



Request for Proposal (RFP)

Data Warehouse (DWH) Solution for Ubank

U Microfinance Bank Limited (U Bank)

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1. Introduction

U Microfinance Bank Limited (“Ubank”) invites sealed proposals from qualified vendors (“Bidders”) to **supply, install, configure, commission, and provide support services** for **Enterprise Data Warehouse (EDW) platform**. The engagement includes end-to-end on-premises platform and infrastructure provision, implementation services (data integration/ETL, modeling, security, governance), and **five (5) years of warranty and support**. The solution must be scalable to ensure future-proofing.

2. Objectives and Purpose

A. Establish a Single Source of Truth (SSOT)

Implement a centralized EDW to consolidate data from core banking, branchless banking core, digital channels, and auxiliary systems into governed fact and dimension models enabling consistent reporting and analytics.

B. Deliver High-Performance, Scalable Analytics

Provision architecture and workloads that sustain fast query performance as data and customers grows with time, using partitioning, indexing, and workload management.

C. Enable Daily T-1 Processing and 24-Month Trend Analysis

Guarantee automated nightly batch pipelines with “Date-1” processing so that all reports reflect the previous day’s close of business by the start of the current business day; ensure ≥ 24 months of historical data for trend analytics.

D. Strengthening Governance, Security, and Compliance

Implement role-based access control (RBAC), logging/auditing, data quality controls, and alignment with industry standards and SBP guidelines.

E. Support Future Business Modules and Sources

Design extensible pipelines and models for onboarding digital customers, nano lending, financial modeling, and additional source files on a time-to-time basis without material downtime.

F. Empower Self-Service BI with an Industry-Standard Tools

Integrate at least one leading BI platform for governed, self-service analytics and dashboards (such as, platforms recognized in Gartner’s Magic Quadrant) while ensuring data lineage and content certification.

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G. Ensure Operational Reliability via SLAs

Define and enforce SLAs for availability, response/resolution times, pipeline success rates, and reconciliation accuracy with clear penalties/remedies and monitoring/reporting mechanisms.

3. Solution Requirements

The proposed solution must be comprehensive platform and must ensure the highest standards of data integrity and security. It must all include (but not be limited to) core modules and capabilities mentioned in “**Annexure-A: Technical Requirements for Ubank DWH RFP**” of this RFP Document.

4. Eligible Proposers / Vendor Competency

Organizations possessing the technical competence, skills, capacity, and capability of performing the work solicited in this RFP may respond. U Bank is prohibited from contracting with any part that is debarred, suspended or blacklisted by any financial institution / regulatory body especially State Bank of Pakistan.

5. Procurement Standards

This Request for Proposal (RFP) provides a uniform method for the procurement of specified services, allowing for full and open competition. It contains the necessary background, requirements, technical specifications, information and instructions for responding to the RFP. The services solicited under this RFP are procured under the competitive negotiation method of procurement and follow the requirements set forth in the Bank’s procurement policy and vendor management procedure.

U Bank reserves the right to accept or reject any or all proposals received, to cancel, or to reissue this RFP as a whole or in part at its sole discretion.

Final selection and contract award will be made by U Bank’s procurement committee and shall be contingent upon successful contract negotiations.

The final respondent will get into a legal agreement with U Bank and is expected to include a portion of non-disclosure agreement.

6. Payments

1. Guidelines for Commercials:

- a. All submitted commercials for local services and assets must be quoted in Pakistani Rupees (PKR) and be inclusive of all taxes and duties. Any foreign currency payment will be as per applicable exchange rate of National Bank of Pakistan as of date of invoice.
- b. Bidder must provide a detailed breakdown of all/any costs to be incurred, including hardware, software, taxes, one-time setup fees, annual licensing fees, implementation costs, customization costs, training costs, and ongoing support fees.
- c. There should be no hidden costs; any additional charges must be explicitly stated.

2. Payment Terms:

- a. Proposed payment schedule linked to project milestones.
- b. The vendor will be paid on a project milestones completion and acceptance basis as per the Project Plan submitted. Invoice to be raised after the completion and acceptance of a formal sign-off.
- c. U Bank will evaluate vendor provided services and performance at regular intervals to release the payment.
- d. Ubank's standard payment terms are applicable [45 working days or more after invoice date].

