

Syndicate Bank: Card Centre Bangalore

RFP Ref No. 1576/2915/F-11/DCC/CC dated 26.12.2011 - Professional Services for Reconciliation of Debit Card transactions & Generation of Debit cards -

Clarifications on queries of vendors

Sl No	Page no	RFP clause no	RFP Clause	Query	Clarification
1			Page no. 22 clause no. 5 - Please mention turnover and Profit & Loss for last three years in INR Year wise Turnover Net Profit/Loss(-), i.e. 2008-09, 2009-10, 2010-11	Can profitability of any two years out of three years be valid or profitability of all the three years is mandatory for qualification in this RFP?	Please refer RFP clause
2			Query on Debit Card Issuance Solution	What is the scope of Debit Card Issuance solution. Do we need to provide any solution / system at Bank's premises?	Only manpower to be provided. Vendor to quote per person per month
3	Page 8 Point 4		In the first stage the Bank intends to entrust the Reconciliation & Tallying of ATM Cash, ATM Switch Cash Balance with Physical Cash at the ATM on daily basis for 201 Off-site ATMs (the number may increase/decrease depending on re-location of ATMs) and based on the experience the other ATMs also will be brought under the reconciliation activity of the selected vendor.	Is the reconciliation activity restricted to Issuer and Acquirer transactions of 201 ATMs only.	Pl refer para 16 (Implementation stages) on page 20 of RFP
4	Page 20 Point 16		Implementation Stages	a. RFP states that reconciliation activities will be scaled-up in stages starting with 201 ATMs, what is the time-line for bringing in all the ATM/POS transactions of Syndicate Bank into reconciliation scope. b. Can the bank commit minimum volume of transactions at both the stages. One being 201 ATMs and other total volume for all ATM/POS transactions.	a. Bank will take a decision once the solution is customized. b. No minimum commitment
5	Page 8 Point 4 A.		INTRANET	Will the bank extend firewall and security infrastructure and will the web web-server be hosted within the banks DMZ.	Yes the server will be hosted in Banks premises
6	Page 8		INTERNET	Will the bank provide the secured infrastructure with SSL for	Yes

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	Point 4 A.			hosting the application.	
7	Page 7 Point 4 A.		Capability for Reconciliation for other transactions of value added services through ATM Card, like Fund Transfer, utility payments, mobile top-ups, Card to Card money transfer etc on daily basis.	What is volume for Utility Payments and mobile top-ups ?	This feature is to be enabled by the Bank. Hence, vendor should have the capability.
8				What is the daily current rate of exceptions?. Preferably transaction type-wise for ex. Cash withdrawal, Utility Payments, etc.	Exceptions around 3000 to 5000 numbers per day.
9				What is average number of daily customer disputes raised by the branches?.	About 80-100
10				What is the average number of incoming charge backs for acquirer transactions across networks.	About 60-80
11				What is the scope of data migration 1. What is time-period of past data to be migrated? 2. What is the type of data like reconciled/un-reconciled 3. If un-reconciled data is expected to be migrated in the new system. What is the approximate number of pending work items.	No migration
12				What is the debit card generation software that is being used by the bank	StarCardman of M/s HMA StarWare Ltd
13				Request you to accept certificate from any vendor who has implemented this type of solution in a scheduled commercial bank with over 20 lac transaction as mentioned (in clause 19.1 page 21 you have mentioned scheduled commercial bank in India) in page 5 of the RFP	Scheduled commercial bank in India only
14			General	What are the different types of ATM being currently in use ?	Diebold, NCR, Wincor
15			General	Kindly clarify if for off us transactions, entries are passed in bank Host on online manner ?	Yes
16			General	Kindly clarify if bank charges the service Charges fee for Remote on us txn and is it charged online to customer?	yes

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17		31, pg 26	Parameterized application software for adding / modifying /deletion of new branches/ATMs/network/any field in the reconciliation software.	Does bank want to have a addition of network as a parameter? Each network will have its own set of business rules and policies. Hence reconciliation process may vary from interchange to interchange. Up to what extent the parameterization is expected by bank?	Yes (Presently four networks, viz., VISA, MasterCard, NFS, Cashtree)
18		32, pg 26	<u>Configuration</u> ✓ Source Data Configuration ✓ BIN Configuration ✓ Member BIN Configuration ✓ Network Account Configuration ✓ Terminal Configuration ✓ Keyfield Configuration ✓ Domestic Fee Configuration ✓ International fee Configuration ✓ Reconciliation Configuration ✓ GL Account Configuration ✓ Web Dispute Configuration	Kindly explain the difference between key field & reconciliation configuration?	Keyfield is the field like Card no., ref no., Auth code, date of txn etc for matching purpose. Reconciliation configuration is parameter for number of days to hold the data for reconciliation.
19		34, pg 26	Accounting Reconciliation linked to Accounting Transaction level accounting Maintenance of ledger accounts Maintenance of Trial Balance Maintenance of Profit & Loss Accounts Interface for Manual Accounting Entry Daily Summary Voucher: To generate and print Vouchers/	Kindly clarify on the scope for Trail balance & Profit/Loss account maintenance? Accounting entries will be provided by bank.	To match account maintenance at the data base with Core banking Type of accounting entries to be passed

