

Clarifications/Queries	LBP Responses
1. Interface to Government Agencies >> What type of interface government agencies will provide for STP and integration?	Application Programming Interface (API) and Hand off file
2. Application Programming Interface (API) development ready >> Does this include all monetary transactions or API interfaces to system functions like journals, SF, user profiling,..etc?	Yes, including all monetary transactions and interface to other applications. e.g. connectivity to core banking system (Systematics); Biller and Merchant web-services
3. Notarized certification by the umbrella organization as to the accreditation of the Solution Provider (as may be applicable) (page 134) Does Landbank have a format for this?	No prescribed format. If applicable only.
4. Notarized certification that the bidder has a well-defined security policies and procedures in place to ensure confidentiality, integrity and availability of Bank's data and privacy of personal information. (page 135) Does Landbank have a format for this?	No prescribed format, vendor specific security policies.
5. TPF 2 Form (page 142) – Does the form have to be signed? If yes, by whom?	To be signed by the Authorized Representative
6. Requirements Compliance Form System Requirements (page 117)	Discussed already in the Terms of Reference on the manner of answering each requirement.
7. Titles [and names, if already available], detailed job descriptions and minimum qualifications, and staff-months of service, and estimated periods of engagement for each, including a copy of a satisfactory medical certificate. (page 93 and 160) When should the medical certificate be submitted?	The vendor may submit the documents within five (5) calendar days after receipt of Notice of Post Qualification
8. TPF 5 - Notarized Independence of the Solution Provider- Solution Provider and its key staff shall agree to limit their role to that of consultant/ developer and shall disqualify themselves and their affiliates for bidding for products and services of the same government project. (page 145) Is there a format? Do we submit one form each per key staff? Or submit one certification for the entire team?	No prescribed format for the "Notarized Independence of the Solution Provider". The vendor may submit one (1) certification for the entire team.
9. Ownership a. The solution provider is expected to deliver a New Teller System with source code of customized requirements inclusive of 5 years maintenance agreement. ❖ please clarify whether the bank expects to own the code (intellectual property) or simply requires the code to be deposited in escrow	The source code for the customization made on the based-solution shall be intellectual property of the bank.
b. If the answer is Escrow, please confirm whether	The source code of the final version of

this would cover all out-of-the-box and modified source code belonging to Silverlake or only code that will be delivered as "extensions" for LBP	the tellering system shall be deposited in escrow.
c. Does the bank intend to develop code on top of the solution? If yes, please confirm whether the bank require a development SDK or developer guide.	Yes, the bank requires a Software Development Kit.
d. As per Bidding Document page 107 for the Terms of Reference, "Escrow agreement should allow the LANDBANK to access the source programs under conditions, such as, but not limited to, discontinued product support or financial insolvency by the Solution Provider" ❖ Please clarify whether "discontinued product support" means: 1) Solution Provider discontinues support, enhancements, maintenance of the product or product version (i.e. product end-of-life), OR	Discontinued product support while maintenance agreement is still in place shall allow LBP to access source code. If end-of-life, the Bank shall replace the old system.
2) Solution Provider and the bank discontinues product maintenance contract as initiated by the bank	Not applicable / Integrity issue
10. Additional MDs a. Please clarify conditions for utilization of 150 MDs	The 150 man-days shall be allotted on the customization of existing functionalities which may not have been considered in the baseline requirements.
b. What will be the term or when is the expiry date of utilizing the 150 MDs	The amount equivalent to 150 man-days, if not consumed, will form part of the extended warranty after the 90-day warranty/post go-live period.
11. RCF a. Please indicate whether NTS-41418-004 (<i>The system shall be able to accept and process uploaded multiple files</i>) is Mandatory or Recommended. Currently it is blank.	Mandatory requirement
b. Please confirm that when Priority is Mandatory, the bank expects Percentage Compliance as 100%, otherwise the bid is considered failed.	Mandatory requirements must be complied 100%. If customization is needed, kindly indicate the number of man-days and the effort estimates percentage compliance.
c. Please confirm that when complying to a Mandatory requirement but the solution requires a customization, Effort Estimates (mandays) should be identified as well.	
d. When there is a required customization effort, please confirm whether the Percentage Compliance should be a fraction of 100% (i.e. less than 100%) and the balance is expressed in MD effort – or should Percentage Compliance be 100% regardless of a need to customization or not	

