



SUPPLEMENTAL BID BULLETIN NO. 4

31 March 2026

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

BID REFERENCE NO. G-2026-03: PROCUREMENT OF ATM MANAGED SERVICES TO A THIRD-PARTY SERVICE PROVIDER (TPSP) FOR THE DEVELOPMENT BANK OF THE PHILIPPINES

(ABC: ₱ 3,675,689,064.25, inclusive of all applicable taxes)

Please be informed of the following:

1. The schedule of bid activities for the above-cited project is hereby revised as follows:

ACTIVITY	DATE AND TIME		VENUE
	FROM (per Supplemental Bid Bulletin No. 3 dated 25 March 2026)	TO	
Deadline for the Submission of Eligibility and Technical Documents, and Financial Proposals*	07 April 2026 (Tuesday) On or before 9:00 AM	10 April 2026 (Friday) <u>On or before 9:00 AM</u>	6/F BAC Secretariat, DBP Head Office, Makati City
Opening of Eligibility and Technical Documents, and Financial Proposals	07 April 2026 (Tuesday) 9:30 AM	10 April 2026 (Friday) <u>9:30 AM</u>	6/F BAC Conference Room, DBP Head Office, Makati City

**Late submissions shall not be accepted*

2. **Response to the queries of the bidders:**
(Request for Clarifications is provided under [Annex A](#) attached in this Supplemental Bid Bulletin No. 4 dated 31 March 2026).
3. The BAC shall no longer entertain any question/request for clarification after the issuance of this Bid Bulletin.
4. **The Eligibility, Technical Documents and Financial Proposals must be properly tabbed for easy reference and must be submitted in sequence/order per [Revised Checklist of Requirements](#) per Supplemental Bid Bulletin No. 3 dated 25 March 2026.**

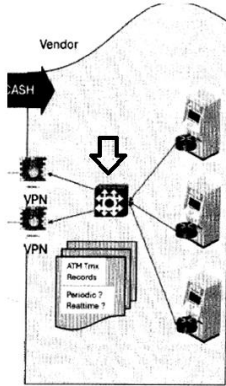
5. **Please refer to Section III. Bid Data Sheet (BDS) of the Philippine Bidding Documents for the detailed procedure and options for the payment of bidding documents and the submission of bids. As indicated in the Invitation to Bid, bidders must settle the required payment for the bidding documents before the deadline of the submission and receipt of bids.**
6. **Bidders are encouraged to submit their bid proposals (either manual or online submission) at least one day prior to the deadline to avoid late submissions. Bidders may attend the bid opening through Zoom Meeting App.**

For online submission of bids, bidders are reminded to email the BAC Secretariat of their intent to submit electronically at least one day prior to the deadline of bid submission. This is to give ample time for the Secretariat to prepare and generate the link wherein bidders will upload their proposals.

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.

This Supplemental Bid Bulletin No. 4 is issued for the guidance and information of all concerned.

(SIGNED)
The DBP Bids and Awards Committee

QUERIES		RESPONSES	
6	CI Download will be bank's responsibility	The CI specifications shall be provided by the Bank; however, CI management and implementation shall be performed through the TPSP's ATM switch.	<p>The following screenshot items 6,11, 33, 34, 35, 48, 62, 63, 64, 68, 70, 55, Annex D (diagram) covers switch component in the responses.</p> <p>1. Based on the pre-bid responses and Annex D diagram, may we request DBP to point out where the TPSP switch will reside in the diagram?</p> <p>DBP Reply:</p> <p>The icon where the arrow is pointing</p> <div style="text-align: center;">  </div>
11	Any support or modification required on the switch level will be taken care of by the bank?	All costs related to the Bank's switch shall be shouldered by the Bank. Costs pertaining to the TPSP's switch and other systems shall be covered by the TPSP.	
33	<p>1. What is being connected to the Bank's switch via VPN, MPLS or its equivalent?</p> <p>2. Is this a network connection between the Bank's switch and the ATM?</p>	<p>The TPSP's switch shall be connected to the Bank's switch.</p> <p>The TPSP's ATMs shall connect to the TPSP's own switch.</p>	
34	<p>As per TOR VII. Scope of Services, 2. ATM Services, a. Integration, Testing and Training, item 3. The TPSP provide high availability secure connection with the Bank's switch via VPN, MPLS, or its equivalent</p> <p>During pre-bid discussion:</p> <p>a. It was mentioned that CI download will be coming from DBP switch.</p> <p>b. It was also mentioned that DBP will implement TLS connection on their switch when the project starts</p> <p>Our question is: Based on our understanding, this requirement means the TPSP will supply the ATM Software that will be installed on the ATMs. This Software will be used to connect to the Bank's existing switch (Postilion) using DDC/NDC protocol. Please confirm if our understanding is correct.</p>	CI specifications shall be provided by the Bank; however, CI management and implementation shall be through the TPSP's ATM switch. The TPSP's switch shall be connected to the Bank's switch.	
35	Summary of Bid Prices does not include Switch Component Requirement. Please confirm that all ATMs provided by the TPSP shall be driven by DBP switch.	Refer to Section VII, Item 2(a) of Revised Form 9-A. The TPSP shall drive the ATMs.	