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			Accounting entries for the specified date for accounting in Core Banking system. Inter bank/ Intra Bank Branch transaction accounting: bank or for different departments of the same branch Reconciliation of settlement Bank Accounts viz Bank of Amercia for Visa, Deutsche Bank for Mastercard, etc.		will be as per Bank's requirement and details will be discussed during customization.
20		36, pg 27 Scope of RFP, pg 7	Maintenance of parallel GLs accounting/tallying Maintenance of Mirror accounting of various Accounts maintained by the Bank for reconciliation, which includes preparation of daily vouchers for settlement, disputes etc	What is the scope for mirror account maintenance?	Reconciliation and accounting in the database software to match to with the Core banking GLs
21		17, pg 28	Maintenance of currency rates for international transactions and generation of uploadable file for debiting the customers account the full/partial (undebited online) amount.	Difference between Base I & Base II due to currency fluctuation is debited/credit to customer account/Bank GL, it can be configured as per banks requirement. Kindly confirm if the transaction & Settlement amount is available in bank Host & Switch file?	Yes
22		8, pg 29	Monitoring the disputes at every stage and escalating within the specified period with information to the cardholders of status by letter and proof	Ideally dispute should be registered by Bank user, if customer intends to do the same, they need to access bank's banking site, we can provide for APIs through which information can be passed to Banking site	Vendor should have capability

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			through the Branch for complaints received through Branch/to cardholder on email for email complaints/updation in the intranet/internet application for the information of Branch/cardholders		
23			General	To arrive at the required hardware, we need to know the following: <ul style="list-style-type: none"> ➤ Transaction projection for next three years ➤ Data retention policy of the bank ➤ Total/Concurrent users accessing the application? 	<ul style="list-style-type: none"> ➤ Increase of 20% per annum is expected ➤ Data to be stored permanently ➤ All the branch users (around 2500 users)for dispute registration and users in Bank's card centre
24			General	Kindly confirm if the current Issuance is for MasterCard MDS-Maestro or MDU-MasterCard Debit Un-embossed?	Maestro Card
25		Page 7 Point 4 A	Reconciliation & Tallying of ATM & POS Financial & Non Financial transactions both acquirer and issuer on daily basis	Does Bank is having POS acquiring business also?	Yes
26		Page 7 Point 4 A	Handling queries from branches on disputes, the reconciled and pending entries, etc.	Does this include any dedicated help desk facility to be provided by bidder?	Yes. Queries received from branches and card centre are to be attended.
27		Page 8	DEBIT CARD ISSUANCE THROUGH BANKS CARD MANAGEMENT SOFTWARE: Generation of Personalized Debit card	Does bank intent to send the hard copies for data entry also? if so we need to know the number per day since data entry operators will need to be in place.	No need of data entry operators

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			& PIN (Pre-File & ATM switch file) based on requests received through Web-application/hard copy from Branches.		
28		Page 8	DEBIT CARD ISSUANCE THROUGH BANKS CARD MANAGEMENT SOFTWARE Application scanning and storage management of applications received from Branches for issue of Gold, Platinum, Business and Personalised Debit Cards. –	Does bank expecting all hard copies of applications to be scanned and store and if so we need the numbers of applications to be scanned on daily basis?	Premium cards will be launched shortly. The scanning of photo and signature is to be done.
29		Page 8	DEBIT CARD ISSUANCE THROUGH BANKS CARD MANAGEMENT SOFTWARE Generation of Re-PIN (ATM switch file) based on requests received through Web-application/hard copy from Branches	How many hardcopy requests for repin will be received from branches?	Re-pin requests are registered online In exceptional cases hard copies are received.
30		Page 4	General	What are different type of cards are being issued by bank and number of variants? What are the current network/ interchanges involved and what could be additional	VISA and Maestro. (Instant /Personalised/Business)
31		Page 6	Date of submission of Bid – 16 th Jan	Request the bank to extend the date of bid submission by 10 more days i.e 26 th Jan.	Not considered
32			General	Request the bank to provide the Word copy of the RFP	Will be provided on request
33		Page 7	A) Reconciliation Migrating the data available in the existing legacy Recon System of the bank	We assume that only the unreconciled transactions will be migrated and dispute resolution of these transactions will be taken care by bank. The bidder will take care for those transactions which are received from day 1 of roll out of services. Kindly confirm our understanding.	No migration

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34		Page 7	B) Reconciliation Handling queries from branches on disputes, the reconciled and pending entries	Request the bank to clarify on current mechanism of receiving queries from end customers and branches? Or Does new vendor is expected to provide the user interface to capture the dispute to card holders, call center and branches etc?	Branches are seeking clarifications on status of transactions / disputes through IP messaging system/E-mail,Phone calls etc., YES
35		Page 8	Online utility (INTRANET) for registering requests by Branches for failed ATM & POS transactions including verification of status with facility to register all the stages of the disputes under various networks.	Kindly confirm for how many branches the access to be given and users per branch? How many disputes are being received by bank currently on daily basis?	All the branches (around 2500 as on date 2 users per branch- Number may increase) Issuer disputes – 100 Acquirer disputes – 85
36		Page 9	6. Statutory Compliance The solution offered by the vendor should comply with Reserve Bank of India guidelines on outsourcing of Financial services by Banks contained in Cir No.RBI/2006/167 DBOD.NO.BP.40/21.04.158/ 2006-07 dated November 3, 2006 and circulars issued subsequently and provisions of AML Act and PML Act and certificate to be attached.	The mentioned certificate is mainly applicable for the entities offering the financial services to end customers on behalf of bank or act as a business correspondence for a bank. Hence this certificate is not required as the offered services are recon and card issuance services, which comes under the backend operations and technology service provider. Request the bank to remove this condition.	Declaration from the vendor will suffice
37		Page 8, Point number 4 A	Infrastructure for recon services. The vendor has to provide the hardware along with the necessary OS software and application software with necessary license for undertaking the reconciliation activity. The Bank will provide necessary space and infrastructure (UPS power, table chairs	We assume the following will be scope – The required, hardware, software, application will be provided by bidder. Apart from this, bidder will provide the personnel for during the reconciliation and dispute resolution activities. Bank will provide the place and furniture for the personnel to seat. Also bank will arrange the PC's with Window, back up tape drives with tapes, Printers, cartridge, scanner, consumable stationery, rack	Yes as per RFP

