



**BID BULLETIN NO. 2  
For ITB-GS-20170123-01**

**PROJECT** : **Supply and Delivery of 1,000,000 Pieces LANDBANK EMV Chips Enables GSIS UMID Card Inclusive of Kitting Services**

**IMPLEMENTOR** : **Procurement Department**

**DATE** : **April 12, 2017**

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This Bid Bulletin is issued to modify, amend or clarify items in the Bid Documents. This shall form an integral part of the Bid Documents.


The modifications, amendments or clarifications are as follows:

- 1) The Terms of Reference (Annex A), Section VII (Specifications) and the Checklist of the Bidding Documents have been revised. Please see attached revised Annex A-1 to A-16 and the specified sections of the Bidding Documents.
- 2) Clarification on bidder's query:

<b>BIDDER'S QUERY</b>	<b>LANDBANK'S RESPONSE</b>
<ul style="list-style-type: none"> <li>• What should be the basis of the similar contract? Is it from the year 2009 to present or within five (5) years prior to the deadline for the submission and receipt of bids?</li> <li>• Can the connectivity testing with LANDBANK be done during Post-Qualification?</li> <li>• Must we include the software to be able to read the card? What is the functional specifications of the software?</li> <li>• How often is the notarized certification submitted?</li> <li>• Can the UMID cards be ensured that it is able to interface with GSIS Gw@ps be done during Post-Qualification?</li> </ul>	<ul style="list-style-type: none"> <li>• The Bid Data Sheet (BDS) provision shall prevail.</li> <li>• Yes.</li> <li>• GSIS shall provide the software to read/update data in the UMID contactless chip. Testing shall be done during post-qualification.</li> <li>• Notarized Certification shall be submitted only once. The same shall be incorporated in the Contract after Notice of Award and Notice to Proceed.</li> <li>• Yes.</li> </ul>

<ul style="list-style-type: none"> <li>• Can we change and follow the current version to align with SSS for the minimum platform specification?</li> <li>• Who will coordinate with SSS/GSIS? Will LANDBANK endorse the winning vendor?</li> <li>• If the warranty is for ten (10) years, does this mean that the retention is ten (10) years also? May we request for five (5) years warranty instead of ten (10) years?</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum specifications are Global Platform v2.1.1 and Javacard v2.2.2.</li> <li>• LBP GSIS Branch shall endorse to GSIS the winning vendor.</li> <li>• The warranty security shall be released a year after the acceptance of the delivered cards.</li> </ul>
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3) The deadline of submission and the schedule of opening of eligibility/technical and financial documents/proposals for the above project is re-scheduled to **April 20, 2017, 11:00 A.M.** at the Procurement Department, 25th Floor, LANDBANK Plaza Building, 1598 M. H. Del Pilar corner Dr. Quintos Streets, Malate, Manila.

  
**ALWIN I. REYES**  
 Assistant Vice President  
 Procurement Department and  
 HOBAC Secretariat

## Section VII. Specifications

Bidders must state in the Statement of Compliance column below either "Comply" or "Not Comply" against each of the individual parameters of each Specification stating the corresponding performance parameter of the goods and/or services offered. Statements of "Comply" or "Not Comply" must be supported by evidence in a Bidders Bid and cross-referenced to that evidence.

Evidence shall be in the form of manufacturer's un-amended sales literature, unconditional statements of specification and compliance issued by the manufacturer, samples, independent test data, etc., as appropriate.

A statement that is not supported by evidence or is subsequently found to be contradicted by the evidence presented will render the Bid under evaluation liable for rejection.

A statement either in the Bidders statement of compliance or the supporting evidence that is found to be false either during Bid evaluation, post-qualification or the execution of the Contract may be regarded as fraudulent and render the Bidder or supplier liable for prosecution subject to the provisions of ITB Clause 3.1(a)(ii) and/or GCC Clause 2.1(a)(ii).

Item	Specifications	Statement of Compliance <i>(Please state in this column either "Comply" or "Not comply")</i>
<p>Supply and Delivery of 1,000,000 pcs. LANDBANK EMV Chips Enabled GSIS UMID Card Inclusive of Kitting Services</p> <p><b>Card</b></p> <ul style="list-style-type: none"> <li>▪ With 80kb smart contactless chip</li> <li>▪ Polycarbonate material</li> <li>▪ Full color (front and back)</li> <li>▪ Magnetic Stripe – HICO</li> <li>▪ Personalization – laser and offset</li> </ul> <p><b>EMV Chip</b></p> <ul style="list-style-type: none"> <li>▪ With 16kb memory</li> </ul> <p><b>Kitting Service</b></p> <ul style="list-style-type: none"> <li>▪ Inclusive of sorting (per branch)</li> <li>▪ Folding, insertion, enveloping and sealing of one (1) piece document (A4 size) on a letter envelope</li> </ul> <p><b>Kitting Consumables</b></p> <ul style="list-style-type: none"> <li>▪ One (1) colored welcome letter (A4 size)</li> <li>▪ One (1) pc. colored window envelope</li> <li>▪ Card adhesive (gum label)</li> </ul>	Per Annex A-6	

