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.

Technical Queries

Sl.No.	Section Number / Page Number/ Point Number:	Query description	Clarification
1	Section V/Page 44/Point 2.9 online usage and other definable components of an account limit	What will be 'Other definable components' of account limit	This includes location of transaction , separate limits for add on cards etc.In future, whenever the Bank decides to add any other definable components other than those listed in future the same will be shared with the successful bidder. However this is not an exhaustive list.
2	Section V/Page 53/Point 4.18 Offline entry of transactions for authorization	All authorizations will be online in nature. Offline concept will not be applicable.	Please adhere to RFP terms.
3	Section V/Page 61/Point 5.18.k Dynamic Currency Conversion (DCC)	As for issuer, authrization will be received in card base currency. DCC concept is from acquirer perspective.	DCC transactions are to be supported as per the mandates issued by card associations.
4	Section V/Page 61/Point 5.18.m The system should support multiple currencies like Cardholder billing currency, settlement currency & transaction currency	Authorization and settlement from scheme will be received in card base currency(INR). Other currencies will be available in authorization and settlement logs	Pl adhere to the RFP terms.
5	Section V/Page 67/Point 5.26.28 Ability to apply different interest calculation method based on account status	What are different interest calculation methods? Please advise.	The details will be shared with the successful bidder.
6	Section V/Page 68/Point 5.28.11 The system must have batch interface for collection agency and Bank.	Bidder will provide data in batch format to collection agency of bank.	This refers to real time credit of collections in the card account.

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7	Section V/Page 70/Point 5.30.20 The reports should be able to be exported to different distribution channels: printers, web, etc.	Reports will be shared with bank and bank to use the same for printing	Reports should be exported to different distribution channels as mentioned in the RFP. Printing shall be taken by the Bank.
8	Section V/Page 78/Point 5.39.10 The system should support exporting data to other systems	Formats/specs will be shared by bidder	The system shall have a facility to generate the reports required by the bank without developer's intervention.The reports are to be shared as per the requirements presented by the bank.
9	Section V/Page 78/Point 5.39.13 The Credit Card Application hosted at bidders premises should be PADSS compliant.	As this project is on hosted model, bidder systems need not be PA-DSS compliant	Please adhere to RFP terms.
10	SECTION-III Page number 18, pont no 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.	Bidder requests to Bank to specify on what will be the tenure of report storage at Bidder's end.	Minimum 10 years.

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11	5.19.l. Settlements and Reconciliation with INDIAN BANK,NPCI, VISA and MasterCard and other agencies. System shall compute interchange fees. It shall compare these with the data sent by the associations and highlight any exceptions. Settlement and Reconciliation	Bidder requests to Bank to specify if it is a 3 way recon matching and what are the sources. Is recon to be performed for ONUS txns?	Recon process has to be done by successful bidder between swtichlevel and network. Trial balance on a daily basis with opening balance and closing balance to be submitted to bank for further reconciliation at bank end.
12	5.19 - C / Page 61 Settlement and Reconciliation	What are the input source available other than Switch and Networks (VISA/MASTER/RUPAY)	Pl refer above.
13	5.19 - D - / Page 61 Settlement and Reconciliation	Whether schemewise settlement accounts are available / created at bank end. What are the accounts to be managed?	Pl refer reply to 5.19.l
14	5.19 - E - / Page 61 Settlement and Reconciliation	Whether manual postings of Dr/Cr will be managed by bank as we can facilitate the requested entries to bank.	Bank also will make manual postings.
15	5.19 - F & H - / Page 61 Settlement and Reconciliation	Whether bank will share the incoming files on T+1	Bank shall share the file on T+1 day as norm.
16	5.19 - L - / Page 61 Settlement and Reconciliation	Whether bank will give Intechange fee table to compare with Schemes	Yes

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17	5.19 - O - / Page 61 Settlement and Reconciliation	Is there any manual postings in Card holder accounts such as charges if any.	Yes
18	5.19 - T- / Page 61 Settlement and Reconciliation	Whether bank will give the country codes to be highlighted	Yes
19	- -	Would PCIDSS be sufficient for hosted model? Why is there a mention of PADSS. Please elaborate. As on Opex Model the PADSS is not required	Please refer Eligibility Criteria No. 10 page no. 24 of RFP for PCIDSS. For PADSS the application offered should be adhered to best practices defined by PCI.
20	Section V/Page 58/Point 4.61 NPA management from Bank's premises.	What does NPA management from banks premises means?	NPA Management from Bank's premises means, Successful Bidder's onsite resources available at the Bank premises will be responsible for: • Report generation / MIS • Follow-up with customer for payment in coordination with the Bank
21	Section V/Page 60/Point 5.18.f Referral handling	As per scheme guidelines, Issuer should not generated 'Call Issuer' response. According 'Referral' will not be available	Section V/Page 60/Point 5.18.f refers to void transactions. However Section V/Page 60/Point 5.18.h refers to Referral handling and for the same, whenever suspicious transactions as per the FRM, follow-up with the customer should be done by the Onsite team deployed by the Successful Bidder before authenticating the transaction.