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			etc) for undertaking the activity at Banks location.	space for the servers, telephones, internal connectivity equipments and IT infrastructure. Kindly confirm	
38		Page No 8, section B:	Debit Card issuance through banks card management software	We assume that only two personnel for the card operations are required to be provided by bidder and all other infrastructure will be provided by bank. Kindly confirm. Should the volume require additional personnel to be deployed, how does the Bank intend to compensate the bidder? Also explain the dispatch process in details.	Only manpower is to be provided. The bidder has to quote cost per person.
39		Page No 8. Section 8	Debit Card issuance through banks card management software	Kindly confirm which is the organization provided the current card management application? And also confirm the level of automation and MIS provided by system? What is the daily card issuance volume, variants wise? What is the daily capacity of pin mailer printing?	M/s HMA Starware Pvt. Ltd, Chennai -NA- -NA-
40		Page No 8.	Debit Card issuance through banks card management software	Please provide the detailed scope the resource is expected to carry out.	Card issuance and pin mailer printing
41		Page No 8	Debit Card issuance through banks card management software	Request the bank to have the resource from bidder on the per resource cost basis. It will give flexibility to bank and bidder to appoint the resource on the basis of requirement. Need the commercial template to be changed accordingly.	Vendor to quote per person cost per month
42		Page 8	The vendor is expected to provide hardware, software solution and deployment of required personnel for reconciliation and transaction level accounting including operations. The vendor has to provide the hardware along with the necessary OS software	For the reconciliation system, vendor is expected to provide ONLY the hardware, OS and application software, for the production environment to be hosted at Bank DC at Mumbai. Is there are DRS requirement to be hosted at Bank's DRS in Bangalore?	At card Centre, Bangalore Bank's DRS

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			and application software with necessary license for undertaking the reconciliation activity. The Bank will provide necessary space and infrastructure (UPS power, table chairs etc) for undertaking the activity at Banks location.	<p>Is there a test environment requirement to be hosted at Bank's DC at Mumbai?</p> <p>Bank to confirm that the following will be provided by Bank:</p> <ol style="list-style-type: none"> 1) Network connectivity for the vendor provided systems at Bank's DC and DRS. 2) Network Connectivity between Bank's DC and DRS. 3) Rack space to mount vendor provided equipment. 	<p>At Card Centre, Bangalore</p> <p>As per RFP</p>
43		Page 10, point No. 8	The Vendor should have Business Continuity Plan (BCP) in place and should enclose with the proposal, a certificate confirming the existence of documented BCP and mentioning details of DRS location (full address, owned or leased and if leased the date of expiry of lease).	As per the RFP, reconciliation system (hardware and software) needs to be hosted at Bank's premises. Therefore the reference to vendor's DRS location is not clear. It could be Bank's DRS location?	Bank's DRS
44		Page 33	Implementation plan (The vendor should be capable of rolling the each and the first stage of the project within 1 month from the date of Letter of Intent/ Purchase order)	Time lines to roll out the services within 1 month time is very stiff considering the scope of the activities involved that includes the procurement and commissioning of hardware. Hence, request the bank to increase the time lines to 12 weeks.	May be considered on merit
45		Scope of Work – Reconciliation – Pg 8	In the first stage the Bank intends to entrust the recon and tallying of ATM cash, ATM switch cash balance with Physical cash at the ATM on daily basis for 201 offsite ATMs...	<p>The Bank would appreciate that the vendor will need to consider the likely transaction volume through the system for the period of the contract to estimate the required infrastructure, team size etc.</p> <p>Basis the clause, it appears that the Bank is looking at a defrayed deployment plan. It will help if the Bank can provide the timelines and the likely transaction volume (phase wise if that be the case) for the movement of the entire requirement of the RFP so that we can make appropriate assumptions for the required investments and provide the commercials appropriately.</p>	<p>Refer to Preface (Page 4 of RFP)</p> <p>Pl refer para 16 (Implementation stages) on page 20 of RFP</p>
46		Inform	Vendor should have business continuity	Need to understand if the vendor can provide the DR facility from	

