

Terms of Reference**A. Name and Description of the Project**

LANDBANK EMV Contactless Scheme Cards with Personalization, Kitting Services and Collaterals

B. Objective of the Project

To comply with the card requirement of the PhilSys ID Project (PIP)

C. Scope of the Project

Supply and Delivery of personalized and kitted LANDBANK EMV Contactless Scheme Cards with collaterals

D. Specifications

Annex A – Card Specifications

Annex B – Card Collaterals Specifications

E. Qualifications and Documentary Requirements

Qualification Requirements	Documentary Requirements
1. Must be accredited by Visa and Mastercard	1. Current and valid accreditation certificate issued by Visa and Mastercard for EMV Card Production and Personalization or equivalent document
2. Must have Certificate of Satisfactory Performance from at least two (2) Universal/ Commercial Banks in the Philippines for Card Production, Personalization and Kitting Services involving completed contracts for the last three (3) years.	2. Certificate of Satisfactory Performance from at least two (2) Universal/ Commercial Banks in the Philippines for Card Production, Personalization and Kitting Services or equivalent document involving completed contracts for the last three (3) years.
3. For current and past suppliers of EMV Cards with Personalization for LANDBANK, they must have satisfactory performance in their dealings with LANDBANK for the past twelve (12) months (reckoned from the date of issuance of the Certificate of Satisfactory Performance).	3. Certificate of Satisfactory Performance issued by the Head, LANDBANK-CAMD not earlier than 10 calendar days prior to the deadline of submission of bid.

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<p>4. Self-certification attesting acceptance on the following terms and conditions:</p> <ul style="list-style-type: none"> a. Delivers multiple scheme cards b. Production of cards with maximum of twenty (20) designs c. Production of card collaterals with maximum of ten (10) designs d. Capacity to accept and personalize the first batch of embossing file within 15 calendar days after the approval of FIME or from any accredited Card Payment Reviewer, Card design approval of Mastercard or Visa and instruction from LBP (Item I.b.6) whichever comes last e. Capacity to print PIN using the PIN Offset File in the card carrier (if the card is Mastercard) f. Card personalization Bureau is located in the Philippines and PCI-CP compliant g. Capacity to personalize and deliver 100,000 EMV cards on the 3rd banking day upon receipt of embossing file 	<p>4. Notarized Self-certification attesting the acceptance of the cited terms and conditions</p>
<p>5. Must have an updated and detailed Business Continuity Plan (BCP) and a Business Continuity Site which is a Visa and Mastercard accredited, as required by BSP</p>	<p>5. Documented BCP with Visa and Mastercard accredited site</p>
<p>6. Must provide the list and contact details of the Key Personnel of the company involved in the Engagement</p>	<p>6. List and contact details of the Key Personnel for Card Production, Personalization and Kitting Services</p>

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F. Delivery Schedule

- a. Program Development and CPV certification must be completed within one month upon receipt of NOA including the programming and testing of printing the PIN in the card carrier using the PIN Offset file.
- b. Delivery period must begin within thirty (30) calendar days upon receipt of Notice to Proceed (NTP) and to end upon the exhaustion of the contract based on the staggered sending of embossing file of LANDBANK.
- c. The supplier must deliver the total requested personalized EMV Cards within three (3) banking days from the receipt of submitted embossing file (maximum of 100,000 records before 10 AM). Personalized EMV Cards shall be delivered to LBP Head Office via secured cargo and/or pick up by the Bank's authorized representative/courier services.
- d. Tentative number of records in the embossing file per month – 2,200,000
- e. Delivery Presentation

Monday	Tuesday	Wednesday	Thursday	Friday	Monday	Tuesday
LBP sent 200,000 EF	LBP sent 100,000 EF		Delivery of 1st 100,000 cards for the EF sent on Monday	Delivery of 2nd 100,000 cards for the EF sent on Monday	Delivery of 100,000 cards for the EF sent on Tuesday	

- f. Liquidated damages for delayed delivery shall be 1/10 of 1% of the value of undelivered cards for every day of non-delivery.

