

## Annexure-I

(Pre Bid Clarifications for implementing tokenization of debit card numbers stored in HP Non-stop server data base

Ref: CO:DBD:ATM:932/R1/2019-20 dated 23.12.2019)

S.No.	RFP no/Title	Point	Page no. in RFP	Details provided in RFP	Query/Changes Requested	Replies to Queries / Pending for discussions
1	Schedule		2	1. EMD/Security deposit of Rs. 15 Lacs 2. DD of Rs.5000 towards cost of bid document	We are registered under MSME in Category E Small (Services). Certificate attached for your reference. Please advice whether we can get an exemption for Point 1 & 2?	Bidders who are registered under MSME Category are eligible for exemption for points 1 & 2 on submission of the copy of certificate issued by the ministry of MSME.
2	1. Eligibility Criteria 1		9	The Bidder should be a registered company in India (as per Indian Companies Act, 1956 or Indian Companies Act, 2013) and should have minimum 3 years of experience as on 30th September, 2019 in providing/implementing card tokenization solution. (c) Purchase Order received from a customer prior to 30th September, 2016.	Since HCE Tokenization is new in India, request Bank to consider the Customer reference letter from Global customers. Also request Bank to change the year to 2019 instead of 2016 in the "Documents Required".	Please adhere to the terms of RFP. Reference letters from Global Customers are accepted.
3	1. Eligibility Criteria 3		9	The Bidder should be Net profit earning organization in the last three (3) financial years, i.e.(2016-17, 2017-18 & 2018-19)	Request Bank to consider any 2 Net Profit earning year out of 3 and not all the 3 financial years.	Covered by amendment corrigendum
4	1. Eligibility Criteria no.4		9	The Annual turnover should be more than Rs.50 Crores in last three (3) financial years, i.e. (2016-17, 2017-18 & 2018-19)	We request the bank to revise turnover criteria of Rs. 50Cr to Rs. 25 Cr for last 3 financial years. Trust bank will consider our request favorably.	Covered by amendment corrigendum
5	1. Eligibility Criteria 6		9	The bidder should have implemented the Tokenization solution in BASE 24 – HP Non-Stop server in at least two (2) Institutions.	Debit Card HCE Tokenization solution is platform agnostic. Request Bank to consider the same and not bind to specific switch and hardware.	Covered by amendment corrigendum



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6					Requesting bank to change it as "The Bidder/OEM should have implemented the Tokenization solution in at least two (2) Institutions."	
7	1. Eligibility Criteria 6	9		The bidder should have implemented the Tokenization solution in BASE 24 – HP Non-Stop server in at least two (2) Institutions.	SecurDPS from comforte, a company based in Germany is our proposed solution that meets the requirement of this RFP. Since Comforte is bound by the NDAs they are unable to disclose the PO/ reference letter. We can provide contact details of 2 clients one in Thailand and one from India. At an appropriate time if required we would arrange for a call with the client.  We request the bank to accept our request favorably.	Covered by amendment corrigendum
8	4. Documents constituting the bid	13		In addition to the Hard copy of the documents, a soft copy of the technical bid is also to be submitted.	As per the Section V - Instruction, EMD/Bid security & DD towards cost of bid document is to be submitted off-line. All other documents are submitted are submitted on-line. Please clarify the need for submitting the hard copy and soft of the technical bid.	Technical bid to be submitted in online mode only