Annex A

Responses to Queries or Request for Clarifications

QUERIES			RESPONSES
62	<p>The RFP states that the TSP is responsible for the ATM driving software, which will require integration with the bank's switch. We would like to request clarification on the following:</p> <p>Does this requirement mean that the TSP must provide a complete ATM software solution as part of the scope?</p> <p>Alternatively, can the existing ATM software be retained, with the TSP deploying only an agent or monitoring component to capture terminal status, cash levels, and other data necessary for hardware maintenance, cash management, and forecasting?</p>	<p>The TPSP shall utilize its own ATM driving software solution.</p> <p>The TPSP shall drive its own ATMs, not the Bank's.</p>	<p>2. If ATM switch component is required of the TPSP, timeline will need go beyond 120 days</p> <p>DBP Reply:</p> <p>Timelines will be retained.</p> <p>3. Given the new requirement of switch of TPSP and follow up questions, may we request for <u>extension of submission of bid to April 27 (Monday)</u>, due to complexity of switch component.</p> <p>DBP Reply:</p> <p>A new bid opening schedule will be provided.</p>
64	<p>If Bank is expecting to connect the ATM directly to their existing ATM Switch,</p> <p>a. Connectivity to BANCNET, VISA & MASTERCARD will be provided through existing switch, and Bidder is expected to only complete the Terminal certification, please confirm.</p> <p>B. Bidder assume that, the existing switch vendor will modify ISO host interface to support customized transaction setup of the Bank</p>	<p>The bidder is expected to complete Terminal Certification only.</p> <p>The existing Bank switch will manage all ATM transactions and screens.</p>	
68	<p>Is Bidders solution would be directly connected to BANCNET for Acquiring transactions</p>	<p>The existing switch will be the one connected to BancNet.</p>	
70	<p>Bidder would suggest Bank to adopt the latest XFS based ATM Driving & allow Bidder to propose multi vendor solution for ATM Management. Please confirm</p>	<p>TPSP to handle ATM driving.</p>	
55	<p>Please provide the below details for the ATMs in scope</p> <p>1. Monthly average cash withdrawals transaction count per atm</p> <p>2. Monthly average balance inquiry transactions per atm</p>	<p>The average monthly withdrawal count per ATM is 1,227 transactions.</p> <p>The average monthly balance inquiry count per ATM is 105 transactions.</p>	

Annex A

Responses to Queries or Request for Clarifications

QUERIES		RESPONSES
48	<p>In case a man-in-the-middle attack occurs on the ATM, and DBP has no TLS connection infrastructure yet for the ATMs, TPSP is not liable for any financial liability. Please confirm.</p>	<p>Your ATM and your switch must be TLS-compliant. The TPSP will remain liable for losses unless the fault lies directly with DBP's negligence or fault.</p> <p>TLS is an application layer security mechanism that requires explicit support by both ATM software and the bank's switch. Where the bank's switch does not support TLS, TLS cannot be implemented end-to-end by the TPSP alone.</p> <p>Where the bank does not provide or support TLS on its switch, the TPSP cannot reasonably be held liable for losses arising from limitations in the bank's infrastructure.</p> <p>Recommendation: TPSP liability should apply only where a loss is demonstrably caused by TPSP failure to implement the agreed security controls, and not where exposure results from the absence of TLS support on the bank's switch.</p> <p>DBP Reply: The implementation of TLS on Bank ATM Switch is ongoing already and will be available upon implementation of ATMaas.</p>