G. Delivery Site and Contact Persons

Cards and ATM Management Department (CAMD), 11th floor LANDBANK Plaza, 1598 M. H. Del Pilar St., Malate Manila

Name	Position	Department/Unit	Contact Number
Ma. Emelita E. Sison	Sr. eProducts Management Specialist	CAMD	(02) 8522-0000 local 4211
Gerard D.L. Santiago	Sr. eProducts Management Specialist	CAMD	(02) 8405-7182
Johnny Anthony R. Reyes	eProducts Management Specialist II	CAMD	(02) 8522-0000 local 4069
Lloyd Edward B. Pascual	eProducts Management Analyst	CAMD	(02) 8522-0000 local 4173
Rodalyn L. Soriano	eProducts Management Analyst	CAMD	(02) 8522-0000 local 4173
Gerlina Jan Madarang	eProducts Management Assistant	CAMD	(02) 8522-0000 local 4069

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H. Manner of Payment

LANDBANK will pay the supplier based on the actual volume of personalized EMV Cards delivered (please refer to Item I.b.6 for details).

I. Other Terms and Conditions**a. Post Qualification Requirement**

- i. The Lowest Calculated Bidder shall be required to submit twelve (12) sample EMV cards for each payment card types (MasterCard and Visa) within two (2) banking days after the bidding. Samples shall be submitted at the Ground Floor, LANDBANK Plaza 1598 MH del Pilar corner Dr Quintos Streets, Malate Manila from 8AM to 5PM and look for Card and ATM Management Department Personnel with local numbers 7182, 4211, 4173 and 4069. These cards shall be tested by the Bank for their acceptability in LBP and BN ATMs.
- ii. The supplier must perform SFTP (Secured File Transfer Protocol) set up and test connectivity with LANDBANK within three (3) banking days upon receipt of NTP and must submit certificate of connectivity
- iii. The supplier shall execute and submit a Service and Non-Disclosure Agreement (Annex C) and Acceptable Use Policy (Annex D) to the Bank after the issuance of the Notice of Award
- iv. The Embossing File Format, Templates, Test Keys, sample PIN Offset File, Card and Kitting Collaterals layout shall be provided by LANDBANK to the supplier within two (2) banking days from receipt of NTP.
- v. The supplier must provide the documents needed for the IPK certification within three (3) banking days upon receipt of the files stated in Item iv.
- vi. The card designs and kitting collaterals in Adobe Illustrator (AI) file shall be provided to the supplier within two (2) banking days from receipt of NTP.
- vii. The card proofs and sample kitting collaterals shall be submitted by the supplier for approval of LBP and MasterCard/VISA authorized representatives within three (3) banking days from receipt of the card design/layout. Paper samples of the kitting collaterals shall be submitted at the Ground Floor, LANDBANK Plaza 1598 MH del Pilar corner Dr Quintos Streets, Malate Manila from 8AM to 5PM and look for Card and ATM Management Department Personnel with local numbers 7182, 4211, 4069 and 4173.
- viii. Upon approval from LBP and MasterCard/VISA, supplier shall submit five (5) actual, personalized and kitted LANDBANK EMV Cards with design within three (3) banking days for another approval from LBP.

b. Other Requirement

- i. The Notice of Award (NOA) shall be given to the lowest bidder after passing the post-qualification tests.
- ii. The supplier must use the latest LOA and CA Public Keys/IPKs both for VISA and MasterCard which is not lower than seven (7) years upon project implementation until the total number of cards is fully consumed. Thus, supplier must provide and use new LOA and CA Public Keys/IPKs for the

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remaining unused contract to comply the 7-year EF expiry date.

