SUPPLEMENTAL BID BULLETIN NO. 2

30 July 2024

Attention: **All prospective bidders for the project**

BID REFERENCE NO. G-2024-19: SUPPLY, DELIVERY, INSTALLATION, CONFIGURATION, MIGRATION, TESTING, AND COMMISSIONING OF THE UP-TO-DATE ANTI-MONEY LAUNDERING (AML) ELECTRONIC SYSTEM AND AUTOMATED REAL-TIME FRAUD MONITORING AND DETECTION SYSTEM (FMS) FOR THE DEVELOPMENT BANK OF THE PHILIPPINES
(ABC: PhP 80,000,000.00 inclusive of all applicable taxes)
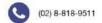
Please be advised of the following:

1. **The bidding activities provided below shall proceed as follows (per Supplemental Bid Bulletin No. 1 dated 26 July 2024)**

ACTIVITY	DATE AND TIME	VENUE
Submission of Eligibility, Technical, and Financial Proposals*	**9 August 2024 (Friday)** <u>**ON OR BEFORE**</u> <u>**8:30 AM**</u>	6/F BAC Secretariat, DBP Head Office, Makati City
Opening of Eligibility, Technical, and Financial Proposals	**9 August 2024 (Friday)** **9:45 AM**	6/F BAC Conference Room, DBP Head Office, Makati City

   Late submissions shall not be accepted

2. **Please refer to Section III – Bid Data Sheet (BDS) for the detailed procedure and options for the payment of bidding documents, submission and opening of bids. As indicated in the Invitation to Bid, bidders must secure the required payment for the bidding documents on or before the deadline of the submission and receipt of bids. <u>Bidders are encouraged to attend the bid opening through Zoom Meeting</u>.**

3. **Response to the Written Queries or Request for Clarifications is provided under Annex A attached in this Supplemental Bid Bulletin No. 2 dated 31 July 2024.**

4. **Revised Naming Convention relative to Detailed Financial Proposal per TAB 2 of the Second Envelope.**

FROM	TO
FORM 11-A or 11-B	**FORM 12-A or 12-B.** **Please see attached forms.**

5. **The Eligibility, Technical Documents and Financial Proposals <u>must be properly tabbed</u> for easy reference and must be submitted in sequence/order per <u>Checklist of Requirements.</u>**

6. **The BAC shall no longer entertain any question/request for clarification after the issuance of this Bid Bulletin.**

7. **Please be advised that bids submitted after the deadline shall only be marked for recording purposes, shall not be included in the opening of bids, and shall be returned to the bidder unopened.**

 For the guidance and information of all concerned.

(SIGNED)
The DBP Bids and Awards Committee

FORM 12-A

SUPPLY, DELIVERY, INSTALLATION, CONFIGURATION, MIGRATION, TESTING, AND COMMISSIONING OF THE UP-TO-DATE ANTI-MONEY LAUNDERING (AML) ELECTRONIC SYSTEM AND AUTOMATED REAL-TIME FRAUD MONITORING AND DETECTION SYSTEM (FMS) FOR THE DEVELOPMENT BANK OF THE PHILIPPINES
Bid Reference No. G-2024-19

Price Schedule for Goods Offered from Within the Philippines
[shall be submitted with the Bid if bidder is offering goods from within the Philippines]

Name of Bidder _____ Project ID No._____ Page ___of___

1	2	3	4	5	6	7	8	9	10
Item	Description	Country of origin	Quantity	Unit price EXWper item	Transportation and all other costs incidental to delivery, per item	Sales and other taxes payable if Contract is awarded, per item	Cost of Incidental Services, if applicable, per item	Total Price, per unit (col 5+6+7+8)	Total Price delivered Final Destination (col 9) x (col 4)

The total bid must not exceed the total ABC and must be consistent with the financial bid per FORM 11.

Name: _____

Legal Capacity: _____

Signature: _____

Duly authorized to sign the Bid for and behalf of: _____

FORM 12-B

SUPPLY, DELIVERY, INSTALLATION, CONFIGURATION, MIGRATION, TESTING, AND COMMISSIONING OF THE UP-TO-DATE ANTI-MONEY LAUNDERING (AML) ELECTRONIC SYSTEM AND AUTOMATED REAL-TIME FRAUD MONITORING AND DETECTION SYSTEM (FMS) FOR THE DEVELOPMENT BANK OF THE PHILIPPINES
Bid Reference No. G-2024-19

Price Schedule for Goods Offered from Abroad
[shall be submitted with the Bid if bidder is offering goods from Abroad]

_____

Name of Bidder _____ Project ID No._____ Page ___ of ___

1	2	3	4	5	6	7	8	9
Item	Description	Country of origin	Quantity	Unit price CIF port of entry (specify port) or CIP named place (specify border point or place of destination)	Total CIF or CIP price per item (col. 4 x 5)	Unit Price Delivered Duty Unpaid (DDU)	Unit price Delivered Duty Paid (DDP)	Total Price delivered DDP (col 4 x 8)

The total bid must not exceed the total ABC and must be consistent with the financial bid per FORM 11.

Name: _____

Legal Capacity: _____

Signature: _____

Duly authorized to sign the Bid for and behalf of: _____

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Responses to the Written Queries and Request for Clarification
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S No	Page No	RFP Clause	Bidder Queries/Remarks	TWG's response
1	7	Bidders must have completed within the last five (5) years from the date of submission and receipt of bids, either a single contract similar to the project equivalent to at least fifty percent (50%) of the ABC, OR at least two (2) similar contracts, the sum of which must at least be equivalent to fifty percent (50%) of the ABC, provided, the largest of the two similar contracts must at least be twenty five percent (25%) of the ABC. A contract similar to the project refers to Supply, Delivery, Installation, Configuration, Migration, Testing, and Commissioning of the Up-To-Date Anti-Money Laundering (AML) Electronic System, and/or Automated and Real-Time Fraud Monitoring and Detection System (FMS) within the Philippines.	Kindly provide relaxation for "within the philippines" requirement, so that the AML projects implemented and maintained in India and other geographies will be sufficient to satisfy this requirement. Quantum Data Engines (QDE) possesses the full capability and expertise to deliver a robust AML and FMS solution to the Development Bank of Philippines without any limitations. QDE has successfully executed Anti-Money Laundering and other financial crime management solutions over 14 jurisdictions world-wide.	The indicated requirement to have a completed contract similar to the project as implemented within the Philippines had been included as part of the Terms of Reference to ensure that the winning systems provider would have adequate knowledge and awareness relative to current local legal and regulatory requirements covering the setting-up and making operational of both the AML system and Fraud Monitoring and Detection System especially with respect to reporting format requirements and data quality standards. As such, the provision relating to "within the Philippines" requirement shall be retained for this bidding iteration
2	12	Foreign ownership limited to those allowed under the rules may participate in this Project.	Are Indian bidders permitted to participate in this tender? If not, we kindly request for a relaxation of this restriction.	Foreign bidders can participate in the subject bidding via forming of a joint venture with a local company
3	86	The Solution Provider should interface the procured Fraud Monitoring System with the Bank's existing Anti-Money Laundering System while awaiting implementation of the procured Anti-Money Laundering System, with no additional cost.	Kindly elaborate on the challenges DBP is currently encountering with its system. This will aid in better understanding to address DBP's requirements effectively.	All the expected features for both the AMLS and FMS relative to this procurement are already laid out in the Terms of Reference as made available to all interested bidders. This particular item relates, in turn, to the inclusion as part of coverage of the project the interfacing of the FMS, once the same has been set-upped, with the currently-utilized AMLS of the bank in line with current regulatory requirement whilst setting-up of the procured up-to-date AMLS is still ongoing

