Request for Proposal for Procurement and Implementation of API Management Platform

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Contents

RFP Schedule and Address

Sr. No.	Milestones	End Date
1	Name of Project	Request for Proposal for new API Management Platform
2	Reference Number	1LINK/RFP/2017-10/EAPD/01 Dated 10/10/2017
3	Completion of RFP Draft and 1Link internal Circulation	11th September 2017
4	RFP Finalization and Publishing	10th October 2017
5	Last Date for receiving response from vendors	31st October 2017
6	Vendor's Evaluation and Demo	30th November 2017
7	Finalization of Vendor/Platform	10th December 2017
8	Negotiation	20th December 2017
9	Vendor Finalization	01st January 2018
10	Address of RFP Submission	1LINK (Guarantee) Ltd. 211-212, Office Wing, Park Towers, Clifton, Karachi
11	Name and Address for Communication	Mr. Azimullah Khan Head – Enterprise Architecture & Product Development 1LINK (Guarantee) Ltd. 211-212, Office Wing, Park Towers, Clifton, Karachi
12	RFP Related Queries	**Mr. Azimullah Khan** Phone No: + 92 21 35814910 Email: azimullah.khan@1link.net.pk **Mr. Muhammad Asghar** Phone No: + 92 21 35814917 Email: muhammad.asghar@1link.net.pk
13	Bid Cost	

About 1LINK

1LINK is a consortium of banks that owns and operates largest interbank shared ATM network of Pakistan. 1LINK has become widely acknowledged payment service provider with largest member base in Pakistan Payment Industry. The company is serving as a catalyst for the development of e-Banking in the country. Since its inception in 2003, 1LINK has been an integral part of the Pakistani financial landscape through its provision of interbank payment services for the banks.

1LINK Vision

1LINK envision building a secure and interoperable ecosystem which will allow banks and payment players to provide superior customer experience without compromising on security and staying within industry best practices.

Towards this, 1LINK shall provision effective access to a wide range of Financial Products & services which is:

- Unified – eliminating the complexity of dealing with disparate systems
- Expandable – to allow for innovations in newer forms of identity, authentication, and banking
- Adaptable to the current way of life-
  - o Smart phones as an integral part of people's identity
  - o CNIC as a form of online verifiable identity - authenticated by NADRA Biometric verification services
  - o Allow customers use mobile apps and NFC terminals to transact
  - o Shopping online and checkout via wallet/ debit card
- Real Time – Allowing banks to provide instant funds transfers
- Secure – Ensuring end to end security from the point of interaction till transaction completion
- Fraud Monitoring – Allows banks to monitor and report card fraud transactions instantaneously
- Capable of providing solutions for not only existing products e.g. accounts, cards, wallets, insurance, remittances, investments & Sharia compliant products but also able to integrate with future trends e.g. mobiles, wearable, RFID, NFC, Loyalty etc.

Transaction infrastructure provides services to create validate and transmit payment instructions by:

- Authenticating the identity of the parties involved in the transaction, sometimes using encryption technologies;
- Validating the payment instrument against system standards;
- Verifying the payer's ability to pay;
- Authorizing the transfer of funds between the payee's and the payer's financial institutions:
  - o Recording and processing payment information; and

- o Communicating the information between the institutions.
- Clearing infrastructure provides services to transmit, reconcile and in some cases confirm payment instructions between financial institutions and calculate interbank settlement positions by:
  - o Sorting and matching payment instructions between institutions;
  - o Collecting, processing and aggregating payment data for each institution;
  - o Storing payment data reports and transmitting them to each institution; and
  - o Calculating gross or net settlement positions (payables or receivables) for each institution.
- Settlement infrastructure provides interbank funds transfer services by:
- A collecting and checking the integrity of settlement claims;
- Verifying the availability of funds for settlement in the participating institutions accounts at the settlement bank;
- Settling the claims through funds transfers on these accounts at the settlement bank; and
- Recording settlement and communicating it to the participating institutions.

1LINK's vision is to build all the new technological services to support all the related parties in the eco system. However, the current system based on Cards transactions and routing will provide the platform to launch new and exciting products in the future.

Current Architecture

1LINK is currently using legacy application (Phoenix) designed and developed by TPS Pakistan Pvt. Ltd. It is a highly customized version of Switch backed by Faircom CTREE flat file system. It supports multi-message interfacing with member banks on ISO-8583 and PHX-8583 which is proprietary to TPS. The core function of the application includes switching of Issuing and Acquiring transactions, message translation, PIN translation, settlement & reporting. The application has been validated with PCI DSS v.3.2 compliant requirements by PCI QSA. Moreover, Phoenix application is not PA DSS compliant application and validated as legacy application.

