



सिंडिकेटबैंक/SyndicateBank

कॉर्पोरेटकार्यालय,बेंगलूरु / Corporate Office,

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DIT, Digital Banking, BPR & Card Centre Department

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का.दि.सं./No. 259A/2915/CC/2019/F-5080/001

दिनांक/Date: March 08, 2019

To,

All participating Bidders.

Sub: Extension, Modifications, Clarifications & Additions for RFP-003/CO:CC/2019 dated 28/01/2019 - for Engagement of Vendor for End to End Management of Credit Card Solution & Operations for Five Years, Under Opex Model.

Extension:

All the participating bidders are requested to make note of the below changes in the Last Date & Time for submission of Bids in Online Mode with respect to the RFP-003/CO:CC/2019 dated 28/01/2019 for Engagement of vendor for End to End Management of Credit Card Solution & Operations for Five years under OPEX model.

Extended Last Date & Time for submission of Bids in Online Mode is **27/03/2019 up to 16:00 hours.**

Extended Last Date & Time for submission of Physical Documents (**Offline Mode**) is **28/03/2019 up to 16:00 hours** at Card Centre.

Extended Date and time for opening of Technical bids is **28/03/2019 at 16:30 hours.**

Corrigendum & Addendum:

Note: Throughout this document the term “Bidder”, “Successful Bidder”, “Service Provider” & “Vendor” is synonymously used.

SI	RFP Clause & Page No	Existing Clause	Modified/Added Clause
1	Page No 16: Technical Architecture of Credit Card operations	Presently Bank is issuing Credit Cards in VISA & NPCI Network and envisages to expand the card base in other networks also. The Bank has established an ATM switch, which is on UNIX platform with Oracle RDBMS. VAP connectivity to Bank's ATM switch has also been established. The Bank intends to connect selected Bidder's Switch to VISA/MasterCard/NPCI through Bank's VAP for both Primary and DRS purpose through Oasis IST Ver 7.5. The Bidder's switch in turn will have connectivity through VISA to the entire ATMs/ POS Terminals/ Payment Gateway under VISA/MasterCard/NPCI network. The Bank also intends to connect selected Bidder's infrastructure facility to the Bank's ATM switch and Core Banking through a suitable communication medium such as Leased line / VSAT / Wireless / Fibre etc. for round the clock connectivity. The selected Bidder would be required to provide necessary support assistance and	Presently Bank is issuing Credit Cards in VISA & NPCI Network and envisages to expand the card base in other networks also. The Bank intends to connect selected Bidder's Switch to VISA, MasterCard & NPCI through Bidder's respective VAP, MIP, & NPCI SWITCH/Access Points for both Primary and DR purpose The Bank intends to connect selected Bidder's infrastructure facility to with Bank's Core Banking through a suitable secured communication mediums such as Leased line / VSAT / Wireless / Fibre etc. for round the clock connectivity. The bidder should provide the Credit Card processing setup and Authorization Host with VAP (VisaNet Access Point)/ EAS (Extended Access Server) and MIP (MasterCard Interface Processor) and other portal agencies of respective Card Networks installed & operational at bidder's DC & DR. The selected Bidder would be required to provide necessary support assistance and authorisations for establishing the system for smooth card operations. Whenever the Bank establishes Payment Gateway the Bidder's switch shall route the transactions only through our Gateway.

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		authorisations for establishing the system for smooth card operations. Whenever the Bank establishes Payment Gateway the Bidder's switch shall route the transactions only through our Gateway.	
2	Page No 35, Clause 3.9.19	The bidder should provide the Credit Card processing setup and Authorization Host with VAP (VisaNet Access Point)/ EAS (Extended Access Server) and MIP (Member Interface Processor) and other portal agencies of respective Card Networks.	The bidder should provide the Credit Card processing setup and Authorization Host with VAP (VisaNet Access Point)/ EAS (Extended Access Server) and MIP (MasterCard Interface Processor) and other portal agencies of respective Card Networks installed & operational at bidder's DC & DR.
3	Page No 19: Clause No 3.2	The Bank requires a secured, API featured Mobile application for its customers in Android and iOS platforms. Below mentioned features shall be made available in the Mobile Application.	The Bidder is not required to provide Mobile Banking Apps. The Bank is having Mobile Banking Application (Android and iOS). For integrating the Credit Card functionality with Bank's mobile Banking application, the bidder shall share the API's for the consumption of the Bank.
4	Page No 20: Clause No 3.2		Addition: 27. The customers shall have an option to report a Credit Card Transaction as fraudulent Transaction through Mobile Banking App. Customer shall be able to upload the Documents, images like Letter, Copy of Police Complaint etc in the mobile application itself. Customer's complaint and Documents

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			<p>submitted shall be accessed by the Bank team in CCDMS portal for resolution. Applicable API's shall be provided to the Bank. Once the Complaint is addressed or moved to next level the same shall be informed to the Customer through Mobile App, SMS...etc</p> <p>28. For Transaction Disputes, the customer shall be able to raise Chargeback, Pre-Arbitration and Arbitration from the Mobile Banking Application. There shall be a facility in the application to enable the customer to upload the documents, images of Charge slip etc. Applicable API's shall be provided to the Bank.</p> <p>29. Mobile to Web Cross Login / Cross Logout Feature Customers shall be facilitated to have secure login option in Self Care portal by scanning the dynamic QR code (generated at Self Care portal) through mobile Banking APP. Whenever, a customer logs in to the Self-care Portal, Customer shall be notified through their Mobile Banking App & SMS Alert. From the Mobile Banking App, Customers shall be able to logout from the "Self-Care portal Sessions".</p> <p>30. In case of suspicious activity, Customer shall be able to block the login of Self Care Portal through the Mobile Banking App. Necessary API/Integration shall be provided to incorporate the functionality with</p>

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			<p>Bank's Mobile Banking App, Internet Banking Application.</p> <p>The data/information transacted through Mobile application is to be stored in Vendor's Own system. For any data/information required by the Bank, the same shall be provided by the vendor or shall be pulled from the vendor's system through API calls or other applicable integrations.</p>
5	Page No 30, Point No 10(b)	Transaction limit and sub limits for ATM Withdrawal, POS and E-Commerce.	Transaction limit and sub limits for E-Commerce / Card Not Present transactions.
6	Clause No. 3.5, Page No 22	<p>For the purpose of this clause, start of services shall mean issue of credit cards to new customers and existing customers and conducting successful test and live transactions through all available channels like the Bank's ATM's, other Bank's ATM's, POS terminals and E-Commerce Channels etc.</p> <p>Required customization to communicate with Bank's switch and ATM network has to be carried out by the Service Provider without any additional cost to the Bank. Cost of Leased Line and backup connectivity from the Service Provider's Management Centre to the Bank's Switch at Bangalore</p>	<p>For the purpose of this clause, start of services shall mean</p> <ol style="list-style-type: none"> 1. Completion of Data Migration 2. Issuance of Credit Cards, Add on Cards, Renewal & Duplicate Cards. 3. Enabling the Credit Card Transaction in Domestic and International locations of below mentioned channels. <ol style="list-style-type: none"> a. ATM, b. POS c. E-Commerce 4. Integrating the Credit card Functionality with Bank's Mobile Banking Application. 5. Integrating the Credit card Functionality with Bank's Internet Banking Application. 6. Integrating the Credit Card Functionality with Bank's Contact Centre and training the Contact Centre Trainers.

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		and DR Site at has to be borne by the Service Provider. The Service Provider shall take First level monitoring of these networks.	<p>7. Providing CCDMS Portal with Basic features for issuing the Card.</p> <p>8. Implementing the Card Hotlisting through SMS.</p> <p>9. Generation of Credit Card PIN through</p> <ol style="list-style-type: none"> a. Contact Centre (IVRS) b. Mobile Banking c. Internet Banking, Self-Care Portal. d. SyndicateBank ATM <p>10. Implementing the Reconciliation and Dispute Redressal Workflows for applicable Networks.</p> <p>11. Implementing "Mobile to Web Cross Login / Cross Logout" feature for Self-Care Portal.</p> <p>Required customization to communicate with Bank's switch and ATM network has to be carried out by the Bidder without any additional cost to the Bank. Cost of Leased Line and backup connectivity with required Bandwidth from the Bidder's Management Centre to the Bank's DC (Mumbai) and DR Site (Bengaluru) has to be borne by the Service Provider. The Service Provider shall take First level monitoring of these networks. The Service Provider shall provide monitoring of these networks and shall resolve the network related issues. The Bank will extend its support in addressing, resolving such issues.</p>

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			<p>As the bank will be utilizing the existing service provider till the operationalization of new solution, there shall be no payment applicable to the successful bidder till the new solution is moved to production with above mentioned Deliverables. Till the existing Vendor's services are stopped, Bank will do a "Parallel Run" of Existing & New Solution and will evaluate the performance of the new solution.</p>
7	Page No 36: Clause 3.9.20	<p>3.9.20 User Acceptance Testing The Solution provided shall support separate instances like Development, Testing and Production. Bank will not share any data outside the banking environment. Hence, the vendor need to have the Development and UAT setup in the Bank premises only. Any modules developed in the vendor's premises shall be tested with test data within the Bank's premises only. Vendor shall provide "Data Sanitization Tool" for one-way masking, hashing of Critical customer elements after which a sample of data shall be shared to the vendor's development Centre.</p>	<p>3.9.20 User Acceptance Testing The Solution provided shall support separate instances like Development, Testing and Production. The development, Production & UAT environment shall be with the Vendor and access to UAT environment shall be shared with the Bank with adequate Bandwidth and secured connection. The applicable connectivity shall be provided by the Vendor.</p> <p>The UAT environment (Software with applicable licenses) for CCDMS application shall be hosted in Bank Premises by the vendor. Hardware for UAT will be provided by the Bank.</p> <p>Data Sanitization Tool, takes input file with list of Card numbers and masks the Card number as per the parameterized rule. Also, the tool will (One-way) hash Card number which can't be reversed. If Two Way Hash is used, the hashed Card</p>

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			number can be reverse hashed to show the original Card number.
8	Page No 37: Clause No 3.9.24		<p>Addition: Whenever a Customer performs a transaction, it shall be validated by the Bidder's Fraud Risk Management Solution in Real time. As per the rule, wherever the transactions are declined, the customer shall be notified with an SMS alert mentioning the reason for declining. The SMS shall bear a Contact Number to which the Customer shall call for enabling such blocked Transactions. The Contact number provided in the alert shall be the Banks and the Customer Call shall land at Bank's Fraud Risk Monitoring Team who will validate the customer profile and shall enable the customer's to make transactions. For example the enablement of Transaction shall be controlled by:</p> <ol style="list-style-type: none"> 1. Count-wise Eg: The customer shall be permitted for performing transaction for Two Times only. After which the transaction shall be automatically blocked. 2. Amount-wise Eg: The customer shall be permitted for performing transaction up to a specified Transaction amount beyond which the transaction shall be automatically declined. 3. Count & amount-wise Combination of Point no 1 & 2 Above.

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			<p>4. Period-wise Eg: The customer may prefer to obtain such transaction facility on permanent/Temporary Basis.</p> <p>The Vendor shall extend their Fraud Risk Management Solution to Bank's Team to validate and support the Customer Requests. A Dashboard shall be provided to Bank's team through which the Customer details are validated. Any new rules to be created or change of existing rules shall be provided by the Bidder.</p>
9	Page No 17: Clause 3.1 (10)	Also, the Solution shall have Side-by-Side window and auto highlighting, auto scrolling of the Scanned Document field that is being entered by the user. The solution may be integrated with Bank's DMS for centralized document repository through Standard API calls for storage and retrieval.	Also, the Solution shall have Side-by-Side window and auto highlighting, auto scrolling of the Scanned Document field that is being entered by the user. The Documents, images uploaded through the CCDMS shall be stored in Bank's Physical Servers hosted in DC & DR.
10	Page No 22: Clause No: 3.6 (10)	Courier Tracking of Credit Card Status.	Bank will be sending the Cards through its authorized courier partner. The Bidder needs to integrate the Courier Partners system with CCDMS so that the SMS alerts for the Credit Card shall be triggered from CCDMS, Online Account Opening Portal. Integration of Courier Tracking through CBS is not required.
11	Page No 22: Clause No: 3.6 (12)	Generation of Virtual Credit Card and setting it's usage for	Virtual Credit Card from CBS perspective is removed.