Other requirements:

The following documents must be submitted and included in the eligibility/technical envelope:

- a) **Revised Terms of Reference with signature/initial by the bidder's authorized signatory/ies on every page.**
- b) Current and valid accreditation certificate of the bidder issued by VISA – for EMV card production and production.
- c) Certificate of Satisfactory Performance (or equivalent document) from at least three (3) Universal/Commercial bank clients of the bidder in the Philippines or in Asia for full EMV card production and personalization.
- d) Valid certification from current local client/s showing that the bidder is a manufacturer and provider of polycarbonate cards that is in compliance with either Fogra Age F02 or ISO 24789, ten (10) years durability tests.
- e) Current and valid certification issued to the bidder by an ISO-certified Laboratory that complies with ISO/ IEC 17025
- f) Self-certification of the bidder on the following:
  - Capability to produce the required initial volume of 600,000 EMV cards within three (3) months and at least 400,000 succeeding new EMV cards within the next two (2) years from the date of issuance of the Purchase Order.
  - Address/location of Local Production Facility and Personalization Bureau in the Philippines with contact details.
- g) Current and valid Payment Card Industry Card Production certification of the bidder.

**Conforme:**

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Name of Bidder

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Signature Over Printed Name of  
Authorized Representative/Signatory

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Position

**Checklist of Bidding Documents  
for Procurement of Goods and Services**

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Documents should be arranged as per this Checklist. Kindly provide folders or guides, dividers and ear tags with appropriate labels.

The Technical Component (First Envelope) shall contain the following:

1. Duly notarized Secretary's Certificate attesting that the signatory is the duly authorized representative of the prospective bidder, and granted full power and authority to do, execute and perform any and all acts necessary and/or to represent the prospective bidder in the bidding, if the prospective bidder is a corporation, partnership, cooperative, or joint venture (*Please use Form No. 8*)
2. Duly notarized Omnibus Sworn Statement (*Please use Form No. 7*)
3. Eligibility requirements

- **Legal Documents**

- 3.a PhilGEPS Certificate of Registration (Platinum Membership)

For a prospective bidder without PhilGEPS Certificate of Registration (Platinum Membership), the following Class "A" Eligibility Documents must be submitted:

1. Registration certificate from the Securities and Exchange Commission (SEC), Department of Trade and Industry (DTI) for sole proprietorship, or Cooperative Development Authority (CDA) for cooperatives, or any proof of such registration;
2. Mayor's /Business permit issued by the city or municipality where the principal place of business of the prospective bidder is located or the equivalent document for Exclusive Economic Zones or Areas;

In cases of recently expired Mayor's/Business permits, it shall be accepted together with the official receipt as proof that the bidder has applied for renewal within the period prescribed by the concerned local government unit, provided that the renewed permit shall be submitted as a post qualification requirement in accordance with Section 34.2 of the 2016 Revised IRR of R.A. 9184;

3. Tax Clearance per Executive Order 398, Series of 2005, as finally reviewed and approved by the BIR.

- **Technical / Financial Documents**

- a. Statement of the prospective bidder of all its ongoing government and private contracts, including contracts awarded but not yet started, if any, whether similar or not similar in nature and complexity to the contract to be bid, within the relevant period as provided in the Bidding Documents. The statement shall include all information required in the PBDs prescribed by the GPPB. (*sample form - Form No. 3*) The duly signed form shall still be submitted even if the bidder has no on-going contract.