Following diagram shows the overall architecture of 1LINK with co-networks. There is no direct interaction with Alternate Delivery Channels (ADCs) of member banks. Transactions are received from the Acquiring bank ATM Switch / Middleware to 1LINK switching platform. 1LINK supports all type of cards transaction along with EMV transactions on VISA, MasterCard, UPI and JCB.
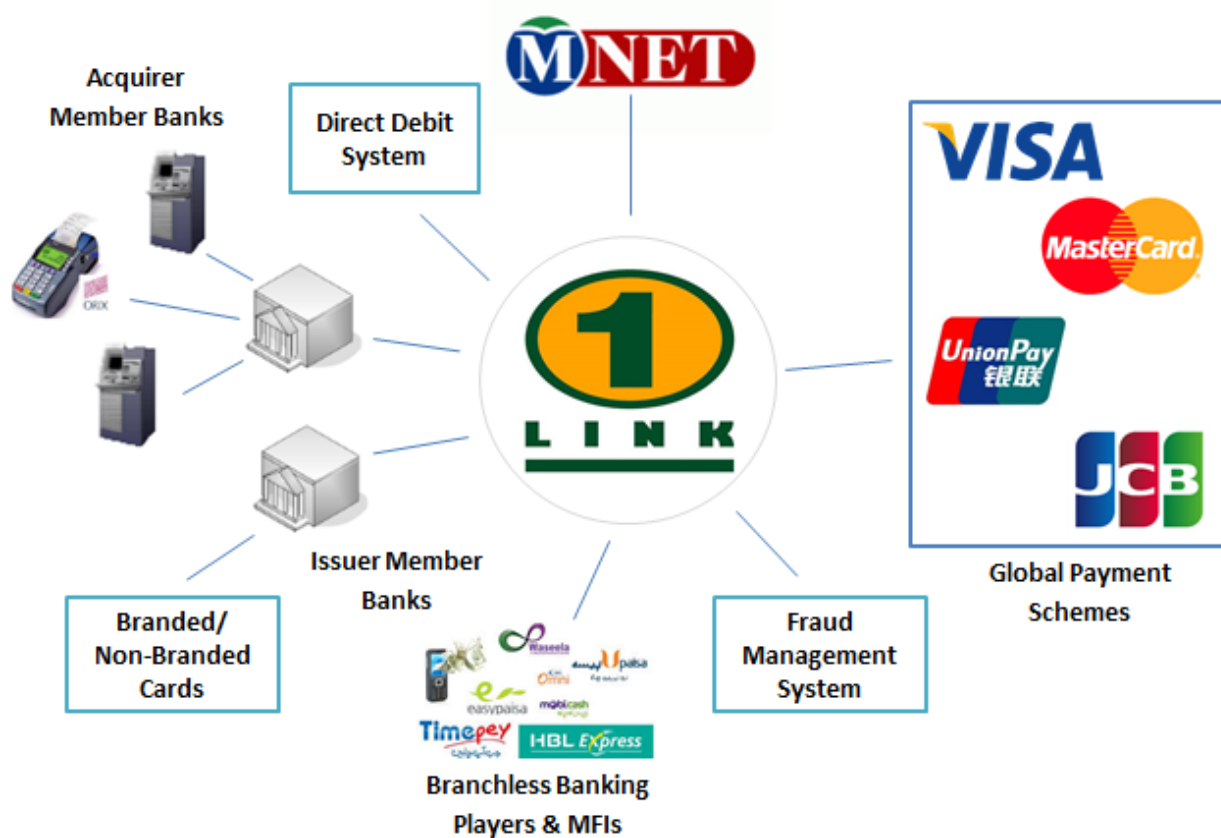

Figure 1.1: 1LINK Current Architecture

Products & Services

1LINK is the leading shared ATM Network of Pakistan offering diverse range of products and services to the local payment industry. The network comprises of 36-member banks and 6 Microfinance banks having a total of 10,300+ branches and 8,200+ ATMs as of June 2015.

The products and services offered include:

Switch (Interbank Network)

1LINK provides ATM transaction switching to 36-member banks across the country. 1LINK switch requires certification by member bank upon joining and adding products to the bank portfolio (like any other payment system). All reconciliation, settlements and disputes resolution are being done using 1Link's provided systems and standards.

By joining switch 1LINK provides the following benefits to its member banks:

- All types of cards issued by the bank can be used on 1LINK. So, whether it is a debit card or an ATM card, it is accepted on 1LINK network.
- 1LINK is also connected to MNET network; so, if the bank is not part of 1LINK network; the card is still accepted through co-network.
- Cash withdrawal and Balance Inquiry is available at all ATMs.
- POS Purchases conducted by the member bank customer are routed using 1Link

IBFT (Inter Bank Funds Transfer)

1LINK Interbank Funds Transfer (IBFT) is a real time electronic funds transfer facility. This service provides all customers the convenience and security of instant funds transferring from their own account to millions of accounts held in other participating banks.

Bill Payment Service

Bill Payment Service (BPS) will allow various bills to be paid through all ATMs of 1LINK member banks, if they can incorporate the BPS related modules and interfaces on their respective Switch Servers. 1LINK's Bill Payment Service covers Telcos, Utility Companies (Power, Gas, and Water & Sewerage etc.), Education Industry, Airline, Insurance & Investment Fund companies of Pakistan.

Connectivity with Global Networks

1LINK is connected to Global Card networks (VISA, MasterCard, Union Pay and JCB) and provides third party processing services to its member banks with respect to switching, routing, clearing and settlement and dispute resolution.

POS Switch

1LINK POS switch aims to connect to all local acquirers and accept all locally issued debit and prepaid cards. The service enables acceptance of Branded and non-branded proprietary cards for sale/ purchase transactions on local merchants/ POS terminals.

Direct Debit (Recurring Payments)

1LINK has launched direct debit services for interbank transactions which would allow 1LINK member to pull funds from other 1LINK member bank in real time.

This type of transaction is generally used where a customer authorizes its bank to allow funds to be sent to other bank on request generally for credit card payments, loan payments etc.

