

**Annexure I: Pre-bid Clarifications**

<b>Sl no</b>	<b>RFP Point No/ Title</b>	<b>Page No. in RFP</b>	<b>Details Provided in RFP</b>	<b>Query/Changes Requested</b>	<b>Replies to queries/ Pending for discussions</b>
1	General	4	Bid Security Deposit (EMD) – Rs. 20,00,000/-	Request bank to reconsider the amount for EMD and make it Rs. 10,00,000/--(Rupees Ten Lakhs only)	Please adhere to the terms of RFP
				Request the Bank to consider reduction of the Bid Security Deposit (EMD) to Rs.10 lakhs instead Rs.20 lakhs as called for in the RFP	Please adhere to the terms of RFP
2	15 / Awarding of Contract	10	Purchase order for providing ACS solutions for online debit card & credit card transactions will be issued to lowest quoted (L1) Bidder. Acceptance should be submitted by the Successful Bidder within one week from the date of issue of purchase order. The contract will be for a period of 3 years from the date of Purchase Order. The contract may be extended for a further period of 2 years at mutually agreed rates. However, Bank reserves to float tender to Identify new service provider. If Bank decides so, the vendor should support for migrating the data to new service provider.	The scope and fees of migration services, if any, shall be mutually agreed between the parties.	Please adhere to the terms of RFP. Migration will be done by the new service provider. Successful bidder has to provide the data in the format provided by new service provider at no cost.
3	16 / Signing of Contract	10	Within fifteen (15) days of receiving the Purchase Order, the Successful Bidder shall sign: (i) The Service Level Agreement as per Section III of the RFP;	Bidder would like to negotiate the terms and conditions of the final binding contract during contract award stage. Any and all binding terms shall be considerate to the	Please adhere to the terms of RFP

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			(ii) The contract as per Annexure 10 of the RFP; and (iii) The Non Disclosure Agreement as per Annexure 11 of the RFP and submit it to the Bank.	mutual interests.	
4	Section II / Instructions to Bidders Point No.17 Performance Security	11	10% of the project cost quoted by the successful bidder as per commercial bid form provided in this RFP in the form of Bank Guarantee valid for 40 months from date of issue.	Request the Bank to consider reduction of performance guarantee to 7.5% from 10%	Please adhere to the terms of RFP
5	2 / Use of Contract documents and Information	14	2.1 The Successful Bidder shall not, without the Purchaser's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, drawing, pattern, sample or information furnished by or on behalf of the Purchaser in connection therewith, to any person other than a person employed by the Successful Bidder in the performance of the Contract. Disclosure to any such employed person shall be made in confidence and shall extend only so far as may be necessary for purposes of such performance.  2.2 The successful Bidder shall not, without the Purchaser's	Bidder requests to make the confidentiality obligations mutual since the proposal to be submitted by the Bidder would contain proprietary information of the Bidder and the same is shared for the sole purpose of evaluating the Bidder w.r.t the RFP.	It will be mutually applicable to both the parties, except for the information disclosed by the Bank under various Acts.

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			prior written consent, make use of any document or information pertaining to this contract except for purposes of performing the Contract.		
6	3 / Patent Rights	14	<p>3.1 The Successful Bidder shall indemnify the Purchaser against all third-party claims of infringement of patent, trademark or Industrial design rights arising from use of the Goods/services or any part thereof in India or Abroad.....</p> <p>3.5 The supplier shall grant to the bank a fully paid-up, irrevocable, non-exclusive licence thought-out the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including-all inventions, designs and marks embodied therein In perpetuity.</p>	Bidder requests exception from indemnity obligation in the event of any claims arising out of i. use not in line with the agreement ii. modification not approved by Bidder iii. use in combination with infringing materials.	Please adhere to the terms of RFP
7	4 / SCOPE OF WORK	15	(i) Providing Access Control Server (ACS) on hosted model for online transactions done using debit card and credit cards with capability of processing minimum 2 Lakh numbers of transactions per day exclusively for Indian Bank and the RRBs sponsored by Indian Bank	We assume that the infra for hosting will be shared infra, request bank to clarify	Shared Infrastructure is acceptable if the same is capable of successfully processing minimum 2 Lakh numbers of transactions per day exclusively for Indian Bank and the RRBs sponsored by Indian Bank.