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		a. No of times usage. b. Transaction limit and sub limits for ATM Withdrawal, POS and E-Commerce. c. Enabling, disabling International usage	
12	Page No 66. Clause No 2 (Eligibility Criteria)	The bidder should have at least 3 (three) years expertise and experience in Implementation and Maintenance of Credit Card Solution in Outsourced Model in at least 2 Scheduled Commercial Banks (At least One PSU Bank and/or One large Private Sector Bank).	The bidder should have at least three years expertise and experience in Implementation and Maintenance of Credit Card Solution in Outsourced Model in at least One Scheduled Commercial Banks (At least One PSU Bank or One large Private Sector Bank).
13	Page No 19, Clause No 3.1.1	When fed with routine transaction and repayment data, the portal shall automatically classify the accounts in NPA standards as per the Bank's Business rule configured in the portal. Recovery and NPA Management Module for classification of NPA accounts, generation of related MIS, including regulatory reports shall be provided as per the Bank's Business Rule. For example, based on the Bank's Business Rule, the account shall be classified like Normal, SMA-1, SMA-2, NPA...etc. The rules shall be parameterized and shall be configurable by the Bank user.	The NPA Calculation and applicable process flows shall be done by the Bidder's system hosted at their premises and the access of the same shall be provided to the Bank for generating the required reports. The Bidders system shall automatically classify the accounts in NPA standards as per the Bank's Business rule Recovery and NPA Management Module for classification of NPA accounts, generation of related MIS, including regulatory reports shall be provided as per the Bank's requirement. For example, based on the Bank's Business Rule, the account shall be classified like Normal, SMA-1, SMA-2, NPA...etc. The rules shall be parameterized for

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		<p>Provide the NPA/charge off card detail in CIBIL as per the prevalent guidelines time to time. The vendor need to provide required integration with Bank's System in seamlessly providing/transmitting the Credit Card Data, Reports to the Bank. Eg: Capital Assessment Management (CAM) data as per RBI prescribed Guidelines. If required, the system shall be integrated with CIBIL and other rating agencies, Government Establishments like PAN, Passport agencies, UIDAI through API or other secured connectivity for validating the customer details through the portal.</p> <p>Daily ageing analysis for delinquent accounts and Date Past Due (DPD) Management shall also be provided by the Vendor.</p>	<p>incorporating the change request, if any.</p> <p>Provide the NPA/charge off card detail in CIBIL as per the prevalent guidelines time to time. The vendor need to provide required integration with Bank's System in seamlessly providing/transmitting the Credit Card Data, Reports to the Bank. Eg: Capital Assessment Management (CAM) data as per RBI prescribed Guidelines. If required, the system shall be integrated with CIBIL and other rating agencies, Government Establishments like PAN, Passport agencies, UIDAI through API or other secured connectivity for validating the customer details through the portal.</p> <p>Daily ageing analysis for delinquent accounts and Date Past Due (DPD) Management shall also be provided by the Vendor.</p>
14	General	The Bidder should provide and integrate the Payment Gateway for the Solution.	The Bidder shall integrate the Bank's Payment Gateway with their solution. Once the customer makes the payment, the Credit Limit shall be released immediately for Customer's reuse.
15	Page No 19: Clause No 3.2(2)	Credit Card Payment through Payment Gateway and the payments shall be made in real time so that the	Credit Card Payment through Bank's Payment Gateway and the payments shall be made in real time so that the customer can re-use the limit immediately.

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		customer can re-use the limit immediately.	
16	Page No 21: Clause No 3.3(2)	Credit Card Payment through Payment Gateway and the payments shall be made in real time so that the customer can re-use the limit immediately.	Credit Card Payment through Bank's Payment Gateway and the payments shall be made in real time so that the customer can re-use the limit immediately.
17	Page No 13: Clause No 1	Syndicate Bank is one of the largest Public Sector Banks in India with a Branch network of over 4000 branches in India.	Syndicate Bank is one of the largest Public Sector Banks in India with a Branch network of over 4000 branches in India. Approximately 3,50,000 Transactions (Successful) are made through Credit Card per month.
18	Page No 29. Clause No 3.9.6	<p>The Solution shall support below mentioned PIN Types. Required integration with Banks systems shall be provided by the vendor through industry standard interface/API. OTP shall be delivered to International numbers also.</p> <ul style="list-style-type: none"> • Physical PIN Mailer. • Generation of PIN through ATM (Green PIN). • Generation of PIN through IVR. (Green PIN) • Generation of PIN through Customer Self Care Portal (Green PIN). • Generation of PIN through Mobile Banking Portal (Green PIN). 	<p>The Solution shall support below mentioned PIN Types. Required integration with Banks systems or to Bank Authorized PIN Printing vendor's system shall be provided by the vendor through industry standard interface/API. For PIN Management, if OTP is to be delivered, the same shall be delivered to International numbers also.</p> <ul style="list-style-type: none"> • Physical PIN Mailer printed through HSM. • Generation of PIN through ATM (Green PIN). • Generation of PIN through IVR. (Green PIN) • Generation of PIN through Customer Self Care Portal (Green PIN), Bank's Internet Banking. • Generation of PIN through Mobile Banking Portal (Green PIN).

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		<p>Cost of Pin mailer stationery and printing of pin mailer shall be borne by the vendor.</p> <p>Welcome Letters, Envelopes and other Collaterals will be provided by the Bank. The vendor shall make arrangement to</p> <ul style="list-style-type: none"> • Paste the Credit Card on its specific space in the Welcome letter or Other Collaterals • Insert other collaterals into the envelope • Printing of Addresses in the Envelope or the Welcome letter • Sealing and dispatching through Bank's authorized Courier / postal partner. <p>Bank may change PIN process in future. Delivery may be through any other mode like secured password protected SMS/ email, or self-generation by the card holder, in those circumstances existing system will be replaced by new one. Mode and means of dispatch of the Credit Cards and the PIN mailers will be at the sole discretion of the Bank. The Bank may decide to engage the services of Indian Postal</p>	<p>For printing of physical PINs, PIN Mailer Stationery and PIN Mailer envelopes will be provided by the Bank. The vendor needs to print the PINs generated through their HSM and shall dispatch through Bank's Authorized Courier Partner. Cost of Courier dispatch shall be borne by the Bank. The Vendor needs to do necessary integration with the Courier/Postal Agency for tracking the delivery of PIN Mailers.</p> <p>Bank may change the PIN Management process in future. Delivery may be through any other mode like secured password protected SMS/ email, or self-generation by the card holder, in those circumstances existing system shall be replaced by new one. Mode and means of dispatch of the Credit Cards and the PIN mailers will be at the sole discretion of the Bank. The Bank may decide to engage the services of Indian Postal authority and or any other courier service as they think fit. Bank will have the discretion to change the mode and means of dispatch of the Credit cards and the PIN mailers and Bank's decision will be binding upon the Bidder. The Bidder needs to integrate their System with such courier partners for getting the Delivery status of the Consignments and for triggering the</p>

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		authority and or courier service as they think fit. Bank will have the discretion to change the mode and means of dispatch of the Credit cards and the PIN mailers and Bank's decision will be binding upon the service provider.	SMS Alerts to respective customers.
19	Page No 21. Clause No 3.3		<p>Addition:</p> <p>27. The customers shall have an option to report a Credit Card Transaction as fraudulent Transaction through Self Care Portal & Bank's Internet Banking Portal. Customer shall be able to upload the Documents, images like Letter, Copy of Police Complaint etc in the Self Care Portal & Bank's Internet Banking Portal itself. Customer's complaint and Documents submitted shall be accessed by the Bank team in CCDMS portal for resolution. Applicable API's shall be provided to the Bank. Once the Complaint is addressed or moved to next level the same shall be informed to the Customer.</p> <p>28. For Transaction Disputes, the customer shall be able to raise Chargeback, Pre-Arbitration and Arbitration from the Self Care Portal & Bank's Internet Banking Portal. There shall be a facility in the application to enable the customer to upload the documents, images of Charge slip etc. Applicable API's shall be provided to the Bank.</p>

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			<p>The data/information transacted through Self Care portal, Bank's Internet Banking Portal is to be stored in Vendor's Own system. For any data/information required by the Bank, the same shall be provided by the vendor or shall be pulled from the vendor's system through API calls or other applicable integrations.</p> <p>29. Mobile to Web Cross Login / Cross Logout Feature Customers shall be facilitated to have secure login option in Self Care portal by scanning the dynamic QR code (generated at Self Care portal) through mobile Banking APP. Whenever, a customer logs in to the Self-care Portal, Customer shall be notified through their Mobile Banking App & SMS Alert. From the Mobile Banking App, Customers shall be able to logout from the "Self-Care portal Sessions".</p>
20	Page No 30. Clause No 3.9.8(4)	The Vendor through their manpower deputed should handle all types of Settlements, Reconciliation & Dispute Redressal activity related to Transactions & Payments to/from VISA/MASTER/NPCI/PG and/or any other agencies involved in the specified process including but not limited to charge backs, Pre-Arbitration, Arbitration,	The Vendor, through the manpower deputed at their office, should handle all types of Settlements, Reconciliation & Dispute Redressal activity related to Transactions & Payments to/from VISA/MASTER/NPCI/PG and/or any other agencies involved in the specified process including but not limited to charge backs, Pre-Arbitration, Arbitration, Ombudsman, Consumer Complaints etc as per the

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		Ombudsman, Consumer Complaints etc as per the mechanisms set out by these agencies and the Bank.	mechanisms set out by these agencies and the Bank. Vendor's Manpower deputed at Bank shall provide the support in related activities of Credit Card Operations like contacting the Customers, other stake holders like Other Bank, Card Network, Insurance company...etc.
21			<p>Addendum: Online Account Opening Portal</p> <p>The Bank requires to acquire new Credit Card customers through Digital Platforms. In this regard, the bidder shall provide an online portal in which a prospective customer shall enter their details and shall apply for a credit card. The online portal shall be workflow based, which fulfils the Customer request right from application data entry till Customer on-boarding. The portal shall be linked with Payment Gateway, for collecting the fees, if any. There shall be a provision to upload documents and images.</p> <p>Facility for applying for Photo Credit Card (Full Image based) with options of Customer specific images and Bank approved images shall also be a part of the Portal. While uploading or choosing an image, the customer shall be facilitated to Move, resize, crop, increase-decrease the Brightness, (With or Without Aspect ratio locked)</p>

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			<p>The portal shall be enabled with Third Party Repositories like PAN, CIBIL, UIDAI..etc for validating the customer details.</p> <p>The portal shall be able to trigger the OTP and SMS alerts and cost for the same shall be borne by the Bidder.</p> <p>Extension of the same shall be linked with Bank's Mobile Banking Application.</p>
22			<p>Addendum: Billing Cycle</p> <p>Presently, Bank is having one Billing Cycle. In the proposed Solution, Bank needs to have up to Three Billing Cycle. Statement Generation, NPA Classification, Standing Instruction Management shall be managed as per the Billing Cycle. Customers shall be facilitated to avail the Change of Billing Cycle though Self Care Portal/Internet Banking, Mobile Banking app and Contact Centre. Necessary integrations shall be provided by the Bidder.</p>
23	Page No: 26. Clause no 3.8.	<p>The Technical Resources shall be deployed up to two months in addition from the Solution live date.</p> <p>In future, while adding any new requirement or during Change Requirement in the proposed Credit Card Solution, an onsite resource</p>	<p>Addendum: Requirement of Onsite Technical Support</p> <p>The Technical Resources shall be deployed up to two months in addition from the Solution live date. Afterwards, One technical Resource shall be permanently deputed by the Bidder in Bank's premises as Onsite Technical Support for providing Technical</p>

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		<p>shall be deputed for up to One month in addition from the new requirement or Change Requirement's live date.</p>	<p>support during the Business Operations.</p> <p>The Technical Resource requested here is a separate resource other than the Manpower requested in “3.7 Manpower Requirement for Routine Operations”.</p> <ul style="list-style-type: none"> • The Technical resource shall be a graduate with minimum 4+ years' experience in IT. • The Technical Resource should have been in Bidders Payroll for at least 18+ months. • While implementing new application or during Change request, the Onsite Technical Support Executive shall do the Functional and Technical Requirement gathering by interacting with respective Stake holders • The Technical resource shall have up-to-date information of the product. • The Technical Resource shall be conversant in Payment ecosystem, Regulatory & Card Network Guidelines. • The Technical resource shall be able to do perform Gap Analysis, Product Testing, Bug fixes from the Bank premises connecting to Vendors Development, Testing environment. • The Technical resource shall be conversant in API, Web Application Programming.