- b. Statement of the prospective bidder identifying its single largest completed contract similar to the contract to be bid, equivalent to at least twenty five percent (25%) of the ABC supported with contract/purchase order, end-user's acceptance or official receipt(s) issued for the contract, within the relevant period as provided in the Bidding Documents. The statement shall include all information required in the PBDs prescribed by the GPPB. (sample form - Form No. 4).
- c. The prospective bidder's audited financial statements, showing, among others, the prospective bidder's total and current assets and liabilities, stamped "received" by the BIR or its duly accredited and authorized institutions, for the preceding calendar year which should not be earlier than two (2) years from the date of bid submission.
- d. The prospective bidder's computation for its Net Financial Contracting Capacity (*Please use Form No. 5*)
- e. Valid joint venture agreement (JVA), in case the joint venture is already in existence. In the absence of a JVA, duly notarized statements from all the potential joint venture partners stating that they will enter into and abide by the provisions of the JVA in the instance that the bid is successful shall be included in the bid. Failure to enter into a joint venture in the event of a contract award shall be ground for the forfeiture of the bid security. Each partner of the joint venture shall submit the legal eligibility documents. The submission of technical and financial eligibility documents by any of the joint venture partners constitutes compliance.
- f. **Revised Terms of Reference with signature/initial by the bidder's authorized signatory/ies on every page.**
- g. Current and valid accreditation certificate of the bidder issued by VISA – for EMV card production and production.
- h. Certificate of Satisfactory Performance (or equivalent document) from at least three (3) Universal/Commercial bank client of the bidder in the Philippines or in Asia for full EMV card production and personalization.
- i. Valid certification from current local client/s showing that the bidder is a manufacturer and provider of polycarbonate cards that is in compliance with either Fogra Age F02 or ISO 24789, ten (10) years durability tests.
- j. Current and valid certification issued to the bidder by an ISO-certified Laboratory that complies with ISO/ IEC 17025
- k. Self-certification of the bidder on the following:
  - Capability to produce the required initial volume of 600,000 EMV cards within three (3) months and at least 400,000 succeeding new EMV cards within the next two (2) years from the date of issuance of the Purchase Order.
  - Address/location of Local Production Facility and Personalization Bureau in the Philippines with contact details.
- l. Current and valid Payment Card Industry Card Production certification of the bidder.

4. Bid security in the prescribed form, amount and validity period (ITB Clause 18.1 of the Bid Data Sheet);
5. Schedule VI - Schedule of Requirements with signature of bidder's authorized representative/signatory.
6. **Revised Section VII - Specifications with response on compliance and signature of bidder's authorized representative/signatory.**
7. Post-Qualification Documents – (Non-submission of these documents during the bid opening shall not be a ground for the disqualification of the bidder):
  - 7.a Business Tax Returns per Revenue Regulations 3-2005 (BIR No. 2550 Q) VAT or Percentage Tax Returns for 3<sup>rd</sup> and 4<sup>th</sup> Quarters of 2016;
  - 7.b Valid and current PhilGEPS Registration Certificate or PhilGEPS Registration Number [if the bidder will not submit a PhilGEPS Registration certificate (Platinum Membership)]; and
  - 7.c Income Tax Return for 2015

**The Financial Component (Second Envelope) shall contain the following:**

1. Duly filled out Bid Form signed by the bidder's authorized representative/signatory (*Please use Form No.1*)
2. Duly filled out Schedule of Prices signed by the bidder's authorized representative/signatory (*Please use Form No.2*)

**TERMS OF REFERENCE****EMV LANDBANK VISA BRANDED GSIS UMID CARDS AND PERSONALIZATION****I. CARD MANUFACTURER/PERSONALIZATION BUREAU****A. The Supplier must have the following:**

- Must be accredited by VISA International and must submit current and valid accreditation certificate issued by Visa for EMV Card Production and Personalization;
- Must submit a certificate of Satisfactory Performance (or equivalent document) from at least three (3) existing clients of the bidder in the Philippines or in Asia for full EMV card production and personalization;
- Must submit a valid certification from current local client/s showing that the bidder is a manufacturer and provider of polycarbonate cards that comply with either Fogra Age F02 or ISO 24789, ten (10) year durability test;
- Must submit a current and valid certificate issued by an ISO/IEO-certified laboratory that complies with ISO/EC 17025;
- Must submit a Self Certification of the bidder on its capability to produce the required initial volume of 600,000 EMV cards within 3 months and at least 400,000 succeeding new EMV cards within the next two (2) years from the date of issuance of the Purchase Order.
- Must have a Local Production Facility and Personalization Bureau in the Philippines. The address/location of the Personalization Bureau in the Philippines should be included in the Self Certification. LANDBANK reserves the right to conduct onsite inspection (expenses to be shouldered by LANDBANK) of the Production Facilities and Personalization Bureau of the supplier.
- Must submit a current and valid Payment Card Industry Card Production (PCICP) Certificate.

**II. Pre-Award Requirements:**

- The Supplier must provide any of the following
  - Secured File Transfer Protocol server ( site to site VPN/IPSEC Tunnel)
  - Publicly accessible SSL-VPN facility

Connectivity testing with LANDBANK must be done within ten (10) calendar days and must submit certificate of connectivity.



- The Supplier shall provide a chip reader ***with application*** and four hundred (400) white plastic (polycarbonate cards) sample/test personalized EMV cards with UMID personalized applet for testing with sample laser engraved data testing within 5 banking days, free of charge, which will be used during User Acceptance Testing.

*Note: LBP shall provide the Embossing File (test data), Test Certificate for the BIN while supplier shall provide the Script Development. **On the other hand, GSIS shall provide the software to read/update data in the UMID contactless chip.***

- The Supplier shall ensure that the UMID card is able to interface with GSIS Gw@ps within fifteen (15) calendar days.

