

Clarifications to the Pre-bid Queries Ref: CO:CCC:RFP:01:2020-21 dated 26.03.2021- Request for Proposal (RFP) for Providing End to End Solution for Credit Card Operations under OPEX Model.

General Queries

Sl.No.	Section Number / Page Number/ Point Number:	Query description	Clarification
1	Schedule/Page 2/Point 3 Last Date & Time for submission of Bids in Online & Offline Mode 19/04/2021 at 03:00 PM	Considering the scope of the requirement and the complexities involved, request the bank to provide an extension of atleast 15-20 Working Days post publishing the Clarification Response for the Submission of Bid.	Last Date & Time for submission of Bids in Online & Offline Mode: 29/04/2021 AT 3:00 PM
2	Section III/Page 20/Point 4 Deliverable Timelines is specified as 4 weeks from acceptance of PO	As this is migration project and also considering the customization as per RFP - will need 4 to 6 months for implementing this project. Also will require support from existing Vendor for sharing data and logics. Please confirm.	Please adhere to the RFP terms.
3	Section III/22/6,7,8 Penalties for delayed implementation, Penalties for server uptime & penalties for delay in delivering	Bidder requests the Bank to limit all penalties and liabilities to 10 % of monthly billing	Please adhere to the RFP terms.
4	Section III/22/7) Penalties for service uptime The successful bidder shall provide a guaranteed uptime of 99.9% for the service which shall be calculated on monthly basis.	Request the bank to relax the uptime requirement to 98%	Please adhere to RFP terms.

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5	Section III/26/15 Liquidated damages	Bidder requests the Bank to limit all penalties and liabilities to 10 % of monthly billing	Please adhere to RFP terms.
6	Section III/32/34 Termination for Convenience	There should not be a termination for convenience unless default, if any. Please confirm.	Please adhere to RFP terms.
7	Section III -	Can a vendor participate incase any breach of security has been notified by IBA / Bank / Any payment scheme with in last 2 years	Please refer terms of eligibility in RFP
8	Section III Points pertaining to migration	Migration (Additional information will be requested by bidder on finalization of project)	
9	Section III -	Data required in format specified by Bidder	The details will be shared with the successful bidder .
10	Section III -	Explanation of each field	The details will be shared with the successful bidder .
11	Section III -	All types of masters	The details will be shared with the successful bidder .
12	Section III -	Credit card application related data	The details will be shared with the successful bidder .
13	Section III -	Complete customer, account, card data, transactions, authorizations, billing data, BT/EMI, rewards, delinquency, NPA, audit trials, dispute/chargebacks, call center history along with data base design for all such data	The details will be shared with the successful bidder .

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14	Section III -	Banks existing website domain (if any) to be shifted to Bidder, along with flash files and images and complete web-site hosting pages	The details will be shared with the successful bidder .
15	Section III -	Keys migration (including MDK, CVK, PVK)	The details will be shared with the successful bidder .
16	Section III -	Any specific logic/rules used currently for credit card program	The details will be shared with the successful bidder .
17	Section III -	Parameters passed to HSM for PIN, CVV, ICVV, CVV2. Values for decimalization table, account number, PIN validation data, method used for generating PIN. Card expiry date format passed while generating CVV, service code field value for CVV, CVV2 and iCVV.	The details will be shared with the successful bidder .
18	Section III -	All types of Parameters (along with explanation) defined in the system like Billing Cycle Dates, Interest Rates, all types of Tolerance Amounts, Minimum Due amount, service codes, all type of velocity parameters etc.)	The details will be shared with the successful bidder .
19	Section III -	Technical specifications for all types of integrations (online/offline)	The details will be shared with the successful bidder .
20	Section III -	All existing Bureau related information such as chip card templates, Coral draw (CRD) images for all types of card art works, stationary etc	The details will be shared with the successful bidder .