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		ation and data security measures – Pg 10	plan in place	their own premises.	Yes
47		Information and data security measures – Pg 10	Vendor shall assist the Bank in migrating to any vendor during the current of the agreement.....	<p>We would like to understand the need to migrate to any vendor during the currency of the contract?</p> <p>Additionally vendor responsibility shall be restricted to providing the data for migration to a new vendor (after expiry of the agreement) in a mutually agreed format. Trust this is correct.</p> <p>The penalties mentioned may be mutually discussed and levied on the vendor only in the event the delays are solely attributable to the vendor.</p>	<p>If need arises</p> <p>True</p> <p>Yes</p>
48		General Conditions – Pg 10	Vendor should undertake necessary changes/modifications....	Our scope will be restricted to taking care of the customizations as per the current applicable regulations. Any ongoing customizations based on future needs shall be undertaken on case to case basis at mutually agreed commercials. Trust this is fine with bank.	Yes
49		Bidder indication of Authorisation to Bid – Pg 12	Vendor must clearly identify the full title and authorization of the designated official and provide a statement of bid commitment with the accompanying signature of the official.	Need to know if there is any specific format for the same.	Bid form as per RFP
50		Bidder Utilisation of Know-how		There shall be no restrictions on vendor's retained knowledge. We suggest that the legal clauses be mutually discussed and agreed between the Bank and the L1 bidder during contract negotiation.	Appropriate clauses will be incorporated

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		and person nel for compet itors – Pg 13			in SLA as per RFP clause
51		Indemnity – Pg 14	Vendor shall indemnify the Bank against any penalty/ liability payable to the cardholders	Vendor scope to be restricted to raising the disputes with the respective interchanges. However Vendor shall not made liable for any end customer penalties/ liability for reasons not attributable to the vendor.	Will be decided on case to case basis
52		Indemnity – Pg 14	Vendor shall indemnify the Bank against all third party claims for infringement of Patents, Trademarks	The clause should be applicable solely for the infrastructure provided by the vendor for rendering the services. Please confirm.	As per RFP
53		Indemnity – Pg 14	It will be the responsibility of the vendor to fulfill all required import obligations....	This clause may not be relevant for the current scope of work. Please clarify.	If applicable
54		Indemnity – Pg 14	In the case of delay in execution of the works as per this order..... the Bank reserves the right to charge any penalties as deemed suitable for such delays.	The penalty to be levied cannot be open ended. The penalties mentioned may be mutually discussed and levied on the vendor only for reasons solely attributable to the vendor. We suggest that the clauses relating to penalties be mutually discussed and agreed between the Bank and the L1 bidder during contract negotiation.	As per RFP – Banks discretion
55		Indemnity – Pg 14	The vendor shall have the License for use of system/software..... sourced either from third parties or from themselves.	The clause should be applicable solely for the infrastructure provided by the vendor for rendering the services. Please confirm.	As per RFP
56		Indemnity – Pg 14	Vendor shall not assign in whole or in part, its obligations to perform.....	Vendor should be able to assign the contract to its affiliates/ subsidiaries. We suggest that the clauses relating to assignment be mutually discussed and agreed between the Bank and the L1 bidder during contract negotiation.	As per RFP

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57		Penalties payable for delayed reconciliation - Pg 15	Table on Penalty amount	<p>Since the Bank is providing a time window of T+10 days to complete settlement, the penalty should be applicable only for the days in excess of T+10 and from 5 days from date of transaction as mentioned in the table.</p> <p>Amount of penalty per day is very high. Request the bank to consider Rs. 500 per day.</p> <p>We suggest that the clauses relating to penalties be mutually discussed and agreed between the Bank and the L1 bidder during contract negotiation.</p>	<p>As per RFP</p> <p>Not considered</p> <p>As per RFP</p>
58		Penalties on account of RBI directives / Network regulations – PG 15.	Penalty/ compensation payable to cardholders as per RBI directives present and future for delayed settlement of failed ATM transactions has to be borne by the vendor.	<p>Vendor scope to be restricted to raising the disputes with the respective interchanges. However Vendor shall not be made liable for any end customer penalties/ liability for reasons not attributable to the vendor.</p> <p>Also vendor will not be privy to future regulations that will be applicable.</p> <p>We suggest that the clauses relating to penalties be mutually discussed and agreed between the Bank and the L1 bidder during contract negotiation.</p>	<p>Will be decided on merit on case to case to basis</p> <p>No</p> <p>As per RFP</p>
59		Termination of Contract – Pg 16.		<p>Unsatisfactory services to be defined in the SLA.</p> <p>The clause should be applicable only for defaults on account of reasons solely attributable to the vendor.</p> <p>Vendor should be provided with a notice and cure period for rectifying any such defaults. Bank may exercise the option to terminate the agreement only in the event of an uncured breach.</p>	Appropriate clauses will be incorporated in SLA
60		Termination of Contract – Pg	Bank may procure the Services similar to those undelivered and the vendor shall be liable to the Bank for any excess costs for procuring such	Vendor will not have control or be privy to the prices paid by the Bank to third parties for availing the same services. Vendor obligation will need to be discussed and agreed mutually with the Bank at the time of contract negotiation. Bank's sole recourse in the	As per RFP