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9	15. Bid Proposal and Ownership		17	<b>15. Bid Proposal and Ownership</b> The Bid submitted and all supporting documentation/templates are the sole property of Indian Bank and should not be redistributed, either in full or in part thereof, without the prior written consent of Bank. Violation of this would be a breach of trust and may, inter alia cause the Bidder to be irrevocably disqualified. The proposal and all supporting documentation submitted by the Bidder shall become the property of Indian Bank and will not be returned.	Request Bank to add at the end that "All information in the Bid, Proposal and supporting documentation / templates shall be confidential information and property of relevant Bidder and Bank undertakes to protect the same from unauthorized disclosure."	Please adhere to the terms of RFP.
10	License terms and conditions		18	Bank reserves the rights to migrate to the new HP Non Stop server and hence the Successful bidder should be able to install the same software license at no cost under the same contract.	As per the OEM the license is based on the class of CPU, no of CPU & cores. Change in class of CPU or addition of CPU would attract license upgrade fee and implementation fee. We request the bank to modify these criteria appropriately.	Covered by amendment corrigendum
11	2.1 OBLIGATIONS OF THE BIDDERS	2.	21	Confidentiality: The bidder either during the term or after the expiration of this contract shall not disclose any proprietary or confidential information relating to the project, the services, this contract, or the business or operations without the prior written consent of the Bank.	Confidentiality obligations shall be similarly applicable to Bank also concerning information of Bidder. Please confirm.	Bank may need to disclose the information if demanded by regulators. Hence Please adhere to the terms of RFP.



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12	4. Payment Terms	21		(i) 80% of the payment will be released based on the successful delivery of Tokenization software for Production and DR HP Non Stop servers. (ii) 20% of the payment will be released based on the successful implementation of Tokenization software in Production and DR HP Non Stop servers. (iii) AMC Payment will be made half yearly in advance upon submission of Invoice and relevant documents.	License Fee - As per the policy of the OEM the license fee is payable in advance. Annual License Fee (ALF) - Payable in full in beginning of the year. Request the bank to accept our change request.	Covered by amendment corrigendum
13	4. Payment Terms	22		(iii) AMC Payment will be made half yearly in advance upon submission of Invoice and relevant documents.	What support document banks expect us to be submitted along with the AMC invoice? Please clarify?	Support documents include: (i) A declaration letter from the successful bidder to provide the product support as per the terms and condition of the RFP. (ii) If the successful bidder is not the OEM, a documentary evidence for having valid product support from the OEM shall be submitted.
14	7. Services uptime percentage, 2. Annual downtime	22		Penalty: Rupees Two lakhs (Rs.2,00,000) per hour or part thereof, with a cap of 10 hours per year, i.e. Rs.20 Lakhs per year.	The penalty of Rs. 2 lacs/hr is too high. Request bank to reduce penalty to Rs.5000/hr.	Since the solution to be deployed on critical server requiring 99.99% uptime, there will be major impact on the services if the solution is not functional. Hence please adhere to the terms of RFP.





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15	8.2		23	Termination for Default: In the event the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Successful bidder(s) shall be liable to the Bank for any excess costs for such similar Goods or Services.	Request Bank to delete the following wordings "and the successful bidders(s) shall be liable to the bank for any excess costs for such similar Goods or Services."	Please adhere to the terms of RFP
16	12		25	Limitation of Liability: Successful Bidder's aggregate liability under the contract shall be limited to a maximum of the contract value. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the Successful Bidder(s) that gave rise to claim, under this tender.	Request Bank to also include the following "Bank shall indemnify successful bidder for IP infringement claim made against successful bidder for the reason attributable to the Bank, its employees, representatives or third party vendors."	Please adhere to the terms of RFP
17	14. Coverage of all Banks under the EPF & MP Act 1952		26	The Successful bidder(s) has to submit attendance, salary, appointment letters etc. Of all the outsourced employees for any type of services engaged either through contractors or directly. If engaged through contractors, list of all the contractors engaged for any/all services and whether the said contractors are covered independently under the EPF & MP Act 1952.	The salary of an employee is a matter of confidentiality whether employed directly or through a contractor. We request the bank to drop this requirement.	This condition is applicable only if any employee of the successful bidder or its contractor are working from the Bank's premises on a regular basis