e. When requirement is delivered out-of-the-box, please confirm if the bank requires the solution provider to put Zero or N/A in the customization Effort Estimates	Zero
12. Deployment Architecture	Information will be provided/discussed to the winning bidder.
a. For reference/benchmark purposes only, is LBP's current tellering system web based or thick clients?	
b. Where is the bank's primary datacenter located?	Information will be provided/discussed to the winning bidder.
c. Does the bank have regional datacenters? Where are these regional datacenters located?	Information will be provided/discussed to the winning bidder.
d. What is the High Availability and Redundancy model that the bank have set up for the current tellering system? What is the bank's expectation for HA and Redundancy for NTS?	Information will be provided/discussed to the winning bidder.
e. What modes of connectivity does the bank have in the branches to the primary datacenter – please list all connectivity options, including bandwidth, latency, reliability rate (uptime).	Information will be provided/discussed to the winning bidder.
f. What is the internal LAN or intra-office WAN speed at the primary datacenter	Information will be provided/discussed to the winning bidder.
g. Internet Explorer 11 will not be included in the supported browsers for the solution as this will not be supported by Microsoft by 2022, please confirm the bank's acceptance	The system shall be able to run on any types of browsers and with their latest versions available in the market (e.g. Google Chrome, Internet Explorer, Mozilla Firefox, Edge)
h. NTS-44-003 describes that the system shall be web-based enabled and NTS-44-007 describes the system shall be able to run on any types of browsers and with their latest versions available in the market – however NTS-49-005 describes the ability to log Terminal ID/IP Address/Computer Name the solution being web-based, the browser will not hold persistent identification data such as Terminal ID nor will it be a secure practice to determine the client's IP Address – please confirm this assertion, or provide a clarification of these requirements.	Will be discussed further during Conceptual System Design (CSD) the applicability of the required information needed in the log file.
13. IT Logistics	Technology Management Group support branches nationwide.
a. Do all remote server instances (remote branches) in the regions/provinces (if applicable) have dedicated onsite bank IT support staff?	
b. What is the support model for the current tellering system involving the bank IT and	Information will be provided/discussed to the winning bidder.

telling system vendor – especially for remote locations?	
c. What is the telling system RTO and RPO for the HQ branch and the remote branch?	Covered in the IT Disaster recovery drill.
d. What is the bank's IT server maintenance period?	Mandatory annual health diagnostic test and as the need arises.
14. Cost of Dependencies Please confirm that LBP will be procuring and providing the following items outside the scope of the ABC: a. Hardware necessary to support NTS (e.g. VM/physical servers, backup storage)	Yes.
b. Platform Software license cost to be used for NTS (e.g. Application Server, Database Server, SSL certificates)	Yes.
c. If the bank intends to reuse existing HW and platform software, please specify specifications of the HW (e.g. Host and OS) and license status of platform software (e.g. appserver and database)	Information will be provided/discussed to the winning bidder.
15. Miscellaneous a. Where can we view the Annexes mentioned from NTS-45-011 to NTS-45-022 (referred to as Annex C in BRD, and Annex D in RCF documents)? The provided Report Annexes are labeled as Annex A (User Totals) to Annex K (Cash Card Trxns).	Included the Excel File "BRD and RCF File Annexes"
b. We request the bank to provide the excel copy of the RCF.	Provided already to the Procurement Department.
c. Will the Data Migration be included in the 26 months project implementation timeline?	Yes.
d. Will there be another session to discuss the scope/integration with other systems prior to the deadline of submission of bid?	No, detailed discussion will be to the winning bidder.
e. For the following requirements, please confirm whether an external certification is needed or solution-provider self-attested certification is acceptable: 1) NTS-411-007 (<i>The Bank must be provided with an Integration Testing Certification or its equivalent</i>) 2) NTS-411-008 (<i>The Bank must be provided with a System Testing Certification (Backup and Recovery Testing, Stress Testing) or its equivalent</i>)	Vendor certificate is sufficient
16. Performance	Bank's maintenance is scheduled

