**Tender Data Sheet (TDS)**

**A new Internet and Mobile Banking Solution for Retail and Corporate Users**

**Tender Data Sheet is the addition to the Instruction for Tender Participants (ITP) and includes information specific for each tender**

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| 1. | **Procurer:** Cartu Bank JSC **(identification number** 204891652**) Email:** procurement@cartubank.ge |
| 2. | **Contact person(s) in connection with tender:**  Regarding tender procedure:  Mariam Lezhava,  Mob.: (+995) 591218000, office: (032) 200 80 80 (600)  Irakli Gvadzabia  Mob.: (+995) 599963280, office: (032) 200 80 80 (165)  E-mail: [procurement@cartubank.ge](mailto:procurement@cartubank.ge)  Regarding technical issues Sopio Zhorzholiani  Phone: +995591512819  E-mail: [digital@cartubank.ge](mailto:sopio.zhorzholiani@cartubank.ge)  cc: [procurement@cartubank.ge](mailto:procurement@cartubank.ge) |
| 3. | **Information on type of service to be procured:**  A new Internet and Mobile Banking solution for Retail and Corporate users.  This project includes the development and implementation of a modern, cutting-edge internet and mobile banking platform.  For detailed information and requirements regarding the type of service to be procured, please refer to the following documents:   * Annex 1: Requirements for Internet and Mobile Banking Solutions * Annex 2: Scope of Internet and Mobile Bank Functionality and Technical Requirements |
| 4. | **Information on delivery point of service:**  Service shall be provided to the Cartu Bank JSC (hereinafter “the Bank”) address: 0162, 39a Chavchavadze Ave, Tbilisi, Georgia |
| 5. | **Requirements that should be satisfied by Applicants for participation in tender:**   * 1. A proven experience in developing internet and mobile banking solutions   2. Strong project management capabilities   3. Provide constant quality of service (QoS), monitoring, and improvement of Internet and Mobile Banking   4. Provide technological solutions for automatic self-testing of Internet and Mobile Banking functionality   5. Implement cutting-edge security measures that are compliant with international standards   6. Integrate seamlessly with existing banking systems and third-party services   7. Provide scalable and flexible architecture to accommodate future growth   8. Offer comprehensive Service Level Agreement (SLA) support for the Internet and Mobile Banking platforms   9. Enable tracking of detailed user and transaction data and provide respective reports via automatically updated dashboards   10. The implementation team on the Applicant’s side should have multiple professionals with past positive experiences of Internet/Mobile banking solution development and deployments   11. Certificate of international standard security compliance   **Information/Documentation that should be provided by Applicants for participation in tender:**   * 1. Company profile, including information regarding core product, experience and total staff   2. Project approach, methodology and framework   3. Platform technical specifications and architecture overview   4. Information on the proposed Internet and Mobile Banking platform, including Software architecture, a module and functionality breakdown   5. Pricing model, Payment terms and conditions. **Note:** Tender proposal price and price quotation should be submitted only by the sealed envelope on a printed and signed version to the following address: 0162, 39a Chavchavadze Ave, Tbilisi, Georgia Procurements division   6. Detailed implementation milestone timelines and deadlines (Also Should be indicated in Annex #2 in entry slots)   7. Acceptance criteria including bug, defects or problems definitions with the respective categorization   8. Determine if warranty support is applicable and specify the warranty support period and conditions   9. A full demo version of the Internet/Mobile Bank with access (optional). Additionally, upon request by the Procurer, the Applicant should be prepared to deliver an online or on-site presentation demonstrating the capabilities and features of the solution   10. Information on the implementation team personnel (how many people will be allocated to the project with the role indication), including professional backgrounds   11. References from past and ongoing implementations of Internet and Mobile Banking solutions (at least 3 references from active customers)   12. A full list of past and current clients   13. Application for participation in tender   14. All certificates and licenses proving the required qualifications and certificates of authenticity related to the software solutions used   15. Certificate of residence of the company   16. Extract from relevant registry/authority (maximum 6 months from date of issue)   17. Information regarding company’s directors and UBO's (including name/surname/date of birth/residency) for AML reasons   18. Copies of audited financial statements for the last three years. For newly established companies - copies of audited financial statement for the last year if available.   \*Documentation should be submitted in Georgian or English languages  \* Bank reserves the right to require the additional documentation/Information, including for AML purposes |
| 6. | **Procedure for tender proposal price calculation**   * 1. Total prices for solutions implementation regarding phases (priority slots) according to Annex #2   2. Detailed solution implementation price breakdown (to be indicated in Annex #2 in the entry slots of every sheet)   3. Cost estimates, including costs associated with Applicant team members' trips for project meetings, installations, training, and other sessions   4. Detailed pricing for the man-days of each respective role, categorized by task complexity   5. Terms and conditions of payments   6. License fees (including pricing model - license type and license fee setting strategy, e.g., linked to the number of active users or one-time packages)   7. Annual SLA support and subscription cost and payment terms for 5 years, broken down by year and pricing model   8. Any other costs (indicate whether it should include other charges, taxes, etc., in addition to the cost of service)   The price of tender proposal must be final and contain all charges related to the provision of service (overhead charges, current taxes which apply to the Applicant etc.).  **Note:** any tender proposal Price (including annex 2) should be submitted only by the sealed envelope on a printed and signed version to the following address: 0162, 39a Chavchavadze Ave, Tbilisi, Georgia Procurements division. |