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			<ul style="list-style-type: none"> • The resource shall be conversant with the Technical Architecture of the Vendor's application and Database architecture. • The Technical Resource shall be able to perform Database operations by writing Queries, Procedures, Triggers and Packages. • The resource shall provide Technical support to Bank and Vendor's manpower deputed at Bank. • The Manpower shall work as per the working hours of Bank's team. On need and urgency basis, the manpower need to work on Holidays also. The vendor shall provide regular training as required to handle the Business requirements. • By providing Three month notice, the Bank shall have an option to discontinue the Technical resource. <p>The Bank reserves the right to test, interview & evaluate the quality of the manpower deputed to the bank and if it is felt that the resources are not meeting the Bank's expectation, the said resources shall be replaced with equivalent or better resources in terms of education & experience within 30 calendar days.</p> <p>The Bidder should provide their Technical resources with necessary</p>

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			<p>infrastructures like Laptop, Internet Connectivity & Mobile Devices. Other than providing work place, the Bank will not incur any cost/expenditure towards the deputation of the Technical Resource. The bidder is responsible for the omissions and commissions of the Technical resource.</p> <p>The Vendor shall put in place systems to ensure that the resources are not changed frequently for internal reasons.</p> <p>The entire expenditure such as salary, perks, allowances, Statutory payments like PF, Medical allowances etc. provided to the manpower is to be entirely borne by the vendor and the Bank will not incur any expenditure on these terms.</p> <p>The Bidder is responsible for the Actions of the Technical Resource.</p> <p>The Commercials for Onsite Resources shall be applicable only after fulfilling Clause No 3.5 "Start of the services", mentioned in this "Corrigendum & Addendum".</p> <p>Leave & Penalty Clause:</p> <p>The Technical resource (jointly, including the predecessor or successor) shall take only up to 12 days leave in a financial year. For example, a Technical Resource deputed at the Bank has taken 6</p>

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			<p>days leave and has left the Bidder's organization in six months. The next Technical resource (Successor) deputed shall take only 6 days leave (not 12 days leave) for the remaining 6 month period of the Financial year.</p> <p>Any leave required by the Technical Resource shall be granted only after getting the consent from the Bank. The leave taken beyond 12 days without Bank's consent will attract a penalty of Rs 3000 per day.</p> <p>In case of leave required for Medical reasons, penalties will not be levied. Applicable Medical documents/certificates shall be submitted to the Bank and the Bidder shall provide suitable replacement of Technical resource with equivalent or better qualifications in terms of education & experience.</p> <p>Commercial Format is amended suitably to incorporate the commercials for Onsite Technical Resource.</p>
24		General	<p>Addendum:</p> <p>Any Portal / website, application provided to the Bank or its customers shall be in Bank's Branding (White labelled).</p>

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25	Page No 41. Clause: 3.10 Robotic Process Automation.		<p>Addendum:</p> <ul style="list-style-type: none"> • Bank may require up to 5 Concurrent RPA workflows. • RPA Workflows shall be provided by <ul style="list-style-type: none"> ○ Manually Triggered Bots ○ Event Triggered Bots ○ Time Triggered Bots ○ Bots triggering the events after working hours without Human Interaction. • Admin Page, Dashboard required for Control of Bots and for generating Report on Bots. • Facility shall be provided for monitoring and scheduling the Bots. • Database shall be provided with Proper documentation, Knowledge Transfer for generating reports about Bot activities. • The complexity of the RPA workflow required by the bank shall be from Medium to Tough, involving 20 or more steps.
26	Page No 36. Clause 3.9.23		<p>Addendum: Requirement for Analytics</p> <ul style="list-style-type: none"> • As part of the Solution, the bidder shall provide various Analytical reports required by the bank time-to-time. • The Bidder shall provide various Analytical report showing the insights about Customer Card usage, their pattern of Delinquency, Possible upsell-

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			<p>Cross Sell situations, fraudulent transaction pattern...etc.</p> <ul style="list-style-type: none"> • The Bidder shall perform various analytics as required by the Bank. The reports shall be provided to the Bank in broadly accepted formats like Excel, CSV, data, XML, HTML...etc. • Along with various statistical analysis, the Vendor shall provide Predictive, Prescriptive, Descriptive & Diagnostic analysis and reports that supports Drill-Down, Drill-up functionalities. • The Bidder shall provide Drill-Down & Drill-up Reports in Portable HTML format. • The Bidder shall build a data base of required reports and shall automate the same for End user utilization. • For this purpose, the Bidder shall provide Dashboard, a Browser based portal for hosting and generating the reports from the Bidders Analytical solution. • If required, On Bank's requirement, the Bidder's solution shall be integrated with Bank's Data Warehousing Application.

SL No: 27. Page No 85: Commercial Bid Format (Corrigendum)

	Description	Qty (Q)	Unit Rate (Rs)	Total (Rs)
			(R)	T = Q x R
CCDMS Application	Development of Credit Card Data Management System (CCDMS) under Licensed Model (One Time Cost.) (A1)	1		
	AMC per Annum for the Credit Card Data Management System (CCDMS). TCO is calculated for 5 Year period, where AMC shall be paid from 2 nd year Onwards. AMC is calculated for 2 nd to 5 th year = 4 Years) (A2)	4		
	TCO for Credit Card Data Management System for Five Years (A=A1+A2)	XX	XX	

Monthly Recurring Payment	Cost Per Successful Financial Transaction for the Solution & Services provided as per the Overall Scope (B1) (Payment will be made on Actual Basis)	3,50,000		
	Cost per {SMS Alerts including Domestic & International SMS throughout the Card Operations, OTP/Green PIN, Generation, Delivery & Authentication. (Payment will be made on Actual Basis) (B2)	3,75,000		
	Cost per (Physical PIN Printing, Insertion into Envelopes & Collation) (Payment will be made on Actual Basis) (B3)	1,000		
	Total Cost per Month B4 = B1+B2+B3	XX	XX	
	Total Cost for Five Years B = B4 * 12 * 5	XX	XX	

RPA	Unit Cost Per RPA Workflows Per Annum (C1)*	40 Workflows		
	Total Cost for 40 RPA Workflows for Five Years C = C1 x 5	5	XX	

Optional Items	Cost for Customer Sourcing# per application that are scrutinized as per Bank's policy. (O1)	1000 Applications		
	Total Cost for Customer Sourcing for Five Years O2 = O1 x 60 months	60 months		
	Cost for One Technical Resource per month and Calculated for 60 months (O3)	60 months		
	Total Cost for Optional Items for Five Years. O = O2 + O3	XX		

TCO	TCO of the Project X = A+B+C+O	--	--	
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Payment will be made on Actual Basis.

Payment will be made for the Financial Transactions only that are successful and fully reconciled.

***For RPA, the bank May avail up to 40 Workflows during the Currency of the Contract period. Cost for RPA Workflow will be payable on basis of Actual RPA Workflow provided to the bank and made live.**

Stationery & envelope for Physical PIN Mailer will be provided by the bank.

#Cost for Customer Sourcing: Bank's Credit Card Scrutinization method shall be shared to the Vendors. The Credit Card Applications that are sourced as per Bank's Policy with all relevant customer document proofs will be paid on actual basis.

Other than RPA, Quantity mentioned in this format is given for standardization of Commercials. Bank shall avail any or all of the above mentioned items and payments shall be made on actual basis on the unit rate mentioned above.

Clarifications to Pre Bid Queries:

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
1	ANNEXURE-A: Eligibility Criteria 2. Page NO 66:	The bidder should have at least 3 (three) years expertise and experience in Implementation and Maintenance of Credit Card Solution in Outsourced Model in at least 2 Scheduled Commercial Banks (At least One PSU Bank and/or One large Private Sector Bank).	Requested to modify the clause as" The bidder/OEM should have at least 3 (three) years expertise and experience in Implementation and Maintenance of Credit Card Solution in Outsourced Model in at least 2 Scheduled Commercial Banks (At least One PSU Bank and/or One large Private Sector Bank)."	RFP Clause Stands.
2	ANNEXURE-A: Eligibility Criteria 3. Page NO 66:	The Bidder should be processing active credit card base of at least 3 lakh Active Credit cards as on 31-12-2018.	Requested to modify the clause as" The Bidder/OEM should be processing active credit card base of at least 3 lakh Active Credit cards as on 31-12-2018."	RFP Clause Stands.
3	ANNEXURE-A: Eligibility Criteria 4. Page NO 66:	Bidder should be PCI-DSS Certified, and the certification should be in force.	Requested to modify the clause as" Bidder/OEM should be PCI-DSS Certified, and the certification should be in force."	RFP Clause Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
4	ANNEXURE-A: Eligibility Criteria 10. Page NO 67:	The Bidder and their sub Vendors (if any) shall comply with the Storage of Payment Data norms vide circular number RBI/2017-18/153 DPSS.CO.OD No. 2785/06.08.005/2017-2018 issued by Reserve Bank of India on 6 April 2018. Bank requires to store	Requested to modify the clause as" The Bidder/OEM and their sub Vendors (if any) shall comply with the Storage of Payment Data norms vide circular number RBI/2017-18/153 DPSS.CO.OD No. 2785/06.08.005/2017-2018 issued by Reserve Bank of India on 6 April 2018. Bank requires to store"	RFP Clause Stands.
5	Tender Document Details: Page 3 of 108 Page 3 of 108	Tender Document Details Last Date & Time for submission of Bids in Online Mode 19/02/2019 at 16:00 Hours Last Date & Time for submission of Physical Documents (Offline Mode) 20/02/2019 at 16:00 Hours	Considering the scope of the requirement and the complexities involved, request the bank to provide an extension of at least 15 days to the bid submission dates.	As requested by the Bidders, the RFP final submission is already extended up to 18.03.2019
6	Clause No 2, Page No 13 of 108	The Solution Provider is to be PCI-DSS & PA-DSS compliant (as per the latest standards i.e. 3.0 or later for PCI DSS)	Is it necessary for bidder to be PA-DSS as the RFP is for OPEX Model?	The Clause is modified as: The Solution Provider is to be PCI-DSS compliant (as per the latest standards i.e. 3.0 or later for PCI DSS)

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
7	Clause No 3, Page No 14 of 108	The bidder is expected to supply, expose the required APIs /Interface for this purpose.	Please specify the Bidder system's for which API is required?	For detailed guidelines, refer "3.9.13 Development and Sharing of API's." of RFP. To have close integration with Bank's Systems, Bidder's Card Origination Application, MIS, FRM Solution, Mobile, Customer Self Care Portal, Contact Centre modules and other applicable Systems shall be fully API driven on every functionality, module and activity so that the required feature shall be shared with the Bank through API Calls or through other Industry Standard Integrations.
8	Clause No III., Page No 16 of 108	Provision for Capturing of application data received from Card Centre of the Bank with system generated serial number through web based application to be provided by the Bidder for issuance	Bidder requests the Bank to elaborate on this requirement.	RFP Clause is Clear.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
9	Clause No 3, Page No 16 of 108	The Bank intends to connect selected Bidder's Switch to VISA/MasterCard/NPCI through Bank's VAP for both Primary and DRS purpose through Oasis IST Ver 7.5.	The section 3.9.19 mentions that Bidder will provide Authorization host with VAP, MIP but this clause mentions that VAP/MIP connectivity will be through Bank. Please clarify.	Refer Corrigendum-Addendum SI No 1 & 2 The connectivity shall be through Bidder's Solution as per Clause no 3.9.19. Also, as the Bank intends to provide facility to credit Card Customers for Generating, changing, resetting the Credit Card PIN through SyndicateBank ATM for which relevant integration shall be done between Bank's SWITCH and Vendor's System.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
10	Clause No 3.1, Page 17 of 108	Initially the solution shall support 2000 concurrent users of Bank's Branches and Offices and shall be scalable to Business requirement	Does the bank require 2000 unique users or 2000 Concurrent users? Please provide clarity on the requirement for 2000 concurrent users.	Bank requires 2000 concurrent users & 9000 Unique users. The numbers mentioned is for Bank's Branches and Offices. However, as per the actual requirement and load, this specification shall be suitably increased or decreased with Bank's consent.
11	Clause No 4, Page No 17 of 108	The CCDMS application shall be Work-flow based application processing along with KYC documents having upload functionality either locally or with online document repository like Digi Locker, PAN, UIDAI, CKYCR etc.	Does CCDMS need to have an integration with each of these repositories?	Yes. Integration shall be made with the repositories, wherever applicable.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
12	3.1 Credit card data management system - Clause No 16, Page No 17 of 108	It is mentioned that branches should have access to make data entry/view/modify the application form.	Bidder requests the Bank to provide clarity on who is going to handle data entry of applications? Is it at the branch level or the Back office? Who is responsible for the document upload in case the branch enters the data?	Branches shall upload the Scanned Document and the Data entry shall be done by the Back Office/Card Centre, centrally. If required, the Bank may delegate the Data entry of Credit Card application to Branch users. In such case, the Bidder shall enhance the application capabilities for enabling the Branch user to perform the Data entry.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
13	Clause No 11, Page No 17 of 108	The Bank user shall have the option to Create additional custom fields, field types as required by them by using (Graphic User Interface) GUI based drag and drop operations. There shall be an option for creating GUI based validations on those custom fields. The Custom fields shall also be part of MIS reports.	These fields will be used just for capturing the information. There will be no workflow attached to it. In case of any workflow related impact, specific customization with regards to Logic building will be required for such new fields.	<p>Agreed. But the Custom Fields shall have minimum "Field level" validation. The Custom Fields shall have below mentioned features.</p> <p>Label Name Data Type (Text, Numbers, Date) Field Type (Text Field, List Item, Date Field, Currency Field, Check Box, Radio Button, Mail Field) Number of Character/Digits Mandatory, Non Mandatory Lower or upper ceiling limit.</p> <p>For example, if Age is the custom field, the Bank shall prefer to have a minimum validation that the Age should be within 18 to 100 only. If the Pincode is a custom field, the Bank shall have its validation that the field should have minimum 6 digit numerals.</p>