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21	Section III -	Photo and signature images with link to card records	The details will be shared with the successful bidder .
22	Section III -	Card Numbering Logic	The details will be shared with the successful bidder .
23	PART - II/ Page 81/Commercial Bid Generating monthly e-statements and sending by email to individual card holders who opted for e-statements. Price to include cost of sending SMS / E-mail response for customer enquiries.	It has been mentioned as "N.A and Free of Cost". -Please clarify do we have to include the quote on SMS/Email Cost as per point	SUCCESSFUL BIDDER SHOULD SPECIFICALLY MENTION THAT "Generating monthly e-statements and sending by email to individual card holders who opted for e-statements" SHALL BE WITHOUT ANY ADDITIONAL COST.
24	Section III/Page No. 24 The cost for migration should be borne by the bidder. Bidder should be capable and ready to migrate entire data from the existing systems to its proposed system at their cost when bank intends to do so during the contract period.	To be included Migration cost in Commercial Format as Data Migration involves lot of activities.	Need not to show as separate cost.

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25	Page No. 27 Contract Period : Bank reserves the right to renew the contract after the expiry of the initial term on mutually agreed terms and conditions and at negotiated cost	What would be no. of years incase bank is going for renewal contract	Shall be shared with the successful bidder
26	Section III The bidder should have registered an annual turnover of Rs. 50 Crores or more for the years 2017-18,2018-19 and 2019-20	We request bank to consider :The bidder should have registered an annual turnover of Rs. 10 Crores or more for the years 2017-18,2018-19 and 2019-20	Please adhere to RFP terms
27	Section III Bidder should have executed similar End to End Solution for Credit Card Operations in at least one Public Sector Bank in India. The solution offered should be currently running successfully.	We request bank to consider :Bidder should have executed similar End to End Solution for Credit Card Operations in at least one Public Sector Bank in India or abroad. The solution offered should be currently running successfully	Please adhere to RFP terms

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28	Section III Bidder should be managing an aggregate Credit Card base of at least two lakh cards as on 31.03.2020 under the Purchase Orders issued by PSU banks/Scheduled Commercial Banks/Private Banks in India.	We request bank to consider Credit Card base of 30,000 cards	Please adhere to RFP terms
29	Bidders Should submit the EMV certificates issued by NPCI, MasterCard & Visa to the card personalization bureaus of the bidder.	Our EFT Switch is authorized for VISA & Mastercard Issuance (Contact & Contact-less).NPCI issued EMV Certificate shall be submitted.	Please adhere to RFP terms

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30	Section I / Page 8 / Point 9 As per the above policy, Bank reserves the rights to procure 20% of the total requirements, from Micro and Small Enterprises (MSEs) provided such MSEs are complying with the eligibility criteria and technical specifications of the tender, quote their price within the price band of L1+15% and agree to bring down their price to L1 price.	Kindly indicate how the bank proposes to distribute the scope of the work.	Will be shared with the successful bidder.
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31	Section III / Page 16 / Point 4 Bidder shall migrate the existing credit cards and accounts data of the Bank (Hosted at existing service provider's premises) and shall support those cards for transaction authorization, support functions such as re-issue, hotlist, PIN regeneration, reconciliation and dispute management during the contract period.	Request Bank to clarify that the formats of the data to be migrated from Bank's existing service provider will be converted to successful Bidder's prerequisite format as part of the existing bidder's migration strategy and shall not be the responsibility of the successful Bidder.	The details will be shared with the successful bidder .
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33	Section III / Page 16 / Point 5 Successful bidder should have sufficient man power (Onsite team of min. 3 persons) at Bank's premises for making/receiving calls and provide support for carrying out various activities as detailed in this bid document	Request Bank to clarify if the manpower provided onsite on Bank premises will be included in the Commercial Bid calculation or will be charged separately through Change Request process.	Included in the commercial Bid