| 7. | **Convertible currency in which the price of tender proposal must be calculated:**  Total price and price per unit in the tender proposal should be given in GEL, USD or EUR |
| 8. | **Language of tender proposal:**  Tender proposal should be submitted in Georgian or English. |
| 9. | **Location and deadline for submitting tender proposals:**  All interested Applicants shall submit tender documentations (except tender proposal price, it’s quotation, annex 3 (**Tender proposal** ) and annex 4 (**Application for participation in tender** )) to the following email address: [procurement@cartubank.ge](mailto:procurement@cartubank.ge)  Any tender proposal Price, price quotation, annex 3 (**Tender proposal** ) and annex 4 (**Application for participation in tender** ) should be submitted by the sealed envelope on a printed and signed version to the following address: 0162, 39a Chavchavadze Ave, Tbilisi, Georgia Procurements division. The **submission** **deadline** is 30 calendar days after tender announcement. |
| 10. | **Tender proposals’ opening location:**  Tender proposals will be opened at the following address: 0162, 39a Chavchavadze Ave, Tbilisi, Georgia |
| 11. | **The documents that must be included in the tender proposal submitted by the Applicant:**   1. Application for participation in tender. 2. Documents confirming qualification data required by tender invitation and TDS. 3. Detailed pricing of tender proposal, which should be sent non electronic way by closed envelope. 4. Information on terms of service provision. 5. Information on payment conditions (payment term, advance payment etc.). 6. Other information and documents specified in Annexes and/or tender invitation and/or Tender Data Sheet.   Tender proposal shall be submitted in original. |
| 12. | **Information about submitting of alternative tender proposal:**  N/A |
| 13. | **Validity period of tender proposals submitted by the Applicants:**  Validity period of tender proposal shall exceed 150 calendar days the deadline for submission of tender proposals. |
| 14. | **Tender negotiation**  The Procurer reserves the right to negotiate the terms of the offer with any Applicant |
| 15. | **Payment information:**  Payment will be made in accordance with the delivery of services, within 10 (ten) business days after the completion of each delivery and the execution of the delivery-acceptance act. If an advance payment is requested, the maximum cap for such an advance payment shall not exceed 30% of the total contract value.  The Applicant is required to furnish a Bank Guarantee for a sum of the requested advance payment.  Bank Guarantee should be valid until the complete fulfillment of all obligations.  The type and form of a Bank Guarantee and issuer Bank should be agreed upon and confirmed by the Procurer in advance. |
| 16. | **Tender proposal/ Application for participation in tender**  The Applicant shall submit a Tender Proposal/Application for Participation in the Tender (Annex N3 and N 4), duly signed by an authorized person, explicitly stating compliance with all tender conditions by closed envelope to the following address: 0162, 39a Chavchavadze Ave, Tbilisi, Georgia Procurements division.  Annex 2: Scope of Internet and Mobile Bank Functionality and Technical Requirements, filled with respective required information |
| 17. | **Rights on Source Codes**  Applicants should provide information on whether the source code of the system can be transmitted to the procurer. If transmission is possible, please specify the conditions under which the source codes can be provided. |
| 18. | **No reimbursement of tender expenses**  Expenses incurred in the preparation and dispatch of the tender will not be reimbursed. If the parties fail to sign the agreement, no reimbursement from the Bank will be provided. |
| 19. | **GENERAL CONDITIONS FOR THE CONTRACT:**   1. **Conditions relating to subcontractors and subcontracting**   The Applicant shall indicate the proposed subcontractors, their country of origin, and the location where the subcontracted work will be executed.  If any part of the work is to be subcontracted, the Procurer must be informed prior to the signing of the subcontract   1. **Proprietary Right and Copyright**   Where applicable, the BANK has the proprietary right and copyright of any results, content material or outcome derived from the provision of services supplied by the Applicant, in accordance with the Contract.   1. **Assignment**   The Applicant is not permitted to assign or in any other way transfer the rights or obligations under the Contract to a third party without prior written acceptance from the Procurer.   1. **Dispute resolution**   Any Dispute, controversy or claim arising out of or in connection with the Contract, or the breach, termination or invalidity therefor, shall be finally settled by arbitration in accordance with the Arbitration Rules of the Arbitration Institute of the Stockholm Chamber of Commerce.  The language of the arbitration shall be English.  **The Contract shall be governed by the substantive law of Georgia.** |
| 20. | **Other information/requirements:**  Tender winner is requested to furnish a performance guarantee in favor of Bank in the amount of 10% of the total Contract price.  Bank Guarantee should be valid until the complete fulfillment of all obligations.  The type and form of a Bank Guarantee and issuer Bank should be agreed upon and confirmed by the Procurer in advance. |
|  | **The specified conditions are not exhaustive. Given the specific nature of this procurement, the Bank reserves the right to adjust or add conditions to the agreement as necessary.** |