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
				Also, the custom fields shall be part of MIS reports.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
14	Clause No 13, Page No 17 of 108	Bank will share data with vendor on 'Need-to-know' basis	Vendor will specify the fields as required for credit card operations and same will also be arranged for extraction from CCDMS.	Vendors shall mention their information requirement with justification of Business operations for Bank' approval.
15	Clause No. 29, Page No 18 of 108	Whenever any changes made like Card is Hotlisted, upgraded, blocked, Modification of Standing Instructions, Change of Address...etc the same shall be updated in this application in real time through API calls. There shall be an option to manually upload the relevant details to the application.	This module will only be used for issuing new cards only. Replaced & renewed cards will not be issued through module. Do we need to share this information with CCDMS?	CCDMS application shall have up-to-date information of Customer and their Card products. Hence, any service request of customer is fulfilled by the Vendor directly, the same shall be reverse updated to CCDMS application. Bank will have discretion on choosing which all the service request needs to be updated in CCDMS application. Hence RFP Clause Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
16	Clause No. 3.1.1, Page No 19 of 108	If required, the system shall be integrated with CIBIL and other rating agencies, Government Establishments like PAN, Passport agencies, UIDAI through API or other secured connectivity for validating the customer details through the portal.	Can you explain the rationale for updating NPA status with database like PAN, Passport or UIDAI?	NPA status is not required to be updated with PAN, Passport or UIDAI. The respective repositories are mentioned to specify the application capability for integrating with other portals.
17	Clause No. 31, Page No 19 of 108	There shall be an evaluation period of One year (from application Go-live date) in which the Bank shall evaluate the application and any requirements, Change Requests shall be done free of cost.	Free of cost delivery of application needs to be restricted to the scope of work as mentioned in the RFP and should not be applicable to Change requests which the bank may raise at a later date. Request you to please consider changes to this point accordingly.	The purpose of "Evaluation Period" for the Bank is to have "Trial usage" of the application and to suitably change it, if required. Bank will not raise any new requirements but will have the freedom to avail the Change Requests during the evaluation period.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
18	Clause No. 3.2-1, Page No 19 of 108	The Bank requires a secured, API featured Mobile application for its customers in Android and iOS platforms	This will be a native application provided on both the platforms. Since this will talk to Bidder's Own system, there will be no external API which will be made available.	Refer Corrigendum-Addendum SI No 3 & 4
19	Clause No. 3.2-2, Page No 19 of 108	Credit Card Payment through Payment Gateway and the payments shall be made in real time so that the customer can re-use the limit immediately	System can release the available limit immediately. However, Bank will not receive the funds immediately from the Payment Gateway. Bidder will have no role in the same.	Refer Corrigendum-Addendum SI No 15 & 16
20	Clause No. 3.1.1, Page No 19 of 108	Integration with Passport agency	Bidder requests the Bank to clarify whether such integration will be applicable/ allowed? We believe the bank would subscribe to any such service available	The respective repositories are mentioned to specify the capability of integrating the application with other portals.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
21	Page No 20 of 108 - Clause No. 10 and Page No 21 of 108 - Clause No. 10	Generation of Virtual credit card	<p>Virtual credit card can be used at E-comm. How will its usage be applicable at ATM and POS (card present criteria)? Whether virtual card is to be linked to same individual card account OR separate individual card account to be created? - Bidder requests the Bank to provide clarity as this will be impacting billing and accounting.</p>	<p>Refer Corrigendum-Addendum SI No 5</p> <p>Virtual Card is to be created for Same individual Card Account.</p>
22	Clause No. 15, Page No 20 of 108	Limit Management (Domestic/ International, sub categorized with Digital Channels like ATM, POS & e-Commerce)	Does it mean there will be separate channel wise limit for Domestic & International Transaction?	Yes.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
23	Clause No. 3.2, Page No 21 of 108	Integration with banks mobile banking application	Bidder requests the Bank to confirm, if integration is to be done with banks mobile application OR vendor should develop such mobile application. This point will be important from efforts and cost perspective.	Refer Corrigendum- Addendum SI No 3 & 4

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
24	Clause No. 3.3, Page No. 21 of 108	When Integrated with Bank's Internet Banking System, all the features that are available in the Self Care Portal shall also be made available in Bank's Internet Banking System also.	Single sign-on will be from banks internet banking to vendor self-care customer portal. Accordingly such features will be available on vendor self-card portal and not on banks internet banking.	<p>Credit Card Customers who are not using Bank's Internet Banking may prefer to directly use the Self Care Portal of Credit Cards. In this case Single Sign-On with Internet Banking Credentials will not be applicable.</p> <p>Also, as per the present system, Customer's Credit Card Portfolio is not linked with Core Banking System and hence customers cannot use the Internet Banking for accessing their Credit Card Portfolio. Presently, a separate Self-care portal is provided to Credit Card Customers which is not linked with CBS.</p> <p>As Most of the Credit Card users (More than 90%) are having accounts in CBS, the successful Bidder, after the Data Migration, is required to link the Credit</p>

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
				<p>card portfolio with CBS. After linking with CBS, the Credit Card customer shall be directed to access the Credit Card Details through Bank's Internet Banking.</p> <p>Wherever the Credit Card details are not linked with CBS, the respective customers shall be enabled to create a new Login in the Self Care Portal for accessing the Credit Card details as per the scope of the RFP.</p> <p>Hence, In both the case, the functionality, workflow available in Internet banking and Self Care portal shall be same.</p>

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
25	Page 21 of 108, Clause No. 5	3.3 Self-Care Customer Portal: 5. Bharat QR (scan and pay)	This feature would be available over the mobile application. Request the bank to explain its requirement in the Customer portal.	"Bharat QR (Scan & Pay)" feature is removed.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
26	Page 22 of 108, Clause No. 3.6 - All points	Integration with Bank's Core Banking System (CBS):	Bidder requests the Bank to provide details on how are all these options expected to work on CBS.	<p>On integration with Bank's CBS, in Branch Point of View, Bank expects to achieve below mentioned sample functionalities but not limited to:</p> <p>For handling a walk-in customer, the branch requires to know about a customer's Credit Card Profile with number of Cards issued and it's Status, limits (utilized, unutilized, Paid, Outstanding.)</p> <p>Status of international enablement.</p> <p>Customer Category Whether SMA, NPA, VIP, High Spender...etc as per Bank's Business Rules.</p> <p>Channel wise sub limits if any</p> <p>Customer's average monthly, Quarterly, yearly spending limit.</p> <p>Customer's payment history.</p> <p>Total Billing amount, Total Unbilled Amount.</p>

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
				<p>Billing Cycle Details, SI Details Registered Mobile No and Mail ID, Permanent and Communication address Details.</p> <p>Details of Loyalty / Reward Points.</p> <p>Below mentioned Service Request to be made through CBS: Hotlisting the Cards. Temporary Block, Unblock of Credit Cards. Enabling/disabling International Transactions.</p> <p>The above mentioned features are for the understanding of the Bidders. During the Business operation, Bank may choose the required functionalities to be enabled with Core Banking System.</p>