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S No	Page No	RFP Clause	Bidder Queries/Remarks	TWG's response
4			Kindly provide following details for hardware sizing (Separately for AML & FMS)- QUESTIONNAIRE FOR DBP: 1. Total number of customers – 2. Total number of accounts (excluding ledger / internal accounts) – 3. Total number of accounts (including ledger/internal and loan accounts) – 4. Total number of branches – 5. Average number of daily transactions excluding office transactions – 6. Average number of daily transactions including office transactions – 7. Peak number of daily transactions excluding office transactions – 8. Peak number of daily transactions including office transactions – 9. Total number of system users – 10. Data growth rate to be considered (E.g., 20% year-on-year data growth) – 11. Data Retention Period – 12. Core system being used –	Total number of customers – around 1.5M Total number of branches –146 Total number of system users – 300-350 Data Retention Period –5 yrs Core system being used – deposit, ATM system, treasury, loans Database being used- SQL, DB2, Gemstone No. of source systems from which data will be extracted – for AMLS: 15, for FMS: 3 Mandatory Source Systems Average no. of concurrent system users – 150 Name of the legacy system (if exists) – 4 For the FMS, the requirement is a throughput of at least 25 transactions per second (TPS). Solution must enable increase in performance requirement to up to 40 to 50TPS. Please ensure that you provide or recommend minimum hardware specifications for the solution you are proposing. These specifications should be based on the estimated number of accounts and transactions that the solution will need to handle. Once the bidding process is
			Kindly provide clarification on whether the Bank requires the bidder to provide hardware or simply offer hardware sizing recommendations.	The vendor should furnish hardware sizing recommendations tailored to the specific needs and requirements of the bank.

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	96	G. Should the Vendor fail to complete the Services within the Project duration, liquidated damages, not by way of penalty, in the amount equal to one-tenth of one percent (1/10 of 1%) of the cost of the unperformed portion for every (calendar) day ef-delay until the Services are completed or until actual delivery of performance, shall be deducted by DBP from the Contract Price with the Vendor. This is without prejudice to the other remedies under the Contract and under applicable laws. The maximum deduction shall be ten percent (10%) of the Contract Price. Once the maximum amount of liquidated damages reaches ten percent (10%) of the Contract Price, DBP may rescind or terminate the Contract and impose appropriate sanctions over and above the liquidated damages to be paid without prejudice to the other courses of action and remedies available to it.	Kindly request DBP to provide relaxation on this clause.	The section on institution of liquidated damages forms part of requisite conditions to serve as protection on the part of the Bank and to ensure as well that the winning provider would exert all efforts to meet the commitments put forth under the Terms of Reference

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S No	Page No	Section	RFP Term	Query Description	TWG's response
1	8	Invitation to Bid for	9. Following are the schedule of bidding activities Particular: Submission of Eligibility Documents, Technical and Financial Proposals Date: 1 August 2024 (Thursday) ON OR BEFORE 8:30 AM	Given the detailed scope of requirements in the RFP, we require time for solutioning, responses, costing, etc. Hence, we request the bank to extend the bid submission date by at least 4 weeks, from the current bid submission date, so that we can work on an effective response and proposals.	In view of current regulatory requirements and committed timelines relative to setting up of the subject systems, we would be unable to accommodate the request made for extension of submission of bid documents by at least 4 weeks. Any changes to be made to the current set deadline of 01 August 2024 shall be duly posted in DBP's website
2	8	Invitation to Bid for	10. Bids must be duly received by the BAC Secretariat through (i) manual submission at the office address indicated above OR via (ii) online or electronic submission on or before deadline as specified on the above schedule. Late bids shall not be accepted.	As per our understanding, bids can be submitted in any one of the mode / method (submitted either online mode OR as a hard copy). Requesting bank to confirm.	Prospective bidders may send an email to express their intent to submit a proposal at least one day before the due date. Upon receipt of the email, the Bids and Awards Committee (BAC) Secretariat will generate a secure link through which bidders can upload their proposal documents.
3	7	Invitation to Bid for	1. The Development Bank of the Philippines, through the Corporate Budget, intends to apply the sum of Eighty Million Pesos (PhP 80,000,000.00), inclusive of all applicable taxes being the Approved Budget for the Contract (ABC) to payments for the contract for the above-cited project. 3. The project has a coverage period of one (1) year which includes the licenses for both anti-money laundering system (AMLS) and Fraud Monitoring and Detection System (FMS) commencing upon successful completion of Go-Live of both AMLS and FMS.	Requesting bank to confirm if the budget only includes the cost of the solution only and does not include the cost of hardware, infra, hosting etc.	Yes, hardware and telco shall be provided by DBP. The Approved Budget of Contract shall cover both the cost of the solutions (covering setting up of all required environments), license to use such as well as support and maintenance over the course of the cover period

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4	12	Section II. Instructions to Bidders	**5. Eligible Bidders** 5.3. Pursuant to Section 23.4.1.3 of the 2016 revised IRR of RA No.9184, the Bidder shall have an SLCC that is at least one (1) contract similar to the Project the value of which, adjusted to current prices using the PSA's CPI, must be at least equivalent to: a. The Bidder must have completed a single contract that is similar to this Project, equivalent to at least fifty percent (50%) of the ABC within the last five (5) years.	"Single contract that is similar to this Project" For the above, we understand that the projects may either include Anti Money Laundering Projects or Fraud Management Projects that are implemented and are in live. The bank to kindly confirm.	This shall include either implementation of an AML Electronic System or Fraud Monitoring & Detection System or as combined so long as the same are covered by a single contract and have been implemented within the Philippines
5	12	Section II. Instructions to Bidders	**5. Eligible Bidders** 5.3. Pursuant to Section 23.4.1.3 of the 2016 revised IRR of RA No.9184, the Bidder shall have an SLCC that is at least one (1) contract similar to the Project the value of which, adjusted to current prices using the PSA's CPI, must be at least equivalent to: a. The Bidder must have completed a single contract that is similar to this Project, equivalent to at least fifty percent (50%) of the ABC within the last five (5) years.	Kindly request the bank to also accept the OEM's (Original equipment manufacturer) completed or similar ongoing projects in Philippines when the OEM and the bidder are bidding as JV (Joint Venture). Justification: The OEM will have experience in implementing similar projects and bidder might only be front running / face of the deal. So we request to accept OEM's experience also to be considered.	The Technical Working Group is committed to adhering to the provisions outlined in the Terms of Reference.
6	15	Section II. Instructions to Bidders	**15. Sealing and Marking of Bids** Each Bidder shall submit one copy of the first and second components of its Bid. The Procuring Entity may request additional hard copies and/or electronic copies of the Bid. However, failure of the Bidders to comply with the said request shall not be a ground for disqualification. If the Procuring Entity allows the submission of bids through online submission or any other electronic means, the Bidder shall submit an electronic copy of its Bid, which must be digitally signed. An electronic copy that cannot be opened or is corrupted shall be considered non-responsive and, thus, automatically disqualified.	As per our understanding, vendor can submit the bid via online portal in .zip format protected by password. Is password protected bid documents are fine or is the bank also looking to sign each page of the bid digitally (for submitting the bid online). Requesting bank to please confirm.	All documents need to be signed electronically by the bidder using a digital signature. Additionally, each document should be password protected to ensure the security and integrity of the information.

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7	23	Manner of Submission of Bids	Electronic Submission: a.3 capable of generating an audit trail of transactions to ensure the security, integrity and authenticity of bid submissions.	Request the bank to provide more details on the mentioned clause	Please refer to the bid data sheet, specifically on pages 23 and 93, for detailed instructions on the manner in which bids should be submitted.
8	38	Section VIII. Checklist of Eligibility, Technical and Financial Documents	Legal Eligibility Documents - Tab 1 If the bidder is a joint venture (JV): a. If bidding as a formed JV: Submit the existing valid, duly accomplished, signed and notarized JV Agreement (JVA). The JVA must specifically indicate among others, the following: the partner company that will represent the JV, the shareholdings of each partner company in the JV (to determine which partner company and its nationality has the controlling majority share), and the share of each partner company in the JV. Moreover, please likewise note: 1) If the JV is incorporated or registered with the relevant government agency, all documents listed in this checklist must be under the JV's name and shall submit the PhilGEPS Certificate of Registration under Platinum Category also under the JV's name. 2) If the JV is unincorporated, the PhilGEPS Certificate of Registration under Platinum Membership shall be submitted by each of the JV partners, while	Kindly requesting the bank to exempt the Foreign partners from Platinum Membership PhilGEPS Certificate of Registration and accept the PhilGEPS Registration for the Foreign partners.	Foreign bidders are responsible for completing the PHILGEPS requirements independently. The bank will strictly adhere to the requirements outlined in the Terms of Reference (TOR).