**III. In the event of award, the Supplier must comply with the following:**

**A. Technical Requirements**

- LANDBANK EMV Card Technical Specifications (Annex A)
- UMID Card Technical Specifications (Annex B) and subsequent Bid Bulletins released by SSS.

**B. Card Production**

- LANDBANK to provide UMID Card Design in Adobe Illustrator (AI) after issuance of Notice of Award (NOA). The Supplier must submit 5 sets of hard copy-card design artwork proof layout within 3 banking days upon receipt of the UMID Card Design.
- Once approved by LANDBANK, the Supplier must submit the actual card proof to Visa for approval within 3 banking days after receipt of LANDBANK notification.
- The Supplier must submit five (5) actual card samples to LANDBANK within five (5) banking days after approval of Visa.
- Submit an updated PCI CP Certification on a yearly basis covering the term of the contract.

**C. Card Personalization**

- The Supplier must comply with the required Visa Template from LANDBANK within twenty five (25) calendar days upon receipt of the embossing file with the following activities:
  - Key Exchange Ceremony
  - Conduct testing with LANDBANK for EMV/UMID Card Personalization; and
  - Personalization of test cards.

- The supplier shall provide a utility where the bank can upload **and display in a readable format, the content of** all the UMID databases. This utility should have a search engine to facilitate extraction of UMID Data for the reprinting of cards.
  - **The supplier shall provide the bank a file containing the necessary data of successfully created UMID Cards.**
  - Must submit a one time (10) year warranty certificate for all cards to be delivered.
  - The Supplier must ensure that data in Contactless Chip, EMV Card and Magstripe are of the same person before delivery to LANDBANK. Card replacement cost and other financial losses that may arise from inconsistent data shall be for the account of the Supplier.
- D. In case the supplier will be designated by LANDBANK to generate the Issuer Public Key (IPK) at no cost to the Bank, the Supplier must turn over the IPK during Key Exchange Ceremony and allow use of the IPK by another vendor.
- E. UMID Requirements
- Default UMID Cards shall have one (1) contactless chip and a magnetic stripe at the back of the card.
  - Co-branded UMID cards shall have two (2) chips. The first chip shall be contactless chip that will contain UMID data. The second chip shall be an EMV contact chip that will contain bank data.
  - The UMID card must interface seamlessly with the existing applications in GSIS Gw@ps.
- F. The Supplier must pass the Visa Brand Management Approval and must submit the Visa email confirmation.
- G. The EMV Plastic Card produced and personalized by the Supplier must pass the White Plastic Card review conducted by Visa. The cost shall be borne by the supplier.
- H. The EMV Chip must be valid for at least one year from its production until receipt of the embossing file. The Supplier must submit a Letter of Approval from Visa covering the latest VSDC Applet for Contact Card indicating the expiry date.
- I. The card shall have a Ten (10) year warranty. All invalid and defective cards-related to production defects must be replaced by the Supplier free of charge within ten (10) banking days if returned within the warranty period.

- J. The Supplier's Personalization Bureau will safekeep the EMV cards in their vault at no cost to the Bank, and retrieval of which shall only be allowed upon receipt of request for card personalization from LANDBANK authorized personnel.
- K. The Supplier shall have a daily/weekly/monthly report of processed, spoiled, delivered, remaining inventory of EMV cards and reports on incomplete/incorrect UMID data. The Supplier shall allow the Bank to conduct surprise actual/physical count of cards for at least once a month.
- L. The Supplier must allow the Bank to witness the perforation of spoiled EMV cards to be scheduled on a monthly basis and should issue a corresponding certificate of completion.
- M. The Supplier shall provide kitting services including consumables (welcome letter, window envelopes) for newly produced UMID Cards. LANDBANK to provide the content of the welcome letter and details that will appear in the window envelope after issuance of Notice of Award (NOA).
- N. The Supplier must complete the delivery of the EMV UMID Cards as follows
- Total of 600,000 initially requested Card Production/Personalization within three (3) months from the initial receipt of the embossing file.
  - Succeeding 400,000 new EMV UMID Cards to be requested within the next two (2) years – should be delivered within three (3) banking days from receipt of complete data files (embossing files and UMID data files).
  - Maximum 10,000 cards should be delivered daily.