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					Successful Bidder shall isolate and clearly identify the bank's customers' information and records to protect the confidentiality of the information, in case the successful bidder acts as an outsourcing agency for multiple banks. All Information related to Bank's customers has to be kept confidential even after the completion of contract for a period of one year after termination/expiry of the Agreement. After one year, customer data will be destroyed permanently from the Server / Storage.
8	4 / SCOPE OF WORK	15	(i) Providing Access Control Server (ACS) on hosted model for online transactions done using debit card and credit cards with capability of processing minimum 2 Lakh numbers of transactions per day exclusively for Indian Bank and the RRBs sponsored by Indian Bank.	Request Bank to clarify whether sponsored RRB's use the same BIN as Indian Bank or different one	RRBs have separate BINs
9				Request Bank to clarify whether we can use a common OTP Page for Indian Bank & RRB both	Separate OTP page should be used for each RRB. Logo of RRB should be displayed in the page
10	4 / SCOPE OF WORK	15	(ii) Migrating the existing cardholder data provided by the Bank.	Request Bank to share the customer base (volume) to be migrated and Whether it will contain Domestic and international both ?	Volume of data will be published from the existing system.

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				<p>We assume that the bank will provide the data to be migrated in the transferable format for the systems . Request the bank to confirm.</p> <p>We understand that the cost of migration will be borne by the bank, request bank to clarify.</p>	
				Bank to ensure to provide ZMK and CAVV Keys during data migration if Bank wishes to migrate transactional data as well	Migration of ZMK and CAVV are not required.
11	4 / SCOPE OF WORK	15	(vi) Establishing an online interface with the Bank for fetching the cardholder details during the transactions.	It is assumed that Bank source system changes (if any) would be managed by Bank. Request Bank to confirm	Changes at the Bank's end will be managed by the Bank.
12	4/Scope of Work	15	Establish Network Connectivity	Share the complete Address of Bank's Data Center at Chennai and details of Telecom Service providers giving services to Bank	The details will be shared with the Successful bidder.
13	Generic			Does the Network connectivity at DR site should be similar to Production site ?	The Network connectivity at DR site should be similar to the Production site.
14	4. Scope of Work	15	(vii) Provide a web portal for carrying out various activities and generating reports as detailed in the technical specifications (Section V)	How many users are expected during peak hours for various activities and report generation	10 users
15	4. Scope of	15	(v) Generate and send the One	What is the expected TPS during	Currently the TPS during

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	Work		Time Passwords (OTP) through bidder's own or partners' SMS and E-mail gateways.	peak period	peak hours accounts to 3.
16	4.4	15	Obtaining necessary certification from card associations for the services to be provided to Indian Bank	Bidder will be responsible for product certification, however, certification required by card association and their respective fees for certification to be handled by Bank. Bidder will provide required support for certification for Indian Bank.	Fees billed by the Card Association to the Bank will be paid by the Bank
17	7.2 / SLA Review Process	16	1.A. Successful bidder should implement the ACS, test, obtain certification, migrate the data and commence the services within 5 weeks from the date of receiving the purchase order from the Bank.	5 weeks time will be too short if it includes Migration & Certification also. Request bank to allow atleast 8 weeks time to cover these activities	Please adhere to the terms of RFP
18	7.2.4 / Penalties for Downtime	17	Penalties for Downtime	Upper-cap of 50% of Monthly payment is too high compared to Industry standards. Request Bank to cap it at 20% for Uptimes below 95.5 %	Please adhere to the terms of RFP.
19	8 / Termination for default	17	A. The Purchaser, without prejudice to any other remedy for breach of contract, by 7 days written notice of default sent to the selected bidder, may terminate this Contract in whole or in part a. If the Successful Bidder fails to deliver any or all of the Goods and Services within the period(s)	Bidder requests to make the termination right mutual. Also the termination for default should be resorted to after providing reasonable notice of atleast <b>forty five (45)</b> days to cure/remedy the breach, if any. Bidder also requests deletion of the provision to make the Bidder liable for excess costs in	Covered by amendment corrigendum