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			submission of the technical and financial eligibility documents (Tab 4 onwards) by any one of the JV partners constitutes collective compliance. b. If bidding as a JV that is yet to be formed: Submit duly notarized Agreement to Enter into Joint Venture (Template per FORM 1). Please likewise note: PhilGEPS Certificate of Registration under Platinum Membership shall be submitted by each of the JV partners, while submission of the technical and financial documents (Tab 4 onwards) by any one of the JV partners constitutes collective compliance.		
9	39	Section VIII. Checklist of Eligibility, Technical and Financial Documents	Legal Eligibility Documents - Tab 3 Valid and current Certificate of PhilGEPS Registration (Platinum Membership), in three (3) pages, including Annex "A" or the List of Class "A" Eligibility Documents required to be uploaded and maintained current and updated in PhilGEPS in accordance with section 8.5.2. of the IRR of RA 9184. Only the current/updated Certificate of PhilGEPS Registration (Platinum Membership) shall be accepted during the opening of bids. Expired Certificate or any of the Eligibility Documents listed in Annex "A" shall be a ground for failure of the bidder.	Kindly requesting the bank to exempt the Foreign partners from providing "Platinum Membership PhilGEPS Certificate of Registration" and accept the PhilGEPS Certificate of Registration for the Foreign partners.	Foreign bidders are responsible for completing the PHILGEPS requirements independently. The bank will strictly adhere to the requirements outlined in the Terms of Reference (TOR).

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S No	Page No	Section	RFP Term	Query Description	TWG's response
10	41	Section VIII. Checklist of Eligibility, Technical and Financial Documents	Technical Component - Tab 7 Original Bid Security issued in favor of the Development Bank of the Philippines (must be valid for at least 120 calendar days from the date of bid opening); any one of the following is acceptable: a. Cashier's/manager's check issued by a Universal or Commercial Bank (at least 2% of ABC); b. Bank draft/guarantee or irrevocable letter of credit issued by a Universal bank: Provided, however, that it shall be confirmed or authenticated by a Universal or Commercial Bank, if issued by a foreign bank (at least 2%of ABC); c. Surety bond callable upon demand issued by a surety or insurance company duly certified by the Insurance Commission as authorized to issue such security (at least 5% of ABC); d. Duly notarized Bid Securing Declaration (Template per FORM 6) duly signed by the bidder's authorized representative.	Kindly requesting the bank to exempt the Foreign partners from providing "Platinum Membership PhilGEPS Certificate of Registration" and accept the PhilGEPS Certificate of Registration for the Foreign partners.	Foreign bidders are responsible for completing the PHILGEPS requirements independently. The bank will strictly adhere to the requirements outlined in the Terms of Reference (TOR).
11	73	Form 5	Note: In case of Joint Venture, the partner responsible to submit the NFCC shall likewise submit the Statement of all its ongoing contracts and the latest EFPS Filed Audited Financial Statements	In case of Joint Venture (JV), CERTIFICATE OF NET FINANCIAL CONTRACTING CAPACITY has to be provided only by the lead bidder (or the party which is responsible) and the OEM need not provide the certificate. Requesting bank to please confirm.	The totality of the NFCC should be provided by the bidder, who also submitted the Statement of Ongoing Contracts.
12	73	Form 5	CERTIFICATE OF NET FINANCIAL CONTRACTING CAPACITY	As per our understanding, only CERTIFICATE OF NET FINANCIAL CONTRACTING CAPACITY form has to be filled in bidders letterhead and submitted (CERTIFICATE OF NET FINANCIAL CONTRACTING CAPACITY will only be a certificate submitted by the bidder as part of bid submission and no cost/amount has to be paid as part of bid submission). No other details / documents needed to be submitted as part of the bid submission. Requesting bank to confirm	Please refer to the Checklist of Requirements for Bidders.

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13	79	Form 8	Form 8 - Data Privacy Consent Form	The Form-8 Data Privacy Consent Form provided in the RFP is in Scanned format. Hence, kindly requesting the bank to provide the word copy of the Form-8.	Vendor may print the form, sign and then scan the same for submission.
14	82	Form 9-A	Form 9-A	The Form-9A provided in the RFP is in Scanned format. Hence, kindly requesting the bank to provide the word copy of the Form-9A.	Vendor may print the form, sign and then scan the same for submission.
15	82	Form 9-A	A. Background A.1 Project Overview / Objectives Once procured, the electronic anti-money laundering transaction monitoring system (hereinafter referred to as the "AMLS") should be capable of proving alert management and transaction monitoring capabilities with built-in scenarios to detect potentially suspicious circumstances and transactions that would warrant being subjected to further investigation by the Bank for determination as to filing of a Suspicious Transaction Report (STR).	Requesting the bank to confirm if the bank is looking for a real-time AML transaction monitoring or batch based AML transaction monitoring	Relative specfically to the AML Electronic System, it is not mandatory for the same to facilitate real-time monitoring
16	83	Form 9-A	A. Background A.2 Approved Budget The approved budget for the implementation of the new AMLS and FMS, including all necessary licenses to carry out the same, amounts to PHP 80,000,000.00 inclusive of all applicable taxes and direct charges related to its acquistion.	The bank to kindly confirm if only the license and implementation cost are covered as part of the provided budget and the Support & Maintenance is extra.	The provided Approved Budget of Contract (ABC) covers the implementaton costs covering the two systems, the liceses to use them for a period of 1 year commencing from official Go Live for the project as well as Support and Maintenance similarly covering the 1-year period
17	84	Form 9-A	B. Scope of Services and Deliverables B 1. Project Pre-Implementation B 1.1 The PMT, especially the Project Manager, must report onsite based on the agreed schedules of project activities as provided for under the PMP and should always be readily available to go onsite upon request made by DBP.	Does the Project Manager be available onsite during the entire course of the project or the Project Manager available during the selected activities suffice the bank's requirement?	The Project Manager should, at a minimum, be available onsite on dates laid-out in the schedule of activities to be agreed upon as part of the project plan. In addition, the Project Manager should likewise be ready to go onsite given a reasonable lead time per request made by the Bank