- This portal system is integrated with 1LINK core switch.
- Upon verification of the relationship created, bank can initiate a direct debit transaction from their conventional switch (connected to 1LINK Phoenix).

Fraud Risk Management System (FRMS)

1LINK has recently launched value-added fraud management service to all its member banks across all ADC transactions.

System is providing fraud monitoring for:

- Card Based (Debit/Credit/Prepaid)
- Off-Us (Cross-Switch)
- On-Us
- Across all ADCs
- Issuing & Acquiring

The service can be used for Multi-channel, Multi-currency, Multi-organization, Multi-location detection and is:

- Value to all players in the transaction chain i.e.
  - Issuers, Acquirers, Processors, Networks, PSPs, ISOs and Merchants

- For all product types, i.e.
  - Credit, Debit, Prepaid or Gift Card

- Through a combination of
  - Advanced self-learning analytic models and user defined rules.

SDRS (Switch Dispute Resolution System)

1LINK has recently launched centralized web based portal for Dispute management. The portal is used by member banks for carrying out Dispute related operations i.e. Dispute logging, tracking, resolution, issuance of Debit Authority and all customized MIS. The system relies on the transaction data extracted from Phoenix (Switch) on settlement date basis.

Clearing between banks

Considering regulation from central bank, 1LINK performs clearing of all local currency transactions for its member banks. The clearing is performed on T+1 basis for the transactions executed from 00:00:00 a.m. till 23:59:59 of the preceding day. A net position, showing debit/credit position of each 1LINK's member bank is prepared and is submitted to central bank for settlement purpose.

In addition, 1LINK also performs clearing of debit authorities issued by the member banks against failed transactions. The process takes place through an Adjustment Net-Off Report which shows the net debit/credit position of the bank and is also submitted to central bank for settlement purpose.

1LINK also shares necessary settlement reports for member banks reconciliation. The reports are shared through SFTP in encrypted form and include files in both text and excel format.

Future Roadmap

The Big Bang innovations on the horizon for financial services are those that will carry the digitization of money from business-to-business transactions down to the consumer level, to the smallest-value exchanges. Today, there are literally hundreds of companies working on the micro-payments problem, looking to combine just the right set of technologies and business models to blow up incumbent payment systems in place today, including cash, checks, and debit and credit cards.

Banks are continuously evaluating new technologies to generate innovative ideas for a superior digital customer experience, through dedicated innovation labs or partnership models.

1LINK is open for collaboration with existing players and startups to launch groundbreaking services for payments market.

Objective

The purpose of RFP document is to clearly state the strategy for evaluating new API Management Platform. The objective is to seek proposals from the eligible Vendors (Highly professional, qualified and experienced software development companies in the API Management Industry) to develop and implement Unified API Platform based on the following criteria:

- **Modern Application:** New generation software solution.

- **Open Architecture:** Platform architecture should be open, flexible and dynamic in nature.

- **Ease of Maintenance:** The solution should be modular and configurable for ease of change management and maintenance while providing the flexibility of accommodating new generation application.

- **High Availability:** The application should have 99.999% availability. It should allow online addition, deletion and modification of the software modules without any impact on aforesaid availability.

- **BCP:** The system should support a RPO of zero and RTO of near zero.

- **Scalability:** The system should provide horizontal, vertical and linear scalability without inherent bottle necks and design changes. The solution scalability should be proven by carrying out the benchmark exercise by Vendor.

- **Configurability:** The system should be highly configurable and parameterized.

- **High Capacity and Throughput:** The solution should have high throughput and capacity; a solution capable of achieving a sustained throughput of 500 TPS to be provided to start with. Application should be scalable to handle a throughput of 10,000 TPS and above to meet future requirements.

- **Platform Independence:** The solution should be Platform independent and should not be constrained to a single Hardware Platform or Operating System or database.

- **Monitoring Capability:** The solution must have adequate real-time monitoring of the transactions and application modules with automated alert mechanism through multiple channels.

  - **Secured:** The system must be developed from approach of "secure from start" and should have all controls well defined as per regulator, industry standards (PCI-DSS, PA-

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DSS, ISO etc.) requirements and 1LINK Policies. If Application is not PA DSS compliant than it should be implemented as per PA DSS implementation guide and this guide would be required by PCI DSS assessor to validate the application for PCI DSS compliance. It should be agreed by vendor that he would support and address all future security requirements such as security patches and vulnerabilities.

- **Developer Portal:** Developer portal must include static content, such as API documentation and terms-of-use, as well as dynamic community-contributed content such as blogs and forums. Developer portal must also include multiple programming language stubs with appropriate documentation and implementation plan. Swagger support is must.

- **API Manager:** Platform should provide definition of new APIs and management existing APIs. API Manger must include dynamic and static 360-degree analytics to explore API usage. Management of API user community is essential for running platform smoothly.

- **Monetization:** System must have capability to charge API consumers for access to APIs. An easy-to-use and flexible way to monetize APIs to generate revenues.

- **Local Partner:** Development partner should reside locally in Pakistan for ease of 1link team to communicate as and when required. Onsite team might also be required.

- **Conventional Protocol:** Platform must support 1link conventional applications and respective protocols such TCP/IP for Phoenix and ISO8583

- **Backups:** All level of backups incremental and full must be supported on all layers such as logs, platform, Database etc.