Manner of delivery:

- For the initial 600,000 EMV UMID Cards – Delivery shall be made by the supplier on a daily basis based on the agreed volume schedule.
  - Directly to LANDBANK Head Office via secured cargo (for branches in Visayas, Mindanao and island provinces)
  - Pick up by LANDBANK authorized representative/s at the Supplier's designated pick up site/location (for Metro Manila, Luzon and nearby provincial branches)
  - For the succeeding 400,000 new EMV UMID Cards to be requested – Delivery shall be made by the supplier to LANDBANK within three (3) banking days upon receipt of complete data files. (Maximum 10,000 cards per day)

- O. LANDBANK will pay the Supplier based on the actual volume of EMV UMID Cards delivered and billing shall be made on a monthly basis.
- P. In case The Supplier fails to deliver all provisions herewith resulting to the Bank's delayed compliance to BSP deadline of full EMV migration, the corresponding BSP financial penalty shall be charged to the Supplier.
- Q. The Supplier shall allow LANDBANK to conduct scheduled/surprise plant/site inspection/visit to validate adherence to agreed internal controls.
- R. The Supplier shall submit a Business Continuity Plan (BCP) to ensure continuity of service provided to LANDBANK.
- S. The Supplier shall in no case retain any copy (soft and hard) of the Bank's Embossing/UMID Data and Reference file and it shall be deleted by the bank representative after card production/personalization duly supported by a notarized certification. **The notarized certification shall be submitted only once which is to be incorporated in the contract to be executed after NOA & NTP.** All records or any data submitted by the Bank or its client shall be treated as highly confidential.
- T. The Supplier shall comply with LANDBANK's Service Level Agreement and Non-Disclosure Agreement (NDA) and Acceptable Use Policy (AUP)

**Technical Working Group:**

**ROD ROCK CANETE**

**Member**

ATM and Cash Management Dept.

**DIVINE GRACE B. KUAN**

**Member**

Retail Banking Systems Dept

**MARIETTA GALIDO**

**Member**

Systems Implementaion Dept.

**JOANNE OCAMPO**

**Member**

Debit Card and ATM Management Dept.

**ROLANDO R. CARPIO**

**Leader**

GSIS Branch

**LANDBANK EMV CARD TECHNICAL SPECIFICATION****EMV LANDBANK VISA BRANDED DEBIT CARD**

DIMENSION	-	Length 85.6 mm,
WIDTH	-	53.98 mm,
THICKNESS	-	0.76 mm.
CORNER RADIUS	-	3.18 mm/+/- variance indicated in ISO/IEC 7810:2003(E) 5.1.1 ID-1 specifications.
OPACITY	-	Must meet ISO standard
CHIP	-	Minimum of 16 kb DDA Java Latest VSDC Applet 6 PIN Module Gold colored
FRONT CARD	-	Full Color Offset Ultraviolet element
BACK CARD	-	Full Color Offset VISA Branch Mark Visa Hologram HICO Magnetic Stripe (Silver colored) LANDBANK LOGO G SIS LOGO BancNet LOGO PhilHealth LOGO Plus Symbol CVV2 Box (Standard white area to the right of the Signature Panel)

**TECHNICAL SPECIFICATIONS****GSIS UMID CARD SPECIFICATIONS**

- I. **Supply and delivery of 1 million UMID cards of which 600,000 within 3 months and 400,000 over 2 years, (cumulative figures are indicative estimates only), with the following minimum specifications:**

**A. General Requirements:**

1. Default UMID cards shall have one (1) contactless chip and a magnetic stripe at the back of the card.
2. Co-branded UMID cards shall have two (2) chips. The first chip shall be contactless chip that will contain UMID data. The second chip shall be an EMV contact chip that will contain bank data.

**B. Must have the following minimum Physical UMID Card Specifications:**

1. The card must be made of minimum 5-layer polycarbonate material from its core up to its outermost transparent layers.

The bidder, if awarded the bid, shall comply with required durability test for the UMID cards, which will be based on 100 cards that will be randomly pulled out from the first batch of UMID cards that will be delivered to LBP. The costs of the tests and Certification shall be for the account of the winning bidder.

Valid certifications should be issued by Fogra or a testing laboratory which holds ISO/IEC 17025 accreditation. (Provide contact name, telephone/telefax numbers and email address of the certifying body).

2. Dimension: Length 85.6 mm, Width 53.98 mm, Thickness 0.76 mm. corner radius 3.18 mm/+/- variance indicated in ISO/IEC 7810:2003(E) 5.1.1 ID-1 specifications.
3. Compliance to card durability tests indicated in ISO 10373-6:2011 proximity card test for UMID cards produced.

The bidder, if awarded the bid, shall comply with the required ISO 10373-6:2011 proximity card test for the UMID card which will be based on 100 cards that will be randomly pulled out from the first batch of UMID cards that will be delivered to LANDBANK. The costs of the tests and Certification shall be for the account of the winning bidder.

Valid certifications should be issued by a testing laboratory which holds ISO/IEC 17025 accreditation. (Provide contact name, telephone/telefax numbers and email address of the certifying body.)