- iii. The Supplier must shoulder the cost of White Plastic Review/CCPV for both MasterCard and VISA cards until certified.
- iv. The EMV chip must be valid for at least seven (7) years from time of delivery (submit LOA and letter of approved renewal for less than 2 years of validity).
- v. The card shall have a five (5) year guaranteed life. All invalid and defective cards related to production defects, must be replaced by the supplier free of charge within three (3) banking days if returned within the guarantee period.
- vi. The supplier shall wait for the instruction for card and kitting collaterals production with corresponding card scheme, designs and quantity from LBP (Annex F).
- vii. The Supplier's Personalization Bureau will safekeep the EMV Cards in its 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.
- viii. The security and cost related to keys/key exchange shall be the responsibility and shall be shouldered by the supplier. Moreover, security of customer information shall be the responsibility of the supplier.
- ix. All keys generated for the card personalization by the Supplier shall be turned over to LANDBANK at no cost to the Bank during Key Exchange Ceremony.
- x. The supplier shall have a monthly report of processed, spoiled and remaining inventory of EMV Cards and kitting collaterals.
- xi. The supplier must ensure that data on the face of the card, EMV Chip, Magnetic stripe and kitting 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.
- xii. The supplier must inform LBP whenever they will update the programming and card personalization scripts.
- xiii. The supplier must sort the cards in accordance with the following:
 - a) Destination Branch Code
 - b) Cardholder's Name
 - c) Card Number (masked)
- xiv. The supplier shall segregate the envelope/box intended to the specific LBP Branch per LBP Mode of Card Transmittal (Pick-up and Courier)
- xv. The supplier shall insert the envelope for courier in the Bank's official Courier

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Services pouch with label. (Pouch to be provided by the Bank and the label/sticker format will be provided for Card Vendors layout.

- xvi. The supplier must provide CD transmittal for each branch per delivered EMV Cards containing the following details (format to be provided; subject to change of details based on the project requirement):
 - a) Card Number (masked)
 - b) Cardholder's Name
 - c) Date of Embossing File
- xvii. The supplier shall submit daily the Authorization to Deliver thru email with the following details:
 - a) Purchase Order
 - b) Embossing File Name
 - c) Quantity of Cards to be delivered
 - d) Name of Representative/s (Delivery Boy and Driver) with ID and Signature
 - e) Vehicle Details (Maker and Plate Number)
 - f) Signature of the Card Personalization Bureau Authorized Signatory
 - g) Result of EMV Validation Tool for the 1st card to be delivered
 - h) The supplier shall in no case retain any copy (soft and hard) of the Bank's embossing file, reports and bad/spoiled cards after card personalization duly supported by a one-time notarized certification (for the whole project). All records or any data submitted by the Bank shall be treated as highly confidential.
- xviii. The supplier shall in no case retain any copy (soft and hard) of the Bank's embossing file, reports and bad/spoiled cards after card personalization duly supported by a one-time notarized certification (for the whole project). All records or any data submitted by the Bank shall be treated as highly confidential.
- xix. LANDBANK shall conduct quarterly assessment or evaluation of the performance of the supplier based on the set performance criteria (Annex E)

Prepared by:

Checked by:

Approved by:


GERARD D.L. SANTIAGO

SePMS


MA. EMELITA E. SISON

SePMS


JOANNE A. APRUEBO

Unit Head, CMU


MARISSA B. PINEDA

AVP, CAMD

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CLASS D**ANNEX A****GENERAL CARD SPECIFICATIONS**

Card Width	85.6mm +/- 0.1mm
Card Height	53.98mm +/- 0.1mm
Card Thickness	0.76mm +/- 0.1mm
Radius (All Corners)	3.175mm +/- 0.125mm
Material	PVC as specified in the ISO Standard 7810.
Opacity	Must meet ISO standard
Finish	Matte Metallic
Personalization	DOD Printing
Chip	Dual Interface (Contact and Contactless)
	16KB
	DDA
	Java
	Latest Applet
	6 PIN module
	Palladium
Scheme Cards	Visa or Mastercard
Front Card	Full Color Offset
	Visa / Mastercard mandatory requirements and security features
Back Card	Full Color Offset
	ISO HICO Mastripe
	Visa / Mastercard mandatory requirements and security features (ie. CVV, signature panel)
	LANDBANK logo
	BancNet Logo (for Visa)