Project Details

Scope

The vendors and service providers shall undertake the following:

- Adhere to the requirement provided in the 1LINK's Technical requirement sheets for the system upgrade.

- Design the system architecture and develop the system in such a way that enables it to be fully scalable (Horizontal, vertical and linear scalability) and adaptable to future needs, technological evolutions and volumes of business.

- Study and implement the architecture envisaged by 1LINK.

- Recommend the detailed infrastructure with specifications required for rolling out the solution in development, testing, staging, production, high availability, Active-Active and DR environments which includes hardware, Operating System, database, middleware, replication technologies/tool, version management tools, software licenses, support subscription, no of unit etc.

- Plan, assist, guide and formulate strategy for System Development, testing and User Acceptance Testing along with Audits and resolution of identified issues/observations (third party/internal audits) of the system.

- Be responsible for identifying the interface requirements for the existing as well as proposed software modules, understand the interface software requirements, including APIs, between the existing systems and the solution

- Create and maintain a software repository for purpose of code maintenance and enhancements.

- Prepare various guidelines/ documents and procedures required by 1LINK pertaining to the system.

- Identify and manage training schedule covering all levels of officials, IT staff, operations and business users of 1LINK for technology absorption.

- Carry out benchmark exercise of the software to demonstrate the sustained TPS of 500 at 50% resource utilization and prove the vertical and horizontal scalability of solution

by achieving sustained TPS of 5000 at 50% resource utilization within 6 months of the go live.

- Ensure that proposed system must handle application and communication data security as per PCI DSS requirements between 1LINK and member banks and/or if (between 1LINK and vendor/service provider) between 1LINK and member banks/ co-networks.

- Supply, Configuration, Customization (as required), and Implementation of Open API platform, along with necessary licenses, in accordance with central bank regulations, industry practices and other technical requirements.

- Supply, Implementation and Configuration of any other supporting software required, along with necessary licenses for successful implementation.

- Provision and provide go-live support & post implementation support 24 x 7 basis to 1Link using on-site and off-site resources. Vendor is required to maintain technical resources in Pakistan for quick problem resolution.

Project Plan and Work Breakdown Structure

Vendors must submit details on the project methodology and resource assignment to each activity of the implementation. High-level activities and work breakdown structure must be provided to furnish proposed methodology and work plan in Man Days for whole project. "Pre-requisites" and "Resource Requirements" should be highlighted to accommodate expectations and planning.

General Guidelines for Proposal Submission

Every Proposal shall be scrutinized to see that it meets the criteria as laid down in the proposal, prior to the detailed evaluation of the same. A substantially responsive proposal is the one which:

- meets technical criteria specified in the Annexure attached with this document
- Provide implementation strategy and project plan with clear target deadlines for the implementation of system
- Offers clear Price i.e. the proposal does not offer escapable price quotation
- is otherwise completely and generally in order
- Confirms to all the terms, conditions and specifications of the document

- The acceptability of the proposal shall be determined based on the contents of the proposal itself, without needing resource to any extrinsic evidence.

- A proposal found substantially in accordance with the RFP shall be checked for any arithmetic errors. If any discrepancy is found between the unit rate and the total Price resulting from multiplying the unit rate by the quantity, the unit rate as quoted will prevail and the total price shall stand corrected. Unless in the opinion of 1LINK, there is an obvious gross misplacement of the decimal point in the unit rate, in such a case the total price as quoted will prevail and the unit rate will be corrected, and where there is a discrepancy in the total price quoted in the Price Schedule vis-à-vis addition of each item, the total of the itemized price will govern.

- 1LINK reserves the right to accept or reject any of the proposals at any time prior to award of mandate, without thereby incurring any liability to the vendor or any obligation to inform the vendor of the grounds of its actions.

- 1LINK will determine to its satisfaction whether the vendor has offered Prices consistent with current prevailing market Prices.

- 1LINK reserves the right to change the requirements/ specifications (functional or non-functional), without any change in the unit price or other terms and conditions.

- The vendor shall be responsible for the supply, delivery and installation of items at its own risk and cost at the sites to be specified by 1LINK.

- Costs Borne by the vendors:

  All costs and expenses incurred by vendors in any way associated with the development, preparation, and submission of responses, including but not limited to attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by 1LINK, will be borne entirely and exclusively by the vendors.

  Vendors are required to submit the cost of Bid along with RFP response with non-refundable amount as specified in RFP Schedule.

- Acceptance of Terms:

  A vendor will, by responding to RFP, be deemed to have accepted the terms as stated in the RFP.

- Notification:

  1LINK will notify vendors in writing as soon as practical about the outcome of RFP evaluation process, including whether the vendor's RFP response has been accepted or rejected. 1LINK is not obliged to provide any reasons for any such acceptance or rejection.

- Language of Proposal:

  The proposal, correspondence and supporting documents should be submitted in English.

- Indemnity:

  The Vendor shall indemnify 1LINK and be liable for any loss or damage suffered by 1LINK due to malfunctioning of the system as supplied and installed by them. The total liability of the selected vendor shall not exceed the total cost of order value.

- Vendor must present warranty and representation that it has necessary authority and permission from its Principal/ Manufacturer for supply and installation of the goods / Software license to the satisfaction of 1Link, if such is the case. All vendors must also state clearly that the developed work does not infringe any copyright issues anywhere in the world and proper licensing has been procured for the development and maintenance of the proposed solution.