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18	86	Form 9-A	B. Scope of Services and Deliverables B 2. Project Implementation B 2.2 The solution provider should interface the procured Fraud Monitoring System with the Bank's existing Anti-Money Laundering System while awaiting Implementation of the procured Anti-Money Laundering System with no additional cost.	The bank to confirm if the Fraud Solution and Anti-Money laundering Solution can be implemented in parallel or the bank wants to implement the Fraud system followed by the Anti-Money laundering system.	Priority would be given to implementation of FMS in view of regulatory requirements and resource availability
19	86	Form 9-A	B. Scope of Services and Deliverables B 2. Project Implementation B 2.2 The solution provider should interface the procured Fraud Monitoring System with the Bank's existing Anti-Money Laundering System while awaiting Implementation of the procured Anti-Money Laundering System with no additional cost.	The bank to confirm if when the implementation of the Anti-Money laundering system will start In case the implementation of the Fraud Solution and Anti-Money laundering Solution does not happen in parallel.	There is no fixed starting date set for the commencement of the implementation of the AMLS so long as the Vendor would be able to guarantee that the implementation of the FMS can be completed first within the period laid out in the Terms of Reference and that the priority of the Bank, on its end, shall be in pursuit of the same as well in view of available resources. As such, implementation of the AMLS may commence after implementation of FMS has already been completed so long as the total project time for both systems does not exceed the period put forth under the Terms of Reference which is set at eighteen months from issuance of the Notice to Proceed or from the date the work commences, whichever is later
20	86	Form 9-A	B. Scope of Services and Deliverables B 2. Project Implementation B 2.3.1 The vendor must deliver the procured AMLS and FMS directly to the DBP Head Office in a secure manner and within the agreed calendar days upon receipt of the Notice to Proceed (NTP).	The bank to confirm if the vendor can provide their project implementation timeline and the same can be discussed with the bank & mutually agreed for the project timelines.	Project Implementation Timelines shall be agreed upon by the Bank and the Vendor but that fixed timelines already set within the TOR should be strictly followed
21	86	Form 9-A	B. Scope of Services and Deliverables B 2. Project Implementation B 2.3.1 The vendor must deliver the procured AMLS and FMS directly to the DBP Head Office in a secure manner and within the agreed calendar days upon receipt of the Notice to Proceed (NTP).	Requesting the bank to confirm if there is any timeline for the implementation of AML System.	The entire project (covering the two systems) should not exceed 18-month period commencing from issuance of Notice to Proceed

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22	86	Form 9-A	B. Scope of Services and Deliverables B 2. Project Implementation B 2.3.1 The vendor must deliver the procured AMLS and FMS directly to the DBP Head Office in a secure manner and within the agreed calendar days upon receipt of the Notice to Proceed (NTP).	In case of timeline for the implementation of AML System, requesting the bank to consider an implementation timeline of 210 to 240 days.	The entire project (covering the two systems) should not exceed 18-month period commencing from issuance of Notice to Proceed
23	86	Form 9-A	B. Scope of Services and Deliverables B 2. Project Implementation B 2.3.1 The vendor must deliver the procured AMLS and FMS directly to the DBP Head Office in a secure manner and within the agreed calendar days upon receipt of the Notice to Proceed (NTP).	Requesting the bank to confirm the list and details of channels / source systems to be integrated with the proposed AML system.	In general, the source systems to be interfaced with the AML system shall cover standard banking channels such as those covering deposit, loans, remittance, treasury, trust, acquired assets, government disbursements and prepaid/electronic cards among others
24	86	Form 9-A	B. Scope of Services and Deliverables B 2. Project Implementation B 2.3.1 The vendor must deliver the procured AMLS and FMS directly to the DBP Head Office in a secure manner and within the agreed calendar days upon receipt of the Notice to Proceed (NTP).	Requesting the bank to confirm if the bank can provide all the transaction data from all the source systems as per the prescribed format in the staging area; as AMLS systems typically do not process the transactions in real-time.	Transactions for the case of AMLS shall not be processed in real-time. Transaction data shall come from the source systems relative to processing of the AMLS
25	86	Form 9-A	B. Scope of Services and Deliverables B 2. Project Implementation B 2.3.2 a. Required applicable data be completely and accurately migrated from the old AMLS to the new AMLS, in accordance with the DBP's regulatory policies and information security standards.	The bank to confirm if all the data from the old AMLS to be migrated to the new AMLS or migration of specific data required by the vendor is accepted.	Only relevant data to be identified by the Bank shall be migrated from the old AMLS to the new AMLS to be discussed during the project pre-implementation phase
26	86	Form 9-A	B. Scope of Services and Deliverables B 2. Project Implementation B 2.3.2 a. The use of additional application or tool for the migration, if any, shall require first authorization from DBP. Once allowed, use of the same should not incur additional cost.	The bank to confirm if the bank would provide the tool for data migration or if the the vendor must procure the same.	Vendor must provide the migration tool at no additional cost.

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27	92	Form 9-A	C. Payments Milestone Percentage After Contract Signing 15% Pre Implementation 15% FMS - Product Delivery, Installation and Configuration 15% Upon Go-Live of FMS 15% AMLS - Product Delivery, Installation and Configuration 15% Upon Go-Live of AMLS 15% Post Implemmentation 15%	Requesting the bank to split the payment terms for FMS and AMLS and release the complete FMS payment to the vendor post FMS go-live. Since the bank has not provided the timeline of the AMLS Implementation, we have raised this request as the vendor need to wait till the AMLS go-live to obtain the payments related to FMS.	As it currently stands, the project subject of bidding is recognized as 1 lot hence payment shall strictly follow the payment milestones laid out in the TOR
28	93	Form 9-A	C. Payment FMS should go-live within 90 days after the issuance of Notice to Proceed.	Requesting the bank to relax the go-live of FMS solution to within 210 days from the issuance of Notice to Proceed (instead of within 90 days after the issuance of Notice to Proceed. Go-live in 90 days is unrealistic considering the dependencies on the bank's existing source system vendors for integration with the FMS systems.	The Bank intends to stick to the 90-day go live requirement as there are initiatives that are dependent on the implementation of the FMS.
29	93	Form 9-A	C. Payment FMS should go-live within 90 days after the issuance of Notice to Proceed.	Requesting the bank to confirm the list and details of channels / source systems to be integrated with the proposed FMS system.	IPR-2 on pages 35-36 of 46 lists the mandatory data sources to be integrated with FMS: (1) ATM Switch or Card Management System, (2) Online Banking Applications (to be launched in 2024), and (5) SMS/E-mail Gateway. Vendor is also expected to provide API interface specification/document to allow integration with other real time data sources.
30	95	Form 9-A	E. Warranty a. The winning bidder must provide a comprehensive onsite warranty over a period of not less than 90 days for the application software.	The bank to confirm if the onsite warranty for 90 days is mandatory for both FMS and AMLS.	Yes. We confirm that onsite warranty of 90 days is mandatory for both FMS and AMLS commencing from official Go Live of the project

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31	105	Form 9-A Annex B	LEAD RATER-IN-CHARGE	The bank to kindly explain what it means by "LEAD RATER-IN-CHARGE" and AMLD	This indicates that the Anti-Money Laundering Department (AMLD) shall take the lead in assessing the concerned functionalities during the post-qualification stage to be undertaken for the initially-declared winning bidder. As part of the documentary submission to be made relative to Form 9-A (pages 24-45), the prospective bidder should accomplish the same via indication of their compliance relative to the subject features by responding with either a "Y" or "N" with said document to be utilized as reference by the lead-rater during the aforemetioned post-qualification verificaiton
32	107	Form 9-A Annex B	Watchlist Monitoring	The bank to confirm if the bank is looking for Screening of Customers as part of the AML system	The AMLS should be capable of facilitating screening of customer names and names of relevant parties in the transactions (e.g. remitter, beneficiary). This can be in the form of a generated alert
33	113	Form 9-A Annex B	LEAD RATER-IN-CHARGE	The bank to kindly explain what it means by "LEAD RATER-IN-CHARGE" and ECOD	This indicates that the E-Channels Operations Department (ECOD) shall take the lead in assessing the concerned functionalities during the post-qualification stage
34	115	Form 9-A Annex B	LEAD RATER-IN-CHARGE	The bank to kindly explain what it means by "LEAD RATER-IN-CHARGE" and AMDD, AMLD, ECOD	This indicates that the AMLD, ECOD and the Applications Management and Development Department (AMDD) shall take the lead in assessing the concerned functionalities during the post-qualification stage