CLASS D**ANNEX B****LANDBANK EMV CARD KITTING COLLATERALS****Printing Specifications**

Item 1 of 2: LANDBANK EMV CARD ENVELOPE	
Style	Commercial Style
Size	(Spread/Flat) 9" x 10.5" (Folded) 4 1/8" x 9 1/2"
Process / Printing	Offset
Color	4/0
Stock / Material	Book #80
Others	Diecutting Seal Gumming With Plastic Window
General Requirements	<ul style="list-style-type: none">• Envelopes to be good quality machine-fill envelope. Dimensions and quality to be consistent across manufactured batches.• Windows to be securely affixed to within 1.5mm of top and side edges. Top edge to be flat and free from puckering.• Side seams to be securely glued up to top of seam.• Pre-scored flap crease to enable the envelope flap to open flat.• No twisting, curling or distortion evident.• No glue seepage on interior or exterior of envelope.

Item 2 of 2: LANDBANK EMV CARD WELCOME LETTER	
Size	A4 (8 1/4" x 11 3/4")
Process / Printing	Offset
Color	4/0
Stock / Material	Book #80

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NON-DISCLOSURE/CONFIDENTIALITY AGREEMENT

In the course of Supply and Delivery of LANDBANK EMV Contactless Scheme with Personalization, Kitting Services and Collaterals to Land Bank of the Philippines (LANDBANK), _____ will have access to, and/or will be in possession of, Confidential Information. "Confidential Information" shall mean information disclosed by LANDBANK in any manner, whether orally, visually, or in tangible form (including without limitation, data, documents, devices and computer readable media) and all copies thereof, which are regarded by LANDBANK as confidential.

Such information includes, but not limited to information relating to the past, present or future research, development or business affairs of LANDBANK, her affiliates, subsidiaries, customers, and any other companies incorporated by LANDBANK. The term "Confidential Information" also includes, but is not limited to information on the strategies, business operations, financial statements, statistics, marketing plans, plans regarding equipment, facilities, operating procedures, organizations, employees, and officers of any of the aforementioned companies.

Under this confidentiality agreement, _____ agrees that any such information will be treated with the utmost confidentiality, and that _____ will use reasonable efforts to protect such information in their possession. _____ agrees that such information shall not be disclosed to third parties without the prior written consent of LANDBANK, and that _____ will exercise the same degree of care as it applies to protect its own Confidential Information of similar nature that it does not desire to publish, disclose, or disseminate. Moreover, disclosures of such information shall be restricted to those individuals who are directly participating in the Supply and Delivery of various LBP ATM (EMV and magstripe) Cards to Land Bank of the Philippines (LANDBANK). In case of breach by _____ of the provisions in this agreement, the Bank reserves the right to avail of any or all legal remedies available to it.

This agreement shall remain in effect and shall apply to all proprietary or confidential information unless the information has been made available to the general public without restrictions by the Land Bank of the Philippines.

Conforme:

Signature over Printed Name

Date Signed:

*Acceptable Use Policy
Compliance Commitment
Certificate*

I received, read and understood the Acceptable Use Policy (AUP) of the Land Bank of the Philippines.

I agree to abide by its terms and will immediately report any violation of the policy.

I understand that the violation of the AUP's provisions may be subject to sanctions under the law and the rules and regulations of the Bank.