- Vendor must provide proper, authenticated Documentary evidence that the items quoted are in conformity with the specifications as laid in this document. This may comprise of literature, drawings and data. The vendor shall also furnish detailed

descriptions of the items along with its salient technical and performance features/ characteristics.

- Proposals are required in sealed envelopes for the scope of work. Vendors should submit two separate sealed envelopes, one containing **Technical Proposal** and other containing **Financial Proposal**.

- The proposal not in accordance with the above will be rejected by the 1LINK as disqualified.

The Technical and Financial Proposal envelope shall:

Be addressed to the following address:

Mr. Azimullah Khan
1LINK (Guarantee) Ltd
211-212, Office Wing, Park Towers,
Clifton, Karachi, Pakistan
Office: +92 21 35814910

bear the following identification:

- Proposal for "New Open API Platform"

The INNER envelopes will bear the Name and Address of the Vendor.

- All the pages of **Technical Proposal** and **Financial Proposal** are duly sealed and signed by the authorized signatory.

- All relevant certifications, audit reports, etc. are enclosed to support claims made in the RFP in relevant Envelopes.

- The Vendor shall prepare two copies (one hard copy marked as ORIGINAL and one soft copy) of the Technical Proposal. The Financial Proposal will be submitted only as hard copy. In case of any discrepancy between them, the original shall govern.

- The Technical Proposals shall be provided as per the following layout:

No.	Components
1.	Executive Summary
2.	Understanding of Scope of Work
3.	Service Provider Work Approach and Methodology

4.	Project Deliverables
5.	Project Resource Credentials
6	Hardware resource requirements
7	Software Applications requirement e.g. database licenses, application licenses, OS Licenses & Replication licenses requirement etc.
8	Technical sheets duly filled as per the provided parameters
9.	Annexure B, C, D, E, H & I
10	Complete financial proposal with price masked
11	Bid Cost in the form of Demand Draft / Pay Order (if any)

- The vendor shall complete price schedule clearly for all items in accordance with the instructions contained in this document.

- Financial Proposal should contain and include the prices of core system as well as all supporting/ surrounding components (i.e. Implementation, Database licenses, middleware etc.). Any recommendation with technical support from vendor related to additional hardware or application should be mentioned in the financial proposal and technical proposal as well. If Principal vendor / Application provider is not interested in providing Infrastructure related items e.g. Database, Hardware etc., then same can be left blank in financial proposal. However, the required licenses must be mentioned in the financial proposal

- The Financial Proposal shall be provided as per the following layout

No.	Components
1.	Software License
2.	Software Implementation
3.	Software Annual Maintenance License Fee
4	Per Man-Day charges for any future customization
5	Any other charges related to project
6	Last three years audited financial
7	Annexures F & G

Evaluation Criteria

Responses to this RFP will be evaluated using the following criteria:

- Technical Evaluation
    - Compliance with the Business & Technical Requirements as provided in Excel Workbook " OpenAPIPlatform_Business_and_Technical_Requirement_API.xlsx"
    - Solutions technical architecture and flexibility
    - Technical Competencies of the firm
    - Past Involvement with Similar Project(s) – verified by references
    - Proposed Work Plan – Project approach, Objectives & Deliverables
    - Project Implementation timelines
    - Demonstrated commitment to high service level agreements (SLA) – Independently verified by references
    - Future road map of the vendor in the payment space

- Financial Evaluation
    - Financial strength of the company
    - Cost Proposal – Purchase price
    - Overall Solution Cost

A weightage of 70/ 30 shall be used while aggregating the technical and financial scores for each proposal

General Terms & Conditions

A proposal not submitted in conformity with the specifications/ terms and conditions shall not be considered.

1LINK reserves the right to modify the RFP documents at any time prior to the deadline of submission of proposals, on the request of the prospective for any clarification or at its own initiative, for any reason. This amendment shall constitute part of the RFP documents. To afford the prospective vendors a reasonable time to take amendments into account in preparing its proposal, 1LINK may at its discretion extend the deadline.

- 1LINK reserves the right to accept or reject any or all proposals without assigning any reasons. Proposals may be accepted or rejected in total or in any part thereof;

- If at any future point of time, it is found that the vendor had made a statement which is factually incorrect, 1LINK reserves the right to debar the vendor from RFP process for a period to be decided by 1LINK and take any other actions as may be deemed necessary;

- Any proposal received by 1LINK after the deadline for submission of proposals prescribed, will be rejected and returned unopened to the vendor.

- Further, 1LINK shall have the right to cancel the proposal process at any time without assigning any reason, prior to finalization of the proposal process; without thereby incurring any liability to the affected vendor or vendors.
Reasons for cancellation will be determined by 1LINK at its sole discretion;

- Vendors may be called to give presentation of their solutions with its capabilities at their own cost, which will be considered for technical evaluation of the vendors.

- During evaluation of the proposals, 1LINK, at its discretion, may ask the vendor for clarification of its proposal. The request for clarification and the response shall be in writing, and no change in the prices or substance of the proposal shall be sought, offered or permitted.

- 1LINK reserves the right to waive any of the Technical and Functional specification or condition during technical evaluation if in the 1LINK's Opinion it is found to be minor/deviation or acceptable deviation.

