

RFP FOR PROVIDING SWITCHING SOLUTION FOR POINT OF SALE (POS) ACQUIRING BUSINESS
RFP REF: CO:DBD:MAC:02:2022-23 DATED 12/08/2022

Annexure I – Clarification

SI No	RFP Reference	Details provided in RFP	Query/Changes Requested	Amended Clause
1	Page no: 23 Point no: 9	Bidder must be abiding by RBI circular reference no. DPSS.CO.OD. No.2785/06.08.005/2017-2018 dated April 6th, 2018 complying Storage of Payment System Data. Latest System Audit Report (SAR) by CERT-IN empanelled auditor has to be submitted by the Bidder.	Bidder requests to relax the same clause by mentioning bidder undergoing audit can share the engagement letter and undertaking before going-live certificate should be submitted.	Bidder has to submit auditor engagement letter and if bidder is selected in the RFP; bidder has to submit the audit report for the period ending March'22. This report has to be submitted on an ongoing basis at half-yearly intervals; the report shall be submitted by April 30 th and October 31 st for the period ending March 31 st and September 30 th every year.
2	Page no: 24 Point no: 2	Bidder's switch should be certified with PCI DSS, PA DSS, PCI PIN, PCI PTS, PCI P2PE, PCI HSM & ISO 27001 (DC & DR) certification and should be in updated version as per the security regulators.	PADSS - is not applicable as the same services is hosted. PCI PTS - It is applicable for POS Hardware and not for switch. Request you to relax the same as optional and not mandatory. Rest items can be mandatory.	The required PCI certificates as mentioned in the RFP has to be submitted. Committee will evaluate the submitted documents and determine optional/mandatory PCI certificates as per the scope of RFP.
3	Page no: 47 Point no: 8	(d) Card less transactions (UPI, Bharat QR or any such new functionality introduced in future by payment regulators without any additional cost to Bank)	Submission to Bank by us all non-card channels require integration and for the same efforts Bank has to make provision of payment separately. We request Bank to keep provision of minimum efforts free beyond budgeted to be billable.	Bank will not bear any cost for integration. Bank will only pay "per transaction cost" as mentioned in the RFP.
4	Page no: 47 Point no: 9	9. Following acceptance/ transaction should at least be accepted by bidder's switch. Any future development in any feature should invariably be accepted by the switch without any additional cost to Bank.		



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5	Page no: 47 Point no: 9	9. Following acceptance/ transaction should at least be accepted by bidder's switch. Any future development in any feature should invariably be accepted by the switch without any additional cost to Bank.	Bidder's submission is to change clause as " Transactions - Sales - Void - Refund - Cash@POS - Sale with Cash - Sale with TIP- Money Add - TIPS Adjustment - Automatic Settlement - Payment Instrument - DR / Cr/ Prepaid - Payment Method supporting Cards Scheme - VISA/Master/Rupay. Bidder should have capability to integrate non-card channels as and when requirement of Bank	Bidder's switch should be able to process the instrument type and transaction type as mentioned in the RFP.
6	Page no: 25 Point no: 16	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.	We understand switch should have the same capability however OEM of Bank should support the same feature and will provide to switch at no cost.	Bidder's switch should be capable to process the 'terminal management system' , 'remote diagnostic tool' as required by the PoS terminal service provider.
7	Page no: 27 Point no: xvii	Dedicated customer care toll free number i.e. 1800xxxx / 1860xxx should be allotted to Indian Bank merchants in major Indian languages functioning 24X7X365.	Please clarify will Bank will pay the toll free support cost for incoming - Outgoing calls	Bank will not bear any cost for toll free customer care support. Bank will only pay "per transaction cost" as mentioned in the RFP.
8	Page no: 24 Point no: 7	Bidder should capable of integrate with Bank's card issuer switch to route Bank issued Debit Card & Credit Card as onus transactions.	Please state whether is there single H2H ONUS connection for both debit & credit card or have separate connection to it?	There are 2 separate connections for debit card & credit card for Indian Bank. Bidder has to integrate with both switches so that Bank's debit card & credit cards can be treated as onus transactions.



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9	Page no: 26 Point no: 18	The bidder's switch should be able to capture all the transaction level data viz. transaction date, amount, RRN, ARN, Masked Card number, Card type, transaction type, Latitude, Longitude etc.	Please state whether is it a transaction level location (Latitude & Longitude) management requirement that the clause is referring to?	This clause is based on RBI circular CO.DPSS.OVRST.No. S1738 / 06-08-018 / 2021-2022 dated 25 th March 2022 which refers "Geo-tagging refers to capturing the geographical coordinates (latitude and longitude) of payment touch points deployed by merchants to receive payments from their customers." Regarding geo tagging; merchant location and/or transaction location should be provided by the bidder as per RBI instruction.
10	Page no: 22 Point no: 2 & 3	Audited Balance Sheet and P&L of the bidder to be submitted for the last three years.	As, Audited financials for FY 22 is in progress. Bidder request to provide Unaudited financials as audited financials will take time. So, request the bank for acceptance of the same.	Bidder can provide unaudited financial reports for FY 2021-22, but if bidder is selected; audited financial reports of FY 2021-22 has to be provided before engagement.
11		General Query	Request Bank to provide current volume of transactions per month and current number of active terminals connected to PoS acquiring switch.	In present scenario; transaction volume per month is more than 10 Lakh and more than 15,000 PoS terminals are connected to PoS acquiring switch.
12		General Query	Request Bank to allow Consortium or subcontract.	Consortium or subcontract is not allowed in this RFP.

