



National Information Technology Board
Ministry of Information Technology and Telecommunication
Government of Pakistan

Tender No: NITB-4(457)/2026

RFP For Integration of Online Payment Services

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1. Background and Objective

National Information Technology Board (NITB) is an autonomous organization enforcing the vision & policy of Federal Government to serve the public in more effective and efficient manner through due advisories and consultancies and provision of e-Governance software applications to public sector organizations so as to focus on cross-cutting e-Governance applications and initiatives that can be replicated across multiple public organizations for better Government to Government (G2G) and Government to Citizens (G2C) services and communication.

NITB invites sealed bids from eligible Scheduled Banks and Licensed Fintech Companies registered with the SECP and having license from the State Bank of Pakistan (SBP), for the provision of Online Payment Integration services to facilitate digital payments for multiple public sector fees / levies including but not limited to bills, taxes and other fees for different citizen services.

This procurement is being conducted in accordance with and shall be governed by the Public Procurement Rules, 2004 ("PP Rules"), issued by the Public Procurement Regulatory Authority (PPRA) regardless of whether such rules are explicitly referenced herein.

2. Tender Details

- a) **Tender Reference Number:** NITB-4(457)//2026
- b) **Tender Title:** Integration of Online Payment Services
- c) **Procuring Agency:** National Information Technology Board (NITB)
- d) **Method of Procurement:** Open Competitive Bidding (Single Stage – Two Envelope)
- e) **Procurement Type:** Services
- f) **Bid Submission Deadline:** 26.10.2026 at 1100 hours
- g) **Opening of Technical Bids:** 26.10.2026 at 1130 hours
- h) **Bids Submission:** Electronically through e-PADS

3. Scope of Work

The successful bidder will:

- a) Integrate with the NITB Owned digital platforms to enable users to make payments for:
 - i. Utility bills
 - ii. Government taxes
 - iii. Service fees (licensing, certificates, applications, etc.)
 - iv. Other services as the case may be
- b) Provide secure payment processing via multiple channels / modes including Credit Card / Debit Cards, QR for both in-app and over-the-counter use, IBFT, branchless banking agent assisted payments, Request to Pay (RTP), RAAST Payment Option; any other payment option aside from above mentioned will be considered plus point.
- c) Ensure real-time transaction settlement (wherever applicable and possible) in NITB's identified account(s) (**not to be retained with any settlement account owned by bidder**), real-time payment confirmation via API connectivity, automated and consolidated reconciliation provision within system and with other systems via API or file-based integrations.
- d) Ensure 24/7 availability, data encryption and compliance with SBP regulations

- e) Offer detailed reporting dashboards and reconciliation tools in form of dashboards apart from integration with NITB's owned / referred systems.
- f) API/SDK provision with sandbox and UAT environment prior to go-live.
- g) Provision of Call back / Refund mechanism for real-time transaction status.
- h) Defined and already implemented SLA for uptime, incident response and resolution.
- i) Dispute resolution and chargeback handling mechanism.
- j) Dedicated technical account manager and support team.
- k) Training for NITB technical/helpdesk staff.

4. Security and Compliance.

- a) PCI-DSS certification.
- b) Multi-factor authentication for all transactions.
- c) Fraud detection and AML/CFT transaction monitoring.
- d) Data residency within Pakistan for all transaction data.
- e) Periodic VAPT.
- f) Audit trail/logs retained per SBP-mandated retention period.

5. Preliminary Eligibility Criteria

The Bidders must strictly comply with all requirements set forth in this Section 5. Non-compliance with any single requirement shall render the bid non-responsive, resulting in immediate disqualification from the tender process:

- a) Be a Scheduled Bank or Fintech Company licensed by SBP and registered with SECP.
- b) Hold a valid NTN certificate, be registered with the Sales Tax and Income Tax Departments, and appear on the FBR's Active Taxpayer List.
- c) Comply with SBP's PSO/PSP licensing framework.
- d) Have minimum paid-up capital as per SBP's EMI Regulations, 2019.
- e) Have active or committed Raast integration.
- f) Have valid PCI-DSS certification.
- g) Have at least five (5) years of experience in online payment integration or digital banking solutions.
- h) Demonstrate existing integrations with at least five (5) major clients.
- i) Have clean regulatory record with SBP (no penalties/suspensions in last three (3) years).
- j) Have in-country data hosting.
- k) Have ISO 27001 (or equivalent) certification.
- l) Have functional 24/7 helpdesk.
- m) Not be having conflict of interest with competing government digital payment initiatives.
- n) Submit audited financial statements for the last three (3) years.
- o) Provide an affidavit that the firm is not blacklisted by any public/private organization.
- p) Submit copies of all the relevant certificates and documentary evidence with the bid / proposal documents.

The bidders must provide following details on their letterheads along with the supporting documents:

- Name of the organization.
- Details of offices across Pakistan (service delivery/support office).
- Location of the head office.

- Size of the firm / company (number of employees).
- Number of years of being incorporated / registered (minimum five (5) Years).
- List of certified and dedicated technical staff.
- The evidence of financial capability and yearly growth rate (business revenue) in past three (3) financial years.
- National footprint of customer branches, agents, merchants (specify number wise).
- Dedicated helpline for customer complaints.
- Evidence of growth and past performance.

