

**RFP FOR SUPPLY, INSTALLATION & MANAGEMENT OF POINT OF SALE (POS) TERMINALS**  
**RFP REF: CO:DBD:MAC:03:2022-23 DATED 30.09.2022**

**Annexure I – Clarification**

| SI No | RFP Reference              | Details provided in RFP  | Query Raised  | Bank's Reply  |
|-------|----------------------------|--|---|---|
| 1     | Page no 76 of 88 IP        | Integrity Pact   | Is this to be executed on a Stamp Paper? If yes, what is the value of the stamp paper to be used?   | Non-Disclosure Agreement, Integrity Pact, SLA and other related legal documents to be executed at Chennai in Rs. 100/- Stamp Paper.                                       |
| 2     | Page no 69 of 88 NDA       | Non-Disclosure Agreement   | Is this to be executed on a Stamp Paper? If yes, what is the value of the stamp paper to be used?   |   |
| 3     | Page no 7 of 88 Point no 6 | Restriction of Bidders from Countries sharing Land Borders with India  | Most of the POS OEMs are from CHINA. Please confirm if CHINA would be excluded from this restriction.   | Bidder participating in the RFP should not be from a country sharing Land Border with India. The Bidder should be registered under ROC (Registrar of Companies) in India. |
| 4     |                            |  | We are an Indian Company registered with the ROC looking to participate in this RFP for POS Solution. Our POS devices are imported from a country that share a land border with India. Trust that us being an Indian company bidding for the RFP, will meet this requirement for compliance with Land Border clause as this should be the same case for all or most bidders |   |
| 5     | Page no 6 of 88 Point no 2 | REQUEST FOR PROPOSAL (RFP)   | Will commercial bids be submitted twice – what is the purpose of indicative commercial bid ?  | Indicative commercial bid is for Bank's reference purpose. Final commercial bid will be submitted by bidders during Reverse Auction.                                      |
| 6     | Page no 6 of 88            | The period of contract will be initially for 3 years and may be extended for a further period of 2 years on mutually agreed rates on | Post completion of 3 years, will there be a reverse auction again to determine commercials for further 12   | Initially 2 bidders will be selected as PoS terminal service provider through reverse auction for 3 years. After 3  |



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|       |                                 | yearly basis and at the sole discretion of the Bank. Commercial evaluation will be through online reverse auction.  | months? If only one bidder is on-boarded by Bank during this RFP, how will the reverse auction be conducted?   | years; commercial will be reviewed yearly basis mutually agreed between bidders and Bank to proceed further. There will not be any reverse auction after 3 years.   |
| 7     | Page no 6 of 88                 | Indian Bank intends to engage 2 Service Providers for Supply, Installation & Management of 25,000 Point of Sale (PoS) Terminals” as stipulated in RFP. However, Bank doesn’t guarantee installation of the total count as stipulated. In this connection, Bank invites offers in the form of technical bid and commercial bid (through online reverse auction) for selection of Service Providers as per the Terms & Conditions, Technical and Financial Specifications and Scope of Work described in this document. | Request the bank to provide clarity on the Order quantity expected for the Terminals. Would these be placed at a single time or spread over the contract period? For terminals expected to be provided on a onetime arrangement, would the bank place orders in bulk quantities? or individual quantities? Moreover as the bank is seeking for colour customization of these terminals would require to understand the lead time for effective inventory management. | Total installation is expected to be 25,000 Point of Sale (PoS) terminals during the project period. However, Bank doesn’t guarantee installation of the total count as mentioned and there is no such fixed monthly installation quantity. The order will not be placed at a single time. It will be spread over the contract period irrespective of Rental/Onetime payment model. Colour customization is required for Onetime payment mode PoS terminals which should be provided to Bank/Merchant with-in mutually agreed & acceptable time period. |
| 8     |                                 |   | How Many terminal are expected to install in a month/ what is opportunity size ?   |   |
| 9     | Page no 54 of 88<br>Point no 15 | Bidder should allot 2 support executives for Bank to be available at Bank’s Head Office for necessary coordination with Bank personnel & Bank partner switch service provider. Both the support executives should be available at Bank's Head Office from 10 AM to 6 PM on all working days. The time may vary in view of   | Requesting bank to confirm whether resource cost to be billed to bank.   | Bidder has to bear the expenditure for the resource cost.   |