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35	129	Form 11	Bid Form AMLS and FMS License Supply and Delivery Installation Configuration Migration Testing Commissioning Knowledge Transfer (Training) Support & Maintenance (Note: Please include the annual cost the support and maintenance either in amount or as percentage of the total bid offer)	Requesting the bank to split the Financial Bid Form for FMS and AMLS. This will help the bank to release the complete FMS payment to the vendor post FMS go-live. Since the bank has not provided the timeline of start of the AMLS, we have raised this request as the vendor need to wait till the AMLS go-live to obtain the payments related to FMS.	As it currently stands, the project subject of bidding is recognized as 1 lot hence payment shall strictly follow the payment milestones laid out in the TOR
36	129	Form 11	Bid Form AMLS and FMS License Supply and Delivery Installation Configuration Migration Testing Commissioning Knowledge Transfer (Training) Support & Maintenance (Note: Please include the annual cost the support and maintenance either in amount or as percentage of the total bid offer)	The bank to confirm if the Support & Maintenance Cost mentioned in this table is for the Support & Maintenance Cost for the 1 year post go-live.	Yes.
37	129	Form 11	Bid Form AMLS and FMS License Supply and Delivery Installation Configuration Migration Testing Commissioning Knowledge Transfer (Training) Support & Maintenance (Note: Please include the annual cost the support and maintenance either in amount or as percentage of the total bid offer)	The bank to confirm if the Support & Maintenance Cost mentioned in this table is for the Support & Maintenance Cost post 1 year of initial Support and Maintenance.	The vendor shall indicate the per annum cost of support and maintenance as an inclusive component of the 1 year cover period included in the Approved Budget of Contract amounting to P80 million as well as estimated subsequent per annum cost of the same for future referencing

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38	129	Form 11	Bid Form AMLS and FMS License Supply and Delivery Installation Configuration Migration Testing Commissioning Knowledge Transfer (Training) Support & Maintenance (Note: Please include the annual cost the support and maintenance either in amount or as percentage of the total bid offer)	We understand that the Support & Maintenance Cost not included as part of the Approved Budget of the Contract and is over and above the Approved Budget of the Contract. The bank to confirm.	Support and Maintenance Cost covering the 1 year period commencing from official Go-Live is included as part of the Approved Budget of Contract (ABC)
39	129	Form 11	Bid Form AMLS and FMS License Supply and Delivery Installation Configuration Migration Testing Commissioning Knowledge Transfer (Training) Support & Maintenance (Note: Please include the annual cost the support and maintenance either in amount or as percentage of the total bid offer)	Requesting the bank to confirm the duration of the license for the FMS and AMLS systems	Duration of the license for both FMS and AMLS shall be for 1 year commencing from official Go-Live of the project (once both systems have been fully implemented and made operational)
40	129	Form 11	Bid Form AMLS and FMS License Supply and Delivery Installation Configuration Migration Testing Commissioning Knowledge Transfer (Training) Support & Maintenance (Note: Please include the annual cost the support and maintenance either in amount or as percentage of the total bid offer)	Post the go-live of the proposed FMS and AMLS systems, would the bank provide a minimum commitment (ex. 3 years, 7 years etc) to the vendor. Also, the bank to confirm that the bank would pay the vendor the Support & Maintenance fee during this period.	The project only covers the 1 year period. License and Support & Maintenance beyond the said period shall be covered by a separate procurement

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41	131	Form 11	Form 11-A and Form 11-B	The lead bidder is incorporated in Philippines and the OEM is incorporated in foreign country (India) and we are participating in the RFP as JV. Kindly confirm which financial form has to be submitted for the Price Schedule (Form 11-A and Form 11-B). Requesting bank to confirm.	Form 11-A and 11B must align with the amount indicated in tab 1 of the 2nd envelope. Kindly take note of the accompanying reminders listed on the requirements checklist.
42	General	General	General	As per our understanding, the AMLS & FMS solutions deployment will cover the bank's operations within Philippines only and no other entities. Requesting bank to please confirm on the same.	Yes, the solution will be implemented exclusively within the Philippines.
43	General	General Hardware	General Hardware	The Bank's current source systems are hosted on-premises or is it hosted in cloud. Requesting bank to confirm.	On-premise
44	General	General Hardware	General Hardware	For us to size the hardware appropriately, requesting the bank to provide the transaction volumes as requested below.	The procurement process does not include hardware (HW) as it will be provided by the bank. Please ensure that you provide or recommend minimum hardware specifications for the solution you are proposing. These specifications should be based on the estimated number of accounts and transactions that the solution will need to handle. Once the bidding process is complete, specific details will be shared with the winning bidder.
45	General	General Hardware	General Hardware	Is Disaster Recovery (DR) setup in scope?	Yes. Implementation of a Disaster Recovery (DR) set-up forms part of the project scope
46	General	General Hardware	General Hardware	Is it required to have Production (DC) in High Availability mode. Kindly clarify.	Yes
47	General	General Hardware	General Hardware	Is it required to have Disaster Recovery (DR) in High Availability mode. Kindly clarify.	Yes

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48	General	General Hardware	General Hardware	The bank to provide the number of years for which the hardware must be sized.	At least for the duration of the contract.
49	General	General – Hardware Requirement	Core Banking Transaction Volumetrics	**Core Banking (CBS) (for current year)**	Please ensure that you provide or recommend minimum hardware specifications for the solution you are proposing. These specifications should be based on the estimated number of accounts and transactions that the solution will need to handle. Once the bidding process is complete, specific details will be shared with the winning bidder.
				Core Banking software – Version	
				Total number of Customers	
				Total number of Accounts	
				Total Core Banking transactions volume per day, month and year	Day: Month: Year:
				Average TPS of all Core Banking transactions	
				Peak TPS of all Core Banking transactions	
				Hourly max Transactions (Max Transactions. observed in an hour)	
				Expected YoY Transaction growth %	
				Peak Concurrent user logins	
				Average Concurrent user logins	
50	General	General – Hardware Requirement	Internet Banking Transaction Volumetrics	**Internet Banking (IB) (for current year)**	Please ensure that you provide or recommend minimum hardware specifications for the solution you are proposing. These specifications should be based on the estimated number of accounts and transactions that the solution will need to handle. Once the bidding process is complete, specific details will be shared with the winning bidder.
				Online Banking software - Version	
				Total number of Online Banking Users	

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				Total Online Banking transactions volume per day, month and year (Including: No of Logins (success and failure), No of Beneficiary registration, No of Funds Transfer, etc.,)	Day: Month: Year:
				Average TPS of all Online Banking transactions	
				Peak TPS of all Online Banking transactions	
				Hourly max Transactions (Max Transactions. observed in an hour)	
				Expected YoY Transaction growth %	
				Peak Concurrent user logins	
				Average Concurrent user logins	
51	General	General - Hardware Requirement	Mobile Banking Transaction Volumetrics	**Mobile Banking (MB) (for current year)**	Please ensure that you provide or recommend minimum hardware specifications for the solution you are proposing. These specifications should be based on the estimated number of accounts and transactions that the solution will need to handle. Once the bidding process is complete, specific details will be shared with the winning bidder.
				Mobile Banking software – Version	
				Total number of Mobile Banking Users	
				Total Mobile Banking transactions volume per day, month and year (Including: No of Logins (success and failure), No of Beneficiary registration, No of Funds Transfer, etc.,)	Day: Month: Year:
				Average TPS of all Mobile Banking transactions	
				Peak TPS of all Mobile Banking transactions	
				Hourly max Transactions (Max Transactions. observed in an hour)	
				Expected YoY Transaction growth %	
				Peak Concurrent user logins	
				Average Concurrent user logins	

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52	General	General - Hardware Requirement	Debit Card Transaction Volumetrics	Debit Cards (for current year)	Please ensure that you provide or recommend minimum hardware specifications for the solution you are proposing. These specifications should be based on the estimated number of accounts and transactions that the solution will need to handle. Once the bidding process is complete, specific details will be shared with the winning bidder.
				Debit Card Management system	
				Total number of Debit Cards	
				Total transactions volume per day, month and year	Day: Month: Year:
				Average TPS of all debit card transactions	
				Peak TPS of all debit card transactions	
				Hourly max Transactions (Max Transactions. observed in an hour)	
				Expected YoY Transaction growth %	
53	General	General - Hardware Requirement	ATM	ATM (for current year)	Please ensure that you provide or recommend minimum hardware specifications for the solution you are proposing. These specifications should be based on the estimated number of accounts and transactions that the solution will need to handle. Once the bidding process is complete, specific details will be shared with the winning bidder.
				ATM System name	
				Total number of ATMs	
				Total transactions volume per day, month and year	Day: Month: Year:
				Average TPS of all ATM transactions	
				Peak TPS of all ATM transactions	
				Hourly max Transactions (Max Transactions. observed in an hour)	
				Expected YoY Transaction growth %	