a. NTS-43-003 (<i>Backup system files without downtime</i>) → please clarify which system files the bank is referring to.	during weekends or non-peak hours. Essential files (e.g. branches, users, bank parameters, etc.) can be backed-up on demand without downtime
b. NTS-43-004 (<i>The system shall have a facility to archive and restore historical data/transaction/journal logs based on the parameter set by the bank</i>) → archival and restoration of data is primarily DBA operations. Does the bank need a built-in facility for archival-restoration, or does the bank only expects expert recommendations/advice from vendor regarding archival and restoration?	Back-up and restore procedure shall be provided to the Bank.
c. NTS-43-005 (<i>The system shall be capable of database mirroring</i>) → database mirroring is a function of the database system and DBA operations. Does the bank need a built-in DB mirroring facility, or does the bank only expects expert recommendations/advice from vendor regarding DB mirroring?	Yes. Provide technical support and procedure/s on how to mirror database, archive and restore data.
17. Operations a. Are there plans for integration with UCPB branches? If the answer is yes, then 1) How many branches, accounts, and clients will the combined operations be? 2) How many tellers, concurrently logged-in users, transactions per second is expected for the combined operations? 3) What is the projected year-on-year growth from go-live up to 5-years for the combined operations?	Information will be provided/discussed to the winning bidder.
b. NTS-44-001 (<i>The system shall comply with the existing IT hardware, database and operating systems architecture of the Bank</i>) → as listed in the RCF document, are we limited to Oracle, DB2, SQL servers as database of choice? Will open source database systems be an option?	LANDBANK preferred licensed databases only.
c. NTS-44-005 (<i>The system shall be able to support local and central server-based implementation</i>) → please clarify, local server means regional/provincial servers or branch servers	Branch Servers
d. NTS-44-006 (<i>The system shall be able to run in Windows 10 or higher</i>) → Is Windows applicable only for desktop clients or is the bank considering Windows as server OS as well?	Desktop Operating System and Local Servers
e. NTS-44-008 (<i>The system shall be able to establish persistent connection with the host during downtime</i>) → please clarify the terminology persistent connection:	"A persistent connection (HTTP persistent connection) is a network communication channel that

<p>1) Does it mean continued transactions during downtime and recoverable transactions once connection is restored?</p> <p>2) Does it mean constant connection to local server?</p> <p>3) Does it mean always-on connection to a server?</p>	<p>remains open for further HTTP requests and responses rather than closing after a single exchange” Google.</p>
<p>f. NTS-44-011 (<i>The system shall have a facility to allow the user to set-up/configure printers</i>) + NTS-44-012 (<i>The system shall be able to support the existing passbook printer models of the bank</i>) → every printer have its own unique connectivity details</p> <p>1) What models of printers and passbook printers does the bank use?</p> <p>2) Are the printers used in the bank desktop-linked printers or network printers?</p>	<p>1. Existing Printer models (RS232):</p> <ul style="list-style-type: none"> ✓ Epson PLQ20D ✓ COMPUPRINT SP40 Plus <p>2. Both</p>
<p>g. NTS-44-013 (<i>The system shall be able to support the latest printer models available in the market</i>) → every printer requires device drivers or specific APIs, these are specific not generalized – what printer models does the bank currently use and foresee to support in future?</p>	<p>Existing Printer models (RS232):</p> <ul style="list-style-type: none"> ✓ Epson PLQ20D ✓ COMPUPRINT SP40 Plus
<p>18. Maintainability</p> <p>a. NTS-46-001 (<i>The system shall be able to provide a version control system/application</i>) → we have version control system at factory/development center where development, tests, build and packaging takes place;</p> <p>1) Does the bank require a separate version control system at LBP premises?</p> <p>2) If yes, what is the specific reason?</p> <p>3) How will the bank protect source code that is parked at the bank VCS?</p>	<p>YES, the bank needs to have the version control mechanism for control, audit and monitoring of the latest version or patches installed in the system.</p> <p>Source code is not required to be parked at the VCS but in the bank under the escrow agreement.</p>
<p>b. NTS-46-002 (<i>The system shall have a facility to display/view any revisions or enhancements made on the software or any applicable modules or components of the system</i>) → what exactly should be viewed from NTS:</p> <p>1) Just the version number of the current system build?</p> <p>2) A manifest of changes?</p> <p>3) Or changed code?</p> <p>Or the bank simply needs a Release Notes for every change/releases made to LBP?</p>	<p>The facility shall allow the bank to view each/specific revision/enhancement together with the equivalent version numbering and modules/components affected by the release/patch.</p>
<p>c. NTS-46-020 (<i>The system shall have a facility to log/trace</i>) → this is more of system administration. Please clarify if the bank expects a specific</p>	<p>This is a separate module.</p> <p>Preferably, suite of command-line administrative tools</p>

