

EVALUATION REPORT
(As Per Rule 35 of PP Rules, 2004)


1. Name of Procuring: HQ NADRA Islamabad
2. Method of Procurement: Single Stage (02) Envelope Methods
3. Title of Procurement: Acquisition of Internet Payment Gateway for Online Services
4. Tender Inquiry No: NADRA-HQ-RFB-23/2024
5. PPRA Ref. No. (TSE): TS532004E
6. Date & Time of Bid: 26th February, 2024 At 11:00 hrs.
7. Date & Time of Bid: 26th February, 2024 At 11:30 hrs.
8. No of Bids Received: 06x Bids
9. Criteria for Bid Evaluation: As per Eligibility & Technical Evaluation Criteria Mentioned in Tender Documents
10. Details of Bid(s) Evaluation: As under: -

Name of Bidder	Marks		Evaluated Cost	Rule/Regulation/SBD*/Policy/ Basis for Rejection / Acceptance as per Rule 35 of PP Rules, 2004.
	Technical (If applicable)	Financial (If applicable)		
M/s The Bank of Punjab	Qualified	Only Technical qualification was required	Rs.1.99% (Per Transaction)	Bids of Six firms i.e. M/s The Bank of Punjab, M/s Muslim Commercial Bank, M/s Bank Alfalah Limited, M/s Meezan Bank Limited, M/s United Bank Limited & M/s Habib Bank Limited were received. Bids were opened on 26 th February, 2024. M/s Meezan Bank Limited & M/s United Bank Limited were Technically Non-responsive and M/s Habib Bank Limited was technically disqualified. Financial bids of the technically qualified firms were opened on 28 th March, 2024. Whereas, M/s Bank Alfalah Limited was Financially Non-Responsive. As per financial evaluation bid of M/s The Bank of Punjab was the most advantageous bidder.
M/s Muslim Commercial Bank	Qualified	Only Technical qualification was required	Rs.2.55% (Per Transaction)	
M/s Meezan Bank Limited	Technically Non-responsive			
M/s United Bank Limited	Technically Non-responsive			
M/s Habib Bank Limited	Technical Bid Not Qualified			
M/s Bank Alfalah Limited	Financial Non-responsive			

Lowest Evaluated Bidder: **M/s The Bank of Punjab**

11. Any other additional / supporting information, the procuring agency may like to share. Nil

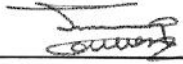
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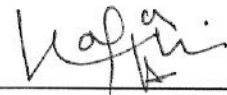

Imran Hashim
Deputy Director
NADRA Procurement
Dated 23 May, 2024





Mandatory Requirements

Sr. No	Requirement	HBL	ALFALAH	MCB	BOP
1	White Labeling ; Seamless integration with the look and feel of the hosted application	Yes	Yes	Yes	Yes
2	Real time integration with hosted application ; Hosted application must be updated in real time with transactions executing on gateway	Yes	Yes	Yes	yes
3	Financial Liability ; Protect/Cover from financial liability shift in case of card misuse or recharge	Yes	Yes	Yes	Yes
4	PCI DSS Compliant ; It must be PCI DSS compliant.	DSS Not mentioned	Yes	Yes	Yes
5	Settlement Period ; Settlement period of transaction must not be more than three days which means that the transaction amount must be transferred within three business days into NADRA bank accounts.	Not Mentioned	Yes	Yes	Yes
6	Transaction Confirmation ; Real time transaction confirmation is required.	Yes	Yes	Yes	Yes
7	Fraud Management Module ; There has to be fraud management module for fraud prevention.	Yes	Yes	Yes	Yes


President
M. Qamar Nawaz
ERP # 11436
5-3-2024


Member
Waqas Ali
ERP # 47247
5-3-2024


Member
M. Sajid Afsar
ERP # 41287
5-3-2024


Member
Aftab Ahmed
ERP # 12338
5-3-2024



NATIONAL DATABASE AND REGISTRATION AUTHORITY

Technical Evaluation for Acquisition of Internet Payment Gateway Services



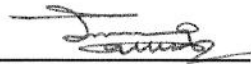
8	Merchant Portal; There must be merchant portal services.	Yes	Yes	Yes	Yes
9	Minimum Cards Acceptance; Master & Visa Cards (Credit as well as Debit Cards) including 3D secure cards	Yes	yes	yes	yes
10	Valid Contracts with All the Partners; Bidder must has valid contracts with all the partners prior to the date of participation in the tender.	Not Mentioned	Yes	Yes	Yes
11	Experience; Bidder must has the experience of providing the same service to the institutions in Pakistan before the date of participation in the tender.	Yes	Yes	Yes	Yes
12	Alternate Transaction Notification; Provide alternate transaction notification service for every transaction on the gateway	Not Mentioned	Yes	Yes	Yes
13	Transaction summary; Provide end of day complete transaction summary for the purpose of reconciliation	Yes	Yes	Yes	Yes

Dis-Qualified

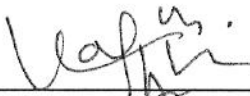
Qualified

Qualified

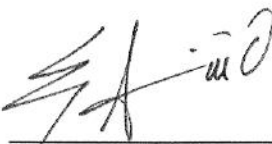
Qualified




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Technical Evaluation for Acquisition of Internet Payment Gateway Services



Technical evaluation criteria

Sr. No	Requirement	HBL	ALFALAH	MCB	BOP
1	Branding; Provide branding of payment page with customizable logo, footer, text style, colors to give the applicant same website experience.	10	10	10	10
2	Web API. Provide Web API integration without any additional licensing/certification requirement to NADRA.	10	10	10	10
3	Settlement Currency; Provide system to charge in USD, EURO and PKR. NADRA will have the right to decide the settlement currency out of these two currencies.	0	0	0	0
4	Multicurrency Billing Option; Provide system to show fees in multicurrency and subsequently charge the same to customer.	10	0	10	10
5	Duplicate Transaction Handling; Provide automated and real time system at the gateway to detect and handle duplicate transactions	10	10	10	10
Total		40/50	30/50	40/50	40/50


Dis-Qualified

Qualified

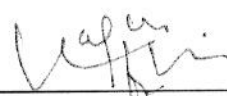
Qualified

Qualified

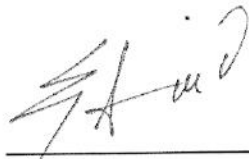
*HBL disqualified due to non-fulfilment of mandatory requirements as per bid documents.




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