

Request for Proposal (RFP)

Supply of Visa Dual interface EMV chip Card Plastic

AB Bank PLC.

1. Introduction

AB Bank PLC invites sealed proposals from eligible, experienced, and reputable card manufacturers/service providers for the **supply of Dual interface EMV chip Card Plastic** for issuance of **Visa Debit and Visa Credit Cards**.

The objective of this RFP is to select a qualified vendor capable of delivering high-quality, AB Bank PLC invites sealed proposals from eligible, experienced, and reputable card manufacturers/service providers for the **supply of Dual interface EMV chip Card Plastic** for issuance of **Visa Debit and Visa Credit Cards**.

in accordance with **Visa standards** and **Bangladesh Bank guidelines**.

2. Scope of Work

The selected vendor shall be responsible for the following:

2.1 Card Plastic Supply, Personalization & Delivery

- **Dual interface EMV chip Card Plastic**
- PVC / PETG material with **embedded contactless chip & antenna**
- Cards must be compatible with **Visa PayWave (Contactless)** specifications
- Personalization at AB Bank Premises
- Delivery to Customer

2.2 Card Categories & Indicative Quantities

Card Type	Indicative Quantity
Visa Debit Card (NFC)	70,000
Visa Credit Card – Gold (NFC)	17,000
Visa Credit Card – Platinum (NFC)	8,000
Visa Credit Card – Signature (NFC)	5,000
Total Estimated Quantity	100,000

AB Bank PLC reserves the right to increase or decrease quantities based on business requirements.

3. Technical Specifications

The Visa **Dual interface EMV chip Card** plastic must meet the following minimum standards:

SL	Supplier Details	Required Specification	Bidder's Responses
1	Product Brand	Please specify in details	
2	Product Model Name	Please specify in details	
3	Chip Manufacturer - HW	Please specify in details	
4	Chip OS & App Manufacturer	Please specify in details	
5	Country of Origin of Product	Please specify in details	
	Technical Spec Details		
1	JavaCard Version	JavaCard latest version	
2	Global Platform Version	Global Platform v2.2.1 or latest	
3	VSDC Version	2.9.2 with PayWave or above	
4	Compliant with EMVCo Level 1 & Level 2	Please specify in details	
5	LOA Expire Date	Please specify in details	
6	Chip Interface	Contract and contactless	
7	Authentication Type	DDA/CDA	
8	Card Free Memory (EPPROM)	Please specify in details	
9	Contact Protocol	Please specify in details	
10	Contactless Protocol	Please specify in details	
11	Data Encryption Standard	Please specify in details	
	Product Details		
1	Materials for Card Body	PVC/RPVC	
2	Magnetic Stripe	2 Track Hi-Co, Black Color	
3	Core Color	As per plastic design	
4	Signature Panel	As per VISA/MC & ISO	
5	Hologram Logo	As per VISA/MC	
6	Card Dimension	As per ISO	
7	Design	As per Bank Design	
	VISA Specs Details		
1	VIS		
2	VCPS		

- **ISO/IEC 7810 & 14443 compliance**
- **Visa EMV & Contactless (PayWave) certification**
- Operating frequency: **13.56 MHz**
- Durable chip embedding with antenna protection

- Suitable for **magnetic stripe, embossing,**
- Card life expectancy minimum **5 years**
- Compatibility with AB Bank's existing **personalization bureau & CMS**

4. Vendor Eligibility Criteria

Interested vendors must fulfill the following requirements:

- Minimum **5 years of experience** in EMV/NFC card plastic manufacturing or supply
- The bidder must have at least one prior work experience at a Bank in Bangladesh with "Personalization at bank Premises".
- Compliance with **PCI DSS, Visa security standards**, and international card manufacturing norms
- Proven capability to deliver bulk quantities within agreed timelines

5. Commercial Requirements

Vendors are requested to submit:

1. **Unit price per card** [including Vat & Tax] (category-wise) including plastic cost, personalization, delivery to customer address and any other cost – if any
2. **Separate pricing** for:
 - Quantity of **100,000 cards**
 - Quantity of **50,000 cards**
3. Lead time for production and delivery
4. Delivery terms (Incoterms, if applicable)
5. Payment terms
6. Warranty/defect replacement policy

Card Supply, personalization charges and customer courier charges shall be quoted in BDT as per below format.

Particulars	Unit Price	Total Price
Card Plastic & Card Personalization at Bank Premises	In BDT	In BDT
Card delivery at Customer	In BDT	In BDT
Any other charges- if any	In BDT	In BDT

6. Documents to be Submitted

The proposal must include the following:

- Company profile
- Client list (with Personalization at Bank Premises)
- Product technical datasheets
- Compliance certificates (Visa, EMV, PCI DSS)
- Commercial quotation on company letterhead
- Any value-added services offered

7. Submission Instructions

- Technical Proposals & all necessary documents as mentioned in the previous section of this RFP must be submitted in a **sealed envelope** with the subject line **"RFP – Supply of Visa Dual interface EMV chip Card for AB Bank PLC – Technical Proposals"**
- A hard copy of Commercial Proposal must be submitted in a **sealed envelope** with the subject line **"RFP – Supply of Visa Dual interface EMV chip Card for AB Bank PLC – Commercial Offer"**
- Addressed to:

Golam Mahmud Rizvi
SEVP, Head of Administration
AB Bank PLC
The Skymark, Level-4
18 Gulshan Avenue, Gulshan-1
Dhaka-1212

8. Submission Guidelines

Proposal Submission Deadline: 01 February, 2026

9. Evaluation Criteria

Proposals will be evaluated based on:

- Technical compliance
 - Quality of materials
 - Commercial competitiveness
 - Vendor experience and references
 - Delivery capability and after-sales support
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10. Rights Reserved

AB Bank PLC reserves the right to:

- Accept or reject any or all proposals without assigning any reason
 - Modify quantities or scope
 - Cancel the RFP process at any stage
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11. Other Terms and Conditions:

1. The above-mentioned card should be delivered within 12 (twelve) weeks from the date of work order.
2. Price should be inclusive of personalization to be performed daily as per Banks requirement.
3. **Card Data Security:** For personalized Card printing, VISA/MasterCard certified secured method of data transfer should be followed between the Banks and the Service Bureau. After personalization, secured physical delivery should be made directly to the Bank. As the Bank will not be involved in the process of personalization, AB Bank Limited cannot be held responsible for any security breach for the Card data. All steps must be taken at your end to ensure no breach of security is allowed to take place.
4. **Vendor Deliverables:**
 - a. Supply of Pre-printed **Visa Dual interface EMV chip Card Plastic**
 - b. Hardware and Software for VISA Debit Card personalization at AB Bank provided premises
 - c. Personalization scripting and script validation
 - d. Card personalization on a daily basis as per Banks requirement
 - e. Delivery of the personalized card to customer
5. No Credit facility from any branches of AB Bank against the work order will be given.
6. Payment will be made after deducting VAT & income Tax as per rules of the Govt. of Bangladesh
7. A three-year agreement to be executed by both parties. Price may vary based on Chip price globally.
8. AB Bank Management will reserve the right to accept or cancel any offer without assigning any reason whatsoever.