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			<p>specified in the Contract, or within any extension thereof granted by the Purchaser;</p> <p>b. If the Successful Bidder fails to perform any other obligation(s) under the Contract.</p> <p>c. If the Selected bidder, In the judgement of the Purchaser has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.</p> <p>d. In case of Bidders revoking or cancelling their Bid or varying any of the terms in regard thereof without the consent of the Bank in writing, the Bank shall reject such offers and forfeit EMD paid by them along with their offers.</p> <p>B. In the event the Purchaser terminates the Contract in whole or in part, the Purchaser may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Successful Bidder shall be liable to the Purchaser for any excess costs for such similar Goods or Services. However, the Successful Bidder shall continue performance of the</p>	<p>procuring undelivered services after termination, since the bank is already remedied through termination in such events.</p>	

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			Contract to the extent not terminated.		
20	7.2.2 / Penalty For Delay	16	General	Request bank to limit overall penalty (penalty+LD) 10% of the overall contract value as per the standard industry practice.	Please adhere to the terms of RFP
21	7.2.2 / Penalty For Delay	16	a) Rs. 50,000 per day for delay in completion of activities mentioned under para 7.2.1 (a): b) Rs.10,000 per day for delay in completion of activities mentioned under para 7.2.1 (b):	Request bank to calculate penalty on weekly basis as deliverables are considered on weekly basis.	Please adhere to the terms of RFP
22	9 / Settlement of Disputes	19	(a) In case of failure of the two arbitrators appointed by the parties to reach upon a consensus within a period of 30 days from the appointment of the Arbitrator appointed subsequently, the Presiding Arbitrator shall be appointed by the Indian Banks' Association, India which appointment shall be final and binding on the parties.  (b) If one of the parties fails to appoint its arbitrator within 30 days after receipt of the notice of the appointment of its Arbitrator by the other party, then the Indian Banks' Assodation, both in cases of the Foreign Successful Bidder as well	Bidder requests to delete the provision to appoint the arbitrator by Indian Bank's Association when there is no mutual agreement. Instead request to appoint arbitrators through courts in accordance with the Arbitration and Conciliation Act, 1996.	Please adhere to the terms of RFP



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			<p>as Indian Selected bidder, shall appoint the Arbitrator. A certified copy of the order of the Indian Banks' Association making such an appointment shall be furnished to each of the parties.</p> <p>(e) Where the value of the contract is Rs.10 million and below, the disputes or differences arising shall be referred to the Sole Arbitrator. The Sole Arbitrator shall be appointed by agreement between the parties; falling such agreement, by the appointing authority namely the Indian Banks' Association.</p>		
23	10 / Confidentiality	20	10. Confidentiality	Bidder requests to make the confidentiality obligations mutual.	Confidentiality will be mutually applicable to both the parties, except for the information disclosed by the Bank under various Acts.
24	15 /Audit & Inspection	21	The Bank may conduct audit of the ACS solutions associated services every 6 months or at a periodicity solely decided by the Bank. The audit will be conducted by either Bank officials or any firm / individual appointed by the Bank for the purpose. Bidder is expected to provide full assistance during these	Request Bank to inform One week inadvance for conducting Audits to make necessary arrangements at Bidder's side.	Bank will inform the successful bidder as soon as the date of Audit / Inspection is known to the Bank.

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			<p>compliance audits and address any non-conformity identified during the audits. The Bank shall provide any such recommendations identified from third party audits and the bidder shall comply with such recommendations within such time as specified by the audit committee.</p> <p>At all times during implementation/ migration/ maintenance/ business-as-usual running, Successful Bidder needs to adhere to Banks' required compliances vis-à-vis security, confidentiality, integrity and availability and also any RBI / Govt. / other regulatory guidelines on the same.</p>		
25	15 / Audit and Inspection	21	Audit and Inspection	Bidder requests that any and all audit shall be subject to safety and confidentiality policies of the Bidder.	Please adhere to the terms of RFP
26	15 / AUDIT AND INSPECTION	22	The Bank may conduct audit of the ACS solutions associated services every 6 months or at a periodicity solely decided by the Bank. The audit will be conducted by either Bank officials or any firm / individual appointed by the Bank for the purpose. Bidder is expected to	We assume that the cost of such audits shall be borne by the bank, request bank to confirm.	Cost of such audits will be borne by the Bank