4. Minimum 10 year card life, guaranteed against card creaking, chipping, peeling and fading/discoloration and chip failures.
5. Physical Card Security Features:
  - a. Overt
    - I. Guilloche background, produced using artwork securitization software used in high security documents (e.g. banknotes and passports).
    - II. Ghost image
    - III. DOVID (Diffractive Optical Variable Image Device) of UMID logo/texts with rotation-induced color shift and change of color contrast between two design elements upon rotation by 90 degrees. It must contain a design element which seems to protrude out the plane, but is fully flat with Diffractive Watermarks, Surface Relief Effect, Movement, Pump Effects, RICS, Colorful Mini Texts-800um. Colorful Micro Texts -250um and Nanotext Colorful UMID-75um. Authorization to order the UMID DOVID foils to be provided to the winning bidder.

Note: The DOVID design will be provided to the winning vendor by GSIS through LANDBANK
    - IV. UMID logo using color-shifting ink.
    - V. Specified pantone colors, font types and sizes.
  - b. Covert
    1. Background micro-printing smaller than 0.25mm/0.7 pica points.
    2. Pattern on background using UV (ultra-violet) ink.
6. The supplier shall comply with the approved Card Design
7. Printing
  - a. Personalization of data must not be on the outer layer. Text data and the ghost image of the photo must be through laser engraving while the colored photo can either be laser engraved, laser printed or other method with at least 300 DPI resolution in color as long as it passes the Fogra or ISO 24789 durability test.

**C. Minimum UMID Card Contactless Specifications:**

1. Contactless Chip
  - a. Minimum 80KB of usable memory
  - b. Chip has security certification CC EAL 4+ or higher
  - c. Operating frequency and speed as specified in ISO 14443 (Type A)
  - d. Crypto coprocessor:
    - i. DES, 3 DES
    - ii. RSA up to 2048-bit
  - e. Secured by transport key prior to personalization
2. Chip Operating System
  - a. Minimum platform specification:  
**Global Platform version 2.1.1**  
**Javacard version 2.2.2**
  - b. Certified CC EAL 4+ or higher, certified on the proposed contactless chip;
  - c. Protect applications and data from unauthorized access;
  - d. No additional charge for Operating system (OS) fees after card issuance, regardless of use of the chip. All OS-related fees should be part of the card price.
3. Applet Specification:
  - a. Single chip applet to manage the whole 80KB of usable memory.
  - b. Certified CC EAL4+ or Higher(Protection Profile SSCD)
  - c. Based only on ISO 7816-4 class APDU command for the following:
    - i. contents of command-response pairs exchanged at the interface.
    - ii. Means of retrieval of data elements and data objects in the card.
    - iii. Access methods to files and data in the card.
    - iv. A security architecture defining access rights to files and data in the card.
    - v. Methods for secure messaging.
  - d. Applet specification and communication procedures should be transferred to LANDBANK.
  - e. User information in the card should be protected by an authentication mechanism involving a SAMM (Security Access management Module) present in the contactless reader.
4. The data elements for personalized encoding in chip consists of approximately 835 characters exclusive of the images will be provided to the winning bidder. The fingerprint images are in INCITS 378, the photo is JPEG-ICAO compliant and the signature is in TIFF format. Details of data elements shall be provided to the winning bidder.

Each of the 136 data blocks should have its own read and write keys.
5. PKI ready.



**D. Minimum EMV UMID Card Contact Chip Specifications:**

1. Winning bidder must be able to generate UMID cards with personalized EMV chip.
2. The winning bidder must be able to personalize the UMID card with bank data. LANDBANK will provide the personalization data that will be printed and encoded at the card and the EMV chip.
3. Minimum 16KB

**E. Semi Annual Quality Assurance:**

1. One hundred (100) cards shall be randomly pulled out by LANDBANK every six months. These cards shall undergo accelerated-life and card durability test based on Fogra Age F02 or ISO/IEC 24789 for artificial ageing and simulation of 10 years minimum card life.

Mandatory tests to be conducted shall include 90 degree peel test, Temperature Induced Dye Migration, Sunlight exposure Corner Impact and Reagent exposure based on the latest ANSI-INCITS standards.

2. The test shall be conducted by Fogra or a testing laboratory which holds ISO/IEC 17025 accreditation.
3. The delivery and testing cost of batch samples shall be for the account of the winning bidder. The winning bidder shall be notified by LANDBANK thirty (30) days prior to the scheduled testing.
4. In the event of failure to obtain the Certificate of Compliance with the required durability tests specified in no.1 above, a new batch of cards will be tested not later than 60 days from the time the results of the previous batch is known. If after the third test, and no Certificate of Compliance is obtained, this shall be a ground for contract termination.
5. LANDBANK shall conduct an annual assessment or evaluation of the performance of the vendor based on the set performance criteria. The BANK based on its assessment may terminate the contract for failure of the contractor/vendor to perform its obligations.