screen for this, or simply a suite of command-line administrative tools?	
d. NTS-46-021 (<i>The system shall provide a facility to allow the user to add/delete/reallocate resources</i>) → this talks about system administration, but categorized under redundancy tool. To ensure there's no ambiguity, please clarify how this is considered an aspect for redundancy.	The system can add nodes; terminals that can be ran at any given time to improve reliability and performance while tolerating failures at run time. Nodes can also be enabled/disabled.
e. NTS-46-022 (<i>The system shall be able to process transactions using segmented files for faster transaction processing</i>) → please clarify what files are being referred to here. Are these physical files used for exchange with a host/integrated system, or are these simply logical units of transactions or transaction exchange?	These are files used for exchange with a host/integrated system. Also refers to logical units of transactions or transaction exchange.
f. NTS-46-023 (<i>The system shall have a facility for trace/log options</i>) >>> Logs with traceability is provided, but please clarify if there's any specific sequence that the bank needs to be traceable. Please cite an example	The following important details are required in the logs: <ul style="list-style-type: none"> • Transaction origin • Transaction details • Transaction status <ul style="list-style-type: none"> ○ Valid ○ Rejected (must include reason/s) • Date • Time • Others
g. NTS-46-025 (<i>The system shall have a facility to allow the user to view/display trace/log data</i>) → does the bank require this to be a built-in screen, a command-line administrative tool, or a feed to log analytics systems?	Built-in screen to access log file
19. Portability a. NTS-47-001 (<i>The system shall be adaptable to changes in LBP IT architecture, hardware, software and database platforms</i>) → every system has a base platform. 1) What are the probable and specific components of IT architecture that the bank may change throughout the first five years of the system? 2) Please share enterprise architecture information in order to further validate this requirement.	Adaptability to changes in LBP IT architecture (e.g. new version of OS or database) will require consultation and discussions with the vendor. Changes will be tested prior to production implementation. Other Information shall be disclosed to the winning vendor only.
b. NTS-47-004 (<i>The system shall provide a conversion/migration facility</i>) → please confirm that the bank is referring to a migration facility from the old tellering system to the NTS	Yes.

<p>20. Integrity</p> <p>a. NTS-482-001 (<i>The system shall implement encryption/decryption technologies that are appropriate with the data being processed</i>) → for encryption of data-at-rest and for the whole system to be truly secure, there should be a PKI infrastructure.</p> <p>1) Please confirm that the bank has PKI infrastructure that NTS can integrate with and that the bank have an existing key management process that we can leverage.</p> <p>2) Please cite examples of data that should be encrypted</p> <p>3) Does the bank prefer the encryption to be symmetric or asymmetric?</p> <p>4) If referring only to data-at-rest, will database-based encryption be acceptable?</p> <p>5) If also referring to data-at-move, as industry practice, TLS/SSL will be used. Please confirm that this is sufficient.</p>	<p>1. The bank has an existing Hardware Security Module (Thales).</p> <p>2. User IDs, Configuration files</p> <p>3. Symmetric</p> <p>4. Yes</p> <p>5. Yes</p>
<p>21. Integration</p> <p>a. What is the integration mode used to connect to other systems listed below. Please specify if these connections are ACID or not, synchronous or asynchronous, what are the SLAs expected, what messaging protocols used</p> <p>1) IST</p> <p>2) OMCR</p> <p>3) ACR</p> <p>4) DOBS</p> <p>5) PESONet</p> <p>6) Biller</p> <p>7) data warehouse</p> <p>8) core banking</p>	<p>a. Via middleware (LBP Enterprise Gateway) Web-service/API, TCP/IP, Secure File Transfer</p> <p>b. JSON or ISO</p> <p>c. Messaging protocol Core has its own messaging format.</p> <p>d. Interfaces:</p> <ul style="list-style-type: none"> ▪ IST - API ▪ OMCR – API ▪ ACR - API ▪ DOBS - API ▪ PESONet – Handoff file ▪ Biller - API ▪ Data Warehouse – Handoff file ▪ Core Banking – GN/API
<p>b. If using files as means of information exchange for any of the systems above, please indicate if these files are ASCII or binary</p>	<p>ASCII</p>
<p>c. If using ISO for any of the systems above, what is the ISO standards number (ISO 8583, ISO 20022)?</p>	<p>ISO 8583 and ISO 20022</p>