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		16.	similar services.	event of an uncured breach shall be to Terminate the SLA.	
61		Acceptance of the Service - Pg 20	Prior to live cutover, Syndicate Bank will require a period of time to evaluate the complete solution.	Request the Bank to provide clarity on the timeline for the evaluation period as the same cannot be open ended.	Reasonable time
62		Implementation Stages – Pg 20		<p>The Bank would appreciate that the vendor will need to consider the likely transaction volume through the system for the period of the contract to estimate the required infrastructure, team size etc.</p> <p>Basis the clause, it appears that the Bank is looking at a defrayed deployment plan. It will help if the Bank can provide the timelines and the likely transaction volume (phase wise if that be the case) for the movement of the entire requirement of the RFP so that we can make appropriate assumptions for the required investments and provide the commercials appropriately.</p>	<p>Refer to Preface (Page 4 of RFP)</p> <p>Pl refer para 16 (Implementation stages) on page 20 of RFP</p>
63		Payment Terms – Pg 20	Service Tax as notified by the government will be paid by the Bank	Service Provider will not be privy to any new taxes that may get introduced in the future. Request the Bank to consider prices exclusive of all applicable taxes.	As per RFP
64		Reverse Auction – Pg 20	Reverse Auction	The usual process in the event of a reverse auction evaluation is to seek for an indicative commercial from vendors and the Bank subsequently decides the floor price for the reverse auction. It will help if we can understand the process and get clarity on whether the reverse auction will be conducted by the Bank. The commercial quote will be dependent on whether the Bank will conduct a reverse auction.	If Bank decides to go for Reverse Auction, commercials quotes submitted by vendors will not be opened.
65		Appendix 3 – Pg 34		<p>Our understanding of the commercial template is as under: please confirm.</p> <p>We will be required to provide our commercials under the column “Rate (INR)” in both figures and words.</p> <p>The column “quote” is to define the unit of measure for each of the</p>	<p>Yes</p> <p>Yes</p>

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				line item in the commercial template. The quote for the line item 2 is for one resource. Bank shall pay based on the total no of resources required for the project delivery.	The bidder has to quote cost per person per month
66			Note 2 – L1 evaluation and para below note 4.	Request the Bank to clarify the methodology to be adopted for TCO workings and whether it is monthly TCO or 3 year TCO. The wordings in note 2 is contradicting the wordings provided in the last para (below note 4). We suggest that the Bank includes one more column in the template which will contain the TCO for L1 evaluation.	3 years
67			Note 2 – L1 evaluation and Taxes	The serial no is repeated twice. Need to renumber the notes.	noted
68			Note 2 – Taxes	Service Provider will not be privy to any new taxes that may get introduced in the future. Request the Bank to consider prices exclusive of all applicable taxes.	As per RFP
69		Clause 2, Page 5	The vendors should have implemented and provided similar services to a Scheduled Commercial Bank with a minimum Debit Card base of 20 lakhs for a minimum period of One year	What does the bank mean by ‘similar services’? Is this qualification for card issuance services or for reconciliation services?	Reconciliation services
70		Clause 4A, Page 7	Migrating the data available in the existing legacy Recon system of the Bank.	What are the systems being used by the Bank currently? What is the data retention that is maintained by the Bank? Request Bank to provide the nature and size of database.	No migration
71		Clause 4A, Page 7	Reconciliation & Tallying of ATM & POS Financial & Non Financial transactions both acquirer and issuer on daily basis	Since reconciliation would include even non-financial transactions, request the Bank to have the per transaction rates applicable for both financial and non-financial transactions	As per RFP
72		Clause 4B, Page 8	Generation of Personalised Debit card & PIN (Pre-File & ATM switch file) based on requests received through Web-application/ hard copy from Branches.	What is the volume of such requests received through hard copy during a month?	Not relevant. Vendor has to provide only manpower and submit quote per person per month

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73		Clause 4B, Page 8	Application scanning and storage management of applications received from Branches for issue of Gold, Platinum, Business and Personalised Debit Cards.	<p>What does Bank mean by Application Scanning?</p> <p>Request the Bank to explain the expectation regarding storage management.</p>	<p>Scanning of hard copies of applications/photo/signature</p> <p>Banks will handle storage management</p>
74		Clause 4B, Page 9	Providing MIS of the activity including Cards generated, PIN mailer etc and attending to mailing of Re-PIN to Branches.	<p>Since the system to be used for card issuance is provided by the Bank, what MIS related activity is envisaged from the service provider?</p>	<p>Generation of MIS related to card issuance</p>
75		Clause 7.9, Page 10	The vendor shall assist the Bank in migrating to any vendor during the currency of the agreement or after expiry of the agreement and shall provide all kind of support for smooth and successful migration. Any delay on the part of the vendor in facilitating migration shall attract a penalty of Rs.10,000 per day.	<p>On what basis would the delay be calculated and defined?</p> <p>Request the Bank to define the timeline expected so as to identify and qualify the delay. Any delay in migration not attributable to the bidder should also be clearly defined.</p> <p>Also request the Bank to re-consider the penalty amount as Rs. 500 per day.</p>	<p>Not more than a month</p> <p>No considered</p>
76	5	2 - preface	The vendors should have implemented and provided similar services to a Scheduled Commercial Bank with a minimum Debit Card base of 20 lakhs for a minimum period of One year (certificate from the Banks to be attached)	<p>TCBIL the company has been in the business of managing ATMs, POS terminals and hosted core banking and is now offering Recon services. We have recently started implementing acquirer recon for UCO bank and cannot comply with this clause due to the recent entry into the Recon business.</p> <p>1. Considering TCBIL's dedicated focus on the payments space and the prestige of its parent company Tata Communications Limited, we request the bank to eliminate this criteria in order to make us eligible in the RFP</p> <p>2. In case this clause cannot be eliminated can we still bid and be considered eligible for further evaluation in the RFP process</p>	<p>As per RFP</p>
77	11	8- (c) - general conditions	The vendor should have declared net-profit for previous three years and copies of Income Tax assessment orders evidencing the same to be enclosed with	<p>Request the bank to amend from</p> <p>"The vendor should have declared net-profit for previous three years and copies of Income Tax assessment orders evidencing the same to be enclosed with the proposal."</p>	<p>As per RFP</p>