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22	Page no 45 2.17 The bidder should support issuance of RuPay, Master, Visa credit cards & any other credit card schemes also.	Need clarity on the any other credit card schemes as mentioned in RFP document	Any other card shemes launched in future other than Rupay, Master and VISA
23	Page no 45 2.24 Ability to issue Cards with configurable PIN length (Minimum 4 digits)	Need more clarity on this requirement	Ability to configure PIN for authentication of transactions
24	Page no 45 2.27 Procurement of card plastic, inventory management, card personalization, printing, stuffing of cards with welcome letter and collaterals in envelopes, Terms & Conditions(MITC), pouch, user's guide and any other insertions, dispatch of cards & PIN mailers to card holders.	Please clarify on the artwork/design files for the welcome kit stationary, PIN Mailer stationary & statement stationary will be provided by the Bank OR Bidder has to prepare the artwork/design files for all inventory items.	Successful bidder has to prepare in consulation with Bank.
25	Page no 50 d. Card art works should be prepared by the service provider as per the bank requirements, and should be submitted for approval from Bank.	Need clarity whether bank will share the card design specifications along with the Bank logo as well as front & back side of the card design images to prepare the card design by the bidder	Card design specifications will be provided by Bank
26	Page no 51 3.3 Specifications for collaterals with Four to Six Color Printing	Collaterals Specification for Card Pouch & Statement envelope is not given in the RFP document	Will be shared with successful bidder.

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27	Section V/Point 4.56,4.59,4.60/Page no. 57,58 Statement printing and dispatch	Bidder requests the Bank to clarify if statement printing, dispatch and delivery will be done by bank or Bidder?	Statement printing, dispatch and delivery will be done by Successful Bidder
28	Section V/Point 1 -	Is there any file based payment updation request from Bank other than real time payment updation through integration with Bank's system as mentioned in the RFP?	Yes. Format of CBS file shall be shared with successful bidder.
29	Section V -	Please confirm: 1) Whether Bank will approve the requests coming from the Card holders for the requests like account updation, account modification, demographic changes, payment standing instructions, recurring payment instructions, balance transfer request etc and then send the same to Bidder's team for further processing? 2) If the bidder can keep RTO address as Bank onsite in all collaterals?. If yes, kindly give more clarity on RTO management requirement? (Eg:- Calling the customer and doing the re-dispatch, storing the RTO cases and destroying it after x number of days etc)	1. Yes, the bank will approve the requests received from its' customers and forward it to the successful bidder's team for further processing. 2. Yes.Provision to be provided in CMS for tracking courier returns and subsequent dispatch.

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30	Section V -	What is the period in which the bank expects to receive the data and in what format?	Details will be shared with successful bidder.
31	Section V/Page 50 -	1) Is white plastic certification cost with Schemes born by Bank? 2) How many plastic variants Bank is looking for?	White Plastic certification will be borne by the bank for one iteration per variant per card scheme. The cost of further iterations if any to be borne by the successful bidder.
32	Section V -	Will the letters be in physical or electronic format? Who will bear the cost of courier and stationary charges?	Letter may be in both the formats. Bank will bear the cost of courier only.
33	Section V -	What will be 'Other definable components of account limit'?	This includes location of transaction , separate limits for add on cards etc.Whenever The Bank decides to add any other definable components other than listed, in future, the same will be shared with the successful bidder. However this is not an exhaustive list.
34	Section V -	How would the cost of photo cards be factored?	Please refer Functional and Technical requirements for details.
35	Section V -	1) What is the volume of personalized picture cards (picture to be printed on the face of the cards). Can we have separate billing option for such card issuance? 2) Who will bear the cost for personalisation or any customisation of cards?	1. Presently Bank is issuing approximately 40000 cards, which may vary. The Projection given is indicative only. 2. The successful bidder has to bear the cost of personalisation/customisation of cards.