7. Governing Provisions and Limitations

1. This RFP is not to be construed as a purchase agreement, contract, or commitment of any kind; nor does it obligate U Bank to award a contract or to pay for costs incurred prior to the execution of a formal contract unless such costs are specifically authorized in writing by U Bank.
2. U Bank reserves the right to accept or reject any or all proposals received, to cancel, or to reissue this RFP as a whole or in part at its sole discretion.
3. U Bank reserves the right to correct any error(s) and/or make any changes to this RFP as it deems necessary. U Bank will notify the Vendor of any changes to the RFP in case the proposal has already been submitted.

4. U Bank reserves the right to negotiate the final terms of any contract awarded because of this RFP with the selected proposer, and any such terms negotiated may be -re-negotiated and/or amended during the contract period to meet the needs of U Bank.
5. U Bank reserves the right to contact any individual or entity listed in response to this RFP that may have knowledge of the proposer's experience, performance, and qualifications.
6. The proposer shall not offer or provide any gratuities, favors, or anything of monetary value to any Board member, officer, employee, or agent of U Bank for the purpose of having an influencing effect toward their own proposal or any other proposal submitted hereunder.
7. The proposer should not engage in any activity which would restrict or eliminate competition.
8. The contents of a successful proposal may become a contractual obligation if selected for the contract award. No pleas or error or mistake shall be available to a successful proposer as a basis for the release of proposed services at the stated price/cost. Any damage accrued to U Bank because of a proposer's failure to meet the obligations of a contract may be recovered by U Bank.
9. U Bank reserves the right to reject or disqualify any proposal that fails to conform to the requirements and specifications of this RFP.
10. U Bank reserves the right to select and award a contract to a party other than the lowest cost and/or highest score proposal if it is determined to be in the best interests of U Bank.
11. U Bank reserves the right, at its sole discretion, to disclose or withhold the reasons for not awarding a contract. However, where legally required or deemed appropriate by the U Bank, it may provide a general explanation to ensure transparency and fairness in its procurement process. This decision shall be made in the best interests of the U Bank and in accordance with applicable laws and regulations.

8. Mandatory Terms and Conditions

1. Confidentiality:

- a. All information shared by Ubank during the RFP process and subsequent project execution must be treated as strictly confidential.
- b. Qualified vendor will be required to sign a Non-Disclosure Agreement (NDA).

2. Data Ownership & Portability:

- a. Ubank retains full ownership of all its data stored within the proposed solution.
- b. The vendor must guarantee data portability, allowing Ubank to extract its data in a standard, usable format upon contract termination or expiry.

3. Intellectual Property: Any custom development or unique configurations performed for Ubank will be the intellectual property of Ubank.

4. Contract Duration & Renewal: Initial contract will be for the **duration of 5 Years** and may be renewed upon mutual agreement.

5. Regulatory Compliance:

- a. The vendor must comply with all applicable local and international laws, regulations, and industry standards, particularly those pertaining to financial institutions and data privacy.
- b. The solution must comply with all financial industry standard security requirements.
- c. Solution must adhere to **Ubank's Information Security standards**, attached in **Annexure B – Compliance Sheet** to this RFP document.
- d. Solution must adhere to any other security guidelines by State Bank of Pakistan and Ubank's Information Security department, that are made public and intimated by Ubank before the sign-off of design phase.

6. Governing Law: The contract resulting from this RFP will be governed by the laws of Pakistan.

7. Warranty & Support:

- a. Bidder must specify the warranty period for all services and components provided.
- b. Detail the ongoing support structure, including escalation matrix and dedicated account management.

8. Ubank reserves the right to change (increase or decrease) no. of licenses upon license renewal anniversary, without any additional per unit cost impact to Ubank.

9. Only **authorized gold/premier/tier-1 partners** of respective OEM / principal can participate (with documentary proof) in the bid. OEM partnership certificate and

Manufacturer's Authorization Letter (MAL) must be submitted in along with the technical proposal.