Signature

Name (Print)

Date

NOTED BY:

Name and Position
(Head of Unit/Proponent Unit)
Date : _____

(To be printed at the back of the certificate)

Acceptable Use Policy Commitment

1. I understand that:
 - a. electronic files created, sent, received or stored on devices owned/leased/ administered or otherwise under the custody and control of the Bank shall be the property of the Bank. My use of these files shall neither be treated as personal nor private;
 - b. all Bank-owned IT systems shall be equipped with Bank's licensed software only, including anti-virus and TMG-approved open-source software or freeware;
 - c. only Bank employees and designated authorized users from proponent units/third-party service providers deployed in the Bank shall be allowed to use Bank-owned IT systems; and
 - d. all devices to be connected to the network shall require prior approval from TMG thru a memo or job order request.
2. As Information Resource Users, I shall –
 - a. be responsible for use of own ID/s and password/s in IT systems;
 - b. keep the confidentiality of account(s), passwords, Personal Identification Numbers (PIN) or similar information on devices used for identification and authorization purposes;
 - c. protect mobile device with password;
 - d. ensure that the assigned personal computers and laptops are secured by automatic activation of lock feature when not in use for more than fifteen (15) minutes, or by logging off when it shall be left unattended;
 - e. access data, documents, e-mail correspondence and programs contained on Bank's IT systems for which I have authorization and not obtain extra resources beyond those allocated;
 - f. access, create, store or transmit material that is only legal according to law so as not to degrade the performance of information resources;
 - g. report immediately to the TMG Helpdesk any weaknesses (e.g., unexpected software, system behavior, virus infection) in Bank's IT system security which may result to unintentional disclosure of information or exposure to security threats;
 - h. observe compliance with the existing policies on handling of information to prevent unauthorized access to Bank's information i.e., saving of files in the present form of medium available (e.g., compact disc or diskette) and/or safekeeping of files in a secured area;
 - i. consult supervisor if there is any uncertainty on the use of IT systems; and
 - j. be aware that the data created, sent, received and stored on Bank's IT systems remain the property of the Bank.
3. I understand that the following activities are strictly prohibited:
 - a. make unauthorized copies of copyrighted or Bank-owned software/s;
 - b. download any file or software from sites or sources which are not familiar or hyperlinks sent by strangers, which may expose the IT system to a computer virus and could hi-jack Bank information, password or PIN;
 - c. download, install, run security programs or utilities (e.g., password cracking programs, packet sniffers, port scanners), or circumvent IT system security measures (e.g., port scanning or security scanning) that shall reveal or exploit weaknesses in the security of the information assets, unless properly approved by the Technology Management Group (TMG) Head;
 - d. divulge to anyone the access points to Bank's information resources without proper authorization;
 - e. disclose information which might be used for personal benefit, political activity, unsolicited advertising, unauthorized fund raising, or for the solicitation or performance of any unlawful activity;
 - f. make fraudulent or unofficial offers of products, items or services using the Bank's information resources;
 - g. effect security breaches or disruptions of network communications, such as, but not limited to, network sniffing, ping floods, packet spoofing, denial of service and forged routing information for malicious purposes;
 - h. provide information/lists of Bank employees to parties outside the Bank without proper authorization; and
 - i. make unauthorized disclosure of confidential data (e.g., on depositors/investors/borrowers accounts).

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Vendor Assessment		Annex E
Evaluation Criteria	Performance Standards	Rating
A. Conform to the LANDBANK EMV Card Specifications (Design and Personalization)	<p>Able to deliver the EMV Cards following the LANDBANK Specifications.</p> <p>4 – Excellent</p> <p>No findings/error on the delivered LANDBANK EMV Cards</p> <p>3 – Good</p> <p>Less than 10 cards of the total card delivered have errors/findings.</p> <p>2 – Needs Improvement</p> <p>More than 10 but Less than 20 cards of the total card delivered have errors/findings.</p> <p>1 – Poor</p> <p>More than 20 cards of the total card delivered have errors/findings.</p>	
B. Submission of Monthly Card Report (Processed, Spoiled and Remaining Inventory)	<p>Able to submit the required Card Reports on time</p> <p>4 – Excellent</p> <p>Submitted reports regularly</p> <p>1 – Poor</p> <p>Failed to submit reports regularly</p>	