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34	Section III / Page 17 / Point 6/(II) Any other functionality to be incorporated/ provided will be informed as and when required without any additional cost to the Bank and reasonable timelines should be informed to the bank.	Request Bank to clarify that if the required additional functionality is a major activity i.e. requiring more than 5 man-days to develop/configure the completely new functionality, additional cost will be communicated to bank following Change Management Process.	Please adhere to the RFP terms.
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35	<p>Section III / Page 16 / Point 7 All required charges for VISA, MasterCard, RuPay (NPCI) certifications during the project implementation will be paid by Indian Bank. The cost for installing and operating the authorization host and other systems, VAP/EAS & MIP charges, web portal and up-gradation of Bidder's switch and infrastructure from time to time to meet specifications and requirements raised by MasterCard, VISA, RuPay (NPCI) and regulatory bodies etc. shall be borne by the successful bidder.</p>	<p>Request Bank to clarify that Bank will not include the timelines of certification with schemes within the implementation timelines for the bidder including setup of VAP/EAS & MIP as these are dependent on the schemes and time slots allotted for such activities which both Bank and successful bidder have no control on. Further we also request the Bank to add a line item for monthly VAP and MIP charges.</p>	<p>Reasonable timelines after discussions can be arrived on a case to case basis . Please adhere to the RFP terms.</p>
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36	<p>Section III / Page 17 / Point 9 The successful bidder shall provide 2 nos. of 2 Mbps leased line connectivity, subject to change as per Banks' requirements, between Bank's Data Centre, Chennai and bidder's Data Center and redundant link at our Disaster Recovery Site, Mumbai. The bidder should maintain the same throughout the contract period for accessing the Credit Card application and authorization portal and Credit Card Switch, hosted in the bidder's premises. Bank will provide the routers at the Bank's end for the successful bidder to terminal the links. Necessary cross connection up to bank's network rack shall be arranged by the successful bidder.</p>	<p>Request the bank to bear the expense of the lease line connectivity.</p>	<p>Please adhere to the RFP terms.</p>
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37	Section III / Page 18 / Point 12 The Credit Card payments received should be updated, displayed on real time basis without any manual intervention and response message sent to the customer without any additional cost to the Bank.	Request Bank to clarify if the payment updates should reflect in Bank Core Banking on real time basis. If so, will the Bank provide API connectivity to Bank CBS for such updates or will be the updates be batch processed through uploadable files.	Bank will provide API connectivity
38	Section III / Page 18 / Point 13 Successful bidder should provide all the Credit Card related data including Master data, application data, transactional data, historic data etc. in the format specified by the Bank on a periodic basis in the mode specified by the Bank without any additional cost to the Bank. All data should be accessible by the Bank as and when required.	Request Bank to clarify if Bank will provide a secure SFTP environment for the successful bidder to transfer files that will be accessible to Bank and the successful bidder at all times.	That will be sufficient

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39	Section III / Page 18 / Point 14 Successful bidder should manage the end-to-end Dispute management, chargeback request processing and tracking the request through its entire life cycle, right from entering the disputes in the system. A web portal shall be provided to the Bank for viewing the status of all the disputes received from various sources.	Request Bank to clarify that though the Chargeback and Dispute cycle will be maintained by the successful bidder, the appropriate reason codes for raising/representing disputes on respective scheme portals will be approved by Bank which will be configured by the successful bidder. We also suggest maker/Checker concept be in place.	Reason codes will be provided by Bank. Maker / Checker concept can be explored.
40	Section III / Page 18 / Point 15 Supply of card plastics and stationeries, Personalization of credit cards including chip data creation and PIN printing shall be the responsibility of the successful bidder.	Request Bank to clarify if the Card Plastic and applicable stationeries for standard type and premium type of Cards will be allowed to be priced differently due to the kind of quality of material that will be used in such cards, if a segregation is required between standard and premium cards.	Card material quality can be different and may be priced accordingly. Stationaries should be of same standard.

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41	<p>Section III / Page 18 / Point 16 Section III / Page 23 / Point 8 Successful bidder should track dispatch and delivery of credit cards and PIN mailers sent to customers through India Post or the courier agencies appointed by the Bank and shall ensure smooth delivery of consignments. Management of returned courier items will be done by the successful bidder in consultation with the Bank.</p>	<p>Since the courier agency will be appointed by the Bank, request Bank to clarify if the tracking of delivery and returns will be managed by the Bank as the SLA for the courier agency is between the Bank & the Courier agency and any delay will unnecessarily put the onus of penalty for such delay on the successful bidder.</p>	<p>Bank will provide the MIS of delivery and returned cards . Succesful bidder has to upload in their portal for credit card life cycle management.</p>
42	<p>Section III / Page 18 / Point 17 The Bidder shall connect to SMS and Email gateways owned by them or a third party engaged by them for communicating with the card holders.</p>	<ul style="list-style-type: none"> • Request Bank whether the successful bidder has bear the expenses for SMS and email charges. • Request the Bank to add an line for the SMS and email charges. 	<p>Please Refer RFP</p>