**Annex #3**

**To Cartu Bank JSC**

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(Applicant name)

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(registration/personal ID number)

**Tender proposal**

After examining the tender documentation, I agree to provide the service in accordance with the tender documentation, specifically to deliver the Internet and Mobile Banking Solution for Retail and Corporate users at the price of:

1. Internet Banking for Retail users

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(amount in figures and in words)

1. Internet Banking for Corporate users

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(amount in figures and in words)

1. Mobile banking for iOS and Android OS for Retail Users  
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   (amount in figures and in words)
2. Mobile banking for iOS and Android OS for Corporate Users  
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   (amount in figures and in words)

I confirm that I am familiar with the tender documentation (including its annexes) of Cartu Bank JSC (hereinafter “the Bank”), and the information and requirements provided therein are fully clear and acceptable to me.

I will act within the established norms, and in the event of winning the tender, I undertake to conclude an agreement with the Bank under the conditions stipulated in the Tender Data Sheet (T.D.S.) and the tender proposal (including the Instruction for Tender Participants -I.T.P.).

This tender proposal will remain in force for 150 calendar days following the submission of tender proposals.

---------------------------------------------------------- (Signature, stamp)

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(Date)

***Annex #4***

**To “Cartu Bank” JSC**

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(Applicant name)

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(registration/personal ID number)

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(Address)

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(Telephone, fax, e-mail)

**Application for participation in tender**

To participate in the tender announced by Cartu Bank JSC (hereinafter “the Bank”) for the procurement of Internet and Mobile banking solutions for Retail and Corporate Users, I submit tender documentation by email and tender proposal and tender proposal price in a sealed envelope.

Additionally, I undertake the obligation to inform the Bank in writing of any changes to the contact details specified in this application. Otherwise, any documentation/information/notification sent by the Bank to the details specified in this application will be considered as received by me.

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(Signature, stamp)

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(Date)