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
27	Clause No. 3.5, Page No 22 of 108	Cost of Leased Line and backup connectivity from the Service Provider's Management Centre to the Bank's Switch at Bangalore and DR Site at has to be borne by the Service Provider	Please provide the details of the Banks DR Site.	Bank's Data Centre is in Mumbai and DR Site is in Bengaluru.
28	Clause No. 3.6, Page No 22 of 108	Integration with Bank's Core Banking System (CBS):	For this integration, the necessary APIs will be provided by Bidder. The front end for the same will be developed by Bank's CBS provider. Please confirm.	Agreed. The Bank will develop the front end in Bank's CBS system.
29	Clause No. 3.7.2, Page No 25 of 108	End-to-End Reconciliation shall be done by the Vendor	Please confirm what all types of reconciliations are required by bank.	RFP Term stands clear.
30	Clause No. 3.7.3, Page No 26 of 108	In the CCDMS portal there shall be an option to lodge, view close the complaints received by the Customers through Branches.	Will these complaints also include transaction level complaints?	Yes.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
31	Clause No. 3.9.1, Page No 27 of 108	The bidder should also provide the solution & infrastructure for Duo Card having dual capability of Credit cum Debit Card in single plastic card having two Magnetic Stripes, Two Chips and Contactless antennas.	The necessary data for Debit Card needs to be provided by Bank's System which will be shared by Card Perso Bureau.	Agreed.
32	Page No 27 of 108, Clause No. 3.9.1	Duo Card	Credit card vendor will provide embossing file to card personalization vendor. Such file (credit) along with debit file to be used by card personalization vendor. Bank to confirm on common linking point - preferably it will be customer id.	Agreed. Common linking point for Credit Card and Debit card shall be shared with successful bidder.
33	Clause No. 3.9.1, Page No 27 of 108	it is mentioned that bank has agreement with perso vendor with whom embossing file needs to be shared	Does it mean that personalization and card manufacturing will be handled by Bank? Please Clarify.	Yes. The Card Data is to be shared by the vendor to Bank's authorized Card Manufacturing Vendor.
34	Clause No. 3.9.3, Page No 28 of 108	Requirement of Redundant Credit Card	Does it mean that customer will be issued 2 cards at the time of new issuance, replacement & renewal?	Only On customer's request a redundant card will be issued.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
35	Clause No. 11, Page No 31 of 108	Bank Core Banking System is having Bulk execution of Transactions (GEFU). The Reconciliation and Settlement Solution provided by the vendor shall be compatible with Bank's GEFU format.	Bidder requests the Bank to clarify whether the Bank is expecting upload files in GEFU format – Request the Bank to share the file formats and scenarios.	To effect the daily Settlement, Standing Instructions, wherever Bulk Credit or Debit is to be passed in Bank's GL or to Customer's account, transactions are posted in GEFU format in CBS. The format of GEFU file will be shared with successful bidder.
36	Page No 32 of 108, Clause No. 18	Customer complaint lodge through mail	Bidder requests the Bank to clarify whether this mail id (or mail box) is to be managed by vendor. OR will it be managed by the Bank itself?	Bank will provide the E-Mail ID.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
37	Clause No.9 & 17, Page No31-32 of 108	As part of reconciliation, the vendor shall depute required number of manpower at Bank's office for performing day-to-day routine accounting and voucher preparation activities. The Manpower deputed at Bank shall handle the End-to-End Reconciliation and Dispute redressal activities as per the powers vested to them	Bidder requests the Bank to provide the Count of staff expected at Bank's premises to handle routine activities.	Please refer "3.7 Manpower Requirement for Routine Operations". It is again re-iterated that the routine operations mentioned in this section is indicative and not exhaustive. As per the Business requirement, time-to-time, the work shall be delegated to the Manpower deputed.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
38	Clause No.3.9.11, Page No 33 of 108	The Bank has a multi-lingual Contact Centre providing round the clock customer support with the facility of IVR, voice based Agents, online chat, etc.	Need to know which are the languages needs to be supported by IVRS & Call Center Agents as 24*7 support.	The bank is having its Contact Centre. The Bidder has to provide a Contact Centre interface for integration with Bank's Contact Centre through interface/API/ covering the QRCF (Queries, Requests, Complaints and Feedback) for all Credit Card related Operations.
39	Clause No.3.9.11, Page No 33 of 108	Customer Service Agents at Contact Centre should be provided with a web based portal interface with required features/functionality to enable them to resolve customer's issues/problems over phone call.	Bidder requests the Bank to clarify whether the bidder needs to provide a dedicated web based portal only for Credit Card Queries? There will be no integration with Bank's Contact Centre system.	Agreed.
40	Page No 34 of 108, Clause No. 3.9.15	Secured file transfer protocol (SFTP)	Who needs to maintain SFTP System? Will it be the vendor or the Bank?	SFTP hosted at Bank's end will be managed by the Bank.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
41	Clause No. 3.9.14, Page No 34 of 108 Clause No. 3.9.7, Page No 30 of 108 Clause No. 4.30 Penalty - (j), Page No 56 of 108	SMS& Email Alerts: The solution shall be capable of integrating the SMS activity with Bank's SMS service provider. 3.9.7 Dispatch management including RTO (Return to Origin): Cost of the SMS shall borne by the vendor 4.30 Penalty: (j): The credit card vendor shall tie-up with SMS service providers who delivers the OTP well within the Transaction Session time. It is the Vendor's responsibility in ensuring that the OTP is delivered to the Customer irrespective of Telephone Network congestions.	We understand that the bank expected the Bidder to manage certain SMS services and to have SMS routed to the banks SMS vendor for others. For SMS's routed through the banks vendor the Costs would be borne by the bank, please confirm our understanding.	In 3.9.7 clause, it is mentioned that the SMS will be triggered from CCDMS application which is hosted from Bank's premises and hence the integration is requested for using Bank's SMS gateway. Applicable SMS cost will be borne by the Bank. Other than CCDMS Portal & Bank's Online Grievance Redressal System (OGRS), wherever SMS alerts are to be triggered, it shall be managed by the vendor on their cost.
42	Page No 36 of 108, Clause No. 3.9.20	Development setup in bank premises	All required development will be done in Vendors environment and will be deployed in banks environment.	Refer Corrigendum-Addendum SI No 7
43	Clause No. 3.10, Page No 40 of 108	Robotic Process Automation (RPA) Workflows	Bidder requests the Bank to elaborate on this section and what role does this play in Credit Card processing?	Application of RPA is available in Public Domain. Bank will have the option to automate its routine workflow through RPA.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
44	Clause No. 3.9.1, Page No 27 of 108 Clause No. 4.30, Page No 55 of 108	<p>3.9.1 Card Generation & Personalization Bank is having tie-up with Card Manufacturing and Personalization vendor to whom the Credit Card vendor shall share the Card Emboss files for personalization and issuance</p> <p>4.30 Penalty: Card Dispatch: The selected Bidder should issue and dispatch the cards maximum within 4 (Four) working days of receipt of the processed application. If there is any delay beyond 4 (Four) working days for issuance and dispatch of the card, a penalty of ₹ 400/- per day per card shall be charged for delay in issue of EMV Cards. Mismatch of Photo of Cardholder: A penalty of ₹5,000/- per card shall be charged for mismatch of photo, besides the penalty for the delay and recovery of the damages suffered by the Bank, if any, due to issuance of such mismatch.</p>	<p>Since the bank is having a tie up for Card personalization, the Penalty related to Card Dispatch and Mismatch of Photo of Cardholder should be passed on to the banks Personalization vendor. These penalties are not acceptable by the Bidder as Bidder will have no control on the banks Personalization vendor to meet the TAT's.</p>	<p>Agreed. If the bidder shares wrong data to the Perso vendor or delay in sharing the data, the Penalty will be applicable.</p>

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
45	Clause No. 4.30, Page No 55-56 of 108	4.30 Penalty:	Request the Bank to review the various penalties mentioned within this clause as these seem to be too aggressive. Bidder Requests the Bank to Cap all the Penalties @10% of the Monthly Billing.	Penalty Clauses remain the same.
46	Clause No. 4.33, Page No 55 of 108	The Bank has the option to terminate the Purchase Order at any time without assigning any reason. In such case, in three month advance, the bank shall provide prior intimation to the vendor.	Bidder Requests the Bank to revise the Exit Clause to six months.	RFP Clause Stands.
47	Clause No. 4.31, Page No 57 of 108	Indemnity	Bidder Requests the Bank to Cap the overall liability of the Bidder @ 10% of the Annual Billing.	RFP Clause Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
48	-	-	Since the bank is currently Issuing Visa Credit Cards, So it is assumed that bidder should have existing experience in Issuance Visa credit cards in India. Kindly Confirm.	Vendor certified with any of the Major Card Networks, (VISA, MasterCard & NPCI) shall be eligible to participate in the RFP process. If identified as a successful Bidder, they have to get the Certification from the applicable Card Networks as per the timeline stipulated by the Bank.
49	-	-	Since Bank is issuing Visa credit Cards, so is it mandatory for bidder to have ACS / VBV/ 2FA existing experience for Visa Credit Cards in India. Kindly Confirm.	RFP is Clear.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
50	-	-	Since the RFP is floated for outsourcing model, It is understood that it is mandatory for the Vendor to have Visa/MasterCard certified switch installed & operational at bidder own premises. Kindly Confirm.	Vendor should have Visa, MasterCard & NPCI certified switches installed & operational at their DC & DR.
51	General	-	Is it mandatory to have hardware HSM at both primary & DR site, please confirm? Kindly Confirm.	Yes.
52	General	-	Is it mandatory that the bidder needs to be certified by Visa for BQR Credit card Issuance in India?	Not Mandatory. But should have the capability of implementing the same with respective certification, if required by the Bank.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
53	General	-	Is it expected that the bidder must have VISA, Master, NPCI certified host and Visa Access Point (VAP), Master card Interface Processor (MIP), RuPay Connectivity duly certified at its own premises in India?	The bidder must have VISA, Master, NPCI certified host and Visa Access Point (VAP), Master card Interface Processor (MIP), RuPay Connectivity duly certified by respective networks in Bidder's DC & DR.
54	General	-	Does the pricing include the cost of providing Visa Access Point (VAP), Master card Interface Processor (MIP), RuPay Connectivity duly certified at its own premises in India?	The pricing include the cost of providing Visa Access Point (VAP), Master card Interface Processor (MIP), RuPay Connectivity duly certified and hosted from India.
55	General	-	Is it mandatory for bidder to have a real time Fraud & risk management solution in India? Is it expected that the bidder has an experienced FRM team and provide 24 x 7 team to interact with card holders when the alerts are triggered?	Refer Corrigendum-Addendum SI No 8

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
56	General	-	Does the pricing quoted by bidder include the cost for providing a real time Fraud & risk management solution in India?	Yes.
57	-	-	Since Bank is issuing Visa debit Cards, so Is it mandatory for bidder to have ACS / VBV/ 2FA existing experience for Visa debit Cards in India. Kindly Confirm.	RFP Term Stands
58	3. Scope, Page No. 14	As the Contract is based on OPEX model, any change requirement, new requirement required by the Bank is to be done by the vendor.	If there is going to be any major change after sign off UAT, the successful vendor will discuss with the Bank about the time frame and the approximate man-day's for a suitable commercials	As the commercials is on Per Transaction Basis (OPEX) model, all requirements, customizations shall be provided by the Vendor with no additional cost to the Bank.
59	3. Scope / 1, Page No. 15	Migration of the Data, information and Business rules from the existing vendor to the Selected Bidder's new application.	Whether the bidder can quote separately for the migration from the existing vendor.	RFP Term Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
60	3. Scope / 6c, Page No. 15	Manpower Recovery and Management for: Helpdesk	Whether the Bank expects the vendor to provide the helpdesk management, if so can the bidder quote separately for deployment of staff in the commercials.	RFP Term Stands.
61	3.1 Credit Card Data Management System (CCDMS)/24, Page No. 18	This CCDMS solution shall be permanently owned by the bank on Licensed model. Applicable AMC charges shall be paid by the Bank on Yearly basis.	The IPR is owned by the vendor; Anything specific developed for the bank can be passed on to the Bank. This is a common solution and is being provided to various banks in India & Abroad	The IPR shall remain with the Vendor.
62	3.2 Mobile Application (Android & iOS)/2	Credit Card Payment through Payment Gateway and the payments shall be made in real time so that the customer can re-use the limit immediately.	Whether the bank has separate payment gateway system, if so can it be integrated with the solution offered by the vendors.	Refer Corrigendum-Addendum SI No 16

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
63	3.7.1 Credit Card Application Processing (Scanning & Data Entry)/8, Page No. 25	Following up with Branch, Customers and other stakeholders for various operational requirement	Our staff will follow with the branch and customers at the first level. If there is no satisfactory response, it will be escalated to the bank staff. Kindly clarify the other stakeholders? How many times the follow-up is required to be done? What is the escalation matrix from Bank side?	This pertains to the Operational part of Business and will be shared with successful bidder.
64	3.7.3 Dispute Redressal, Recovery & Helpdesk Management, 4 page No. 26	Calling Customers and to encourage them in activating their Cards.	We suggest this activity may be performed by the bank staff. This is a specialized service and can be done by experts in this field. We suggest some incentive be attached to it so that it becomes a viable proposition.	RFP Term Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
65	3.10 Robotic Process Automation (RPA) Workflows, page No. 43	The proposed solution shall be PCI-DSS, HIPAA&SOX compliant, OWASP compliant, Veracode certified	We need more clarity on HIPPA&SOX compliance. The RFP calls for the solution to be hosted at the bank's premises.	The proposed solution shall adhere with PCI-DSS and OWASP guidelines. Other certifications are e optional.
66	4.5 Performance Bank Guarantee, page No. 46	Within Thirty (30) days of the receipt of Purchase Order from Bank, the successful Bidder shall furnish the performance security in the form of Bank Guarantee, issued by a Scheduled Bank in India other than Syndicate Bank, for 10% (ten percent) of the contract value, valid for 66 months (60+6)as per Annexure-L.	Request the bank to consider reduction in guarantee amount to 5% of the contract value and also give 45 days' time to provide the guarantee.	The Bank Guarantee percentage remains the same. The successful bidder shall submit the Performance Bank Guarantee within 45 days from the date of receipt of Purchase Order.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
67	4.13 COST OF TENDER DOCUMENT, page No. 48	₹75,00,000/- (Rupees Seventy-five Lakhs only) valid for 6 months from the last date of submission of bids in the form of Bank Guarantee issued by any Scheduled Commercial Bank in India other than Syndicate Bank. (Mode of Submission: Offline)	As we are registered under MSME, trust we are exempted in providing tender fees. Can be submit Udyog Aadhaar certificate to this effect along with our response to the bid documents.	RFP Term is Clear. Bidder shall submit applicable Documents/Certificate to show as MSME.
68	Earnest Money Deposit/Bid Security , page No. 3	₹75,00,000/- (Rupees Seventy-five Lakhs only)	As we are registered under MSME, trust we are exempted in providing tender fees. Can be submit Udyog Aadhaar certificate to this effect along with our response to the bid documents.	RFP Term is Clear. Bidder shall submit applicable Documents/Certificate to show as MSME.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
69	4.30 Penalty, page No. 55	Various clauses	The penalty clause need to be defined with total clarity, as there lot of other factors that contribute to the delays / errors. Everything cannot be attributed to single vendor	For the delays, clauses mentioned, if the dependency is attributable to the Bank the penalty shall not be levied to the vendor. As the entire Solution is to be provided by the Bidder through their Sub vendor, mentioned Penalty clauses will be applicable.
70	4.30 Penalty/e, page No. 55	In normal course of Operation, any new MIS reports required by the Bank shall be provided in 2 working days. Beyond Two days, a penalty of Rs 5,000 per day will be levied.	The new MIS reports called for by the bank has to be studied and also clarifications if any needed from the bank it may not be possible to provide the reports within 2 working days. This condition may be relaxed.	The Bank will provide its detailed requirement while seeking the MIS report and it is the Bank's real-life Business requirement for getting the reports in the mentioned timeline. Hence, the requirement is to be strictly adhered.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
71	4.30 Penalty/e, page No. 55	When a report is sought by Statutory auditors, authorities such report is to be provided in 3 hours. Beyond Three hours, a penalty of Rs 5000 per day will be levied.	The MIS report sought by the auditors has to be studied and may have to be discussed with the auditors. Hence the time limit may not insist upon.	The Bank will provide its detailed requirement while seeking the MIS report and it is the Bank's real-life Business requirement for getting the reports in the mentioned timeline. Hence, the requirement is to be strictly adhered.
72	ANNEXURE-A: Eligibility Criteria / 3, page No. 66	The Bidder should be processing active credit card base of at least 3 lakh Active Credit cards as on 31-12-2018.	What is definition of active card? Is it different from live card? We suggest the card base may be stipulated as 3 lakhs irrespective of active and inactive cards.	Active Cards / Live Cards are the cards other than Hotlisted, cancelled Cards. In other words, Active/Live Cards are linked with Credit Card Account and shall be live in SWITCH and capable of performing Transactions.
73	Annexure R :: BIDDER'S & PRODUCT INFORMATION/	Largest customer for this product	We can provide name of our largest customer, however we need clarity on number of employees and number of	The requirement is mentioned for the Vendor's clients.
74		Name of the customer		
75		Number of employees		