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43	Section III / Page 18 / Point 18 Bidder should have Disaster Recovery Site (DRS) in India and business continuity plan in force to commence/ normalize operations within two hours and these are to be tested at least twice a year and report to be submitted as per RBI guidelines in time. The DR & DC should not be in same seismic zone.	<ul style="list-style-type: none"> • Since the DR will be located preferably in the Bank designated location, request Bank to clarify if Bank will bear the connectivity cost of the successful bidder's DC and DR. • Alternatively, if Bank specifies that the DR to be maintained at successful bidder's designated DR site, will the Bank bear the cost of connectivity between the bidder's DC & DR. No separate mention of Cost of Connectivity in Part II: Commercial Bid Format. 	Please Refer RFP. It forms part of overall commercial bid
44	Section III / Page 19 / Point 23 The successful Bidder should ensure that all the requirements as mentioned above and in Annexures shall be available within the time lines provided in the service level agreement. Non-availability of any of the above functionality due to reasons attributable to the service provider will attract penalties.	Request Bank to clarify if the timelines will be appropriately relaxed to take into account the Covid restrictions and guidelines as these are uncertain and will have an impact on the implementation plan and the attached timelines. This will done in consultation with the Bank.	Please adhere to the RFP tems.

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45	Section III / Page 22 / Point 6 iii) Rs. 50,000 per week would be levied as a penalty, for every delayed week or part thereof.		Not Applicable
46	Section III / Page 19 / Point 24 The successful bidder should arrange for the due diligence of applicants through ONLINE Credit Card Portal.	Request Bank to clarify that the decision to accept or reject an application will lie with the Bank while all due diligence guidelines as specified for Credit Card management by regulatory bodies in general and Bank specific guidelines in specific will be followed.	Credit decision will be taken by the Bank.
47	Section III / Page 19 / Point 25 The successful bidder should arrange dedicated portal for Loyalty Management Program for customers and should be able to customize according to the Bank's requirements.	Request Bank to clarify if the successful bidder will have his own Loyalty Management Program. If however, the Bank requests to integrate with a third party Loyalty Management Program vendor, then Bank will bear the cost of engaging such a vendor and the bidder will only integrate with the third party vendor systems for sharing loyalty specific information of card holders.	The successful bidder should have his own loyalty management program.
48	Section III / Page 20 / Point 4 Deliverables and Timelines for Solution Implementation	Request the bank to give 12 weeks' time from acceptance of PO. This request is made as we have to migrate the data from the existing vendor and also have to carry Gap study.	To be shared with the successful bidder.
49	Section III / Page 22 / Point 6 Penalties for Delayed Implementation	This may be discussed with the successful bidder in view of the Pandemic.	To be shared with the successful bidder.

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50	Section III / Page 22 / Point 7 Penalties for Service Up time	This may be discussed with the successful bidder in view of the Pandemic.	To be shared with the successful bidder.
51	Section III / Page 25/ Point 11 The supplier shall grant to the bank a fully paid-up, irrevocable, non-exclusive license throughout 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.	Request to clarify if the Supplier is the same as the Successful Bidder. Secondly, the solution given by the Successful Bidder is the Sole owner of the Application and the IPR belongs to the successful bidder both during the course of the Agreement and post expiry of the agreement including extension of contract, if any.	Yes

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52	PART - II/ Page 81/Commercial Bid All prices should be inclusive of cost of setting up of infrastructure to provide end to end solution (integration, migration, transaction processing, helpdesk, required hardware & software, manpower etc. as mentioned in the bid) and all taxes but exclusive of only service tax. Applicable TDS will be deducted from payment.	We presume the service tax mentioned represents GST.	Yes
53	Section III / Page 28 / Point 21 Performance Security	Request the Bank to provide 30-45 days' time to furnish the Bank Guarantee.	Please adhere to RFP terms.
54	Within fifteen (15) days from the date of purchase order issued for the project by the Bank, the successful Bidder shall furnish Performance Security for 3% of the project cost quoted by the successful bidder in the form of Bank Guarantee valid for a period of seventy-two (72) months	Also request to reduce to 2% instead of 3% of the project cost.	Please adhere to RFP terms.