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<p>C. Packaging of cards must be segregated per Destination Branch</p>	<p>Able to pack and deliver EMV Cards via its Destination Branch.</p> <p>4 – Excellent</p> <p>No findings/error on the delivered LANDBANK EMV Cards</p> <p>3 – Good</p> <p>Less than 10 cards are not packed and segregated per Destination Branch.</p> <p>2 – Needs Improvement</p> <p>More than 10 but Less than 20 cards are not packed and segregated per Destination Branch.</p> <p>1 – Poor</p> <p>More than 20 cards are not packed and segregated per Destination Branch.</p>	
<p>D. Sorting of EMV Cards and transmittals</p>	<p>Able to sort the EMV Cards and transmittals as required manner</p> <p>4 – Excellent</p> <p>No findings/error on the sorting of delivered LANDBANK EMV Cards and transmittals</p> <p>3 – Good</p> <p>Less than 10 cards and transmittals are not sorted properly</p> <p>2 – Needs Improvement</p> <p>More than 10 but Less than 20 cards and transmittals are not are not sorted properly</p> <p>1 – Poor</p> <p>More than 20 cards and transmittals are not are not sorted properly</p>	

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E. Provides Transmittal	CD	<p>Able to deliver cards with corresponding CD Transmittal per branch.</p> <p>4 – Excellent</p> <p>EMV Cards were delivered with CD Transmittal per Branch</p> <p>1 – Poor</p> <p>EMV Cards were delivered without CD Transmittal per Branch</p>	
F. Delivery Cards	of EMV	<p>Able to deliver the total requested EMV Cards within three (3) banking days from the receipt of the submitted embossing file.</p> <p>4 – Excellent</p> <p>EMV Cards were delivered on or before the 3rd Banking Days</p> <p>1 – Poor</p> <p>EMV Cards were delivered beyond the 3rd Banking Days.</p>	

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<p>G. Business Continuity Plan/Site Available</p>	<p>Vendor can provide contingency measures for continued delivery of services to the bank in case of adverse events and these must be stated in the maintenance agreement, annual report or any form of certification.</p> <p>4 – Excellent</p> <p>Vendor has a Business Continuity Plan/Site to provide contingency measures specific to the bank.</p> <p>3 – Good</p> <p>Vendor has a Business Continuity Plan/Site to provide contingency measures, in general, to its clients.</p> <p>2 – Needs Improvement</p> <p>Vendor has a Business Continuity Plan/Site to provide contingency measures but on a limited basis only.</p> <p>1 – Poor</p> <p>Vendor has no Business Continuity/Site to provide contingency measures to its clients.</p>	
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H. Support assistance the Vendor	/ from	<p>Able to provide continuous assistance from the Sales and technical Team/Manager for any concern related to the project.</p> <p>4 – Excellent</p> <p>More than 80% of the total concerns reported related to the project were provided with assistance and resolution.</p> <p>3 – Good</p> <p>60% - 79% of the total concerns reported related to the project were provided with assistance and resolution.</p> <p>2 – Needs Improvement</p> <p>40% - 59% of the total concerns reported related to the project were provided with assistance and resolution.</p> <p>1 – Poor</p> <p>Below 40% of the total concerns reported related to the project were provided with assistance and resolution.</p>	
Total Point Score			
Average Score			
Equivalent Adj. Rating			

Reference Range	Adjectival Score
4.0 – 3.4	Excellent
3.3 – 2.3	Good
2.2 – 1.7	Needs Improvement
1.6 – 1.0	Poor

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Annex F

Land Bank of the Philippines Cards and ATM Management Department

Instruction for Card Production and Printing of Card Collaterals

Date: _____

1. EMV Cards

- a. Design - _____
- b. Quantiy - _____

2. Collaterals

- a. Design - _____
- b. Quantiy - _____

Requested by:

Approved by:

CAMD-CMPT

Head, CAMD

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