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18	15. Exemptions to Micro & Small Enterprises		26	MSEs registered under Single Point Registration Scheme of NSIC are exempted from payment of cost of RFP and EMD. For availing these benefits, such bidders must submit the copies of relevant Registration Certificates clearly indicating their capacity and monetary limit during the pre-bid meeting. In case the capacity and monetary limit specified in the registration certificate is less than the tender value, bidder must get assessed the competency of the unit to execute contract of the higher value keeping in view of the pending load on the unit from inspection agency of NSIC for higher capacity / competence.	This requirement is not clear to us. Please clarify whether this apply to software service providers?	This condition is applicable only for those bidders who have registered their manufacturing units with NSIC.
19	Part Technical Bid	1	32	Technical Specifications for the tokenization solution	Request Bank to specify the Scheme Network(s) (VISA, Master Card, RuPay) for the Debit Card tokenization.	The offered solution should be scheme agnostic. Tokenization should be done on all the critical data fields stored in the data base of HP Non Stop server.
20	Part Technical Bid	1	32	Technical Specifications for the tokenization solution	Request Bank to clarify on the payment application type for the tokenized Debit Cards viz. HCE or SE or InApp or Ecom. Also request bank to give details on the uses cases of the tokenization in payments.	Tokenization is required on all the critical data fields stored in the data base of HP Non Stop server. These details should be de-tokenized during transactions.
21	Part Technical Bid 1.3	1	32	It should provide software-based Tokenization/ De-Tokenization solution to secure the sensitive BASE24 data	Tokenization of Debit Cards is Scheme Network guidelines and regulations specifics. Request Bank to clarify the relevance of BASE24 in such a scenario.	The tokenization referred to in this RFP is tokenization of critical data stored in the data base hosted in HP Non Stop server, i.e. data at rest and the





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						solution supplied should be scheme agnostic. RFP is not on card tokenization during transaction processing. Base24 is the ATM EFT switch application used by the Bank in HP Non Stop server.
22	SPECIFICATIONS point 1.5	32		Software should function without requiring any code level change in Base 24 software	As any tokenization solution in itself can only expose tokenization and de-tokenization API's which need to be consumed by BASE 24 software hence code level changes cannot be avoided. Request to please modify this clause to requiring minimum code level changes via REST API's in Base 24 software.	Since Base24 will use only de-tokenized card details, the offered tokenization solution should have the capability to de-tokenize the card details while providing the card details to Base24 application. Hence Bank is not foreseeing any customization in Base24 to support this functionality. Bidder should provide further clarify on the working of their solution with the Bank to estimate the amount of customization involved in Base24. Bidders shall demonstrate functioning of the solution through a POC within 2 weeks from the date of publishing the pre-bid clarifications.



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23	Part I, Technical Bid, 1.9	1.	33	Software should replace sensitive data items with tokens (non-sensitive data) or tokenize data in database files like TLF,PTLF,CAF,ILF, Audit trail logs	Kindly confirm on count for each of the files that will be considered for tokenization in each system/environment. This will help us to verify the timelines for implementation. CAF TLF PTLF ILF SAF EXTRACT OUTPUT FILES REFRESH INPUT FILES	Total number of files which require tokenization critical date will be around 100.
24	Part Technical Bid	1	33	Product Description	We should ask for more Flow details, functionality from implementation perspective and business perspective.	The detailed requirement for the solution is already made available in the RFP and pre-bid clarifications. Further clarifications, if any, may be obtained by contacting the Bank.
25	Part Technical Bid	1	33	Product Description	What does HP non-stop server DB will do in this whole process of tokenization? What is context of same.	The tokenization referred to in this RFP is tokenization of critical data stored in the data base hosted in HP Non Stop server, i.e. data at rest and the solution supplied should be scheme agnostic. RFP is not on card tokenization during transaction processing.
26	SPECIFICATIONS point 1.15		33	Software should provide capability to enable application to exchange files directly with external system via Secure FTP or SFTP/SSH either in Tokenized format or in clear text format as per the business requirement.	Tokenization solutions usually do not come with their own SFTP / SSH Server and hence in this case please clarify if the Bank will provide the Secure FTP or SFTP/SSH server and locations for this requirement.	Offered solution shall exchange the files using the secure ftp / ssh services available in the HP Non Stop Server