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
76	GENERAL PRODUCT INFORMATION, page No. 94	Number of offices/ branches	offices/branches. Is it for the vendor or for the client?	
77		Number of Transactions Processed		
78	Annexure-V, Page No. 103	CREDENTIAL LETTER FROM SCHEDULED COMMERCIAL BANK(S)/PSBs	Request the bank to accept the reference letter from the bank instead of calling for the certificate as per the format given by the bank in the RFP.	Reference letter from the Bank is sufficient with specific mention of Satisfactoriness of the product.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
79	3.9.3 Requirement of Redundant Credit Card	On the request of Customer, a redundant Credit Card shall be issued to them which shall be activated on Hotlisting of Existing Credit Cards. This will help the customers, who lose their card and not in a position in getting a replacement Card. (Outside India). Irrespective of Card's location, (Within or outside India), the Customer shall be facilitated to activate the Card.	<p>Request the bank to provide more clarity on this point</p> <ol style="list-style-type: none"> 1. Request the bank to provide the projection for the card base as we have to size the hardware. 2. Extend the bid submission date by 10 days. 3. Who will pay for the following: <ol style="list-style-type: none"> a. Courier / post b. SMS c. Email d. Connectivity e. Hardware f. Telephone g. Toll free h. IVR solution i. Any Stationery j. Card plastic k. Perso 	<ol style="list-style-type: none"> 1. Bank is expecting 20%-25% Y-o-Y growth in Credit Card Issuance. 2. Dates will be extended. 3. (a-k) The Clarifications sought is clearly mentioned in the RFP and the same is clarified under various queries in this document.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
80	Objective--- Section 2, Page 13		Volume projection in terms of new active card accounts and transactions for the term of the contract is not provided in the RFP. Kindly provide the growth rate for the final contract period.	Bank is expecting 20%-25% growth in new Active Credit Card Accounts.
81	Mobile Application (Android &iOS) Self-Care Customer Portal ---Section 3.2 and Section 3.3, Pages 20-21		FD provides interfaces to banks internet banking and mobile banking enabling banks customers to have a single application for all its banking needs. If a stand-alone internet/mobile application needs to be provided, this will have to be a customized offering for the bank by FD and request bank to either consider this outside the scope of RFP or keep the commercials for the same as optional for a like to like comparison.	RFP Term Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
82	Contract Period--3.4, Page 22		Please look at an extension of the contract for 10 years to benefit from the efforts incurred while migrating from existing processor. If terms is extended, please provide growth rate for next 10 years	RFP Term Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
83	Start of Services:---3.5, Page 22		<p>A. Interface to banks switch for on-us transactions are ideally built when Card volume are significant. The cost of building the interface will not justify if the on-us cost benefit does not cover the cost of interface in the first few years. Hence FD requests bank to keep this as an optional PS work for a later date as and when it becomes relevant.</p> <p>B. Cost of leased line is usually billed at actuals with a 10% administration fee. If any network equipment's needs to be provided at banks end, this is also charged as per principle above. Please treat this third party network requirement as optional and outside the commercial purview of this RFP.</p>	RFP Term Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
84	Integration with third Party systems---3.6, Page 22-23		<p>FD provides standard online interfaces to third party systems. FD will also provide batch interfaces to systems like core banking for GL, etc. For any credit card servicing needs, FD will provide bank with an integrated customer care module and hence the need for servicing from core banking will be avoided keeping the i/f simple and batch based. Any changes to the standard interface will attract customisation and testing efforts and this can be estimated only after the detailed requirement gathering workshop post contract signature. Hence request bank to keep a provision for estimating customisations to standard interface outside the scope of this RFP commercials.</p>	RFP Term Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
85	Manpower Requirement for Routine Operations:--- 3.7,3.7.1, 3.7.2 Page 23		FD understands from the RFP that bank receives complaints from multiple sources and is handled manually at the back end. This has led to the need for man power to co-ordinate the complaints and disputes and hence the ask in the RFP. FD handles this by empowering the banks personal at branches and call centre with an integrated customer care module which can cater to service requests with regard to inquiry, complaints, transactions and requests. The customer care module helps banks personal to either process service requests via Straight Thru processing (STP) or thru' workflow, share it with relevant team for action. Notes or memos will help teams communicate status with front end. Hence the need for such a huge manpower at banks premises will not be required and the model will not be scalable with business growth. FD can look at providing back end resources based in FD centre to support banks queries across branches	RFP Term Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
			<p>and call centre as level 2 support. We believe this is the right scalable business ops model for both Bank and FD as business grows. If bank still needs resources on ground, bank could contract them from third party manpower agencies and FD can provide training at mutually agreed cost to these resources.</p>	

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
86	<p>Reconciliation, Settlement, Voucher Preparation, Standing Instruction</p> <p>Credit Card Application Processing (Scanning & Data Entry)</p> <p>Dispute Redressal, Recovery & Helpdesk Management</p> <p>Manpower Requirement of Implementing the Solution ---3.7.2, 3.7.3, 3.8</p>		<p>FD can look at providing these services from its centre provided bank provides access to the application origination system and reconciliation system at banks end remotely. This will require additional discussions during requirement gathering stage.</p> <p>With regard to implementation, there will be team on ground to gather requirements and discuss functional specification documents, etc as part of our onetime implementation fee. As per our standard migration project experience, having dedicated team onsite is not a practice and they will visit as per need of the project.</p> <p>The Travel and lodging cost will be charged to the bank at actuals (Travel and lodging Policies as per FD will be shared) for any such onsite visits beyond the normal project life cycle to keep the visits optimized.</p>	RFP Term is Clear.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
87	End-to-End Credit Card & PIN Management, Collaterals and Dispatch Management Solution.---3.9, 3.9.6		Bank would enjoy better pricing in the market based on its overall card volumes (Debit, prepaid and credit) and hence FD might not be in a position to add value in supplying cards and personalisation, dispatch, PIN etc. However if bank wants FD to provide the same as a single point of contact , 10% admin fee over actuals is the proposed FD go to market model. Inventory management is not a standard service from FD and this needs to be discussed and agreed at project stage. Necessary system access will have to be discussed.	RFP Term is Clear.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
88	Corporate Cards---3.9.3		Courier Tracking is not a standard service from FD. This needs to be discussed and agreed at project stage and necessary system access will have to be discussed. Courier charges will be to banks account or if FD has to bear the same, it will be with 10% admin fee over actuals.	RFP Term is Clear.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
89	Bank's Business Logic---3.9.5		<p>This is a very open ended requirement. We cannot confirm what is available unless we have a detailed requirement study with regard to banks requirement and business logics applicable. Our system is parameter driven, have different card number generation logics and is API enabled. However it is not possible to confirm based on a single example.</p>	RFP Term Stands.
90	Dispatch management including RTO (Return to Origin)---3.9.7		<p>FD can facilitate the same thru' a perso bureaus or service provider for courier coordination. The billing will be 10% admin fee over actuals. FD interfaces its systems to banks email and SMS servers for any card holder communication. Cost of SMS or emailing will be to banks accounts from the gateway provider. This will help bank maintain the communication with the card holder "its own" rather than third</p>	<p>Postal Dispatch and related activities inclusive of commercials will be borne by the Bank. However, the Vendor team deputed at Bank should provide their support in RTO management.</p>