10. Vendors/Bidders are required to provide the endorsed original letter from the Principal/OEM to confirm their partnership level.
11. Proposed solution presentation is a mandatory requirement before bid closure.
12. Ubank reserves the right to accept/reject wholly or partially any proposal without assigning any specific reason at any stage of the bid process
13. The decisions of Ubank will be binding on all concerned and will in no case be challengeable at any forum or any court of law.
14. Proposal is liable to be rejected if they do not conform to the terms, conditions and specifications stipulated in this RFP.
15. Incomplete and conditional proposal will not be acceptable.
16. Vendor/Bidder to provide details of experience with PTCL Group and/or Ubank and/or other financial institutions, with project references.
17. Vendor/Bidder to provide details of their technical resources, their capabilities and details of company/resource presence in Pakistan.

9. Proposal Submission Guidelines & Requirements

To be considered for this project, interested vendors **must submit a comprehensive technical proposal that addresses all sections of this RFP in SOFTCOPY form only**. Submissions in the form of hard copies of the technical proposal shall not be evaluated. The proposal should be structured as follows:

9.1 - Qualifications and Experience

- a. Provide a comprehensive company profile, containing description of the history and structure of your organization, description of the type of ownership; principal location; and the number of employees and other information (but not limited to):
 - i. Full legal name, address, and contact details of the company.
 - ii. Year of establishment and number of employees.
 - iii. Organizational structure and key personnel involved in this project.
 - iv. Company's financial stability (e.g., last three years audited financial statements).
- b. Describe your organization's experience in providing the same or similar software solutions, particularly those comparable in scale, complexity and industry to the requirements outlined in this RFP. Highlight any unique approaches, innovations, including examples of successful projects, preferably within financial institutions or similar entities, where you provided similar services.
- c. Provide an overview of your proposed project team – provide a summary of each person's qualifications. Identify the person that will serve as Project Manager and make primary contact with U Bank.

- d. Provide point wise compliance to all requirements given in the RFP, with a valid response of “Compliant”, “Partially Compliant” or “Non-Compliant”. Any clarifications or remarks next to the fields marked as “Fully Compliant” will be disregarded. **This must be submitted in excel format as per published Annexure-B: Compliance Sheet in the RFP pack.**
- e. **Experience & Expertise:**

Provide a list of clients, including the name of the organization, a brief description of the project and measurable outcomes or benefits achieved. For each reference, kindly include a contact person with a phone number and email address for verification and further inquiries.
 - i. Detailed overview of your experience in implementing similar solutions in Banking Industry, especially for financial institutions or other regulated industries.
 - ii. Case studies or success stories of similar deployments.
- f. **References:**
 - i. Provide at least three (3) verifiable client references, preferably from the banking or financial services sector, where you have implemented similar solutions. Include client name, contact person, title, email, and phone number.

9.2 - Technical Proposal and Design Approach

- a. **Complete unpriced BOQ** of the solution, with clear depiction of all offered line items, align with their associated details such as SKU, Model Number, Quantity, Item Description etc. for all hardware, software, support, professional services and licenses.
- b. Detailed description of the proposed solution, mapping each required module and capability (as per **Annexure-A: Technical Requirements**) to specific functionalities within your product.
- c. Screenshots of key interfaces (web and mobile).
- d. Description of integration capabilities with allied systems, such as Microsoft Active Directory, LDAP, and Core Banking Solutions (Temenos Transact, Branch and SAP Branchless)
- e. Project Plan, containing:
 - 1. Proposed implementation methodology and timeline.
 - 2. List of iterations suggested for the subject project.

3. Detailed plan for data migration (if applicable).
 4. List of deliverables during the Project.
- f. Data security and residency details.
 - g. **Filled Compliance Sheet:** Duly filled compliance excel sheet (**Annexure-B: Compliance Sheet**).
 - h. **Project Team:** Resumes/CVs of key personnel who will be assigned to this project from the vendor/bidder side, highlighting their relevant experience and certifications.
 - i. **Technical Capabilities:**
 1. Detailed technical architecture of the proposed solution.
 2. Information on your data center infrastructure, security measures, and compliance certifications (e.g., ISO 27001, SOC 2, GDPR compliance).
 3. Disaster recovery and business continuity plans for the proposed platform.
 - j. **Support & Maintenance:**
 1. Description of your support model, including support hours, response times, and escalation procedures.
 2. Details on software updates, patches, and version upgrades.
 - k. **Training Methodology:**
 1. Outline your proposed training methodology for agents and end-users, including duration, format, and content.
 - l. **Appendices:** Any supporting documentation, brochures, or certifications.