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27	SPECIFICATIONS point 1.19		33	Software should be able to display the de-tokenized data while running Enform command by high privileged users.	The command is very specific to a particular solution. Request to modify this to de-tokenized data should be displayed by running a CLI / Utility command by high privileged users.	Please adhere to the terms of RFP. Enform is the data base query supported by the Enscribe data base available in Bank's HP Non Stop server.
28	SPECIFICATIONS point 1.22		33	Software should support storage of keystore for keys	Should the Keys be stored in a dedicated Central Key Management Server as per RBI Guidelines for Secure Key Management.	The keys stored in HP Non Stop server shall be in encrypted form. Keys should be encrypted using the encryption keys generated in Bank's HSM.
29	SPECIFICATIONS point 1.23		33	Software should provide easy to use command line interface for managing keys	Since Keys are best managed via a well designed GUI Interface request this clause to be changed to "Software should provide easy command line interface or GUI for managing keys"	If the offered solution supports GUI interface for managing the keys, the same may be supplied as part of the solution.
30	SPECIFICATIONS point 2.3		34	Software should provide tight control over key access using built-in split knowledge and dual control.	Should the controls also require key access to be centrally managed on a dedicated Key Management Server.	Dedicated Key Management Server is not required.
31	SPECIFICATIONS point 2.3		34	Software should be able to Integrate with hardware security module (HSM)	Will the HSM be provided separately by the bank or has to be factored as part of the overall solution.	Bank will use its existing HSM which is used for transaction authentication.
32	SPECIFICATIONS point 2.4		34	Software should be able to Integrate with Hardware Security Module ( HSM )	Whether we need to provide the HSM in the solution or bank already have the HSM. In Case bank already have the HSM then kindly provide the details like make, model, TPS etc. Or whether we need to provide the HSM in the solution.	Providing HSM is not in the scope of this RFP. Bank is having HSM of Thales Payshield 9000 series HSM.
33	SPECIFICATIONS point 3.2		34	Software should support logging to \$0 or to EMS	Should the logging support syslog format.	Solution should support logs in the format supported by Guardian Operating System of HP Non Stop server



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34	SPECIFICATIONS	point 3.3	34	Software should support audit messages using multiple audit parameters (AUDITFILE, AUDITFILERETENTION, AUDITFORMAT, AUDITLEVEL, AUDITMAXFILELENGHT)	The names of the audit parameters might change from one product to another. Request the clause to be modified to "Software should support audit messages using multiple audit parameters "	These are audit parameters available in HP Nonstop server. Offered solution should be able to support these parameters.
35	4. Contract Form		38	WHEREAS the Bank invited bids for certain Goods and ancillary services viz.,.....(Brief Description of Goods and Services) and has accepted a bid by the Successful bidder for the supply of those goods and services in the sum of.....(Contract Price in Words and Figures) (hereinafter called "the Contract Price").	in 2nd paragraph need to delete the word "certain" before the wording "Goods and ancillary services" and to include the following wordings "via RFP ref: CO/DBD/ATM/932/R1/2019-20 dated 23/12/2019 for implementing tokenization of debit card numbers stored in HP nonstop server data base"	The contract form furnished in the RFP document is for reference only. The RFP details may be added in the blank space while signing the contract by the successful bidder.
36	Part II, Commercial Bid. Price Schedule - Sr.No 1		41	Delivery and Installation of Tokenization software in Production and DR HP Non Stop servers with 1 year Warranty.	The license fee is based on CPU Type, number of CPU & Core. Request the bank to provide us the details of type and number of CPU & Core in Production system, DR system and Test system. Upgrade fee would apply for addition of CPU or change in the CPU type, number of CPU & core.	These details will be shared with the bidders while undertaking POC of the offered solution.