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	from the date of issue with further one-month claim period as detailed below as per the format given in Annexure-8.		
55		Further the contract is initially for a period 5 years and you have also requested the performance for 72 months. Since the guarantee has already taken the claim period of 1 year, kindly clarify why the Bank need further 1 month additional claim period.	Please adhere to RFP terms.
56		Will Bank's existing vendor shall share without any cost the existing keys (Pertaining to EMV) to the new Vendor ? Or Bank is OK to reissue all the EMV cards once again ?	All the existing cards has to be migrated by successful bidder without any additional cost to the bank. Cards can be reissued on expiry of the existing cards.
57	Annexure 15 -	Is it mandatory to have the direct integration with Bank's acquiring switch, Debit card switch , DCMS , Internet banking, IVR, FRM, prepaid cards switch & CBS? If yes, then who shall bare the cost of direct integration & connectivity cost with Bank's acquiring switch, Debit card switch , DCMS, Internet banking, IVR ,FRM , prepaid cards switch & CBS ?	Integration is envisaged with Bank's system as per Bank's requirements. The cost of integration to the bidder application alone to be borne by the bidder.

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58	Annexure 15 -	Is it expected that the bidder needs to be certified by Visa for mVisa Credit card Issuance in India?	The bidder is expected to possess Certification by Card schemes (MasterCard, Visa & NPCI).
59	- -	Is it expected that the bidder should have experience in running CUG programmes in India?	Yes
60	Annexure 15 -	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?	Yes. The Credit Card switch of the bidder should be in the Data Centre hosted in India.
61	Annexure 15 -	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?	Yes
62	Annexure 15 -	Is it mandatory for bidder to have a real time Fraud & risk management solution in India? Is it expected that the bidder has a experienced FRM team and provide 24 x 7 team to interact with card holders when the alerts are triggered?	Yes, the successful bidder should have a FRM solutions for monitoring transactions authorised through their system.
63	Annexure 15 -	Does the pricing quoted by bidder include the cost for providing an real time Fraud & risk management solution in India?	Yes, pricing quoted by bidder should include the cost for providing real time Fraud & risk management solution.

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64	Annexure 15 -	Will the bank RFP itself shall be treated as final agreement copy?	No. Separate SLA,NDA and contract forms including Cyber security agreements copies and other security guidelines for digital transaction as advised by RBI/other Govt. Authorities, to be signed by the successful bidder after completion of RFP Process
65	PART - II/ Page 81/Commercial Bid -	Please confirm if all the taxes which government levies shall be borne by the bank ?	Refer Commercial Bid format
66	Section III -	We will require approximate indication of call expected for NPA Outbound calling for the first year i.e what percentage of the total volume could be NPA?	The details will be shared with the successful bidder .
67	Section III -	Can the out bound calling be done offsite?	NO. Onsite resource Team,available at Bank's premises can make out-bound calls.
68	Section III -	As this project is on hosted model, bidder systems need not be PA-DSS compliant. Please confirm if you agree?	Please refer to RFP terms.
69	PART - II/ Page 81/Commercial Bid -	Can there be a slab wise commercials depending on the volumes?	Please refer to RFP terms.

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70	Section I Bank presently has a credit card base of over 1,39,000 cards and intends to issue around 5.00 Lakh EMV Chip Credit Cards in next 5 years.	<p>What are the current volumes processed by the bank with the existing vendor? What is the expected volume on YoY basis keeping year one as current year? Please provide projection of cards, authorizations/transactions, number of bank users?</p> <p>Can the bank indicate year wise volume?</p> <p>General Information : Pls provide projection of cards, authorizations/transactions count, number of bank users</p>	Bank presently has a credit card base of over 1.33 lakh cards. Bank intends to issue around 5 Lakhs EMV Chip RUPAY Credit Cards over next 5 years. The current level of transactions is 5 per active card per month. However, it may be noted that this is only an indicative number and the same should not be treated as a commitment by the Bank. There should not be any restriction on number of bank users since bank staff across all branches need access to the system.
71	-	How many transactions per card per year expected on YoY basis keeping year one as current year?	Presently around 100 transactions per card per annum, which may vary.
72	-	What is the bifurcation of physical and email statements on YoY basis keeping year one as current year?	Presently it is in the ratio of 1:2, which may vary based on Bank/Customer requirement.
73	--	What is the number of re use cards and PIN on on YoY basis keeping year one as current year?	Approximately 2000/annum
74	--	What is the number of photo cards and the percentage of that with the normal cards on YoY basis keeping year one as current year?	The Cards may be issued with or without Photographs as per the request of the bank.