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|       |                                 | work exigency. In absence of any support executive, Bidder has to provide an alternative staff for Business continuity.  |  |  |
| 10    | Page no 54 of 88<br>Point no 13 | Bank will integrate other Banks/Regional Rural Banks/Financial Organisations as aggregator and extend PoS service to them. Bidder should provide similar service to these institutions also as per Bank's requirement.                 | Bank to confirm whether it will be on-boarded as Indian bank merchant? who will have agreement with merchant?  | Other financial institutions on-boarded in Indian Bank BIN as aggregator will use Bidder's PoS terminals. These merchants will be treated as Indian Bank merchants. merchant agreement will be between Bank & merchant and bidder has no role in it. |
| 11    |                                 |  | There is a cost involved in this activity which will be factored in commercial BID   | Bank will not pay any additional cost for these features & future integrations. Bidder has to bear the same.   |
| 12    | Page no 54 of 88<br>Point no 11 | Bidder should be capable of providing PC POS/SoftPoS/Bharat QR/UPI QR/BBPS facilities free of cost. Any new value added service introduced in payment acceptance industry, should be provided to the Bank without any additional cost. | BQR & BBPS – are these mandatory?  | Yes. BBPS & BQR is required. If bidder is not having the facility presently then if selected; Bidder should invariably start integration of the same and provide the solution as and when any merchant requires.                                     |
| 13    |                                 |  | This RFP is for providing Physical POS terminals for the bank, SoftPOS is a completely different solution and has to be taken up separately. Also, Bharat QR/ UPI QR/ BBPS can be integrated in the POS application but requires support | For integration of UPI QR/Bharat QR bidder has to coordinate with Bank's PoS switch and UPI PSP. Bidder should be able to provide BBPS solution if required by any merchant. For SoftPoS; Bidder should have the solution available for payment      |



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|       |                                   |   | and spec details from bank's processor to integrate and launch. Kindly update this clause accordingly.  | collection through (Card, QR, Wallets) NFC mobile phone. Commercial for SoftPoS will be discussed with the bidder accordingly.  |
| 14    |                                   |   | BBPS facility be provided in Phase 2 given the complexities, should not be required for Go-LIVE.  | If selected; Bidder should invariably start integration of the same and provide the solution as and when any merchant requires.   |
| 15    |                                   |   | We do not have visibility on any new value added service to be introduced in payment acceptance industry in the future thus it cannot be decided right now if it can be provided to the Bank without any additional costs. Thus the clause should be revised to that costs for any new VAS to be mutually decided between Bank and Vendor | Any new mandate for PoS received from MoF, DFS, Gol, MeitY, NPCI, Card Associations etc has to be incorporated without any additional cost to Bank. However if Bank receives any financial assistance from regulators for development/integration of any new project through PoS the same will be shared with Bidder after mutual discussion. |
| 16    | Page no 53 of 88<br>Point no 7(c) | Monthly processing fee will be calculated only after first successful transaction settlement which will be classified as "Date of Installation". Void/Test/Cancelled transactions will not be counted as "Date of Installation" to charge the merchant with monthly processing fee. | In ideal bank funded All payment should be collected from bank since agreement is in between bank and service provider  | The monthly processing fee for one-time payment model (purchase model) PoS terminals should be billed to Bank by the bidder on pro-rata basis on the month of installation. Only when the first successful transaction settlement was done; billing will be calculated from that day in pro-rata basis for that month.                        |



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|       |                                 |  |   | Bidder will bill to Bank and Bank will collect from merchant for onward payment to the bidder.  |
| 17    | Page no 51 of 88<br>Point no c  | PoS terminals will be deactivated on the date of receipt of request from Bank/Bank partner switch/merchant by e-mail/SMS/call etc. Monthly rental will be charged on pro-rata basis till the "Date of Deactivation". Delay in deactivation will not be accounted for PoS rent calculation till the delayed period. | Bank will instruct us to de-install terminal from merchant location - is our understanding correct ?  | If the service provider is able to convince the merchant for retention, then monthly rental will continue; but if the bidder is not able to retain the merchant then terminal has to be deactivated. The date of deactivation request sent to the service provider by Bank/ Bank partner switch/ merchant through e-mail/ SMS/ call etc will be treated as the deactivation date and rent will be paid till that day. |
| 18    |                                 |  | This clause does not allow for Retention process. Request bank to allow for at least 1 week time for bidder/ bank to try and retain the merchant. |   |
| 19    | Page no 51 of 88<br>Point no 6  | PoS installation order will be given to the bidders based on their performance in product marketing  | Request Bank to clarify on criteria for evaluation of performance in product marketing  | As Bank is going to appoint 2 PoS terminal service providers and PoS terminal preference comes from the field functionaries; the bidder who publicises/markets their product more in market and Bank's ZO/Branches will get more preference. As a result that Bidder will get more order.   |
| 20    | Page no 24 of 88<br>Point no ii | PoS merchant on-boarding (form fill up, document verification & authentication, agreement signing) will be a completely digital process. Bidder should facilitate their field functionaries with the software/mobile app for on-boarding the merchants.  | Requesting bank to confirm who will provide software/mobile app, what is the specific role of the bidder.   | Service provider should provide mobile app to their field functionaries for form fill up, document verification & authentication, agreement signing with the merchant prior PoS installation. Bidder has to coordinate  |
| 21    |                                 |  | Digital on-boarding is available. Need specs document to create the   |   |