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			provide full assistance during these compliance audits and address any non-conformity identified during the audits. The Bank shall provide any such recommendations identified from third party audits and the bidder shall comply with such recommendations within such time as specified by the audit committee.		
27	19 / Fraud Risk Management	22	The solution / application proposed by the bidder should have rule based, real time fraud risk management capabilities implemented.	Risk management capabilities are not part of current version of EMV guidelines i.e. EMV 3DS Ver 1.0.2. These will be part of EMV 3DS Ver 2.0 specifications. Hence request Bank to modify this requirement as "The solution / application proposed by the bidder should have rule based, real time fraud risk management capabilities in their next Version in compliance with EMV 3DS 2.0"	Bidders should submit a separate undertaking letter mentioning "The risk management capabilities as per EMV 3DS Version 2.0 will be implemented within the timelines prescribed by the Card Associations."
28	21 / Indemnity	23	The successful bidder shall, at its own expense, Indemnify, defend and hold harmless Indian Bank and its officers, directors, employees, representatives, agents and assigns from and against any and all losses,claims, costs and expenses,including attorney's fees and expenses, that	Bidder requests that indemnity could be agreed for the following: Breach of representations and warranties; Wilful misconduct and gross negligence; Violation of applicable laws & Breach of IP.	Please adhere to the terms of RFP

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			<p>may be occurring due to, arising from or relating to:</p> <p>a. A breach, non-performance or inadequate performance by the selected service provider of any of the terms, conditions, covenants, representations, undertakings, obligations or warranties, under this RFP or subsequent agreement;</p> <p>b. The acts, errors, representations, misrepresentations, wilful misconduct or negligence of the selected service provider, its employees/agents in performance of its obligations under this RFP or subsequent agreement; or</p> <p>c. Any deficiency in the services of the selected service provider or</p> <p>d. Violation of any applicable laws by the service provider, its agents, employees, representatives etc.</p> <p>e. Infringement of any patent, trade-marks, copyrights, hardware, software, application, utilities etc. used by the selected bidder and its employee/agent for providing services.</p> <p>f. In the event of selected service</p>	<p>Bidder requests deletion of the provision to recover the amounts from any amount payable to the Bidder.</p> <p>Bidder also requests that the Bidder's liability shall be limited to with a cap and liability for indirect damages should be excluded.</p>	

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			<p>provider not fulfilling its obligations under this clause within the period specified. In the notice issued by the Bank, Bank has the rights to recover the amounts due to it under this provision from any amount payable to the selected service provider.</p> <p>The Indemnities under this clause are in addition to and without prejudice to the Indemnities given elsewhere in the RFP. Bank shall inform the service provider of all known breaches and claims of indemnification and the selected service provider shall be required at their expense to remedy the breaches, defend, manage, negotiate or settle such claims within time.</p>		
29	15 / AUDIT AND INSPECTION	23	Bank also reserves the right to conduct regular information security audit on providing ACS solutions for online debit and credit card transactions to ensure complete security, through its own team or employing a third party auditor	We assume that the cost of such audits shall be borne by the bank, request bank to confirm.	Cost of such audits will be borne by the Bank
30	Section IV – Eligibility Criteria, #7	24	The bidder should have PCI-DSS, PA-DSS and third-party penetration testing/VAPT certification	PA-DSS is not applicable for ACS services. PA DSS is only applicable if	Covered by amendment corrigendum

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				<p>separate devices or terminals are used for initiating payments. Request bank to remove PA-DSS compliance from the eligibility criteria</p> <p>Request Bank to confirm if VAPT Closer Report could be submitted after Project LIVE</p> <p>ACS is not a payment application and hence PA DSS is not applicable for the same</p> <p>Our PA-DSS certificate is under process. Can we give an undertaking that we will provide the PA-DSS certificate within a period of 4 months from date of awarding the contract</p>	
31	Section IV / Eligibility Criteria Point No.5	24	The Bidder should be currently providing the ACS services offered to India Bank, to atleast 2 scheduled commercial Banks in India for MasterCard, Visa & Rupay card variants. (It is not necessary that all 3 variants' services are being provided to the same Bank).	The Bidder has implemented the ACS system for Credit, Debit & Prepaid Cards to our client. Whether this criteria along with the purchase order meet the requirements of the Bank	Bidder should submit all documents specified in the RFP
32	Section IV / Eligibility Criteria / 3	25	The bidder should have made net profit during each of the last three consecutive financial years from the business in India.	Request bank to modify this clause as ..."a profit making company for any 2 of the three years"	The Bidder should have recorded positive net worth during each of the last three consecutive financial years from the business in India.
33	SECTION V / 1.2	26	The solution should be hosted in bidder's own Data Centre or co-	We assume that the infra for hosting will be shared infra, request bank to	Shared Infrastructure is acceptable if the same is

