

RFP FOR PROVIDING SWITCHING SOLUTION FOR POINT OF SALE (POS) ACQUIRING BUSINESS
RFP REF: CO:DBD:MAC:36:2021-22 DATED 09/02/2022

Annexure I – Clarifications

SI No	RFP Reference	Details provided in RFP	Query/Changes Requested	Clarification from Bank
1	Schedule Page No: 3 Clause no: 7 Technical Bid Page No: 14 Clause no: 4	EMD Rs. 6,00,000/- (Rupees Six Lakh only) valid for 225 days from the last date of submission of bid in the form of Bank Guarantee issued by a scheduled commercial Bank located in India other than Indian Bank. (Mode of submission: Offline) The Bidder shall furnish, as part of their bid, following documents establishing the bidder's eligibility to bid and their qualifications to perform the Contract, if their bid is accepted. • Bid security Declaration	Bidder requests the Bank to confirm whether the Bidder has to submit only Bid Security Declaration as mentioned on Page 14 of the RFP or does the Bank want EMD in the form of Bank Guarantee as mentioned on Page 3. Please provide Clarity.	BID SECURITY FORM (ANNEXURE-V) has to be submitted as per the format for the EMD amount of Rs. 6,00,000/- (Rupees Six Lakh only) by a scheduled commercial Bank located in India other than Indian Bank.
2	Service Level Agreement (SLA) Page No: 20	Timelines for implementing. Activity A	Bidder requests the Bank to clarify if there is a delay from the terminal provider who will bear the charges?	Proactive coordination is expected from the successful bidder. Decision for delay from switch/terminal vendor will be dealt by Bank. For any dispute related to this, Bank's decision will be final.
3	Responsibilities of Successful Bidder Page No: 26 Clause no: 6(ii)	Bank will provide one set of acquiring BIN from Card associations and bidder has to integrate the same with the multiple terminal service providers assigned to them and perform seamlessly.	Bidder requests the Bank to confirm who will bear the cost of the BIN charges (onetime and recurring)? Please Clarify. Bidder requests the Bank to clarify whether a separate BIN is going to be added under Indian bank for POS and E-Com Transactions only?	Bank will bear the BIN cost. Separate acquirer BIN will be provided for POS and E-Com Transactions.



RFP FOR PROVIDING SWITCHING SOLUTION FOR POINT OF SALE (POS) ACQUIRING BUSINESS
RFP REF: CO:DBD:MAC:36:2021-22 DATED 09/02/2022

4	<p>Responsibilities of Successful Bidder</p> <p>Page No: 26</p> <p>Clause no: 6(iii)</p>	<p>Lead number/TID/MID should be created in real time immediately after receipt of lead details with proper merchant risk assessment with Card Association. Web crawler scan service should be deployed to determine the consistency of Merchant transaction activity.</p>	<p>Would this RFP require the successful bidder to deploy terminals as well? If not, then the TID and MID should be generated by the terminal supplier, please confirm our understanding.</p>	<p>Merchant details will be provided by the terminal vendor and Lead number/TID/MID will be generated by the Bidder.</p>
5	<p>Responsibilities of Successful Bidder</p> <p>Page No: 26</p> <p>Clause no: 6(v)</p>	<p>FRM, Held, Chargeback, Risk is the responsibility of the Bidder. Bank will not intervene in any financial loss/administrative obligation arising out of it. Any loss resulting to non-compliance of it will be borne by the Bidder.</p>	<p>If the terminal service provider doesn't provide the charge slip in time who will be responsible for the delay as there are timelines for representing the cases. And if the terminal supply is done by another bidder then the application will also be there's. So what if there is a faulty application leading to chargebacks? In this case also the responsibility is on whom? Please Clarify.</p>	<p>Delay/mistake/fault/liability of the terminal service provider will be dealt separately with terminal service provider. Bidder has to request for related documents from terminal vendors in due course without any delay from bidder's end. For any dispute related to this, Bank's decision will be final.</p>
6	<p>Responsibilities of Successful Bidder</p> <p>Page No: 26</p> <p>Clause no: 6(vi)</p>	<p>On T+1 (T as Transaction day) before 07.00 AM; all relevant documents, files, report, MIS, Settlement, Card Association incoming files should be provided. Based on the settlement cycles of Card Associations; these documents should be provided on Transaction day as per Bank requirement</p>	<p>Bidder requests the Bank to confirm whether transaction +1 day should be considered as Settlement +1 Day. Since the scheme Incoming files/Report will be available post settlement of the transactions though out the day and the last cycle from the scheme will be available late in the evening.</p>	<p>Required report, MIS, Settlement, Card Association incoming files should be provided immediately upon receipt from the Card Associations.</p>