9.3 - After Sales Support:

- a. Vendor must submit a change request (CR) man-day rate with financial proposal, that will be agreed and locked for 5 years TCO. This CR man-day rate will be used to implement change requests once the project is fully delivered.
- b. Acknowledge and provide a Service Level Agreement (SLA) aligned with the SLA terms mentioned in the **“Annexure-A: Technical Requirements”** for the period of the Project including Post Implementation Support, for escalations/severity.
- c. In case of on-premises solution, the vendor must provide on-site support services in compliance with the SLA mentioned in **“Annexure-A: Technical Requirements”**.

9.4 - Costing and Commercial Proposal:

- Detailed pricing breakdown as per requirements mentioned in **Annexure-A: Technical Requirements**.
- Any/all payment terms associated with the proposal.
- Milestones (as per project plan) completion & acceptance-based payment plan
- Preferably, submit the commercials in the format below:

| For On-Premises based Model | | | | | | |
|---|---|----------------|----------------|----------------|----------------|----------------|
| Component | Item | Year 1 (A1) | Year 2 (A2) | Year 3 (A3) | Year 4 (A4) | Year 5 (A5) |
| A | Total Cost of Hardware, Software (including onsite support services & warranty) | | | | | |
| B | Total Cost of Licenses (including onsite support services & warranty) | | | | | |
| C | Applicable Taxes | | | | | |
| D | Cost per Annum (A+B+C) | | | | | |
| E | One-time Implementation and Deployment Services Cost | | | | | |
| F | Customization services (Per Man Day) Cost | | | | | |
| Total Cost for Yearly Cost * Year 1 will include cost (E) | | | | | | |

10. Bank Contact Information

10.1 - RFP Point of Contact

The points of contact regarding all questions or requests for additional information are:

Name: Ubank Procurement

Email: procurement@ubank.com.pk

Timely delivery of proposals is the sole responsibility of the proposer.

Ubank reserves the right to accept or reject any or all proposals, to waive any informalities or irregularities in the proposals received, and to negotiate with any vendor in any manner deemed to be in the best interest of Ubank.

10.2 - RFP Inquires

All inquiries regarding this RFP including requests for additional information or clarification and proposed modifications or amendments to the RFP must be submitted in writing via email in accordance with the above.

The U Bank will attempt to provide any assistance or additional information of a reasonable nature that may be requested by interested vendors. Telephone calls will not be accepted regarding this RFP. Inquiries received after the stipulated deadline will not be considered.

10.3 - Proposal Evaluation and Selection Process

All proposals received by the submission deadline will be reviewed by U Bank staff to determine their responsiveness to the requirements and specifications stated in the RFP. Proposals deemed “responsive” will be reviewed and scored by a designated evaluation team.

Final selection and contract award will be made by Ubank’s procurement committee and shall be contingent upon successful contract negotiations.

The finalized respondent will get into a legal agreement with Ubank and is expected to include a sign a Non-Disclosure Agreement, applicable to the respondent, its employees, consultants / Contractors etc.

11. Annexure – A: Technical Requirements for Ubank DWH RFP

Annexure-A contains the following segments:

1. Scope of Work
2. Functional Requirements
3. License Requirements
4. Service Level Agreement (SLA) requirements
5. General Technology Requirements

12. Annexure – B: Compliance Sheet

Response to the attached compliance excel sheet by all bidders as per the instructions mentioned in the attached sheet is mandatory. The bidders are required to fill in the compliance sheet as per instructions against each clause and submit along with their technical proposal.

Failure to submit filled compliance sheet will result in rejection of the proposal.

END OF DOCUMENT