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75	--	Is it mandatory that Bidder should not have any past reported incident/s of any Breach of security or Data compromise notified by any Bank/Bank Association/Schemes during the past three years in India?	Yes
76	--	Will the existing Credit card vendor provide the complete data & the relevant tools used to process the transaction and will the training be provided at nil cost?	The successful bidder has to use necessary tools for extraction of data during data migration. Bank will coordinate with existing service provider for the migration process.
77	--	Vendor is supposed to provide the products & deliverables defined in the RFP only, please confirm?	Vendor should provide the products and deliverables defined in the RFP and Clarifications/Amendments, if any.
78	--	The RFP indicates the Bank is looking for onsite resources inclusive of Hardware & Software to complete a total of 4 activities & does not indicate any minimum count of resources to be stationed at the Bank's premises, so that can help the bidder on the onboarding process and would staffing have any correlation with the volumes to be processed. Please confirm?	Minimum three onsite resources are required at Bank's premises.
79	Section III -	Will the activities such as phone call, email, SMS, letter, Visit, legal notice etc be performed by the bank?	Please refer RFP.

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80	Section III/Page 24 -	What is the definition of turn key end to end solutions?	Hardware, Software, Infrastructure resource and end to end support to be provided by the successful bidder as part of this project.
81	Section III/Page 24 -	Who will bear the cost of obtaining data from the existing vendor? And the bank to ensure timely delivery of data from the existing vendor in the bidders desired format?	<ul style="list-style-type: none"> • The cost for migration should be borne by the bidder. • The bank will coordinate with the existing service provider for migration of data to the successful bidder. The cost if any for migration to be borne by the successful bidder. Migrated card will be issued RuPay/VISA and as per the request of the customer. • The successful Bidder is expected to migrate entire card data .
82	Section III -	<p>1) Please confirm whether Bank will share the logins with the Bidder for CIBIL, NSDL,UADAI etc verification?</p> <p>2) Who will bear the infrastructure cost? And can the same be processed at vendors premises? And what is the manpower required on YoY basis starting current year as first year?</p> <p>3) Who will bear the telecom cost?</p>	<p>1. Bank will provide log-in id and bidder to integrate these services.</p> <p>2. Bank will provide the infrastructure for onsite resources of the successful bidder at the Bank premises.</p> <p>3. Telecom cost of calls made at Bank's premises will be borne by the Bank.</p>
83	Annexure 15/Page 122/Point 14 -	Is the bidder expected to give FRM solutions as a part of this RFP?	Yes. Since the RFP is on hosted model the bidder should have a FRM solutions for monitoring transactios authorised through

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General Queries

			their system.
84	Section III/Page 18/Point 2 -	Who will bear the courier cost for dispatching?	Payment of Postages / Courier charges will be made by the Bank directly to India Post / Courier agency appointed by the Bank.
85	- -	Will the bank provide email Id with @banknamedomain or bidder can use their own domain for sending emails? And who will be managing the bounce, non-delivery of emails?	It will be provided by the bank and management of bounced mails, Non-Delivery of E-mails should be handled by successful bidder.
86	- -	Will the inbound call center be taken care by the bank? Operational and cost? And what are approx. no. of login IDs required?	Yes. Number of login ID required by the Call Centre agents shall be informed to the successful bidder from time to time based on requirement.

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General Queries

87	Section III/Page 20 -	<p>1) Request to extend the delivery timelines mentioned in all the stages</p> <p>2) Will the bank bear the cost of migration?</p> <p>3) Will the migration data provided in the bidders format?</p> <p>4) What will be the format in which the migration will be done from the existing vendors?</p> <p>5) Will necessary training be given on the migrated data and training at Nil cost to the bidder?</p>	<p>1. Please refer Amendment.</p> <p>2. Query No. 2 to 5:</p> <ul style="list-style-type: none"> o The cost for migration should be borne by the bidder. o The bank will coordinate with the existing service provider for migration of data to the successful bidder. The cost if any for migration will not be borne by the Bank. Migrated card will be issued RuPay/VISA and as per the request of the customer. o The successful Bidder is expected to migrate entire card data .
88	Section III/Page 22 -	Request to relax system uptime. please confirm?	Please adhere to the RFP terms.
89	Section III/Page 24/Point 10, 7th point -	As per the RFP , Bidder shd be able to manage the card base of 2 lacs cards , We would request you to relax this criterai from 2 lacs to 1 lacs .	As per the RFP document, Bidder should be managing an aggregate Credit card base of at least two lakhs cards as on 31.03.2020 under Purchase Orders issued by PSU banks/ Scheduled Commercial Banks in India.