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			the proposal.	to "The vendor or its wholly owning parent company should have declared net profit for previous three years"	
78	24	Appendix 2 (11)	Excess cash (received from branches-different networks) upload and raising credit adjustments (generation of files to be uploaded (bulk upload) in various networks) for unsuccessful transactions based on remittance received and based on reports (EJ bad response, switch uncertain dispense, partner good response) and generating letters to branches for remitting the amount for credit adjustments raised based on report/upload in database.	How will the physical excess cash received from different branches/different networks be known to us or accounted by us? Have we to take this figure from the C3R/CBR?	On reconciliation
79	24	Appendix 2 (15)	Generation of file to be uploaded in CBS for remitting amount to branches for loro not generated transactions	Can we conclude from this requirement that the acquiring transactions are recorded in the CBS online?	Yes
80	24	Appendix 2 (16)	Accept /reject claims on us after verifying EJ, Host data and switch and data file provided by various networks /generating letters to branches to send remittance in respect of claims accepted Upload of claims on us from various networks /status upload in the database.	1. For claim accepted by us raised by other networks, how will the funds received be communicated to us besides the branch passing the accounting in the CBS? 2. Is verification with overage required. Is it required to be verified by CBR/C3R since there its not mentioned? 3. Is admin transaction done on all the ATMs? 4.. Is EOD of ATMs done daily at the end of the day?	Data will be provided Yes No At switch level
81	25	Appendix 2, (21)	Generating the files for the ATM Reconciliation Cell /Branches to debit/credit the cardholders.	Will the Claims be settled centrally or branches will individually pass the debits/credits to the customers?	Settled centrally
82	25	Appendix 2, (22)	Separating the reconciled transactions based on rules as in Col 8 above and matching with the GL balances	Kindly clarify the functionality & explain in detail?	As per RFP

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			maintained by the Bank.		
83	25	Appendix 2, 23	Updating the bank on a daily basis the status of reconciled and unreconciled transactions, including all stages of disputes resolution, pending, resolved, chargeback pending, rejected and accepted ie T+1 basis.	What would be the TAT for POS transactions as T+1 is not feasible?	Reconciliation on T+1 basis
84	25	Appendix 2,(28)	Verifying the charges debited by CBS host for various transactions as prescribed by the Bank for Financial and Non-financial transactions.	Are the charges debited online?	Yes
85	26	Appendix 2, (32)	Configuration Source Data Configuration BIN Configuration Member BIN Configuration Network Account Configuration Terminal Configuration Keyfield Configuration Domestic Fee Configuration International Fee Configuration Reconciliation Configuration GL Account Configuration Web Dispute Configuration	Kindly provide more details: 1. Network account configuration 2. Keyfield configuration 3. Web Dispute Configuration	1.addition of new network 2.Keyfield is the field like Card no., ref no., Auth code, date of txn etc for matching purpose. 3.Parameter for intranet dispute registration
86	27	Appendix 2, (4)	Upload Electronic / Manual Cash position of each ATM - ATM wise	Request bank to clarify this requirement in detail.	As per RFP
87	28	Appendix 2, (9)	Maintenance and tallying of unreconciled – unidentified entries (Suspect) after ATM cash tallying in a separate account and daily reconciliation and tallying.	Request bank to clarify this requirement in detail	As per cash tally procedure
88	29	Appendix 2, 2	Dispute resolution of our Bank cardholders on automatic recredit of	Request bank to clarify this requirement in detail	Auto recredit facility of unreconciled

Sl No	Page no	RFP clause no	RFP Clause	Query	Clarification
			unclaimed amount by other networks after a certain period.		entries
89	30	Appendix 2, 11	Recovery of charges for retrieval request raised on behalf of cardholders and other charges for disputes resolution as specified by the Bank.	Request bank to clarify this requirement in detail	list of charges network wise to be provided
90	30	Appendix 2, 12	Good faith, pre-arbitration, arbitration requests of our debit cardholders within and outside the dispute system of the network through stages prescribed by the network or directly with the acquiring bank in case of our cardholders disputes beyond the period prescribed by network and resolving the same within the time specified by the Bank.	<p>Please clarify how claims will be taken up directly with the acquiring bank in case the cardholders disputes are beyond the period prescribed by network?</p> <p>Please clarify how claims will be resolved within the time specified by the Bank?</p>	<p>Through email</p> <p>Timelines specified by RBI/network to be adhered to</p>
91	30	Appendix 2, 17	Daily Summary Voucher: To generate and print Vouchers/ Accounting entries for the specified date for accounting in Core Banking system relating to all Dispute stages	We understand TTUM is sufficient based on rest of RFP clauses	As per RFP
92	8	4 A- Reconciliation	The reconciliation project will be executed on Application Service Provider (ASP) model. It shall be the responsibility of the bidder to deploy and put to use end to end Hardware, Software and required manpower to meet the obligations under the RFP/SLA.	The app & DB servers be located at the vendor premises. Please confirm.	Yes
93	8	4 A- Reconciliation	<p>The time-limit for reconciliation of any transaction shall be Transaction Date Plus 1 Day ie., T+1 day.</p> <p>The vendor has to provide the hardware</p>	Clarification required for TAT of POS transactions as T+1 is not feasible.	As per RFP