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
			party. If FD needs to provide this gateway interface, cost will be 10% admin fee + actuals for SMS and Email.	
91	End-to-End Transaction Handling, Billing, Payments & Collections, Reconciliation, Settlement and Dispute Redressal Solution etc.--- 3.9.8		Bank seems to be using its recon system for disputes. FD has a Dispute Resolution System with proposed connectivity to Visa and MasterCard for online dispute logging and response. FD would request the bank to consider this module rather than initiating dispute from recon system to streamline the workflow and look at utilizing the API's for a self service driven dispute mechanism in the future.	As per the RFP, the bidder shall provide End-to-End Services of Credit card operations including Reconciliation and Dispute redressal activities.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
92	MONTHLY BILLING STATEMENTS:- --3.9.9		FD can provide statement files to banks vendors for printing/emailing or this could be provided at 10% admin fee + actual basis thru' a chosen vendor. Asking us to price for these at this stage will be difficult without knowing how many email statements or physical statements will be involved in the portfolio and this can keep changing based on card holder preference.	RFP Clause Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
93	Development and Sharing of API's.---3.9.13		<p>Development of API is possible. However TAT will depend on the scope and SDLC life cycle associated. Hence a generic commitment of 10 days is not practical and this needs to be discussed on case to case basis. We could discuss and agree on a TAT for revert on a case to case basis. While standard API's and interface specs are available, any changes to standard will have to be estimated and any testing efforts needs to be factored only during requirement gathering phase. The customisations cannot be included in the proposal at this stage.</p>	Agreed.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
94	Migration/Conversion of existing database of Credit Cards to the proposed solution.--- 3.9.17		FD will need support from the bank to obtain data in FD system formats and availability of Keys to avoid re-carding/re-pin and the same needs to be migrated from Vendor to FD with banks support.	Bank will extend its support in liasoning with existing vendor. However, it is the vendor's responsibility in successfully migrating the data from the existing system.
95	Authorization Processing--- 3.9.19		Any fees payable to schemes for certification, testing, etc. will be to banks account. FD will provide connectivity to schemes from its DC.	RFP Term Stands.
96	User Acceptance Testing---3.9.20		FD will provide a shared UAT environment for bank users and data provided will be scrambled. Bank will have to align its testing with FD's release calendars fixed globally.	The development environment shall be with the Vendor only. UAT environment for CCDMS shall be with the Bank.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
97	Tokenization--- 3.9.21		While Tokenisation from schemes are supported, specific use cases will have to be discussed and agreed at requirement gathering stage and efforts for testing/certification/customisation will need to be estimated.	The Bidder shall implement the applicable use cases of Tokenization provided by respective Card networks. Bank agrees to have custom timeline based on the efforts involved.
98	Reports, Returns and MIS generation--- 3.9.23		FD will provide standard reports for banks access online/download. FD will also provide its data dump for bank to load into any report generation/BI tool for customised report without vendor dependency. If FD has to customise reports, this will be a chargeable customisation.	RFP Term Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
99	Fraud Risk Management Tools---3.9.24		While FD will provide its online tool Falcon for Fraud monitoring, the rule writing will be done by banks team. FD does not take liability on the fraud risk and hence rule writing is not a service FD offers.	The Required rules will be provided by the Bank which shall be implemented by the Bidder.
100	Integration with any other third party service provider---3.9.25		FD will have to charge the bank for any customisations to standard API's, testing or certification efforts with regard to third parties bank will choose in the future. We cannot include cost of unknown as part of this RFP.	As the commercials is on Per Transaction Basis (OPEX) model, all requirements, customizations shall be provided by the Vendor with no additional cost to the Bank.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
101	Maintaining Back up of data---3.9.26		FD operates its platform around the globe shared by multiple banks. FD as well defined DR and BCP policies and test plans in place. The same will be adhered to for bank too. The policies can be made available for review onsite once contract is in place.	RFP Term Stands.
102	Training.---3.9.28		Standard training (Train the Trainer) will be provided as part of the project. Any additional training needs can be met on mutually agreed terms.	RFP Term Stands.
103	Customer Sourcing---3.9.29		FD does not source customers for its processing clients as this will have conflict of interest as a processor. Hence request bank to keep this outside the current scope.	RFP Term Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
104	Other requirements.--- 3.9.32		FD meets Scheme compliance as part of its commercial model. Cost of regulatory compliance is usually shared with banks on the platform if solution agreed is common. Else, bank will have to bear the charges for bank specific solution, if any.	RFP Term Stands.
105	Robotic Process Automation (RPA) Workflows---3.1		This is not a common requirement across banks with regard to credit card processing. We would need more details to confirm to the same and could be taken up as part of requirement gathering. The commercials for the same is requested to be kept outside scope of the main RFP.	RFP Term Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
106	Delivery Phases---4.6		Migration projects usually run between 9 and 12 months. This is a mutual effort and any lower timelines is not practical based on our experience in India in 2018 for three large bank migrations.	RFP Term Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
107	COMMERCIAL BID EVALUATION:-- -4.9		Request bank to consider a Techno commercial evaluation with 80: 20 scoring between technical: Commercial respectively. This will give a fair chance to vendor partners for proving its technical capabilities and compare its pricing against quality of service provided. Reverse auction will not provide a quality versus price comparison and hence will lead to price /quality drop which is not in the interest of the bank and selected vendor.	RFP Term Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
108	Data Migration to the next Vendor---4.17		The exact pricing for migrating out can be arrived upon once the scope of the migration is agreed upon. As a ball park, this could be frozen at max "X" number of man months as an upper limit.	RFP Term Stands.
109	Payment Terms:---4.19		Request bank to retain flexibility for discussing and agreeing more favorable payments terms with FD(If we are the winning bidder) so as to come closer to its actual cash flow.	RFP Term Stands.
110	LIQUIDATED DAMAGES---4.24		Liquidated Damages to be discussed and agreed if we are the winning bidder. Request bank to maintain flexibility from a practicality point of view.	RFP Term Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
111	SERVICE LEVEL AGREEMENT---4.25		FD provides a standard SLA on its platform. Any deviations needs to be discussed and agreed mutually.	RFP Term Stands.
112	Penalty---4.3		Penalties to be mutually discussed and agreed at practical levels and to just act as a "deterrent"	RFP Term Stands.
113	Exit Clause---4.33		FD would have made substantial investments into the contract and any exit without cause should attract a liquidated damages to the extent of initial set up fee invested / to be recovered by FD and processing revenue for the balance term.	RFP Term Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
114	Commercial Bid--Development of Credit Card Data Management System (CCDMS) (Licensed Model) One Time Cost.		The above licensed on premise requirement cannot be fulfilled as part of a standard credit card outsourcing proposal since most banks in India have their own loan + credit card origination system with underwriting to have a retail banking wide view. Request bank to consider this license from ,leading origination vendors in the market and request credit card processing scope to start with a pre-approved card file being send to the card processing vendors.	RFP Term Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
115	---Cost Per Successful Financial Transaction		<p>Our standard model is Per Card account per annum and a Per TXN fee for Falcon fraud monitoring and 3d Secure which are triggered upon transaction only. Request bank to re-consider its commercial model accordingly to match industry standards for credit card processing. Also request bank to keep unknowns in the RFP outside scope of commercial and a Per Man day rate could be asked as an optional service for any customisations. FD will provide all its platform standard features to the bank as part of one time set up / migration fee and per account fee per annum (BAU) and any bank specific customisations/testing will incur additional charges based on estimates. This is the standard industry practice and request bank to follow the same to make this engagement practical for both parties.</p> <p>Bank also needs to provide a line item for the one –time migration/set up fee. Since this is not applicable to existing vendor,</p>	RFP Term Stands.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
			<p>this will have to be kept outside from a like to like evaluation perspective as an option fee for new vendors only. Else this gives a commercial advantage to incumbent vendor.</p> <p>Request bank to keep all third party services (Courier, Card, perso, PIN, man power onsite, etc.) outside the scope of evaluation and retain a cost + 10% admin fee across all vendors if a single point of contact is envisaged for any such third party service with back to back SLA's .</p>	

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
116	---		We would like to request for a provision for minimum fees per annum until banks volumes reach a critical base of around 3,00,000 cards since the minimum cost of running the application, compliance and infrastructure needs to be covered until a per card per account billing model based recovery can start supporting the cause.	

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
117	Pg. 14, 3	As the Contract is based on OPEX model, any change requirement, new requirement required by the Bank is to be done by the vendor.	a) Requesting bank to clarify whether necessary hardware/middleware /database components are part of the scope of work for bidder? b) If yes, will these components be in OPEX or CAPEX model? c) Where will these be hosted - at bank's existing data center's or at vendor's premises? d) In case it is in bidders scope and hosting at customer's premises we understand that bank will provide all necessary infrastructure (IT/Non-IT) like rack space, power , cooling, all network and security elements etc. (with vendor required to supply only compute, storage, Operating systems).	RFP stands clear.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
118	Pg 14, 3	As the Contract is based on OPEX model, any change requirement, new requirement required by the Bank is to be done by the vendor.	Requesting bank to confirm that any additional hardware /software requirements on account of change requests will be paid by bank extra.	The proposed solution shall be scalable to bank's requirement and there will be no additional cost payable by the Bank.
119	Pg 16, Technical Architecture of Credit Card operations	The Bank intends to connect selected Bidder's Switch to VISA/MasterCard/NPCI through Bank's VAP for both Primary and DRS purpose through Oasis IST Ver 7.5.	Please elaborate "bidders switch" as mentioned in RFP	Refer Corrigendum-Addendum SI No 1 & 2

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
120	New Query	Network Links (leased line/MPLS)	We understand that bidder has to provide the following network links alone - 1) one link between bidder and bank's DC with redundancy 2) one link between bidder and bank's DR with redundancy In case any other network link is part of scope requesting bank to clearly state the requirements with details.	RFP Term Stands Clear.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
121	Pg 17, 3.1	Initially the solution shall support 2000 concurrent users of Bank's Branches and Offices and shall be scalable to Business requirement.	<p>1) Please mention the expected growth for concurrent users for next 5 years</p> <p>2) Please confirm that bidder has to size the solution based on data provided by bank and forecasted growth projections; any growth during 5 years beyond the forecasted figures may require augmenting the resources (in terms of hardware/software) to meet the functional /performance/SLA requirements at additional cost to bank - please confirm that this is in line with bank's understanding.</p>	<p>In Five years it is expected to have up to 4000 Concurrent users. As the commercial model is in line with the number of Transactions which is also increasing month-by-month, there shall be no additional commercials while scaling-up the system or Business requirements.</p>

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
122	New Query	Document/Image storage for all card related applications	We understand that except for transaction database all other documents/images will be stored in banks existing DMS and bidder need to size/include for the storage space.	Refer Corrigendum-Addendum SI No 9
123	Pg 18, 21	The application's Back-end shall be managed by Oracle for which the Bank shall provide the required licenses.	1) Please give details as what Oracle products are covered here (for which bank will arrange license / technical support) 2)Whether this (Oracle license by bank) applies to all the card related applications or specific ones - please share details	This applies only to the CCDMS application that is hosted from Bank's DC & DR.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
124	New Query	Required environments	We understand that bank require following environments for all card related applications - please confirm. 1) Production 2) Disaster Recovery 3) SIT/Development 4) UAT	Refer Corrigendum-Addendum SI No 7

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
125	Pg 34, 3.9.14	SMS alerts	<p>We understand that bidder's application has to use customer's existing SMS aggregation/gateway service for sending SMS alerts and any cost towards this will be borne by bank</p>	<p>The SMS alerts triggered through CCDMS application shall be integrated through Bank's authorized SMS Gateway and the applicable SMS cost shall be borne by the Bank. The vendor shall provide the integration between CCDMS application and SMS Gateway.</p> <p>The SMS alerts triggered from Vendor's system (Eg: Transaction alerts) shall be managed by Vendor's or their Authorized SMS Gateway and the applicable SMS cost shall be borne by them.</p>

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
126	Pg 34, 3.9.14	e-mail alerts	We understand that bidder's application has to use customer's existing e-mail solution/gateway for sending mail alerts and any cost towards this will be borne by bank	<p>The E-Mail alerts triggered through CCDMS application shall be integrated through Bank's authorized E-Mail Gateway and the applicable E-Mail cost shall be borne by the Bank. The vendor shall provide the integration between CCDMS application and E-Mail Gateway.</p> <p>The E-Mail alerts triggered from Vendor's system (Eg: Transaction alerts, Statements) shall be managed by Vendor's or their Authorized E-Mail Gateway and the applicable cost shall be borne by them.</p>

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
127	Pg 36, 3.9.20	3.9.20 User Acceptance Testing The Solution provided shall support separate instances like Development, Testing and Production. <u>Bank will not share any data outside the banking environment.</u> Hence, the vendor need to have the Development and UAT setup in the Bank premises only.	1) We understand that this restriction naturally applies to production environment as well. This also means that entire solution has to be hosted in customer's premises as data can't be placed outside - please confirm. 2) If yes what is expected to be hosted, if any, at bidders centre (as RFP refers to connecting bidders centre to bank using leased lines) ?	Refer Corrigendum-Addendum SI No 7

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
128	Pg 40, 9	The solution shall be integrated with Bank's Enterprise Data Warehousing and Business Intelligence (EDWBI) in real time or near real time.	<p>1) Please clarify this requirement with details.</p> <p>2) In case solution has to be hosted outside customer's premises then we understand that bank will provide the necessary communication link for integration.</p>	The CCDMS application shall be hosted in Bank's DC & DR. Applicable Leased line connectivity with required Bandwidth with Vendor's DC & DR shall be provided by the Bidder.
129	Pg 15, Point 6.b	Voucher Preparation.	Please share the process and functionality of Vouchers.	The Transaction format being posted in CBS will be shared with Successful Bidder.
130	Pg 15, Point 13/ Pg 40	Robotic Process Automation. RPA with workflows is being expected.	Please share the functionalities wherein RPA would be used.	Will be Shared with Successful Bidder.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
131	Pg 16	Oasis IST will connect to VAP and other Schemes.	The vendor authorization module should connect to Oasis switch for receiving the messages. Is the understanding correct	Refer Corrigendum-Addendum SI No 1 & 2

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
132	Pg 20	Virtual Cards from mobile app perspective	Can this functionality please be elaborated	<p>Through Mobile App or Web Portal, customer shall be able to generate Virtual Credit cards for making Card Not Present Transaction. Customer shall be able to define Channel-wise limits to their virtual Cards. As same as like Physical cards, The Virtual Cards also have the features like (but not limited to):</p> <ul style="list-style-type: none"> Enabling-Disabling for International Transaction. Reduce the Limit under total sanctioned limit. Define number of transactions will be used for the Virtual Cards and once the Transaction count is reached, the Card shall be automatically Blocked or Hotlisted.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
133	Pg 20	Whitelisting /blacklisting transaction to certain MCC Codes and MCC Types- In the context of Mobile app and portal?	Please provide further clarity on this requirement	RFP Term stands clear.
134	Pg 23	Courier Tracking function in the context of integration with CBS	Can this please be elaborated? Please provide further clarity on this requirement	Refer Corrigendum-Addendum SI No 10
135	Pg 23	Enablement/Disablement of international limits from CBS perspective	Can this please be elaborated	RFP Term Stands Clear.
136	Pg 23	Virtual Cards from CBS perspective	Can this please be elaborated	Refer Corrigendum-Addendum SI No 11
137	NPA	Following up with NPA Customers and other various classifications of customers – Does this requirement refer to Collections Calling	Request the bank to kindly clarify the process and requirement for this	It is Collections calling only.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
138		Corporate Credit Card	Bank's Contact Centre will handle card related queries too or it will be the onsite team?	Bank's Contact Centre will handle the queries that they receive. The Manpower deputed by vendor at Bank premises shall handle the queries lodged to the Bank directly.
139	Pg 33	Mailing Cost for physical statements	Will the mailing cost be borne by the bank	Yes.
140	Pg 36	It was mentioned earlier that the Bank has Oasis IST switch connecting to the VAP.	Need clarity as to whether switch for Scheme connectivity should come from vendor or is it enough to connect to the Bank's switch.	The Bidder shall provide their SWITCH. Transaction validation and Authorization shall also be done by the Bidder. The Bidders Solution shall be integrated with applicable Card Networks. Refer Corrigendum-Addendum SI No 1 & 2
141	Pg 36	"Data Sanitization Tool",	Kindly elaborate on the process and functionality of the said tool.	Refer Corrigendum-Addendum SI No 7