6. Bid Submission Guidelines

- a) Single Stage Two-Envelope procedure.
- b) Technical Proposal should include compliance documents / information as per section 5 above, company profile, experience, and proposed solution architecture.
- c) Financial Proposal should include clear pricing models, transaction fees and any setup or recurring charges.
- d) Bids must be submitted electronically through e-PADS, and must be signed and stamped by the authorized personnel. However, NITB may require hard copies of the bids already submitted on e-PADS for reference purposes, provided that official reliance shall be placed solely on the bids submitted electronically on e-PADS.
- e) The bidders MUST submit the original Bid Security instrument amounting to PKR 04 million to the NITB office on or before the bid submission deadline, and a scanned copy of the same must be submitted electronically along with the bids / proposals.
- f) The bids / proposals and the Bid Security shall remain valid for a minimum period of ninety (90) days following the deadline for their submission.
- g) A pre-bid meeting will be held at NITB premises (i.e. Plot No. 24-B, Street No. 06, Sector H-9/1, Islamabad) on 19.10.2026 at 1030 hours
- h) Queries from potential bidders must reach the office of the Assistant Director (Admn), NITB, located at Plot No. 24-B, Street No. 06, H-9/1, Islamabad, no later than three (3) days prior to the deadline for the submission of bids and proposals. Only queries via e-mail i.e. muhammad.jamil@nitb.gov.pk will be entertained and no reliance shall be placed on any oral or verbal clarifications.
- i) Technical Bids will be opened on the same day at 1130 hours at NITB office.

7. Evaluation Criteria

Technical Evaluation

Those bidders whose proposals fulfil the Preliminary Eligibility Criteria vide section 5 will be considered technically qualified for financial opening stage.

Financial Evaluation

Bidders who successfully meet the Preliminary Eligibility Criteria in technical evaluation will be considered for financial opening and subsequent procurement proceedings. Whereas the financial evaluation will be done on below basis that is required to be filled by every bidder. Principal review to evaluate financials will be the one who charges Minimum from citizen per transaction and who shares Maximum Share to NITB per transaction.

Sr. No.	Activity	Details
1	Mention Separately Customer Transaction service charges for each mode submitted (if any)	_____ % per transaction (Bidder & NITB) / Fixed
2	Revenue Share payable to NITB from service charges (mentioned at point 01)	_____ % per transaction (Bidder & NITB) / Fixed
3	One Time or Concurrent Setup & Connectivity Charges (if any)	

8. Financial Terms

- a) All applicable taxes at the time of payment shall be deducted from the payments made to the bidder.
- b) In the event of any delay / down time in the provision of services, a penalty decided mutually at time of contract signing shall be imposed on the bidder based on SLA that will be signed at contract signing, which may be deducted from any amounts payable by NITB or from the Performance Guarantee.

9. General Conditions

The NITB reserves the right to

- a) Reject any or all the bids and to annul the bidding process, without thereby incurring any liability towards the bidders, as per Rule 33 of PP Rules;
- b) Accept any bid without requiring further information / discussion based on the proposals / information submitted.
- c) Disqualify bids not in compliance with bidding requirements.
- d) For online bid submission, bidders must get registered at e-PADS.
- e) The grievance from a bidder, if any, shall be dealt with as per PP Rules, 2004.
- f) Financial quotations shall be provided in Pakistani Rupees (PKR).
- g) Bids received after the bid's submission deadline shall not be accepted.
- h) Bids through Post/Courier, e-mail / Fax shall NOT be accepted.

10. Instructions to the Bidders

- a) During the evaluation, no amendments in the proposal shall be permitted. NITB may, however, seek clarifications regarding a proposal for evaluation purposes, provided that this does not result in a substantive change to the substance of the proposal.
- b) NITB can qualify and award contract to more than one bidder to ensure that maximum options for service privilege are granted to citizens.
- c) If the bidder fails to render services for any reason – including failure to submit the Performance Guarantee – the contract may be awarded to the next ranked / next lowest evaluated responsive bidder, provided that such bidder has also met the minimum qualifying score. Furthermore, the Bid Security of the defaulting bidder may be forfeited, and the bidder may be blacklisted from participating in future tendering processes.
- d) Issuance of the letter of award shall constitute the basis of contract with the bidder.

- e) The successful bidder may be required to sign a formal agreement or be issued Purchase Order(s), as deemed appropriate by NITB.
- f) The successful bidder shall submit a Performance Guarantee equal to ten percent (10%) of the contract price, issued by a scheduled bank in the form of a bank guarantee drawn in favor of the 'National Information Technology Board', within ten (10) days of the issuance of the letter of award or upon signing of the resultant contract, whichever occurs earlier. The Performance Guarantee shall remain valid for the entire duration of the contract and throughout the completion of all service delivery timelines.
- g) NITB at any stage of the procurement proceedings, having credible reasons for, or prima facie evidence of any defect in the capacity or otherwise of a bidder, may require the bidder to provide such further information concerning the professional, technical, financial, legal or managerial competence.
- h) The bidders must respond to all queries and provide complete information as advised in this tender document, failing which the NITB may reject the proposal.
- i) NITB reserves the right to disqualify any bidder that has provided false, fabricated, incomplete or incorrect information.
- j) NITB reserves the right, for reasons deemed necessary, to extend the deadline for the submission of bids and proposals and/or amend the tendering documents through the issuance of a formal notice or corrigendum.
- k) The Bid Security instrument shall be returned to unsuccessful bidders within thirty (30) days following the award of the contract to the successful bidder.
- l) The bidders must disclose any conflict of interest that directly or indirectly impacts the impartiality or neutrality of the tendering process or the award of the contract. Failure to comply with this condition may result in the cancellation of the contract award and/or the blacklisting of the bidder involved.
- m) Subcontracting or assignment of the services is strictly prohibited unless explicitly permitted in writing by NITB.