In exceptional circumstances, prior to expiry of the RFP validity period, 1LINK may request the Vendors consent to an extension of the validity period. The request and response shall be made in writing. Extension of validity period by the Vendor should be unconditional and irrevocable. The decision of 1LINK in all matters will be final and binding on all vendors participating in this RFP.

Proposal Validity

Proposal and Quoted price shall be valid for *Six (6) Months* from the submission date of the proposals;

Confidentiality

- During this RFP process Vendor may acquire confidential information relating to 1Link business, project and/ or customer which Vendor agree to keep strictly confidential at all times (even after the project has been completed) subjected to NDA sign off.

- Vendor may disclose confidential information only to the extent that such disclosure is necessary for the submission of its proposal.

- This does not apply to information which must legally be disclosed or becomes available to and known by the public.

  Note: If the vendor does not agree with the respective clauses, then they should explicitly state it within their proposal.

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Note

Technical requirements can be obtained in excel form from address mentioned in Annexure J. Vendors are requested to fill the excel sheet and submit the same with the financial proposal.

Annexure A - Clarifications of RFP documents

A prospective Vendor requiring any clarification of the RFP Documents may notify 1LINK in writing at 1LINK's address or through email any time prior to the deadline for receiving such queries as mentioned in RFP Schedule.

Vendors should submit the queries only in the format given below:

S No.	Document Reference	Page No	Reference No	Description in RFP	Clarification Sought	Additional Remarks (if any)

Any modification to the RFP documents which may become necessary shall be made by 1LINK by issuing an Addendum.

Annexure B - Vendor Information

Details of the Vendor				
1	Name of the Vendor			
2	Address of the Vendor			
3	Status of the Company (Public Ltd/ Pvt. Ltd)			
4	Details of Incorporation of the Company.	Date:		
		Ref#		
5	Valid Sales tax registration no. (For local companies only)			
6	Name & Designation of the contact person to whom all references shall be made regarding this RFP			
7	Telephone No. (with Country Code)			
8	E-Mail of the contact person:			
9	Website			
Financial Details (as per audited Balance Sheets)				
10	Year	2013-14	2014-15	2015-16
11	Net worth			
12	Turn Over			
13	PAT			

Annexure C - Declaration for Clean Track Record

To,
The Chief Executive Officer
1LINK (Guarantee) Ltd.
211-212, Office Wing,
Park Towers, Clifton,
Karachi.

Sir,

I have carefully gone through the Terms & Conditions contained in the RFP document for selection of vendor for RFP No. 1LINK/RFP/2017-10/EAPD/01 dated 10/10/2017 - Request for Proposal for new API Management Platform. I hereby declare that my company has not been debarred/black listed by any Government / Semi Government / Private organizations in Pakistan / abroad. I further certify that I am competent officer and duly authorized by my company to make this declaration.

Yours faithfully,

(Signature of the Bidder)
Printed Name
Designation
Seal
Date:
Business Address:

Annexure D - Declaration for Acceptance of RFP Terms and Conditions

To,
The Chief Executive Officer
1LINK (Guarantee) Ltd.
211-212, Office Wing,
Park Towers, Clifton,
Karachi.

Sir,

I have carefully gone through the Terms & Conditions contained in the RFP document for selection of vendor for RFP No. 1LINK/RFP/2017-10/EAPD/01 dated 10/10/2017 Request for Proposal for new API Management Platform. I declare that all the provisions of this RFP Document are acceptable to my company. I further certify that I am an authorized signatory of my company and am, therefore, competent to make this declaration.

Yours faithfully,

(Signature of the Bidder)
Printed Name
Designation
Seal
Date:
Business Address:

Annexure E - Client Reference

Client Reference Details

S. No	Particulars	Details
1	Name of the Organization	
2	Contact Person Name and Designation	
3	Phone Number of the Contact person	
4	Email Address of the Contact person	

(Signature)

(Name)   (In the capacity of)

Duly authorized to sign RFP for and on behalf of

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Annexure F - Financial Proposal Format

Table – A

Modules wise Payment Application Prices (License, Development, Implementation)

S. No	Description	Unit Price	Quantity	Total (A)	Support Rate	Yearly Support Amount
	Grand Total					

(All software costs/ Implementation cost should be detailed with line item wise prices and submitted. The recommended third-party software and hardware specifications must be submitted as Annexure G & H. 1LINK reserves the right to add or delete any one of the items as per requirement).

Dated this…………………… Day of……………………….2017

(Signature)

(Name)   (In the capacity of)

Duly authorized to sign Bid for and on behalf of

Annexure G - Bill of Material for new API Management Platform

Table - 1

S. No	Description	Unit Cost	Quantity	Total
1	Third Party Software Licenses (if any) – Perpetual license			
	Support Cost			
2	Operating System – Perpetual license			
	Support Cost			
3	Middleware - – Perpetual license			
	Support Cost			
4	Database - – Perpetual license			
	Support Cost			
5	Replication software – Perpetual license			
	Support Cost			

* Vendor can provide multiple line item entries wherever applicable.

* Vendor should provide the required licenses for the 1LINK system if any.

Such licenses would be owned by 1LINK. In case of open source software if support is required, the details of the cost for support/subscription for 1 year to be mentioned separately.

Table - 2: detailed Functional point analysis for Table A.

