

RFP FOR PROVIDING SWITCHING SOLUTION FOR POINT OF SALE (POS) ACQUIRING BUSINESS
RFP REF: CO:DBD:MAC:01:2022-23 DATED 12/05/2022

Annexure I – Clarifications

SI No	RFP Reference	Details provided in RFP	Query/Changes Requested	Clarification from Bank
1	Page 49 of 83 Point Number 13.	Bidder should have been underwriting & owning up chargeback liability. The complete chargeback liability should have been borne by the bidder irrespective of category of chargeback and without keeping any dependency at acquiring bank.	Kindly elaborate if the Bank will underwrite the Merchant on-boarding process.	Bidder has to own the chargeback liability irrespective of merchant underwriting.
2	Page 48 of 83 Point Number 11.	Refund to different TID	Kindly provide a user journey for this requirement	One transaction can be refunded by different TID. Process elaborated in pre-bid meeting.
3	Page 48 of 83 Point Number 11.	Billing Software Integration	Kindly provide the details of the billing software system	Integration of merchant billing system with bidder's switching system. Process elaborated in pre-bid meeting.
4	Page 24 of 83 Point Number 5.	Bidder should be equipped with FRM tool with real-time configurable facility to filter the transactions for risk analysis.	Kindly elaborate on the requirement of FRM system.	Transaction level FRM should be implemented by the bidder. Process elaborated in pre-bid meeting.
5	Page 26 of 83 Point Number xi.	Bidder should provide ERP/MMS/DBS portal with customization to Bank/merchant for live tracking of merchants & transactions without any additional cost to Bank/merchant.	Kindly provide more details regarding web portal integration.	Web portal for Bank and Merchant for merchant & transaction tracking, ticket lodgement, report download etc. Process elaborated in pre-bid meeting.
6	Page 82 of 83	ANNEXURE-XVII: Experience Certificate from Scheduled Commercial Bank	Request the bank to consider experience across the globe and not restrict to Scheduled Commercial Bank in India.	Bidder should provide experience certificate from Scheduled Commercial Bank in India.



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7	Page 19 of 83 Point Number 2 (v).	Accepting the complete liability & responsibility of merchant transaction, Risk, Chargeback etc without any condition and dependency to the acquiring bank	Kindly elaborate on this ownership requirement	Bidder has to own the chargeback liability without expecting any support from Bank.
8	Page 48 of 83 Point Number 10.	Payment Instruments Debit Card, Credit Card, Prepaid Card, Sodexo, Wallet	Please share us the list of wallets present in the scope. Please confirm the scope of Sodexo. The payment will be initiated from card or mobile application. Please confirm the scope of prepaid card (closed-loop or open-loop).	Irrespective of Card type and wallet; bidder's switch should process the transactions hassle-free.
9	Page 48 of 83 Point Number 11.	Pay Later	Please share us the user journey for pay later transaction	Buy Now Pay Later (BNPL) transactions should be processed by bidder's switch. Discussed in pre-bid meeting.
10	Page 52 of 83	Commercial Bid (To be submitted after online reverse auction process)	1. The understanding is that the commercials is required only during reverse auction. Please confirm 2. The understanding is that indicative pricing is not required to be submitted during initial bid submission. Please confirm.	Indicative commercial is required during initial bid submission. Authenticated Commercial Bid has to be submitted by the successful bidder.
11	Page 28 of 83 Point no 9.	Inspection of Records	Bidder clarifies that an advance notice of minimum 15 days (except for RBI or statutory audits) is required for audit or inspection for our preparation. The cost of inspection shall be borne by the Bank. Scope of inspection of records shall be limited to the scope of services provided by the Bidder.	Advance notice may be given depending upon of the nature of audit or inspection. Bank will not bear any cost for inspection. Scope of services provided by the bidder and other activities related to it will be inspected.