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			hosted Data Centre in India, with a fully functional DR centre in another city in India. Bidder to specify the locations of Primary DC & DR Site.	clarify	capable of successfully processing minimum 2 Lakh numbers of transactions per day exclusively for Indian Bank and the RRBs sponsored by Indian Bank. Successful Bidder shall isolate and clearly identify the bank's customers' information and records to protect the confidentiality of the information, in case the successful bidder acts as an outsourcing agency for multiple banks. All Information related to Bank's customers has to be kept confidential even after the completion of contract for a period of one year after termination/expiry of the Agreement. After one year, customer data will be destroyed permamanatly from the Server / Storage.
34	Section V / 1.1	26	One transaction refers to Generation of 1 OTP and its verification.	If customer selects "Re-send OTP" option then request Bank to consider this as an additional transaction	It will be considered as One Transaction with Multiple SMS and Payment will be made accordingly.
35	Section V - 1.9	26		With SMS gateway is bank expecting to provide Email gateway	Email gateway has to be provided by the bidder and

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			Bidders should have necessary arrangement with multiple SMS: 1) SMS Gateway & E-mail Service Providers to send OTP to cardholders during transactions. Both the gateways should be active always and every OTP should be sent to both gateways for redundancy. Bidders to mention the names of SMS & E-mail gateway providers engaged by them. 2) Bidders to mention the names of SMS & E-mail gateway providers engaged by them.	as well or integrate with bank's mail server to send the email. If bidder is providing email gateway then email in domain (@....) will be bidder's name and not bank's name.	the OTP generated should be sent through the Bank's domain.
36	Section V / 1.14	27	Successful bidder should conduct DR Drill activity twice a year to ensure business continuity and uninterrupted services to the Bank.	Request Bank to confirm the Bidder to perform DR Drill activity once in a year.	Please adhere to the terms of RFP
37	Section V / 1.10	27	Successful bidder should implement an online interface with Bank's EFT Switch, Middleware, Credit Card Host and Debit card management system for fetching the cardholder's mobile number in case the mobile number is not available in successful bidder's data base or when the cardholder wants to receive OTP in his latest mobile no. updated in Bank's data base, but not updated in successful	It is assumed that if any changes are needed on Bank's EFT Switch, Middleware, Credit Card Host then same would be managed by Bank. Request Bank to confirm	Changes at the Bank's end will be managed by the Bank.



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			bidder's database.		
38	Section V / 2 / Migration of Cardholder Data	27	2.1 The Bidder should migrate / integrate the existing cardholder data (Card number, mobile number, E-mail ID and / or other relevant information required for processing the transaction) of the Bank from the Bank's data base / existing service provider's database.	Request Bank to clarify if they will provide the Encryption / Decryption keys for sensitive data	Necessary protection of data will be ensured while sharing the data with successful bidder
				Request bank to share the card data and projections for next 5 years.	It will be shared with the Technical qualified Bidder
39	Section V / 1 / Infrastructure Related	27	1.10 Successful bidder should implement an online interface with Bank's EFT Switch, Middleware, Credit Card Host and Debit card management system for fetching the cardholder's mobile number in case the mobile number is not available in successful bidder's data base or when the cardholder wants to receive OTP in his latest mobile no. updated in Bank's data base, but not updated in successful bidder's database.	Request Bank to clarify whether RRB customer details can also be fetched from Indian Bank System only	Yes. The details of RRB's customers sponsored by Indian bank can be fetched from our system.
				Considering the online transaction processing, we recommend to use single method of fetching mobile number, bidder can fetch mobile number from Bank respective system each time when OTP needs to be sent to customer mobile number, thus ensuring always updated mobile number is used for sending OTP and improves success rate.	Both the methods shall be supported till the Bank decides to use only one method.
				Interface expected is ISO8583 message format	Yes. ISO 8583 Interafce will be available
40	Section V - 1.15	27	The successful bidder should get the ACS solution and facilities audit from time to time as per the requirements of the Bank, VISA, Master Card, NPCI, Reserve Bank	If bidder provide the audit report it will borne the cost but if bank assign the third party to audit the facilities in that case bank to borne the cost of the audit	Bank will bear the cost of audit initiated by the Bank