Clarifications/Queries	LBP Responses
<p>22. Reporting Page 117 of NTS Bidding Document (The solution provider shall deliver a facility to generate in-house reports using a Reporting Module that supports relational database). Please clarify the following:</p> <p>a. Whether in-house reports refer to reports generated by the banking staff through a generic report generation facility in the system, and/or pre-canned reports</p>	<p>The system shall be able to generate both preformatted and LBP user customized reports.</p>
<p>b. Whether in-house reports refer to reports created and developed by the bank IT which leverages the system's relational database</p>	<p>Optional</p>
<p>c. Whether Reporting Module refers to a built-in facility in the system or a third-party reporting system that the bank prefers to use.</p>	<p>Built-in facility</p>
<p>23. Bid Docs (Shortlisting) On pages 122-123 and latter portion of 125 to 130 of the bidding documents, it included items for shortlisting. May we be clarified or may we assume that these portions are to be ignored since we have already passed on the shortlisting stage?</p>	<p>Vendors' already shortlisted</p>
<p>24. Requirements Different Minimum Required Standards defined for Firm Credentials</p> <ul style="list-style-type: none"> o Page 9, 28 and 122 – Qualification Requirements - Shortlisting: With at least two (2) implementations of the proposed solution with a Philippine or Asian universal or commercial bank 	<p>For shortlisting purposes only</p>
<ul style="list-style-type: none"> o Page 125 – 7.B – Qualification Requirements - Technical Criteria: Philippine Bank implementation of the proposed system; Proposed solution was implemented to at least 1 Philippine Bank belonging to Top-15 Bank in terms of assets (CY 2020) 	<p>Different required standard for technical criteria only</p>
<p>Page 49 - TPF 3: Comments - list of facilities requested by the consultant to be provided by the procuring entity ◊ can you clarify what is expected to be defined here?</p>	<p>Comments, if any, on the TOR (TPF 3. Comments and Suggestions of Consultant on the Terms of Reference and on Data, Services, and Facilities to be provided by the Procuring Entity) to improve performance in carrying out the Project.</p>
<p>Page 135 - Source Code Review Confirmation/ Report and Cryptographic Architecture are required as compliance for AO 100 Series 2018 on</p>	<p>Not applicable</p>

PCIDSS policy. May we know if these are required for this bid?	
Page 135 - Notarized Independence of the Solution Provider – can you clarify further on this requirement? Is this a certification to be issued for each of the proposed professional staff?	Already responded
<p>Page 108 – different mentioned Annexes for BRD</p> <p>o The details and requirements are specified in the attached Business Requirements Document (BRD) – Annex D.</p> <p>o The system requirements are specified in the attached Business Requirement Document – Annex A.</p>	The details and requirements are specified in the attached Business Requirements Document (BRD) should be Annex D (per ITB).
<p>Page 114 - Performance Monitoring</p> <p>o Can you elaborate what impact this has on the solution provider?</p>	<p>Per Section 3.4.3 of MORB, Performance Monitoring. The Bangko Sentral Supervised Financial Institution (BSFI) should implement a process to ensure that the performance of IT systems is continuously monitored and exceptions are reported in a timely and comprehensive manner. The performance monitoring process should include forecasting capability to enable problems to be identified and corrected before they affect system performance. BSFI Management should also conduct performance monitoring for outsourced IT solutions as part of a comprehensive vendor management program. Reports from service providers should include performance metrics, and identify the root causes of problems. Where service providers are subject to SLAs, management should ensure the provider complies with identified action plans, remuneration, or performance penalties.</p> <p>Also, the vendor is required to submit the Net Financial Capacity (NFC) report for the Financial Capacity Criteria (FCC).</p>
<p>Page 134 – please confirm which Annex letters are correct</p> <p>o C. Firm Credentials Information Sheet – Annex C (vs. downloaded file is Annex F)</p> <p>o D. Customer Satisfaction Survey Forms – Annex D (vs. downloaded file is Annex G)</p>	<p>HOBAC Secretariat to clarify.</p> <p>(Annexing of documents has been revised)</p>