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12	Page 29 of 83 Point no 10.	Inspections and Tests	Bidder clarifies that an advance notice of minimum 15 days (except for RBI or statutory audits) is required for audit or inspection for our preparation. The cost of inspection shall be borne by the Bank. Scope of inspection and tests shall be limited to the scope of services provided by the Bidder.	Advance notice may be given depending upon of the nature of audit or inspection. Bank will not bear any cost for inspection. Scope of services provided by the bidder and other activities related to it will be inspected.
13	-	Testimony clarification	We assume Testimony provided earlier RFP will be accepted by present RFP. Please confirm the same.	All the supporting documents should be as per the present RFP for which bidder is participating. Testimonies of any other RFP cannot be accepted for present RFP.
14	Page 26 of 83 Point Number 15.	The Bidder should have unified 'terminal management system' to manage remote parameter/application downloads and 'remote diagnostic tool' to monitor/trouble shoot terminals remotely & control the transactions.	Same feature has to be provided by OEM. We assume Bank's terminal vendor will provide necessary to support to host TMS in PayNext data centre.	Bidder should provide necessary support to the terminal vendor to integrate 'terminal management system' & 'remote diagnostic tool' to manage remote parameter/application downloads, monitor/trouble shoot terminals remotely, control the transactions & any other activity associated to it.
15	Page 26 of 83 Point Number 17.	The Bidder should have the EMI solution with proven credentials for credit & debit cards in India.	We believe EMI program is issuer driven business. Bank will facilitate the issuing Bank tie-up for EMI program and switch vendor will do the enablement of EMI. Please Clarify.	Bidder should have the EMI solution with proven credentials for credit & debit cards in India. Bank's support required if any will be the prerogative of Bank and limited in nature.



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16	<p>Page 3 of 83 Schedule 7)</p> <p>Page 14 of 83 Point No. 4</p>	<p>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)</p> <p>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.</p> <ul style="list-style-type: none"> • Bid security Declaration 	<p>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.</p>	<p>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.</p>
17	Page 20 of 83	SLA: Timelines for implementing. Activity A	<p>Bidder requests the Bank to clarify if there is a delay from the terminal provider who will bear the charges?</p>	<p>Proactive coordination is expected from the successful bidder. Decision for delay in response from switch/terminal vendor will be dealt by Bank. For any dispute related to this, Bank's decision will be final.</p>
18	Page 21 of 83 Point Number 5	<p>The selected bidder shall raise the invoice on a monthly basis along with all required documents like details of transaction count, active TID count, Monthly Uptime Report etc. The payment shall be released within 15 days of receipt of correct invoice and after verification of related data/documents.</p>	<p>Bidder requests the Bank to clarify whether there is any penalty or interest that can be charged by the successful bidder if the period goes beyond 15 days?</p>	<p>Penalty or interest cannot be charged by the successful bidder if the payment is released beyond 15 days.</p>



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19	Page 26 of 83 Point Number 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.	Bank will bear the BIN cost.
20	Page 26 of 83 Point Number iii.	After receipt of lead details; Lead number/TID/MID should be created in real time with proper merchant risk assessment with Card Association. Web crawler scan service should be deployed to determine the consistency of Merchant transaction activity.	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.	Merchant details will be provided by the terminal vendor and Lead number/TID/MID will be generated by the successful Bidder.
21	Page 26 of 83 Point Number v.	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.	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. So what if there is a faulty application leading to chargebacks? In this case also the responsibility is on whom? Please Clarify.	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.
22	Page 26 of 83 Point Number vi.	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	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	Required report, MIS, Settlement, Card Association incoming files should be provided immediately upon receipt from the Card Associations without any delay. Bidder should follow up with the Card associations in time to collect the



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			from the scheme will be available late in the evening.	required documents for onward submission to Bank.
23	Page 26 of 83 Point Number ix.	Bidder should provide software which will be used for uploading & reading card association incoming reports, generation of reconciliation statement & Bank reconciliation vouchers. Generation of the reconciliation files & vouchers should be automatic & no manual intervention will be allowed. Proper timeline should be maintained so that Bank GL vouching can be completed by 11.00 AM of T+2.	Presently we are submitting the recon sheet by 4 pm on T+2 and whether we can follow the same as we have some challenges to give the workings by 11 AM. The relevant files that are available from the scheme as per its schedule will be provided on + 1 day with a pre-defined SLA. Software for uploading and reading card associates files will be residing at bidder place, based on bank requirement the extract report can be developed. Need clarification on whether the bank requires the software access or the reports	Bank's BGLs related to daily PoS settlement should be reconciled by 11.00 AM of T+2. Bank requires access of the software. Bank will upload the card association incoming reports and all relevant reconciliation reports & vouchers will be generated from the Software without any manual intervention.
24	Page 26 of 83 Point Number xi.	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.
25	Page 52 of 83	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.



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26	-	-	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 Service Provider. However new process in this RFP when comes into effect will continue simultaneously with existing process.
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