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36	Section V -	What is the maximum limit for the PIN?	4 digits
37	Section V -	Please elaborate this point with parameter detailing ?	Presently the maximum limit for PIN is 4 digits, which may vary based on RBI/GoI directives & Bank requirements.
38	Section V -	What are 'minimum due options'?	Minimum Due Amount for Individual Account will be based on Card Usage.
39	Section V -	What will be minimum pay criteria for invalidated cards. What will be the concept of 'invalidated' cards?	The term invalidated card refers to expired cards/over due cards.
40	Section V -	It is assumed that loyalty management Catalog finalization will be done by bank. Also stock management and dispatch will be done by bank. Please confirm?	• Loyalty Management Catalog finalization will be done by the Bank. • Stock management and dispatch should be done by the successful bidder.
41	Section V -	1) Can we assume that the call center to handle all credit card customer queries and requests will be managed by Bank's own call center? 2) Bank will manage gift redemption requests and cost of gifts in case of such features implemented on a later stage as mentioned in the RFP. Is that correct?	1. Requests will be managed by bank's call center, along with onsite support personnel of the bidder if required. 2. The Solution should have the facility to manage Gift Redemption requests.

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42	Section V -	Who will take care of ACS? And who will be responsible for OTP in the card not present scenario?	ACS Services are NOT under the scope of this RFP. Bank will engage an ACS Service Provider and the successful bidder is required to provide necessary integration / files as required by the ACS Service Provider for authentication of Card NOT Present (CNP) transactions.
43	Section V -	Is it expected that the bidder system should support reversal received online or purchase reversal transaction received through Base II files for Refund and Void transactions?	The Switch of successful bidder should support both refund and void transaction is ported by acquirer switch
44	Section V -	DCC is from acquiring perspective. For authorization, system will receive request in INR. Is there anything expected from the bidder? Please elaborate	It is expected that the bidder system should support DCC
45	Section V -	Whether 'Statement' referred here is cardholder monthly billing statement?	yes
46	Section V/Page 66/Point 5.26.21 Ability to user set up grace days and interest rates depending on whether customer is defined as a transactor or revolver. E.g. if customer is a transactor, a shorter grace day and a lower interest rate is assigned after the system detects a payment pattern.	Interest calculation is not applicable for transactor, hence this requirement point will not be applicable	A grace peroid of three days are to be provided for all types of customers.

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47	Section V -	Please elaborate what are different interest calculation methods?	At present there in no differentiation for interest calculation
48	Section V -	Offline transactions are presented in Base II, without having authorization, hence such transactions will appear in non-matched report. Confirm if this is OK?	The system should be capable of handling & listing offline transactions.
49	Section V -	Is it OK if the reports are available in text or excel based on modules from where it is generated? Please confirm	Reports should be available in text/excel/pdf/any other format, based on Bank's requirement.
50	Section V -	Reports will be shared with bank and the bank to print the same. Please confirm	That will be sufficient
51	Section V -	All billed pending components for below heads will be available: Purchase, Cash, All Fees, Interest, Service tax, EMI, BT, Loan. Is it expected to have fees wise breakup?	Yes, solution should have the facility to provide fee wise break up.
52	Section V -	Should the User ID be unique, as multiple users can have a same password?	Both User Ids and Passwords to be unique and should be configurable as per Bank's requirement.

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53	Section V -	Queries on migration: 1) Data required in format specified by the bidder 2) Explanation of each field 3) It shall be responsibility of the Bank to provide the existing complete data to the selected vendor in the readable formats , pls confirm ? 4) All types of masters 4) Credit card application related data 6) 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 Banks existing website domain (if any) to be shifted to the bidder, along with flash files and images and complete web-site hosting pages 7) Keys migration (including CVK, PVK) 8) Any specific logic/rules used currently for credit card program? 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	• Details of data/formats will be shared with successful bidder. • 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. • The successful Bidder has to migrate all credit cards.

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		format passed while generating CVV, service code field value for CVV, CVV2 and iCVV.	

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54	Section V -	Queries on migration(Contd): 9) 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.) 10) Technical specifications for all types of integrations (online/offline) 11) All existing Bureau related information such as chip card templates, Coral draw (CRD) images for all types of card art works, stationary etc 12) Photo and signature images with link to card records 13) Card Numbering Logic 14) Who will bear the cost of migration ? (Bidder or bank) 15) In case Bank's existing Vendor ask for cost for migrating the data to the selected bidder, who shall bear the cost of the data ? 16) Can the migration period extended as there is dependencies of the existing vendor and the list of activities stated above?	• 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. For the timelines pl refer RFP.

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55	Section V -	Is it mandatory to have hardware HSM at both primary & DR site, please confirm?	Yes. Hardware HSM at pimary & DR site should be available.
56	Section V -	Whether the card will be dispatched in active or deactivate mode?	The details will be shared with the successful bidder .
57	Section V -	defination of the transaction from billing perspect, we assume that each & every transaction posted in card holders's statement (Active Card, Inactive Cards , Hotlised cards, Expired cards) , shall be billeds to the bank per transaction	Yes