Sl No	Page no	RFP clause no	RFP Clause	Query	Clarification
			alongwith the necessary OS software and application software with necessary license for undertaking the reconciliation activity. The Bank will provide necessary space and infrastructure (UPS power, table chairs etc) for undertaking the activity at Banks location.		
94	15	12. Liability of the Vendor	Penalty payable for delayed reconciliation: The selected vendor has to reconcile the transactions on a daily basis (T+1) and the unreconciled transactions have to be handled as follows:	Clarification required for TAT of POS transactions as T+1 is not feasible.	As per RFP
95	15	12. Liability of the Vendor	<p>The Network Settlement Accounts are to be reconciled within T+7 days and should not exceed T+10 days under any circumstances. In case of delay in reconciliation beyond T+10 days for the accounts mentioned above, penalty would be imposed on the vendor for the un-reconciled accounts due to the reasons attributable to the vendor, as decided by the Bank, as under: Penalty amount:</p> <p>In case of delay in reconciliation beyond T+10 days for the accounts mentioned above, penalty would be imposed on the vendor for the un-reconciled accounts due to the reasons attributable to the vendor, as decided by the Bank, as under:</p> <p>Penalty amount:</p>	<p>We understand this applies only to Network settlement accounts unreconciled and does not apply for on-us txns. Please clarify.</p> <p>Please explain with an example how the penalty calculation will apply beyond the T+10 TAT?</p>	As per RFP

Sl No	Page no	RFP clause no	RFP Clause	Query	Clarification
			<p>Beyond 5 working days Rs.10,000/- per day</p> <p>The penalty would be calculated as on the 1st day of every month and will be recovered from the billing amount payable to the vendor. The penalty mentioned above would be over and above the penalty/compensation payable to Cardholders as per RBI directives/penalty payable as per network regulations for not raising credit adjustment.</p> <p>The vendor will also be liable to bear the actual loss on account of wrongful/excess credits or wrong/delayed reporting in reconciliation/dispute process activities undertaken by the vendor due to the reasons attributable to the vendor, as decided by the Bank.</p>		
96	7		Migrating the data available in the existing legacy Recon system of the Bank.	<p>What is the volume and period of data to be migrated?</p> <p>2: Who will ensure the correctness of complete data?</p> <p>3: Will the bank provide the data in Vendor specified format?</p>	No migration
97	7		Parameterised Fee Management for interchange Fee as well as other charges for debit to Customers Including transactions for Surcharge/Tips paid etc and generation of uploadable file in the format specified by the Bank for debit to cardholders account.	<p>Kindly elaborate the parameters to be linked to this module.</p> <p>2: Who will be the owner for the parameter changes?</p> <p>3: What is the escalation matrix & frequency of change for the same?</p>	Bank As per requirement
98	7		Parameterised MIS/Reports to support	1: Kindly elaborate the parameters to be linked to this module.	

Sl No	Page no	RFP clause no	RFP Clause	Query	Clarification
			campaign, loyalty, cash back and generation of uploadable file for credit to cardholders account.	2: What will be the frequency and period of MIS/Reports? 3: Is the bank wanting an independent Reporting Setup or planning to generate reports from the production environment?	As per Bank's requirement
99	8		The time-limit for reconciliation of any transaction shall be Transaction Date Plus 1 Day i.e., T+1 day	Kindly confirm whether this reconciliation is related to Onus Transactions only; subject to data file availability. For other networks there is need of T+3 or T+5 depending on networks	As per RFP
100	8		The vendor has to provide the hardware along with the necessary OS software and application software with necessary license for undertaking the reconciliation activity. The Bank will provide necessary space and infrastructure (UPS power, table chairs etc) for undertaking the activity at Banks location.	1: Our understanding is that the Hardware procurement, Licenses related to OS or Database will be in the books of vendor. Kindly Confirm 2: Our Understanding is infrastructure to be provided by the bank will include network connectivity for intranet and internet, to branches (both IP based and Telephonic), Connectivity to associations like VISA, MasterCard, NPCI, other networks, etc..., dedicated connectivity to disaster recovery location and other related services	Yes Yes
101	8		In the first stage the Bank intends to entrust the Reconciliation & Tallying of ATM Cash, ATM Switch Cash Balance with Physical Cash at the ATM on daily basis for 201 Off-site ATMs (the number may increase/decrease depending on re-location of ATMs) and based on the experience the other ATMs also will be brought under the reconciliation activity of the selected vendor.	1: Whether the cash management is centralized or de-centralized? 2: For Reconciliation of offset ATMs, we trust the vendor to provide the C3R reports via soft files to the reconciliation vendor. Kindly confirm 3: The vendor will carry out reconciliation on T+5 basis for ATM Cash based on file availability. Kindly confirm 4: What will be the time lag provided to the vendors for their readiness between the offsite ATM recon and rest of the ATMs? 5: In case the cash is loaded by the branches for on-site ATMs, what is the method adopted by them; i.e. swapping the cassette and/or AddOn basis?	1. to be centralised 2. yes 3. As per RFP 4. As per RFP 5. -NA-
102	8		DEBIT CARD ISSUANCE THROUGH BANKS CARD MANAGEMENT SOFTWARE:	Which card management software does the bank utilize and what is the version of the same?	Starcarman from M/s HMA StarWare Pvt Ltd
	9		The Vendor will submit the detailed MIS on daily, weekly, fortnightly, monthly or any other interval, as may	Kindly list the MIS required for information and data Security Measures as may be required by the Bank from time to time	As per requirement