**II. Development and Turnover of UMID Chip Applications:****A. Key Generation**

Security keys in card production must be generated by GSIS or SSS and shall be provided by LANDBANK. The provided keys will be used to personalize the UMID chip and to provide read/update access to data blocks in UMID chip. (Details shall be provided to the winning bidder.)

**B. Development of the programs/application and keys**

1. The Supplier shall comply with the GSIS requirements on chip reading and updating. ( *GSIS thru LANDBANK shall provide applet* )

**C. Turnover and transfer of Technology**

1. If there is a need to develop or customized existing applets, Source and object codes of all developed or customized applet/program shall become properties of LANDBANK for GSIS and shall be subjected to perpetual non-disclosure agreement.
2. Provide two (2) copies of the following:
  - a. Personalization script and manual
  - b. Reference manual for the card and SAMM applets
  - c. SAMM protocol/communication manual.
3. Provide two (2) copies of application systems documentation/manuals.
4. Provide security measures, industry best practices policies and vault in securing the soft and hard copies of the keys and application for the UMID card.
5. Provide 2 sets of workstations with peripherals to simulate contactless chip personalization as test beds for reading/updating of data in the contactless chip. The workstations, peripherals, operating system, program and development tools must conform to GSIS minimum standards.
6. All program developments and customization work must be completed within Sixty (60) calendar days from issuance of Notice to Proceed and parallel to the required Sixty (60) calendar days to prepare the card personalization facility.
7. Fully compatible with the existing UMID system card applet, Card Management System (CMS), Key Management System (KMS), Card Readers/Writers, SSITs and existing applications deployed on the chip. The existing Hardware Security Module (HSM) of the KMS will be used in smartchip personalization. ( details shall be provided to the winning bidder)
8. Ensure no recurring license or maintenance fees are charged to LANDBANK.
  1. Turnover of rights
  2. All costs incurred in item II. (Development and Turnover of UMID Chip Applications) above should be part of the cost/card bid quote.

**III. Minimum Requirements for Local or foreign Card Manufacturing Facility:****A. Local**

1. One compound for background printing and card personalization.
2. Must conform to the facility security standards mentioned in item IV.B below.

**B. Foreign (Base card and background preparation)**

1. Site must be compliant with ISO 14298 or CWA 14641
2. Submit valid certification issued by INTERGRAF or NASPO. (Provide contact name, telephone/telefax numbers and email address of the certifying body)

**IV. Minimum Requirements for Card Personalization Facility****A. Location**

1. A local, single-site for personalization, final assembly and quality control. Personalization is defined as encoding member information in contactless chip and printing of member details on card.
2. The **card production** facility must have a process and equipment to integrate the required DOVID into the card in his supply chain.
3. The card personalization facility must be accredited by VISA or Mastercard, and optionally, by the other affiliated institutions of the EMV Co.

**B. Facility Security**

1. Adequate security for perimeter, building, card personalization area.
2. The card personalization facility should be quipped with security systems such as electronic building access control (e.g. finger scan), security alarms, CCTV surveillance system, key management, and vault.
3. Separate secured storage room each for pre-printed materials and finished cards in the personalization facility. Each storage room must have an automated access facility only for designated personnel.
4. Must have automated tracking system for the inventory, utilization, and waste disposal of pre-printed materials.
5. Dedicated data communication line 24/7 between the card personalization facility and LANDBANK to the account of the winning bidder.
6. Data transfer from LANDBANK to card personalization facility must be secured with at least DES3 encryption and a maximum order of 10,000 cards completed within 3 hours.

7. Gateway servers secured logically through a firewall and physically through a key or fingerprint access by at least two (2) heads from different departments/sections of the plant.

### C. Personalization System

1. Must provide a Card Production and Personalization System accessible to LANDBANK. To be used for
  - Submission and receipt of electronic reports
  - Receipt and confirmation of good and rejected cards
  - Logging of accepted and rejected cards
2. Provide onsite personnel at LANDBANK to perform tasks such as but not limited to the following
  - confirm card orders,
  - received rejected cards,
  - receive card production problems.
3. Capacity
  - a. Capable of producing minimum 10,000 cards per day on a regular basis.
  - b. Service level Guarantee – three (3) working days or hours turnaround time from ordering to delivery to LANDBANK for orders up to 10,000 cards per day. The batch of personalized cards must be delivered at LANDBANK together with the printed delivery receipt, and the electronic report of printed cards must be made available at CMS.
4. Monitoring and Control
  - a. There should be an automated control to ensure that the personal data printed at the front of the card and the 1-D barcode printed at the back of the card belongs to the same person/record.
  - b. Must have application system to monitor and audit deleted data by print order.
  - c. Automated Tracking
    - i. Able to track and account for all card, including defective cards and spoilage.
    - ii. Able to handle/generate automated card billing facility
    - iii. Automatic Reproduction of identified defective cards

Authorized LANDBANK personnel shall randomly inspect card personalization facility. LANDBANK personnel will audit/validate

- Exclusivity of the server and database for UMID personalization data:
- Personalization and quality control processes;
- Deleted data by print order and Disposal of defective cards.