QUERIES		RESPONSES
63	<p>Bidder would like to clarify that Bank is expecting bidder to drive the ATM and will bidder switching connected will be connected to schemes VISA, MASTERCARD or BANCNET or it will route through Banks existing switch. Please provide an architecture diagram for better understanding.</p>	<p>The Bank's switch remains the entity connected to all schemes (see attached diagram as per Annex D).</p>
<p style="text-align: center;">ANNEX D of Revised FORM 9-A (page 1 of 1)</p>		<p>The solution diagram below explicitly shows that the Bank intends for the vendor ATMs to connect directly to their Postillon switch for terminal driving. If the Bank requires the vendor to include a terminal driving and switching component to the project, then, may we request for the Bank to provide for vendor's reference:</p> <ol style="list-style-type: none"> 1. an updated solution diagram and, 2. a separate section for terminal driving transactional and connectivity requirements in the TOR. <p>DBP Reply: Updated connectivity diagram will be provided</p>

Additional Questions for DBP (ATM Driving)

No.	Section	NCR Follow up questions covering new component:	DBP Responses
1	ATM Switch	<p>On the transaction types, we believe these are the On-Us transactions.</p> <ul style="list-style-type: none"> • Withdrawal • Fast Cash • Balance Inquiry • Fund Transfer 	<p>Yes, this is for On-us transactions only</p> <p>For Off-Us transactions:</p> <ul style="list-style-type: none"> • Withdrawal

Annex A

Responses to Queries or Request for Clarifications

No.	Section	NCR Follow up questions covering new component:	DBP Responses
		<ul style="list-style-type: none"> • Bills Payment • Change PIN • Customized Transactions: • Unlad Kawani Top-Up • DBP 1 Activation <p>Can we also understand list of Off-Us transactions? Are they:</p> <ul style="list-style-type: none"> • Withdrawal • Balance Inquiry <p>Do you also have Interbank Fund Transfer, or even cash deposit functions? Is this a mobile prepaid top-up “Unlad Kawani Top-Up”? And is “DBP 1 Activation”, for internet banking activation?</p>	<ul style="list-style-type: none"> • Fast Cash • Balance Inquiry • Fund Transfer • Bills Payment <p>Yes we have IBFT under the Fund Transfer menu. No cash deposit function No mobile prepaid top-up Unlad Kawani is On-Us top-up DBP 1 Activation is for internet banking activation</p>
2	ATM Switch	Can we confirm also the Cash Settlement/Replacement is using a Supervisory Card and PIN?	Will depend on TPSP ATM Switch
3	ATM Switch	Any reports requirements for ATM Switch platform?	Terminal Activity Report
4	ANNEX D	Is TR31 (key block) required part of the scheme requirements? Assume Bank Switch (Postilion) remains the switch to Visa/BancNet which also requires TR31 support.	Yes
5	ANNEX D	Can Hosting of the ATM Driving platform hosted outside of the Philippines? Any restrictions / requirements on how hosting of the ATM Switch by TPSP?	Can be hosted outside the Philippines as long as it does not violate any regulations of BSP, DICT and other relevant regulatory bodies.
6	ANNEX D	Since only ATM driving is provided by TPSP, the HSM will continue be DBP's current HSM. Can you please share details of the HSM (PayShield 10K?).	TPSP will have their own HSM connected to their ATMs
7	ANNEX D	Confirm DBP will provide TPSP ATM Driving platform access to DBP existing HSM; TPSP may choose to provide HSM services as an alternative and DBP will	Yes, DBP to load ZMK to TPSP HSM or vice versa