RFP FOR PROVIDING SWITCHING SOLUTION FOR POINT OF SALE (POS) ACQUIRING BUSINESS
RFP REF: CO:DBD:MAC:36:2021-22 DATED 09/02/2022

7	Responsibilities of Successful Bidder Page No: 26 Clause no: 6(ix)	In addition to the GEFU/JV/Recon files; a reconciliation software should be provided for comparing the files with association incoming reports, generation of reconciliation statement & Bank vouchers.	Bidder requests the Bank to clarify what is the software requirement as mentioned and can we give DTR and incoming files to bank for cross verification to post the vouchers.	Bidder has to provide reconciliation software which will read the required data from scheme incoming files & reconciliation files will be auto generated from the software.
8	Responsibilities of Successful Bidder Page No: 26 Clause no: 6(x)	Bidder should provide ERP/MMS/DBS portal with customization to Bank/merchant for live tracking of merchants & transactions.	Bidder requests the Bank to clarify who will bear the cost for the integration that is required between the switch vendor and terminal supply vendor to have updates visible for the bank?	Bank will not bear any cost for this. Bidder has to bear the cost for providing ERP/MMS/DBS portal to Bank as per Bank's requirement.
9	Responsibilities of Successful Bidder Page No: 27 Clause no: 6(xiv)	Bidder should allot 2 representatives as support for Bank to be available at Bank's Head Office for necessary coordination with Bank personnel & PoS terminal vendors. Both the support executives should be available at Bank's HO as per Bank's working hour. In absence of any support executive, Bidder has to provide an alternative staff for Business continuity.	Please provide details/clarity on the working times/hours of the bank?	Every Bank working day Bidder's representatives should be available in Bank's Head Office from 10 AM to 6 PM. The time may vary in view of work exigency.
10	Responsibilities of Successful Bidder Page No: 27 Clause no: 6(xii)	Bank will add other Banks/Regional Rural Banks/Financial Organisations as aggregator and extend PoS service to them. Bidder should be in a position to handle the transactions of the aggregators and provide separate reports, MIS settlement files as per Bank's requirement.	Bidder requests the Bank to clarify whether a new BIN under same CIB/ICA will be taken for other bank?	Other Banks/Regional Rural Banks/Financial Organisations will be added in the same BIN as aggregator model.



RFP FOR PROVIDING SWITCHING SOLUTION FOR POINT OF SALE (POS) ACQUIRING BUSINESS
RFP REF: CO:DBD:MAC:36:2021-22 DATED 09/02/2022

11	Commercial Bid Page No: 52	Contract Value and Commercial Bid	Bidder requests the Bank to confirm whether the current monthly transaction count is 12,00,000?	Current monthly transaction is approximately 12,00,000. However Bank doesn't guarantee for the transaction count.
12	Page No: 53	Commercial BID	We request Bank to share the Projection of Merchant count in 36 Month.	Bank has projected a merchant count of 25,000 in next 3 years. However, Bank doesn't guarantee on this merchant count.
13	-	-	Is it a separate BIN going to be added under Indian bank ?	Indian Bank will provide BIN as per requirement.
14	-	-	Bidder requests the Bank to clarify whether the current process will continue as it is or will be migrated with the new process ?	Current process will continue till the agreement is in effect with current vendor. However new process in this RFP when comes into effect will continue simultaneously with existing process.
15	-	POS Machine Terminals, Paper Rolls, SIMCARD, Field Service, Merchant Management System	We understand Bank will provide the necessary infra, Please clarify.	PoS Terminals, Paper Rolls, SIM Card, Field Service will be provided by PoS terminal vendor.