- d. To secure LANDBANK personal data from card ordering up to automatic deletion, a tamper proof system shall be developed by the winning bidder and tested by LANDBANK prior to production.
- e. Confine administrator log-in to the server console containing LANDBANK personal data, Terminal log-in should be confined only to UserIDs with privilege and access limited for card personalization functions. Any change in the server must have prior clearance by LANDBANK and should be documented. For replacement of disk storage containing LANDBANK data, the disk that will be pulled out should undergo "wipe" facility or low level formatting to ensure that all data are erased/deleted.
- f. Secure the server and its console inside an enclosed cabinet. The cabinet should be secured through a key or fingerprint access by at least two (2) from different departments/sections of the production plant.
- g. Provide fully redundant server.
- h. The card production system shall be periodically audited by LANDBANK.
- i. Only LANDBANK personal data of current order are kept on-site. Personal data are automatically deleted after completion of batch production. Deletion shall be validated through random testing by the LANDBANK personnel at the card personalization site.
- j. Cards for delivery to LANDBANK shall be secured in a vault and to be securely transported to LANDBANK.

#### **D. Reliability/Backup**

Facility must have a stand-by power generator and Uninterruptible Power Supply (UPS) to continue personalization even in case of a grid brown-out.

#### **V. Other Requirements:**

##### **A. Technical Assistance and Support**

1. The proposed UMID card must interface seamlessly with the existing applications in GSIS Gw@ps readers/writers and SSITs.
  - a. Turn-over of programs and keys used in reading/writing on new cards.
  - b. Provide copy of updated source codes.
  - c. Provide necessary training
  - d. Provide adequate number of user and technical manuals/user guide.

**Note: Landbank shall endorse to GSIS the winning vendor**

2. Card Post-Qualifications
  - a. Must submit valid certification from Fogra or testing laboratory which holds ISO/IEC 17025 accreditation on 10 year durability of polycarbonate card being issued by the bidder to its client/s.

- b. Must submit valid certification from INTERGRAF or NASPO on secure card manufacturing plant and delivery process for a foreign manufacturing site.
- c. Must submit valid Certificate of Accreditation from VISA or Mastercard on card personalization.

Contact name, telephone/telefax numbers and email address of the certifying bodies must be provided.

### 3. Other Terms

The start of the two (2) year contract shall be reckoned from the date of acceptance by LANDBANK of the deliverables of the winning bidder. The acceptance period shall be made by LANDBANK within thirty (30) calendar days from the issuance of the winning bidder of Official Notice of Complete Delivery and Readiness of the Card Personalization Facility.

## **B. Warranty Requirements**

1. A guaranteed ten (10) year card life is required on all delivered cards. Cards must be fully functional with no observable cracks, chipping, peeling or fading within 10 years from issuance.
2. Full Card replacement guarantee.

The winning bidder shall replace a "bad card" free of any charge to the LANDBANK or the cardholder, within fifteen (15) days from date of receipt of a report from the LANDBANK stating the occurrence of such circumstance, unless within five (5) days from the date of such receipt, the winning bidder disputes the contents of the report and informs the LANDBANK of such in writing.

In case of dispute, the controversy shall be resolved amicably by the parties within ten (10) days. The winning bidder shall replace the bad card subject of the controversy within fifteen (15) days from the time it was resolved.

A card is considered a "bad card" when anytime from date of its issuance to the cardholder and before the end of its warranty Ten-year life the card is no longer usable for the purpose it was intended, except when such circumstance arose out of or resulted from the following acts:

- Willful intention to destroy the card, or
- Gross negligence in handling the card.

The winning bidder must submit proposed Terms and Conditions/Standard Operating Procedure on the Warranty Procedure for approval of the LANDBANK.

3. The winning bidder should warrant that should there be announced improvements on the proposed product and/or any of its

components, after date of submission of proposals and before date of implementation, such improved product or its components should be delivered to and installed at the LANDBANK by the winning bidder without affecting the submitted bid price proposal.

4. If announced improvement is made within six (6) months after installed product has already been accepted for LANDBANK use, the winning bidder must replace already installed product or its components with the improved product or its components at no additional cost to LANDBANK.
5. The winning bidder should warrant that in the event that card production should exceed the targeted 1 million, it shall continue to generate, if required, additional cards under the same terms, conditions, and unit cost within the two (2) year contract.

On the other hand, should card production be lower than the annual indicative volume or the volume of 1 million cards, the winning bidder is barred from applying penalties and surcharges. The monthly progress billing shall be based on delivered good cards.