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54	General	General - Hardware Requirement	General Hardware	Source System X (for current year)	Please ensure that you provide or recommend minimum hardware specifications for the solution you are proposing. These specifications should be based on the estimated number of accounts and transactions that the solution will need to handle. Once the bidding process is complete, specific details will be shared with the winning bidder.
				Source System Name	
				Total Number of Customers	
				Total Number of Accounts	
				Total Number of Branches	
				Total Number of transactions in a day, month and year	
				Hourly max Transactions (Max Transactions. observed in an hour)	
				Expected YoY Transaction growth %	
				TPS that source system is sized for	
				average TPS source system banking transactions	
				Peak tps for core banking transactions	
				Peak Concurrent user logins	
				Average Concurrent user logins	

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	106	STR-2	Has the capability to record all STs and support the investigation of alerts generated by the system and brought to the attention of senior management whether a report has been filed with the AMLC	Does "brought to the attention of senior management" refer to the notification policy?	Yes in that instances/circumstances which has led to STR filing as processed within the system should have special identifiers that would allow generation of reports that summarizes STRs filed via the system given a certain defined period and other parameters (based on reason for filing, based on business unit etc.)
	111	ALPI-19	Can enable restriction of allowable processing options depending on derived risk score as defined by the institution (e.g., risk score of 100 and above – can only facilitate alert closure, etc.)	Do "allowable processing options" refer to the different statuses/actions in the disposition process?	Yes. For example, an alert with derived risk score of 80 to 85 would give the user the option to choose between Option A, B or C whilst an alert with derived risk score of 86 to 92 would limit the granted options to the user to between Option A or B
	111	ALPI-26	Capable of using "Drag and Drop" command to modify the column fields in the User Interface access	What types of modifications can users apply to column fields in the UI?	The expectation here would be to enable the Bank, on its own accord, to facilitate inclusion of additional columns (and corresponding data attached to such information type) in the UI access view of the business users relative to main page of the alerts investigation screen such that deemed information deemed relevant to aid an investigator in his/her conduct of checking can be added following internal policies of the Bank (e.g. column covering risk classification of the account subject of the alert can be added by the Bank per request made by the business units)
	115	WSM-3	Provides for built-in timeline monitoring per rules defined by DBP	What kind of monitoring timeline is required? Is it related to the customizable dynamic workflow?	The built-in timeline monitoring referred to here relates to the ability of the system to allow setting of rules for prescribed/maximum turn-around time governing processing of generated alerts based on defined conditions (e.g. alerts under Scenario A will have set TAT of 15 days or alerts with risk score of 86 to 92 will have a set TAT of 10 days) as made monitorable at a centralized level)
	124	PR-4 PR-5	The system must allow for the processing of a false positive alert within an acceptable timeframe on the part of the end user but not exceeding 3 minutes.	Regarding the processing of false positives, does it pertain to AML, FMS, or both solutions?	This should cover both solutions
	125	TR-3	The system must be able to support the existing database version of DBP.	What is the current version of the database?	The Bank has various versions of MS SQL. Once the bidding process is complete, specific details will be shared with the winning bidder.

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				What is the policy for the Customer Onboarding process at the bank? Is it part of the AML system or the CBS system?	Customer Onboarding functionalities (specifically at the level covering gathering of minimum required information and documents) does not form part of mandatory features of the AMLS to be procured. There are indicated functionalities though that form part of the TOR that relates to Customer Profiling with assigned codes CP-1 to CP-10
				Does any third-party vendor provide the Watchlist database?	Watchlist database shall be sourced either from: (i) lists uploaded by the Bank; (ii) interfacing with watchlist screening tool subscribed to by the Bank; or (iii) directly from databases enumerated under BR Nos. WM-6 and WM-8
				Does the bank have existing procedures or policies to identify employee fraud?	None at this time.
				Do we need to add another tab for our responses for remarks?	If this refers to Form 9-A, pages 24-45, the prospective bidder should indicate their compliance by responding with either "Y" or "N". The same shall be used as reference by the TWG during conduct of post-qualification verification

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		CTR-12	Allows the Bank to define "no/low risk" covered transaction/s utilizing the definition prescribed for under the ARRG without need for provider's support and subsequently allows for the filtering of the same to exclude said transation/s from the the consolidated covered transaction report generated	Need Clarification for this requirement. No low risk can be captured depending on the rules and availability of the data. Can we request for the list of no low risk that bank wanted to capture?	This relates to the functionality of the AML system to be capable of separately capturing covered transactions as defined under the AMLC Registration and Reporting Guidelines as low risk transactions in the reporting format prescribed for covered transaction reporting even if the same shall be excluded from the consolidated CTR file to be generated for submission to the AMLC. Said listing of captured low risk covered transactions should be readily made generateable following the aforementioned reporting format as the need may arise. The list of low risk transactions are as listed under the AMLC Registration and REporting Guidelines (ARRG).
		CTR-9	Provides for an AMLC transaction maintenance file to allow regular cross-checking with defined AMLC codes coming from source system	Need Clarification for this requirement.	This refers to an accessible/downloadable reference file as maintained within the AMLS containing therein the list of AMLC transaction codes as utilized by the system for purpose of covered transaction reporting and the corresponding cross-referencing/mapping of the same vis-a-vis the utilized transaction codes of the interfaced Bank source systems. This would enable the Bank to undertake regular review of the said maintenance file to ensure all AMLC transaction codes are properly defined and recognized by the system as well as undertake review of appropriateness of mapped source system transaction code vis-a-vis AMLC transaction code
		STR-2	Has the capability to record all STRs and support the investigation of alerts generated by the system and brought to the attention of senior management whether a report has been filed with the AMLC	Need Clarification for this requirement.	This relates to the functionality of the AML system to facilitate conduct of investigation of the generated red flag alerts and support filing of STRs following the prescribed AMLC-format should results of investigation warrant the same. In turn, instances/circumstances which has led to STR filing as processed within the system should have special identifiers that would allow generation of reports that summarizes STRs filed via the system given a certain defined period and other parameters (based on reason for filing, based on business unit etc.)
		STR-4	Allows the drawing of information from maintained customer records to populate STRs	Need Clarification for this requirement.	The STR module within the AML system should have the capability to auto-populate customer-related fields during the filling-out of an STR as drawn from the maintained databse within the AML system (e.g. information covering the Name, address, date of birth of accountholder should be auto-populated already in the STR draft once a generated alert has been flagged to proceed with STR filing)

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		STR-10	Capable of integrating manually detected/genrated STRs into the internal STR database as maintained within the system (including all manually detected STRs which were filed prior to upgrading of the AML System	Need Clarification for this requirement.	This functionality refers to capability of the AML system to recognize manually-generated STRs (i.e. those filed STRs not emanating from an automatic generation of alert) as being part of database maintained containing those STRs filed that emanated/which were triggered by system-generated alerts. This should also accommodate recoginition/tagging of accounts/customers who were preveiously subject of STR filing prior to implementation of this new AMLS. The intention of this functionality is to enable tagging of customers/accounts subject of STR filing (whether due to alerts generated by the AMLS or manual reporting through the AMLS or those filed prior to the AMLS) such that the same may serve as additional parameter for risk scoring purposes
		ALPI-1	Enables group tagging of alerts depending on derived alert risk scores and setting up of different TATs per group	Need Clarification for this requirement.	This relates to functionality of the AML system to allow for setting of varying turnaround times for processing based on defined rules covering alert risk score ranges for monitoring purposes (e.g. alerts with risk scores ranging from 81 to 86 to have set TAT of 30 days versus alerts with risk scores ranging from 87 to 92 with set TAT of 15 days)
			If some mandatory requirements are only partially met, how would they be considered? are these considered as "passed" or "acceptable"?		Generally speaking, functionalities listed as mandatory requirements under the Terms of Reference serve as minimum requirements relative to the subject procurement and would need to be satisfactorily met based on assessment undertaken by the Technical Working Group. Failure to meet the same adequately would be deemed as "failed"