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
142	Pg 15	The Bank intends to use existing in-house facility / arrangements or establish facility for following broad operations relating to Credit Cards	Please clarify on this requirement	RFP Term stands clear.
143	Pg 17	The CCDMS application shall be integrated with Robotic Process Automation, the data from the scanned Credit Card Application is captured by the System.	Please clarify on this requirement	Application of RPA is available in Public Domain. Bank will have the option to automate its routine workflow through RPA.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
144	Pg 17	Also, the Solution shall have Side-by-Side window and auto highlighting, auto scrolling of the Scanned Document field that is being entered by the user. The solution may be integrated with Bank's DMS for centralized document repository through Standard API calls for storage and retrieval.	Please clarify on this requirement	<p>In CCDMS Application, the user has to upload the Scanned Credit Card Application. Once the Scanned application is uploaded, the user shall have side-by-side dual window i.e. Left side with Data entry field & right side with Scanned application form so that it is easy for the user to make the data entry. While making the data entry, as per the fields being entered in the system, the right side scanned application shall highlight/Zoom the field that is being entered. Also the scanned application shall auto scroll in tune with the Data Entry field.</p> <p>Refer Corrigendum-Addendum SI No 9</p>

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
145		Payment Terms for delivery phases	Please let us know the percentage (%) of the total contract value that shall be paid after achieving each milestone as mentioned in the "delivery Phases".	Regarding Start of Services and Payments please Refer Corrigendum-Addendum SI No 6
146		Delivery Phases	In the delivery phases proposed there is one month gap after completion of second phase "Providing Full featured CCDMS as per Bank's requirement" and before starting of third phase "Issuing Credit Card and live with all the Channels". Please explain what activities shall be carried out during this one month.	Both are parallel activities.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
147	Eligibility	Eligibility: The bidder should have at least 3 (three) years expertise and experience in Implementation and Maintenance of Credit Card Solution in Outsourced Model in at least 2 Scheduled Commercial Banks (At least One PSU Bank and/or One large Private Sector Bank). -	Request the bank to consider at least Outsourced Model in at least one Scheduled Commercial Banks.	Refer Corrigendum-Addendum SI No 12
148		1. Credit Card Data management System - Is this application (Card Origination system) in-house deployment in bank premises?	Request bank to explain application model for the below requirement	Yes. It is Full API Driven, Card Origination System with Parameterized Business Rules to be hosted in Bank's Premises (DC & DR)
149		2. NPA management and recovery - Is this application deployment in hosted premises of the Bidder?	Request bank to explain application model for the below requirement	Refer Corrigendum-Addendum SI No 13

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
150		3. Mobile application (Android & iOS) - Is this application deployment in hosted premises of the Bidder?	Request bank to explain application model for the below requirement	The vendor shall share their API's for integration with Bank's Mobile Banking Application.
151		4. Self-Care Customer Portal -	Is this application deployment in hosted premises of the Bidder?	Yes.
152		6. Manpower requirements for routine operations, Credit Card Application processing (Scanning & Data Entry), Reconciliation, Settlement, Voucher Generation, Standing Instruction, Management, Processing of payment details & NPA file preparation/updating, Dispute redressal, Recovery & Helpdesk Management -	Is this Responsibility of Bidder?	Yes.
153		7. Manpower requirement of implementing the solution -	Is this for both on- premise & Hosted solution?	Yes.
154		8. End-to-end Credit Card & PIN Management, Collaterals and Dispatch Management Solution -	Is this application deployment in hosted premises of the Bidder?	Yes.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
155		9. Robotic Process Automation (RPA) Workflows -	Is this application deployment in hosted premises of the Bidder?	The Automation is required to be done in the end user system. Accordingly the RPA bots shall be implemented.
156	Pg 36 Section 3.9.20	Pg 36 Section 3.9.20 The Solution provided shall support separate instances like Development, Testing and Production. Bank will not share any data outside the banking environment. Hence, the vendor need to have the Development and UAT setup in the Bank premises only. Any modules developed in the vendor's premises shall be tested with test data within the Bank's premises only. Vendor shall provide "Data Sanitization Tool" for one-way masking, hashing of Critical customer elements after which a sample of data shall be shared to the vendor's development Centre -	If the bank is not sharing the data outside the banking environment, please clarify how testing of the application in hosted premises of the Bidder should be positioned.	Refer Corrigendum-Addendum SI No 7

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
157	Volume related Questions	Card Application	Number of customers (for E.g. 10 Million)	As the expected Credit Card Application is in Hosted model at Vendor's premises, infrastructure shall be sized up to the Bank's present Active Credit Card numbers (Approximately 45000 Cards).
158	Volume related Questions	Card Application	Number of accounts (for e.g 15 million)	46,000 Active Accounts. (Approximate)
159	Volume related Questions	Card Application	Total Number of users (internal users) for Card application	9000 unique users.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
160	Volume related Questions	Card Application	Peak Number of concurrent users ## during a day for the card application - consider the days of the month where transactions per day are at its peak level.	For CCDMS Application that is hosted in Bank's DC & DR, Bank requires 2000 concurrent users & 9000 Unique users. The numbers mentioned is for Bank's Branches and Offices. However, as per the actual requirement and load, this specification shall be suitably increased or decreased with Bank's consent.
161	Volume related Questions	Card Application	Number of credit cards issued (Include all cards that has been issued till date including in use, lost, blocked or any other status)	1,55,000 Credit Cards (Approximated Figure)
162	Volume related Questions	Card Application	Active Number of credit cards - this is a subset of total number of credit cards issued (refer to above query)	46,000 Credit Cards (Approximated Figure)

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
163	Volume related Questions	Card Application	Number of credit card transactions per day considering all channels (including ATM/POS/IVR)	12,000 Transactions per Day. (Average)
164	Volume related Questions	Card Application	Number of credit card Billing cycles per month	Presently One Billing Cycle is available.
165	Volume related Questions	Card Application	Peak number of concurrent users ## during a day for the mobile application - consider the days of the month where transactions per day are at its peak level.	As of now, Bank is not having Mobile Application for Credit Cards.
166	Volume related Questions	Card Application	Peak number of concurrent users ## during a day for the self-care portal - consider the days of the month where transactions per day are at its peak level.	Approximately 3,000 users.
167	Volume related Questions	Card Application	Number of transactions per day in dispute and redressal management system	Approximately 90-120 Disputes.
168	Volume related Questions	Card Application	Number of credit cards processed per billing cycle	Approximately 46,000 Cards are processed under the Billing cycle.
169	Volume related Questions	Card Application	Number of credit card statements generated per day per billing cycle	Approximately 46,000 Cards are processed under the Billing cycle with Statements.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
170	Volume related Questions	Card Application	Number of credit card applications to be processed per day	Presently, 50-60 applications (approximately) is being processed by the Bank per day.
171	Volume related Questions	Card Application	Number of SMS alerts expected per day (that system needs to process)	Cannot be defined. Bank envisages to change the existing workflow of triggering SMS. As per the Industry standard, approximately 17 SMS's are being sent to a customer for issuing a Credit Card. The same shall be taken in to consideration by the Bidder.
172	Volume related Questions	Card Application	Number of e-mail alerts expected per day (that system needs to process)	Cannot be defined. Bank envisages to change the existing workflow of triggering E-Mails. As per the Industry standard, approximately 5-7 E-Mails are being sent to a customer for issuing a Credit Card. The same shall be taken in to consideration by the Bidder.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
173	General	General	In case of database data migration is involved from the old system then please specify the size of data (in GB)	Will be shared with Successful Bidder.
174	General	General	Number of Reports expected on a daily and monthly basis (for e.g. 20 reports every working day, additional 15 reports every month)	On Daily Basis Bank is using 15-20 MIS reports. As per the proposed solution's workflow, the requirement regarding the number of reports shall be discussed.
175	General	General	Expected Year on Year growth rate in % (for number of Credit cards / transactions / other volume figures)	Bank is expecting 20%-25% Y-o-Y growth in Credit Card Issuance.
176	General	General	Is there any requirement to expose any part of application to Internet? If yes please share details.	RFP Stands Clear.
177	Infra Related		Period to be considered for hardware sizing (number of years) - like 3 years, 5 years...	Hardware Sizing shall be considered for Five Years. Based on the Bank's requirement, the Hardware shall be scaled up.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
178	Infra Related		Please list the environments expected - Like Production DC (Data Centre) / DR (Disaster Recovery) /	Will be shared with Successful Bidder.
179	Infra Related		How OS Instances will be deployed - A) Web, App and DB in separate OS Instances B) Web and App in same instance, DB in a separate instance C) Web , App and DB in the same OS Instance (not a preferred option)	Will be shared with Successful Bidder. Based on Bidder's Solution & Features in consonant with Bank's Requirement, instances for DB and App server will be determined.
180	Infra Related		Is it acceptable to use virtualized environments (using one of the Industry standard hypervisor like Oracle VM, VMware, Power VM, HP VM) for Web, App & DB	Yes.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
181	Infra Related		Is HA (High Availability) expected at Production DC - If yes please inform the preferred method to achieve HA at DC - Options Includes Active - Active OR Active - Passive configurations (please note that while providing higher uptime , Active - Active configurations will , in general, have implications in terms of hardware sizing, software editions used & count of software licenses thus leading to a relative higher TCO)	As the Bidder is to manage the entire environment at their DC/DR, Based on the Bank's Card & Transaction Volume, the same shall be decided by the Bidder.
182	Infra Related		Preferred Middleware for Java Application Server - Oracle Weblogic/ IBM Websphere	As the Bidder is to manage the entire environment at their DC/DR, Based on the Bank's Card & Transaction Volume, the same shall be decided by the Bidder. Bank's objective is on the Security, performance & uptime of the application.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
183	Infra Related		Preferred HW platform (Intel x86 with RHEL / IBM Power with AIX / Oracle SPARC with Solaris / HP Integrity with HPUX)	As the Bidder is to manage the entire environment at their DC/DR, Based on the Bank's Card & Transaction Volume, the same shall be decided by the Bidder. Bank's objective is on the Security, performance & uptime of the application.
184	Infra Related		In case of preference for Intel x86 please inform if there is a preference for any specific OEM (like Cisco, HP, Dell, Lenovo)	As the Bidder is to manage the entire environment at their DC/DR, Based on the Bank's Card & Transaction Volume, the same shall be decided by the Bidder. Bank's objective is on the Security, performance & uptime of the application.
185	Infra Related		In case DR site is required - is HA (High Availability) expected at DR site as well? - If yes please inform the preferred method to achieve HA at DC - Options Includes Active - Active OR Active - Passive configurations	High Availability is expected for DC and DR with 99.99% availability.
186	Infra Related		In case DR site is required then please share expected RPO and RTO (for e.g. RPO - 15 minutes, RTO - 4 hours)	Will be shared with the Successful Bidder.

SL No	Clause No. and Page No.	RFP Term	Bidders Request for following Clarifications and Amendments	Bank's Clarification
187	Infra Related		In case DR site is required - DR may be sized at same compute capacity or at a lower capacity compared to Production DC. Please specify the compute sizing for DC in relation with DR (like 100% of DC , 50% of DC etc)	Will be shared with the Successful Bidder.
188	Infra Related		It is assumed that customer will provide all the required HW & System Software infrastructure including compute, storage, OS, middleware and RDBMS licenses for running the proposed application(s) as per the sizing recommendations from vendor.	Regarding the CCDMS application, the Infrastructure will be in Bank's DC & DR and the RFP Term is clear on this.
189	Infra Related		It is assumed that customer will use existing backup Infrastructure for backup purpose.	Regarding the CCDMS application, the Infrastructure will be in Bank's DC & DR and the RFP Term is clear on this.

(Sanjay Gupta)

उपमहाप्रबंधक/Dy. General Manager