S. No	Resource Description (Experience in Years)	Skillset	Duration	Man month Rate	No. of Resources	Cost
		Total Cost				

Annexure H - Recommended Hardware Specifications

S. No	Hardware	Details of the Hardware	Quantity	Remarks

* Vendor should provide detailed recommended hardware specification to achieve sustained TPS of 500.

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Annexure I - NDA

NONDISCLOSURE AGREEMENT

This NON-DISCLOSURE AGREEMENT ("Agreement") is made and entered at 1LINK on the **October 10, 2017**, by and between:

1. _____ with its Office Located _____.

2. **1LINK (GUARANTEE) LIMITED**, a company incorporated under the Companies Ordinance, 1984, having its office in Pakistan at Office No. 211 & 212, 2nd Floor, Park Towers, Clifton, Karachi (hereinafter referred to as "1LINK", which expression shall where the context so permits be deemed to mean and include its successors-in-interest and permitted assigns);

_____ and 1LINK (GUARANTEE) LIMITED may collectively be referred to as the "Parties" and individually as "Party".

WHEREAS:

1. The Parties desire to enter negotiations, discussions, evaluations for the purposes of studying, analyzing and evaluating the prospects and possibilities of entering a mutual business relationship (the "Purpose"); and

2. For the furtherance of the Purpose the Parties may disclose to each other information which is confidential and/or proprietary in nature and to protect and safeguard such information, the Parties wish to enter into this Agreement.

Now, therefore, in consideration of the foregoing and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties agree as follows:

1. In this Agreement:

"Disclosing Party" shall mean the Party to this Agreement which discloses Confidential Information to the other Party.

"Receiving Party" shall mean the Party to this Agreement which receives the Confidential Information disclosed by the other Party under this Agreement.

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"Information" shall include, but shall not be limited to, customer lists, research and development activities, opinions, interpretations, intellectual property, technology, vendors information, computer hardware and software, drawings, concepts, trade secrets and information regarding operating procedures, pricing methods, marketing strategies, future plans etc.

"Confidential Information" means all non-public Information and Data disclosed hereunder by a Party, whether written or oral, that is designated by a Party as confidential or that, given the nature of the Information or the circumstances surrounding its disclosure, reasonably should be considered as confidential.

Confidential Information shall not, however, include any information which:

(a) was publicly known and made generally available in the public domain prior to the time of disclosure by the Disclosing Party;

(b) becomes publicly known and made generally available after disclosure by the Disclosing Party to the Receiving Party through no action or inaction of the Receiving Party;

(c) is already in the possession of the Receiving Party at the time of disclosure by the Disclosing Party as shown by the Receiving Party's files and records immediately prior to the time of disclosure;

(d) is obtained by the Receiving Party from a third party without a breach of such third party's obligations of confidentiality;

(e) is independently developed by the Receiving Party without use of or reference to the Disclosing Party's Confidential Information, as shown by documents and other competent evidence in the Receiving Party's possession; or is required by law to be disclosed by the Receiving Party, provided that the Receiving Party gives the Disclosing Party prompt written notice of such requirement prior to such disclosure and assistance in obtaining an order protecting the information from public disclosure.

2. Non-use and Non-disclosure.

2.1. Receiving Party shall use the Disclosing Party's Confidential Information solely for the Purpose mentioned herein.

2.2. Receiving Party agrees not to disclose any Confidential Information to third parties or to its employees, except to those employees of the Receiving Party who are required to have such information to evaluate or engage in discussions concerning the Purpose and

in those instances only to the extent justifiable by that need. Receiving Party shall not reverse engineer, disassemble or decompile any prototypes, software or other tangible objects which embody the Confidential Information and which are provided to the Receiving Party hereunder.

2.3.   As a condition to receiving the Confidential Information which the Disclosing Party or any of its employees, representatives or agents may furnish to the Receiving Party or to which the Receiving Party is afforded access, directly or indirectly, the Receiving Party shall take all reasonable measures to avoid disclosure, dissemination or unauthorized use of the Confidential Information, including, at a minimum those measures that it takes to protect its own confidential information of a similar nature (provided that such measures are consistent with at least a reasonable degree of care) and shall not, without the prior written consent of the Disclosing Party, use or disclose the Confidential Information or any part thereof except as necessary for the Purpose.

3.   Maintenance of Confidentiality.

3.1.   Receiving Party agrees that it shall take bona fide measures to protect the secrecy of and avoid disclosure and unauthorized use of the Confidential Information. Receiving Party shall not make any copies of the Confidential Information unless the same are previously approved in writing by the Disclosing Party. Receiving Party shall reproduce the Disclosing Party's proprietary rights notices on any such approved copies, in the same way such notices were set forth in or on the original.

4.   Disclosure of Information

4.1. If Receiving Party is requested by a governmental entity or other third party to disclose any Confidential Information, it will promptly notify Disclosing Party to enable Disclosing Party to seek a protective order or take other appropriate action. Receiving Party will also cooperate in Disclosing Party's efforts to obtain a protective order or other reasonable assurance that confidential treatment will be afforded the Confidential Information. If, in the absence of a protective order, Receiving Party, in the written opinion of its counsel addressed to Disclosing Party, is compelled as a matter of law to disclose the Confidential Information, it may disclose to the authority compelling the disclosure only the part of the Confidential Information as is required by law to be disclosed (in which case, prior to such disclosure, Receiving Party will advise and consult with Disclosing Party and its counsel as to such disclosure and the nature

and wording of such disclosure) and Receiving Party will use its best efforts to obtain confidential treatment.