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	Page 7	Invitation to bid Section 1 - Item Number 4	Bidders must have completed within the last five (5) years from the date of submission and receipt of bids, either a single contract similar to the project equivalent to at least fifty percent (50%) of the ABC, OR at least two (2) similar contracts, the sum of which must at least be equivalent to fifty percent (50%) of the ABC, provided, the largest of the two similar contracts must at least be twenty five percent (25%) of the ABC.	The bidder must have completed, within the last three (3) years, from the date of submission and receipts of bids, a single largest completed contract (SLCC), that is similar to this project, equivalent to fifty percent (50%) of the ABC. The SLCC shall be supported with end-user acceptance or an official receipt or sales invoice. For this purpose, similar contracts shall refer to any ICT project, software, hardware, network, cyber security, or a combination of all these.	The similar contracts referred to here relates to the *Supply, Delivery, Installation, Configuration, Migration, Testing, and Commissioning of the Up-To-Date Anti-Money Laundering (AML) Electronic System, and/or Automated and Real-Time Fraud Monitoring and Detection System (FMS) within the Philippines*. The same is as defined in the Terms of Reference
	Page 12	Section II Instructions to Bidders Eligible Bidders Item 5.3.a	The Bidder must have completed a single contract that is similar to this Project, equivalent to at least fifty percent (50%) of the ABC within the last five (5) years.		
	Page 8	Invitation to Bid Item 9	Submission of Eligibility Documents, Technical and Financial Proposals on August 1, 2024	May we request for extension of the submission of bid document up to 30 calendar days after posting of Bid Bulletin?	The Proponents intends to adhere to the standard procurement timeline. Unfortunately, we are unable to fulfill the request.
	Page 8	Invitation to Bid Item 9	Opening of Eligibility Documents, Technical and Financial Proposals on August 1, 2024		
	Page 7	B.4. Training Requirements	The Vendor should provide supporting certification document evidencing that the training instructor meets the criteria	For Verification: will the CV of the instructor suffice as supporting document of his/her qualifications?	The CV of the instructor can be included as part of supporting documents along with traning certifications to evidence attendance in relevant technical and regulatory-related trainings
			The Vendor should ensure that only qualified instructor/s will conduct the training sessions: b. Should have at least three (3) years' worth of work experience using the front-end user functionalities of the new AMLS and FMS and five (5) years' worth of work experience relative to use of AMLS in general which should include basic knowledge with respect to technical and non-technical troubleshooting activities.	Should have at least five (5) years of experience in teaching or mentoring banks locally or internationally on the subject of Fraud Management and Anti-Money Laundering.	The credentials provided for in this section form part of minimum requirements of the instructor to be assigned to lead the training sessions relative to the subject project covering both adeptness as to the use of the system to be procured and other such similar systems as well as operations of financial institutions and awareness of local regulatory requirements
			The Vendor should ensure that only qualified instructor/s will conduct the training sessions: e. Should have at least intermediate awareness level relative to operations of similarly sized financial institution as DBP; preferably with previous banking experience.		
			The Vendor should ensure that only qualified instructor/s will conduct the training sessions: f. Readily available Certification document, to be sumitted upon request made by dBP, evidencing therein that the said instructor has attended relevant trainings covering topics such as BSP-issued Circular No. 1140 and 1160, Fraud Management, Anti-Money Laundering Act (AMLA), as amended, and AML Regulations under the MORB and the AMLC Registration and Reporting Guidelines (ARRG).		
	Page 11	B.6.5	DBP shall own and reserve the right to reproduce all documentation at no additional cost.	The use of Training Materials is restricted to the training participants and their personal use. In the event of resignation, the vendor may transfer this right to another employee of DBP, provided written consent is obtained from the vendor.	This portion of the Terms of Reference shall be retained for the time being as it is understood that the training materials to be utilized were developed to train the Bank personnel and facilitate eventual knowledge sharing where the training materials are to be left not to the individual attendees but to the Bank itself
	Page 11	Section C	The payment is based on milestone.	For payment of Software, 100% of the fees will be invoiced upon contract signing.	Payment as rendered to the vendor shall strictly follow the approved payment milestone for this specific procurement

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	Page 11	Section C	The payment is based on milestone.	Can this section be relaxed to reflect this: For payment of training points, 100% of the fees will be invoiced upon contract signing, and the training points shall be consumed within one (1) year from the date of contract signing. This will provide DBP with flexibility in choosing training courses and determining the number of participants for each course.	Payment as rendered to the vendor shall strictly follow the approved payment milestone for this specific procurement
	Page 26	WM-6	Capable of accommodating immediate uploading of pre-defined formats for watchlist as directly sourced from official websites:	Update section to reflect: FROM: Capable of accommodating immediate uploading of pre-defined formats for watchlist as directly sourced from official websites: TO: Capable of accommodating immediate uploading of pre-defined formats for offline watchlist:	Portion of the Terms of Reference relating to features of the system shall be retained for the time being
	Page 26	WM-8	Allows interfacing and automatic drawing of updated watchlist files the following:	Update section to reflect: FROM: Allows interfacing and automatic drawing of updated watchlist files the following: TO: Allows interfacing and automatic drawing of updated offline watchlist files the following:	Portion of the Terms of Reference relating to features of the system shall be retained for the time being
	Page 27	WM-10	Capable of facilitating the downloading of all uploaded watchlists in use within the system.	Clarification: Does this mean the user will have the capability to download the watchlist in the AMLS, please clarify.	Yes. This functionality is intended to allow the users to download the uploaded watchlists as maintained within the system to enable conduct of post-review/verification
	Page 11	Section C.2	FMS should go-live within 90 days after issuance of Notice to Proceed.	Update the section to reflect FROM: FMS should go-live within 90 days after issuance of Notice to Proceed. TO: FMS should go-live within 180 days after contract signing.	The Bank intends to stick to the 90-day go live requirement as there are initiatives that are dependent on the implementation of the FMS
	Page 20	Section IV.C	SLA for issues during warranty period.	SAS only provides SLA for response time. Remove the "Final resolution work-around time" column	This portion of the Terms of Reference shall be retained for the time being
	Page 4	Section B.1.2.6.d	Acceptance Plan - assist DBP in crafting the test plan and test scripts to be able to meet the project requirements.	Update section to reflect: FROM: Acceptance Plan - assist DBP in crafting the test plan and test scripts to be able to meet the project requirements. TO: Acceptance Plan - assist DBP in crafting the test plan and Vendor to share test script used during Unit testing.	This portion of the Terms of Reference shall be retained for the time being
	Page 5	Section B.2.2	Solution Provider should interface with the procured FMS with the Bank's existing AML system while awaiting implementation of the procured AMLS	Question: Please elabote what DBP means with the section. How is interface define? Will pushing the FMS alert data to the old FMS qualify as interface? From an implementation and best practice point of view, in the initial stage, FMS data can be pushed to the existing AMLS but there will be no data integration and common reporting platform. Full integration of FMS and AMLS will be done at the end once FMS and new AMLS legs of the project are done.	FMS data is to be pushed to the current version of the AMLS with the baseline expectation being that confirmed instances of fraud as flagged within FMS can be used as an input by the AMLS both relative to investigation of money laundering or filing of regulatory report