No.	Section	NCR Follow up questions covering new component:	DBP Responses			
		agree to load ZMK and all relevant keys to the alternative HSM. Bank Switch may need to do translation thru ZPK.				
8	Q64	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center; vertical-align: top;">64</td> <td style="width: 30%; padding: 2px;"> If Bank is expecting to connect the ATM directly to their existing ATM Switch, a. Connectivity to BANCNET, VISA & MASTERCARD will be provided through existing switch, and Bidder is expected to only complete the Terminal certification, please confirm. B. Bidder assume that, the existing switch vendor will modify ISO host interface to support customized transaction setup of the Bank </td> <td style="width: 25%; padding: 2px;"> The bidder is expected to complete Terminal Certification only. The existing Bank switch will manage all ATM transactions and screens. </td> </tr> </table> <p>ATM Driving platform from TPSP will manage ATM transactions and screens</p>	64	If Bank is expecting to connect the ATM directly to their existing ATM Switch, a. Connectivity to BANCNET, VISA & MASTERCARD will be provided through existing switch, and Bidder is expected to only complete the Terminal certification, please confirm. B. Bidder assume that, the existing switch vendor will modify ISO host interface to support customized transaction setup of the Bank	The bidder is expected to complete Terminal Certification only. The existing Bank switch will manage all ATM transactions and screens.	<p>Clarification - Bank Switch does not manage ATM transactions and screens, Bank Switch only routes ATM Transactions, the</p> <p>Yes</p>
64	If Bank is expecting to connect the ATM directly to their existing ATM Switch, a. Connectivity to BANCNET, VISA & MASTERCARD will be provided through existing switch, and Bidder is expected to only complete the Terminal certification, please confirm. B. Bidder assume that, the existing switch vendor will modify ISO host interface to support customized transaction setup of the Bank	The bidder is expected to complete Terminal Certification only. The existing Bank switch will manage all ATM transactions and screens.				
9	Q34	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center; vertical-align: top;">34</td> <td style="width: 30%; padding: 2px;"> As per TOR VII. Scope of Services, 2. ATM Services, a. Integration, Testing and Training, item 3. The TPSP provide high availability secure connection with the Bank's switch via VPN, MPLS, or its equivalent During pre-bid discussion: a. It was mentioned that CI download will be coming from DBP switch. b. It was also mentioned that DBP will implement TLS connection on their switch when the project starts Our question is: Based on our understanding, this requirement means the TPSP will supply the ATM Software that will be installed on the ATMs. This Software will be used to connect to the Bank's existing switch (Postilion) using DDC/NDC protocol. Please confirm if our understanding is correct. </td> <td style="width: 25%; padding: 2px;"> CI specifications shall be provided by the Bank; however, CI management and implementation shall be through the TPSP's ATM switch. The TPSP's switch shall be connected to the Bank's switch. </td> </tr> </table> <p>rather provides business requirements; ATM downloads or configurations will be managed by TPSP, thru the ATM Driving platform, not Bank Switch.</p>	34	As per TOR VII. Scope of Services, 2. ATM Services, a. Integration, Testing and Training, item 3. The TPSP provide high availability secure connection with the Bank's switch via VPN, MPLS, or its equivalent During pre-bid discussion: a. It was mentioned that CI download will be coming from DBP switch. b. It was also mentioned that DBP will implement TLS connection on their switch when the project starts Our question is: Based on our understanding, this requirement means the TPSP will supply the ATM Software that will be installed on the ATMs. This Software will be used to connect to the Bank's existing switch (Postilion) using DDC/NDC protocol. Please confirm if our understanding is correct.	CI specifications shall be provided by the Bank; however, CI management and implementation shall be through the TPSP's ATM switch. The TPSP's switch shall be connected to the Bank's switch.	<p>Clarification - CI is the ATM Configuration File/Image, the current specification is based on NDC/NDC+. DBP does not provide the CI specification but</p> <p>CI is for TPSP specification based on Bank business requirements</p>
34	As per TOR VII. Scope of Services, 2. ATM Services, a. Integration, Testing and Training, item 3. The TPSP provide high availability secure connection with the Bank's switch via VPN, MPLS, or its equivalent During pre-bid discussion: a. It was mentioned that CI download will be coming from DBP switch. b. It was also mentioned that DBP will implement TLS connection on their switch when the project starts Our question is: Based on our understanding, this requirement means the TPSP will supply the ATM Software that will be installed on the ATMs. This Software will be used to connect to the Bank's existing switch (Postilion) using DDC/NDC protocol. Please confirm if our understanding is correct.	CI specifications shall be provided by the Bank; however, CI management and implementation shall be through the TPSP's ATM switch. The TPSP's switch shall be connected to the Bank's switch.				
10	ATM Switch	<p>What message format does the bank switch (Postilion) expect to use to connect to the TPSP ATM Switch? Can you please share the link message specification. Can we confirm this between ATM Switch and Bank Switch will be ISO-8583-87/93 message format?</p>	<p>Yes</p>			

No.	Section	NCR Follow up questions covering new component:	DBP Responses
11	ATM Switch	Clarification – TPSP will be providing an end-to-end solution from ATM Terminal to the ATM Switch (Driving), which includes terminal management and key management, which includes processing DBP ATM transactions and routing them to the Bank Switch (Postilion). TPSP will decide as part of the solution design , what software and hardware will be required from ATM to the ATM Switch; existing software, message format and specification maybe replaced. DBP will provide TPSP the support required to interface with Bank Switch (Postilion); also sharing detail specification, and support from testing from Bank Switch end. Can DBP please confirm the same understanding as there has been conflicting requirement / responses we are seeing.	The Bank Switch (Postilion) will be connected to TPSP ATM Terminal Driving Platform/Switch