5. <u>No Obligation</u>.

    5.1.   Nothing in this Agreement shall impose any obligation upon either Party to consummate a transaction, to enter any discussion or negotiations with respect thereto, or to take any other action not expressly agreed to herein. Disclosing Party shall not be responsible for any action that the Receiving Party may take or refrain from taking based on or otherwise attributable to any Information (whether constituting Confidential Information) furnished hereunder. Each Party reserves the right, in its sole discretion, to terminate the discussions contemplated by this Agreement concerning the Purpose.

6. <u>No Warranty</u>.

    6.1.   All Confidential Information under this Agreement shall be provided as and when available. Disclosing Party makes no representations, warranties, express, implied or otherwise, regarding the Confidential Information's accuracy, reliability, completeness or performance.

7. <u>Return of Materials</u>.

    7.1.   Receiving Party agrees to return to the Disclosing Party or destroy, and verify in writing its destruction, all written, tangible or otherwise accessible material in any form (including electronic media such as computer diskettes, CD-ROM, electronic copies or any material resident in the hard or external drive of any computer) containing or reflecting any Confidential Information (including all copies, summaries, excerpts, extracts or other reproductions) promptly following the Disclosing Party's request or termination of this Agreement, as the case may be. At the Disclosing Party's option, the Receiving Party will provide written certification of compliance with this Article 7.1.

8. <u>No License</u>.

    8.1.   All Information and data shall remain the exclusive property of the Disclosing Party, and the Receiving Party shall have no rights, by license or otherwise, to use the Information and data except as expressly provided herein. No patent, copyright, trademark or

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other proprietary right is licensed, granted or otherwise conveyed by this Agreement with respect to the Information and data.

9. Term.

    9.1. This Agreement is valid for one year from the Effective Date after which it shall be renewed for a similar term automatically. Either Party can terminate this Agreement by sending a one month written notice to the other Party. The secrecy obligations of the Parties hereunder shall survive 1 (one) years from the date of termination of this Agreement or until all Confidential Information disclosed hereunder becomes publicly known and made generally available through no action or inaction of the Receiving Party, whichever is later.

10. Remedies.

    10.1. Receiving Party agrees that any violation or threatened violation of this Agreement may cause irreparable injury to the Disclosing Party, and as monetary damages may not be a sufficient remedy for any breach of the foregoing covenants and agreements, the Disclosing Party shall be entitled to specific performance and injunctive and other equitable relief as a remedy for any such breach of this Agreement in addition to all monetary remedies available at law or in equity.

11. Miscellaneous.

    11.1. This Agreement shall bind and inure to the benefit of the Parties hereto and their successors and assigns.

12. Governing Law and Dispute Resolution

    12.1. This Agreement shall be governed by the laws of the Islamic Republic of Pakistan.

    12.2. If at any time, any differences or disputes arise between the Parties which cannot be resolved by informal negotiation in a shorter time as reasonably possible, then either Party may give the other Party notice in writing of the existence of dispute, specifying the nature and extent of the disputed points at issue and the Parties shall then proceed expeditiously and in good faith to resolve such matters by formal consultation and negotiation.

    12.3. If the Parties are unable to resolve the matters in dispute within a period of fifteen (15) days immediately commencing from the date of original notice of the dispute(s), then all such dispute(s) shall be finally settled through arbitration by a sole Arbitrator

mutually appointed by the Parties, or appointed by the Court in case of dispute as to the appointment of Arbitrator who shall act under the provisions of the Arbitration Act 1940. The arbitration shall be in accordance with Pakistani laws and place will be Karachi, Pakistan and the language of the proceeding shall be English.

13. Entirety of Agreement

13.1. This document contains the entire agreement between the Parties with respect to the subject matter hereof, and neither Party shall have any obligation, express or implied by law, with respect to trade secret or proprietary information of the other Party except as set forth herein.

14. Miscellaneous

14.1. Any failure to enforce any provision of this Agreement shall not constitute a waiver thereof or of any other provision. This Agreement may not be amended, nor any obligation waived, except by a writing signed by both Parties hereto.

14.2. If any provision of this Agreement is illegal or unenforceable, or subsequently becomes illegal or unenforceable, its invalidity shall not affect the other provisions of this Agreement that can be given effect without the invalid provision. If any provision of this Agreement does not comply with any law, ordinance or regulation, such provision to the extent possible shall be interpreted in such a manner to comply with such law, ordinance or regulation, or if such interpretation is not possible, it shall be deemed to satisfy the minimum requirements thereof.

14.3. This Agreement may be executed by facsimile and in counterpart copies.

14.4. This Agreement is executed in two counter parts each an original; one to be retained by either Party to the Agreement.

IN WITNESS WHEREOF, THE PARTIES HERETO have agreed to execute this Agreement by their duly authorized representatives as of the Effective Date

_____   _____

XYZ Ltd   **Azimullah Khan**

                                                                         Head EAPD
                                                                         1LINK (GUARANTEE) LIMITED

Annexure J - Technical Requirements

Interested parties shall send an email to following email address to get the complete technical requirements from 1LINK.

Mr. Azimullah Khan
Phone No: + 92 21 35814910
Email: azimullah.khan@1link.net.pk

Mr. Muhammad Asghar
Phone No: + 92 21 35814917
Email: muhammad.asghar@1link.net.pk