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	Page 6	Section B.2.4	Build Production Environment and perform pilot implementation	Update section to reflect: FROM: Build Production Environment and perform pilot implementation TO: Build Production Environment.	This portion of the Terms of Reference shall be retained for the time being
	Page 6	Section B.2.4.3	Deploy production environment and perform pilot implementation.	Update section to reflect: FROM: Deploy production environment and perform pilot implementation. TO: Deploy production environment.	This portion of the Terms of Reference shall be retained for the time being
	Page 6	Section B.2.5	Build Disaster Recovery Environment	Remove section B.2.5, Disaster Recovery environment is out-of-scope for the current engagement.	This portion of the Terms of Reference shall be retained for the time being
	Page 6	B.2.5.3	Complied with/resolve all vulnerabilities	Update section to reflect: FROM: Complied with/resolve all vulnerabilities TO: Address vulnerability issues based on the application's best practices and available patches.	This portion of the Terms of Reference shall be retained for the time being
	Page 11	Section C.1	On the project Milestone table	Specific on the services, update the payment milestone as follows: <<<see Project Milestone > >>	This portion of the Terms of Reference shall be retained for the time being
	Page 13	Section C.7	All Deliverables of the SW will be owned by the Vendor, DBP will be granted a license to use the deliverables.	Please elaborate on what this requirement mean.	This refers to the Bank being granted the license to make use of the AMLS/FMS for the period defined but that the software itself is still owned by the Vendor
	Page 14	Section E.a.	The winning bidder shall provide a comprehensive onsite warranty over a period of not less than 90 days for the application software. The warranty period for application software shall be deemed to commence from the date of successful completion and the final acceptance by the user and live implementation.	Update section to reflect: FROM: The winning bidder shall provide a comprehensive onsite warranty over a period of not less than 90 days for the application software. The warranty period for application software shall be deemed to commence from the date of successful completion and the final acceptance by the user and live implementation. TO: The winning bidder shall provide a comprehensive onsite warranty over a period of not less than 30 days for the application software. The warranty period for application software shall be deemed to commence from the date of production migration.	This portion of the Terms of Reference shall be retained for the time being
	Page 46	Bullet2, Sub-bullet3	Attendance in recent AML training session as conducted by an accredited provide/s within the last twelve (12) months.	Update the section to reflect: FROM: Attendance in recent AML training session as conducted by an accredited provide/s within the last twelve (12) months. TO: Attendance in recent AML training session as conducted by an accredited provide/s within the last twelve (12) months or is a Certified Anti-Money Laundering Specialist (CAMS) that was received within the last five (5) years.	This portion of the Terms of Reference shall be retained for the time being. Do take note that attendance in CAMS-offered trainings shall count as part of those offered by accredited providers

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	Page 5	b.2.1	The new AMLS and FMS should be compatible with MS SQL - the DBP's existing AMLS database	Can the new AMLS and FMS be open to other database to accommodate new technology requirements? DBP should adopt a multi-database strategy to leverage the strength of different databases, scalability, performance, innovations, and ensure greater flexibility.	The Proponents are committed to adhering to the provisions outlined in the Terms of Reference.
	Page 37	SR-12	Passwords can be temporarily be viewed upon input in the login page.	Can this be removed? This is a potential risk with the following resons why: Shoulder surfing, screen sharing, recording software, accidental exposure.	The Proponents are committed to adhering to the provisions outlined in the Terms of Reference.
	Page 45	TR-13	System software requirements should be compatible with Windows Server 2019/2022 platform	Is it possible to make this requirement more flexible? New technology requires linux, virtualization, Hyper-Converged Infrastructure and containerization as underliying infrastructure. Does DBP have available hardware to use that is complying to AML and Fraud solution requirements? The bidder cannot fully implement without the hardware requirements.	The Proponents are committed to adhering to the provisions outlined in the Terms of Reference.

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		B.2.1.		Are there any performance benchmarks or compatibility tests that need to be met?	For compatibility and benchmarking, please refer to the TOR. The Proponents are committed to adhering to the provisions outlined in the TOR.
		B.2.3.1		What are the expected lead times for delivery and installation?	The anticipated timeframes for the delivery and installation will be determined based on the agreements made during the development of the Work Breakdown Schedule. As provided for in the Terms of Reference, the FMS should Go-Live within 90 days after issuance of the Notice to Proceed whilst completion of the milestones relating to the entirety of the project (covering implementation of both systems) should not exceed 18 months from issuance of Notice to PRoceed or from the date work commences, whichever is later
		B.2.3.2		Could you provide a detailed data mapping document outlining the specific data elements to be migrated from the old AMLS to the new AMLS? What is the expected data volume to be migrated? What is the data quality assurance process to be followed during migration?	Specific data to be migrated from the old AMLS to the new AMLS shall be discussed as part of migration planning under the pre-implementation phase. Only relevant information shall be migrated as deemed useful for the new system. It is not expected that all current data housed in the present AMLS shall be migrated to the new one
		B.2.3.3		What is the expected load and response time requirements for the AMLS and FMS under peak conditions? What test data will be used for integration, system, and stress testing? Will the DBP provide this data, or is the vendor responsible for generating it? How will the test environment be configured to accurately simulate the production environment?	Once the bidding process is complete, specific details will be shared with the winning bidder.

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		B.2.5		What is the expected target recovery time objective (RTO) and recovery point objective (RPO) for the disaster recovery environment? How frequently will disaster recovery tests be conducted?	For AML, the Recovery Time Objective (RTO) is set at 24 hours, meaning that systems should be restored within 24 hours after a disruption. The Recovery Point Objective (RPO) is the previous day, indicating that data should be restored to a state existing at the end of the previous day in the event of a disaster. In the case of FMS, the RTO should be set to 4 hours, as it operates in real-time, and the RPO is current data. Disaster recovery tests are conducted annually to ensure the preparedness and effectiveness of the recovery procedures.
		B.3.1		Could you please elaborate on the specific types of onsite/offsite support that will be provided? What would be the ideal desired response times for different levels of support incidents? How will the vendor ensure knowledge transfer to DBP personnel during the support period? What would be the escalation process for critical issues?	Please refer to Form 9-A, pages 19-22. Once the bidding process is complete, specific details will be shared with the winning bidder.
		B.4.2		How will the effectiveness of the training be measured and evaluated? What support will be provided to trainees after the completion of the training sessions?	Assessment as to the effectiveness of the training will be based on the feedback of the attendees and whether the prescribed topics listed as part of the Terms of Reference have been duly covered. The credentials of the speakers have similarly been laid out in the TOR as well. There are no mandatory additional/unique support to be provided to the trainees after completion of the session apart from typical follow-up questions as may be deemed necessary. All other support-related clauses/provisions are as laid out in the TOR

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		B.5		Escalation Procedures: What is the process for escalating issues that cannot be resolved at the initial support level? Maintenance Window: What are the planned maintenance windows, and how will they be communicated to users?	Please refer to Form 9-A, Section E. Warranty, letter c and d of the Terms of Reference.
		C.2		Is the 90 day implementation for the FMS to go live a fixed time period? Can this be extended?	The proponents intend to stick to the 90-day go live requirement as there are initiatives that are dependent on the implementation of the FMS.
		Page 8 item 9		Can we ask / seek for an extension for the bid submission? Additional 2 weeks if possible.	The Proponents intends to adhere to the standard procurement timeline. Unfortunately, we are unable to fulfill the request.
		Section 4: Schedule of requirements		The project has a coverage period of one (1) year which includes the licenses for both anti-money laundering system (AMLS) and Fraud Monitoring and Detection System (FMS) commencing upon successful completion of Go-Live of both AMLS and FMS. May we seek a possible relaxation of this requirement where the 1 year license coverage period for FMS only shall commence once FMS goes live and the 1 year license coverage for AMLS shall commence once AMLS goes live.	For the time being, the set duration of the license for both FMS and AMLS shall be for 1 year commencing from official Go-Live of the project (once both systems have been fully implemented and made operational)