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General Queries

90	Section I/Page 5 -	What percentage of cards issued by the previous vendor is currently active? And confirm whether existing cards are EMV or only magnetic stripe and if EMV, are those cards issued with full EMV or Early data issuance?	Bank has issued magnetic strip cards before Sept-2015. All cards issued after Sept-2015 are EMV cards under VISA Brand. All EMV Cards issued are full EMV cards.
91	Section III/Page 20/Point 4 -	1) What will be migration period? 2) The timelines will be dependent upon response from banks existing vendor. We will communicate all dependencies to bank for migration. Subject to closure of these dependencies we will able to manage migration. Other queries on migration highlighted separately in the general section .	Please adhere to RFP terms
92	Section III/Page 24/Point 10 -	Incase the Existing Vendor of the Bank asks for commercials for migration /Handover data , Trust Bank shall pay for the same. Please confirm.	The bank will co ordinate with the existing service provider for migration of data to the successful bidder. The cost if any for migration will not be paid by the Bank.

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General Queries

93	Section III/Page 16/Point 2 -	<p>Please confirm on the below(Contd):</p> <p>6) Will Bank allow the bidder to have some of the onsite staffs under authorized third party payroll?</p> <p>7) Who will have to perform calls to collect due payment</p> <p>9) No of applications per day?</p> <p>10) Will the bank be providing the end user infrastructure including (but not limited to) PC, relevant Software and tools to onsite team?</p> <p>11) Who will bear the infrastructure cost and does that include computers, scanner, telephone lines, web access, stationary etc?</p>	<p>6) Yes subject to the bidder meeting the criteria of outsourcing arrangements as per Bank's POLICY and signing of necessary NDA</p> <p>7) On-site resources deployed by the successful bidder.</p> <p>9) The number of applications per day may vary. Presently, approximately 100 per day.</p> <p>10 & 11) Bank will provide necessary infrastructure (PC with Operating System) in bank's premises for the bidder's staff including telephone lines under Bank's cost.</p>
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General Queries

94	Page no 16 Scope of work - Onsite resources	Are onsite resources expected to provide technical support and handle queries from branches	Successful bidder should setup the infrastructure and Onsite team at Bank's premises for carrying out various activities and making outbound calls as detailed in this bid document, such as providing web portal / facility for obtaining credit card applications online from customers / branches and in physical form, processing the applications received, capturing the data / data entry, report generation, uploading photos and documents, Account creation / opening / maintenance, card personalization / printing, card dispatch, PIN Generation and dispatch of PIN mailers/ Support for Green PIN generation through Indian Bank ATMs. No field visit is required for sourcing of applications.
95	Page no 18 Scope of work - Successful bidder should undertake operational activities received thru physical change request form	How will Bidder receive physical change request form. Need clarity on the process for tracking the forms and RTO	Details will be shared with successful bidder
96	Page no 20 Scope of work - telephonic and e-mail support	Is the support expected to be extended to branches or only to HO	Details will be shared with successful bidder

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General Queries

97	Page no 20 Scope of work - The successful bidder should arrange for the due diligence of applications through online Credit card portal	Need clarity if KYC verification is also expected	Is expected
98	Page no 16 Scope of work - 5. Successful bidder should have sufficient man power (Onsite team of min. 3 persons) at Bank's premises for card personalization / printing, card dispatch	Need clarity whether bank is required card personalization/printing setup at Bank's premises	No
99	Page no 18 Scope of work - 10. Successful bidder should undertake operational activities related to manage dispatch and RTO of the same.	Please confirm on the RTO location, whether undelivered cards to be returned at any single particular address of the Bank's HO or Respective Branches or at card perso vendor of the Bidder	Single particular address which will be informed to sucessful bidder
100	Page no 23 8) Penalties for delay in delivering credit cards & PIN mailer to customers	Bank has mentioned in the RFP document that courier agencies are appointed by the bank for credit cards & PIN Mailers dispatches, then how bidder will be responsible if there will be delay in delivering the card and PIN to the customers by the Bank appointed couriers	Cards and Pin mailer should be personalized and made available for courier pickup within two working days including the date of card request from the bank, so that delivery of card and pin mailer can be made to the customer within 5 working days from the approval of card request.