2. Provide total price for the whole consignment
 - Price must be inclusive of all relevant taxes applicable in Tanzania
 - Price should be under CIP incoterms 2020 (Carriage and Insurance Carried To)
 - Delivery plan
 - Payment terms

3.2 Service Provisioning and Management

- 3.2.1 Please describe your proposed account management structure for the NMB Contract.
- 3.2.2 Please describe your proposed staffing plans in respect of the NMB Contract.

3.3 Quality Process

- 3.3.1 Please provide details of any quality assurance certification that your company holds e.g. ISO 9000 or equivalent standard. Please include a copy of any certificate. If no accreditation held, please attach an outline of your quality assurance policy.
- 3.3.2 Please describe your solution delivery and project management methodology/framework including the recommended project organizational structure and governance framework

3.4 Supplier Organisation

- 3.4.1 Provide a complete description of all third parties / consortia members to this tender, i.e. foreign supplier, local suppliers and or agencies involved in this bid.
- 3.4.2 Clarify how third parties / consortia members will be organised and managed.
- 3.4.3 Identify which part of the product / service each third party / consortia member will deliver (if any):

Names of third party / consortia members (if any)	Total % Purchases	Local / foreign purchases

- 3.4.4 Who will have overall responsibility for delivery e.g. single contractor, joint venture?
- 3.4.5 Describe how you will manage third parties / consortia members in the supply chain.
- 3.4.6 How will you manage your supplier's performance?
- 3.4.7 Please indicate whether third parties / consortia members have worked together before and give details.
- 3.4.8 Describe your business resumption strategy and contingency development plans.

4 SUPPLIER SPECIFIC INFORMATION

4.1 Vendor Background

Unless instructed otherwise, when answering questions in this Section, please give details, which specifically relate to your Company and not to the whole of the group if your Company forms part of that group.

4.1.1 Please describe the vendor's background, including how long it has been in business.

Date of Incorporation:	
Country of Registration:	
Registration Number:	
Vat Registration Number:	

4.1.2 Shareholders / Director's information

Full Name	Number of Shares or % shareholding	Nationality	Identity Number (Passport)

4.1.3 Are there any current directors serving on boards of other organisations?

Names of Directors	Name of organisation

4.1.4 Please supply a detailed organ gram, disclosing all related holding companies, subsidiaries and associates clearly showing the respective shareholding.

4.1.5 **Pricing** – Please submit your pricing model in a sealed separate envelope that must include the following information:-

- The unit price of the card and card type as per the specifications provided in Sec 2

- Price must be inclusive of all relevant taxes applicable in Tanzania
- Delivery plan
- Payment terms

4.1.6 Vendor Background

Provide below list of mandatory documents for submission:-

S/N	CERTIFICATE
1	Valid Business License
2	TIN (Tax Payer Identification) Registration Certificates
3	VAT Registration Certificates (If applicable)
3	Certificate of Incorporation
4	Certified Power of Attorney
5	Certified declaration on Litigation information regarding your firm
6	Current physical location (which will be inspected for verification);

4.2 Annual Reports and Financial Data

Unless instructed otherwise, when answering questions in this Section, please give details, which specifically relate to your Company and not to the whole of the group if your Company forms part of that group.

- 4.2.2 Characterise your company's financial performance for the last three years.
- 4.2.3 Furnish balance sheets/audited financial statements for the last three years – 2019, 2020 and 2021.
- 4.2.4 Include your company's annual report to shareholders for the last two years with your RFP Response.



- 4.2.5 Specify whether there are any pending or threatened claims that could affect your financial standing. Provide details of attorney's and legal advisors as well as confirmation letters from such attorney's with regard to the existence or non-existence of any pending litigation.
- 4.2.6 Furnish a copy of Insurance Cover to this proposal **NOT APPLICABLE FOR THIS PROJECT.**

4.3 Declaration of Interest

- 4.3.2 Has any Director, Partner, Associate, Company Secretary, Senior Manager or Manager in your organisation been employed by NMB? If YES, please give details.
- 4.3.3 Does any Director, Partner, Associate, Company Secretary, Senior Manager, Manager or any person connected with the RFP, have any relationship (family, friend, other) with a person employed in the department concerned with the administration of this RFP and/or any person who may be involved with the evaluation or adjudication of this RFP? If YES, please give details.