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			of India and / or any other statutory body, wherever applicable. Cost of such audit should be borne by the Successful Bidder throughout the contract period. Copies of such audit/ compliance report should be submitted to the Bank on demand.		
41	Section V / 3 / Transaction Processing	28	3.4 The offered ACS solution should have a provision to send OTP to international mobile number of the card holder if the "OTP through international SMS" option is enabled for a particular card.	Request Bank to clarify whether they will send customer mobile number with country prefix (eg. +91 , +001) etc to identify whether it is Domestic or International mobile number  Bank should provide international mobile number of the customer, basis mobile number identification of international/domestic would be done by bidder and SMS would be sent.	Country code will be prefixed wherever possible. If Country code is not available, the mobile number should be treated as domestic number  Bank will provide the data to successful bidder
42	Section V - 3.1	28	The offered ACS solution should support all variants (debit/ credit/ prepaid cards) and brands (Visa   MasterCard/ RuPay) Issued by the Indian Bank and the RRBs sponsored by Indian Bank ( Pallavan Grama Bank, Pudukkottai Bharathiar Grama Bank and Saptagiri Grama Bank)	Request bank to share the card data and projections for next 5 years including RRBs	It will be shared with the Technical qualified Bidder.
43	3.2	28	The offered ACS Solution should support both OTP based	Card schemes are phasing out Static Password support, we	Currently Bank is using OTP based authentication only.

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			authentication (Dynamic OTP) and static password based authentication based on BIN range provided by the Bank/RRBs. The type of authentication should be configurable based on the card type (Debit/Credit/Prepaid) or BIN range communicated by the bank	recommend bank to use only Dynamic OTP as authentication mechanism	However, ACS should have capability to support Static Password Based Authentication
44	3.9	28	There should be an option in the OTP entry screen for the cardholder to inform that his mobile no. has been changed and updated with the bank. Once the cardholder clicks this option, ACS should query Bank's data base / credit card data base and proceed as per 3.10	Considering the online transaction processing, we recommend to use single method of fetching mobile number, bidder can fetch mobile number from Bank respective system each time when OTP needs to be sent to customer mobile number, thus ensuring always updated mobile number is used for sending OTP and improves success rate.	Both the methods shall be supported till the Bank decides to use only one method.
45	Section V / 4 / ACS Portal for Bank's Use	29	4.1. Successful bidder should provide an online portal to the Bank for performing various activities such as (ii) Transaction enquiry	Request Bank to omit this point since ACS can show only Authentication Success / Failure Reports. Final Transaction status is beyond ACS scope	Here the word transaction refers to the generation and authentication of OTP.
46	3.14	29	For static registration, AC should provide a website where the card holder can visit and register for the static authentication. Additionally, registration option should be provided during the first transaction	Static password and registration for the same has been discontinued by respective cards schemes, request bank to remove the same form RFP along with relevant sections	Currently Bank is using OTP based authentication only. However, ACS should have capability to support Static Password Based Authentication