Annex J-10

o I. Project Team Information Sheet – Annex E (vs. downloaded file is Annex H) Page 175 – different mentioned Form No. for OSS o 10. Duly notarized Omnibus Sworn Statement (OSS) (sample form - Form No.2). o 4. Original copy of duly notarized Omnibus Sworn Statement (OSS) (sample form - Form No.6).	(please refer to attached revised Checklist of Requirements)
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25. Does the authorized person to sign need to sign all pages of the bid docs or only on the pages specified for signature?	HOBAC Secretariat to clarify. (please refer to ITB Clause 17 of the Bid Data Sheet)
26. Once contract is awarded, can there be 3 separate contracts for License, Implementation and Maintenance?	Only one (1) contract for License, Implementation and Maintenance.
27. On Integration a. Please provide information on the following systems to better evaluate the extent of the integration	Information required under Table A-F will be provided/discussed to the winning bidder.

Table A.

	Relationship with NTS: as [Client] of NTS, as [Server] of NTS, or [Both]	Integration mode: [Asynchronous] or [Synchronous]	Is integrated system [Internal] to LBP or an [External] party?
ARR/FAR			Internal
Biller Web-Service			
Information Switching Technology (Cash Card)			
Modified Disbursement System (MDS)			
Online Manager's Check Register (OMCR)			
Online Collection System			
PESONet			
Queuing System (Digital On-Boarding System)			
Regular ACIC Facility (ACR)			
Systematics			

Table B.

	Number of unique services (use cases / transactions / functionality) associated with this integration	Overall transaction behaviour needs: [ACID] or [BASE]?
ARR/FAR		
Biller Web-Service		
Information Switching Technology (Cash Card)		
Modified Disbursement System (MDS)		
Online Manager's Check Register (OMCR)		
Online Collection System		
PESONet		
Queuing System (Digital On- Boarding System)		
Regular ACIC Facility (ACR)		
Systematics		

Table C.

	Integration at API level? Y/N	If RESTful, what is the data format used (e.g. JSON, YAML, XML, proprietary, etc)	If not RESTful, what is the protocol/ system used (e.g. SOAP, RPC, GraphQL, MQ, proprietary, etc)
ARR/FAR			
Biller Web-Service			
Information Switching Technology (Cash Card)			
Modified Disbursement System (MDS)			
Online Manager's Check Register (OMCR)			
Online Collection System			
PESONet			
Queuing System (Digital On-Boarding System)			
Regular ACIC Facility (ACR)			
Systematics			

Table D.

	Integration at DB level? Y/N	If DB level, is integration Transactional or Read-Only?	If DB level and transactional, does integration require XA? Y/N
ARR/FAR			
Biller Web-Service			
Information Switching Technology (Cash Card)			
Modified Disbursement System (MDS)			
Online Manager's Check Register (OMCR)			
Online Collection System			
PESONet			
Queuing System (Digital On-Boarding System)			
Regular ACIC Facility (ACR)			
Systematics			

Table E.

	Does integration use File exchange? Y/N	Is the file format [Bulk] or [Individual]?	Is the file [ASCII] or [Binary]?	What is the file format: [Proprietary], if not proprietary, please describe	Is the file exchange made through [HTTP], [FTP], [SMB], [LDAP], others (please state)
ARR/FAR					
Biller Web-Service					
Information Switching Technology (Cash Card)					
Modified Disbursement System (MDS)					
Online Manager's Check Register					

(OMCR)					
Online Collection System					
PESONet					
Queuing System (Digital On-Boarding System)					
Regular ACIC Facility (ACR)					
Systematics					

Table F.

	Integration data requires encryption? Y/N	What is the encryption algorithm and key strength that will be used?	What is the system-to-system SLA for this integration?
ARR/FAR			
Biller Web-Service			
Information Switching Technology (Cash Card)			
Modified Disbursement System (MDS)			
Online Manager's Check Register (OMCR)			
Online Collection System			
PESONet			
Queuing System (Digital On-Boarding System)			
Regular ACIC Facility (ACR)			
Systematics			