SI No	Page no	RFP clause no	RFP Clause	Query	Clarification
			be required by the Bank from time to time.		
103	9		The Vendor shall take all necessary steps to ensure strict confidentiality of the information provided by the Bank during and even after the contract expires or is terminated for any reason. The Vendor should isolate and clearly identify the Bank's customer information, documents, records and assets to protect the confidentiality of the information and build strong safeguards so that there is no mingling of information/documents, records and assets.	Kindly define the scope for data security as well as boundaries for confidentiality of information.	As per RFP
104	9		The Vendor should periodically provide backup files of data and oracle or any other database data-dump with necessary application/software to read the data as may be required by the Bank from time to time or as may be prescribed by the Reserve Bank of India or any other Statutory Authority from time to time in respect of services outsourced.	<p>1: Can the bank define the periodicity for the backup files to be provided by the vendor?</p> <p>2: Is the Bank looking for an Independent Backup setup of the Application to be ready when the bank wants to read the backup file data?</p> <p>3: What will be the backup retention period?</p> <p>4: Kindly provide the legal and compliance requirements to back the retention policy of the bank</p>	<p>As decided by Bank</p> <p>Yes</p> <p>Permanently</p> <p>As per RFP</p>
105	10		The Bank reserves the right to inspect and satisfy itself with the arrangements made for proper & secure storage, usage and handling of data. The Vendor will preserve the data and documents to meet the statutory / legal requirements of the Bank	<p>1: Kindly clarify the statutory / Legal requirements of the bank.</p> <p>2: Bank to provide the infrastructure for proper & Secure storage of documents (physical) if any and to be under Vendor's control</p>	As per RFP
106	10		The Vendor should have Business Continuity Plan (BCP) in place and	1: Since infrastructure is provided by the Bank, kindly confirm if DRS will be at location provided by the bank or the Vendor	1.Banks' DRS

Sl No	Page no	RFP clause no	RFP Clause	Query	Clarification
			should enclose with the proposal, a certificate confirming the existence of documented BCP and mentioning details of DRS location (full address, owned or leased and if leased the date of expiry of lease). The Vendor should have the capabilities to suggest and provide add-on requirements at no additional cost related to Risk Management Requirements for monitoring of the Transactions as per the requirement of the Bank to comply with AML and PMLA Act/guidelines or any other Bank/Regulatory/Statutory requirement (MIS, Fraud Alert Reports, Velocity Reports and Add-on Tools, etc) etc.	2: What all needs to be covered under the BCP? 3: What will be the expected recovery time regarding both operations and data, which the bank wants vendor to follow? 4: Kindly provide detailed information regarding what needs to be covered under AML, PMLA according to the bank.	2.Database/application 3.As per RBI guidelines
107	10		The vendor must give estimated time-lines to make their solution live. The time estimate must clearly identify the various phases including customisation, development, enhancements and testing and all assumptions must be clearly specified. The entire process of migration, customisation, implementation and takeover of the Reconciliation project should be completed within 3 months from the date of issue of Purchase Order. The deployment of personnel by the vendor for Generation of Debit Card should commence within 1 month from the date of the Purchase order.	Please note the entire process of migration, customisation, implementation and takeover of the reconciliation project needs minimum of 6 - 8 months for completion subject to availability of complete and correct data with proper checks and controls. Request you to kindly consider the same	No migration
108	13		The Vendor is required to furnish, as part of the proposal, a BANK	Will the bank guarantee issued by Citizen Credit Cooperative Bank (A Scheduled Bank) be accepted?	No

Sl No	Page no	RFP clause no	RFP Clause	Query	Clarification
			GUARANTEE for an amount of Rs 1,00,000/- (Rupees One Lakhs Only) issued by a reputed bank in the format as given in Appendix 6 and valid for a minimum period of One Year from the last date for submission of the proposal. The Bank Guarantee shall be denominated in Indian currency only.		
109	15		The selected vendor has to reconcile the transactions on a daily basis (T+1) and the unreconciled transactions have to be handled as follows: a) By credit adjustment/debit adjustment with the concerned network in case of other network acquirer transactions immediately. b) By credit/debit of the cardholders account in case of issuer transactions. Debit to the cardholders account immediately and credit to the cardholders account based on the time-line specified by the Bank.	Kindly confirm whether this reconciliation is related to Onus Transactions only; subject to data file availability.	All transactions under all networks
110	19		The Prime Vendors need to achieve a cut-off score of 70 % marks in order to qualify for the commercial evaluation stage.	As per the Technical Evaluation vendors above 70% marks qualify for commercial evaluation. But the commercial evaluation says that L1 will be based on the Total Cost to the bank.	Commercial evaluation will be done only in respect of technically qualified vendors
111	19		Based on the above process, the bank will decide about the technically qualified bids. Only the technically qualified Bidder's Financial Bids will be opened in the presence of qualified vendors, the Total Cost as per the financial bids will be arrived taking into account the cost for 3 years. The L1 will	We request bank to evaluate on the basis of technical competence and the commercials quoted and this weightage shall be taken into consideration for arriving at the successful bidder.	Commercial evaluation will be done only in respect of technically qualified vendors

Sl No	Page no	RFP clause no	RFP Clause	Query	Clarification
			be declared based on the Total Cost to the Bank.		
112	39		FORMAT OF PERFORMANCE GUARANTEE	Typing error. Credit Card Management mentioned in the Performance Guarantee.	The words “Credit Card Management” be replaced with “Professional services for Reconciliation of Debit Card transactions & Issue of Debit Card”.