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<b>Sl no</b>	<b>RFP Point No/ Title</b>	<b>Page No. in RFP</b>	<b>Details Provided in RFP</b>	<b>Query/Changes Requested</b>	<b>Replies to queries/ Pending for discussions</b>
			of the card if the BIN range is configured for static password authentication		
47	3.17	29	The ACS solution should soft block and hard block the cards if wrong password / OTP is entered by the card holder 3 times, The criteria for soft blocking & hard blocking should be parameterizable	Request bank to provide more details on soft block and hard block along with the expected criteria to confirm on functionality	Cards will be Soft Blocked if the Password is entered wrongly for 3 times consecutively. Soft Block will be removed automatically at the End of the Day. Cards will be Hard Blocked if 3 Soft Blocks occur consecutively. Hard Block will be removed manually through the ACS Portal.
48	3.19	29	IVR transaction should be authenticated with OTP only	Transactions to be routed to ACS via respective card associations with respective messages, this is must for IVR authentication. Bank to confirm any other process expected on IVR transactions authentication	Transaction flow defined by the card scheme should be followed by the succesful bidder.
49	ANNEXURE-1 / BID FORM	34	11. Certificate from a Chartered Accountant to confirm that the turnover and profit provided in the audited balance sheets are solely from the business in India. (For Eligibility Criteria -3)	Financial statements for FY 2017-18 is under the process of being prepared. Request the bank to consider financial statements for FY 2014-2015, 2015-2016, 2016-17.	It is already mentioned there in the RFP. Do refer Clause No 10 of Sec VI- Annexure - 1.
50	ANNEXURE-1 / BID FORM	34	1. Authorisation Letter for signing the bid documents as per the forat Annexure 5.	Annexure 5 of the RFP is "Self Declaration for Blacklisting of Bidders". Request Bank to share the format of Authorization Letter for	Please read No. of Annexure as Annexure 2.

Annexure I: Pre-bid Clarifications					
SI no	RFP Point No/ Title	Page No. in RFP	Details Provided in RFP	Query/Changes Requested	Replies to queries/ Pending for discussions
				signing the Bid documents.	
51	ANNEXURE-1 / BID FORM	34	7. Qualification Application (Annexure 10).	Annexure 5 of the RFP is "Contract Form". Request Bank to clarify and share the format of Qualification Application (if any).	Please read No. of Annexure as Annexure 9.
52	Annexure 3: Commercial Bid	37	Cost of sending international SMS	Cost of sending international SMS varies for each country and hence it will be very difficult to propose a cost in this section without clarity on which geographies are considered here. Request bank to consider removing this clause from evaluation of grand total. As an alternative, <b>we request bank to share top 5 countries to which international SMS is expected to be sent.</b>	Details will be shared with Technically qualified bidders
53	Annexure 9 – Qualification Application	43	Details of PCI – DSS, PA – DSS and ISO 27001 Certificates:	PA-DSS is not applicable for ACS services. PA DSS is only applicable if separate devices or terminals are used for initiating payments. Request bank to remove PA-DSS compliance from the Bidder's compliance criteria	Covered by amendment corrigendum
54	Annexure -10 / Contract Form	45	Contract Form	Bidder requests that the final binding contract shall also include the clauses mutually negotiated between the parties. Participating in the RFP shall not restrict the Bidder to execute the form as-is without any negotiation of SLA terms and legal	Please adhere to the terms of RFP

Annexure I: Pre-bid Clarifications					
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				clauses.	
55	Annexure - 11 / NDA	48	4. Term The obligations of the receiving party respecting disclosure and confidentiality shall continue to be binding and applicable without limit until such information enters the public domain.	Bidder requests that the survival period be limited to the term of the contract and two years after the expiry or termination of the agreement.	Please adhere to the terms of RFP. Successful bidder shall delete the data after 1 year from the date of expiry of the contract.
56	Generic			What is the RTO and RPO expected by Bank for ACS solution	Bank has specified the Uptime requirements in the RFP. The same need to be adhered to by the successful bidder through Primary Server or through DR Server when Primary server / network fails. As per the requirements of RFP, maximum Downtime permitted in a month is 43-45 minutes, after which the Downtime penalty will be applicable as per the terms of the RFP. Accepted RTO is 45 minutes and with RPO of Zero Data Loss.
57	General	-	Submission of Tender	Request the Bank to consider extension of 10 days for submission of Bid documents	Please adhere to the terms of RFP
58	General	-	EMVCo 3DS 2.0 Certification	EMVCo, the consortium for global payments, has released protocols	All bidders shall submit an undertaking letter to comply

**Annexure I: Pre-bid Clarifications**

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				for 3DS 2.0 specification and the solution is due to go live towards the end of the year. Request bank to take advantage of the services and add 3DS 2.0 compliance and certification as an eligibility criteria for the upcoming RFP.	with 3DS 2.0 specifications at no cost to the Bank before the deadline set by EMVCo / any member of EMVCo.