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|       |  |   | interface with Switch Provider for generation of TIDs.  | with Bank & Bank partner switch for proper data flow for creation of Lead.   |
| 22    | Page no 31 of 88<br>Point no 18 (Performance Security) | The successful bidder shall furnish Performance Security within fifteen (15) days from the date of purchase order issued for Rs. .... in the form of Bank Guarantee valid for a period of forty-two (42) months from the date of issue with further one-month claim period as detailed below as per the format given in Annexure-VII. | Request the bank to clarify on the Performance guarantee amount requested as the same is not mentioned in the RFP   | Performance Guarantee amount depends upon the final commercial arrived after Reverse Auction which will be confirmed to the successful bidders while issuing Purchase Order.   |
| 23    | Page no 27 of 88<br>Point no xx                        | Bank will not pay any cost other than the One time cost/ Monthly Processing Fee/ Monthly rent to the Bidder. Bidder has to bear the field visit cost (no monthly limit), Paper roll charge, SIM card cost and other ancillary cost related for up keeping of the PoS terminal.  | Please confirm if the bank expects the terminal service provider to mandatorily provide SIM cards as the current machines expected is already WiFi compatible.  | Even though the PoS terminal is having WiFi facility; merchant may not have the WiFi connectivity at terminal installation location. Hence service provider has to provide SIM card invariably.  |
| 24    |  |   | Paper Roll & its delivery to be excluded from the Monthly rent / processing as it is depended on the number of txns performed by the merchant on a monthly basis. Is there a confirmed count of txns performed by each merchant to add this in a month rent / processing fee. | Service provider has to include all the auxiliary cost (SIM/ Paper Roll/ Field visit) in the commercial bid proposed to Bank. Bank will not pay any cost other than the One time cost/ Monthly Processing Fee/ Monthly rent to the Bidder. Bank cannot confirm per terminal transaction count. However PoS transaction count of the Bank is approximately 12,00,000 per month. |



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| 25    | Page no 27 of 88<br>Point no iii | Bank will coordinate with the existing service provider for obtaining the data to be migrated to the successful bidder.   | Will there be migration from existing POS vendor? What will with the bifurcation for migration and new installations?   | Yes, there will be migration of PoS merchants from existing PoS vendor. Bank is going to appoint 2 PoS terminal service providers. Bank will provide the existing PoS merchant lead to both the bidders. They have to convince the merchant to use their PoS. It is up to the bidder who can migrate more merchants to use their PoS terminal. As mentioned in the RFP new installation is expected to be 25,000 during the contract period. |
| 26    | Page no 27 of 88                 | Bidder must provide an undertaking to abide by all the above mentioned responsibilities and any other job assigned by Bank from time to time.   | We can provide an undertaking for the responsibilities as defined in the scope of work. For any other job assigned not currently mentioned, needs to be mutually discussed. | "Any other job" as mentioned in the clause is referred to work associated with PoS acquiring business mentioned in the RFP. Any future development related to PoS has to done by the bidder as the primary responsibility of the bidder is related to PoS terminal supply to Bank. If Bank finds inconvenience with the bidder; then Bank will search for alternate solution.  |
| 27    | Page no 26 of 88<br>Point no xv  | Bidder should allot 2 support executives for Bank to be available at Bank's Head Office for necessary coordination with Bank personnel & Bank partner switch service provider. Both the support executives should be available at | Recommend bank to make it 1   | Bidder should allot 2 support executives for Bank to be available at Bank's Head Office for necessary coordination with Bank personnel & Bank partner switch service provider  |
| 28    |                                  |   | Please confirm if the bank expects the terminal service provider to place any dedicated resources at the branch or in the field for lead generation or                      |  |



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| 29    |                                | Bank's Head Office from 10 AM to 6 PM on all working days. The time may vary in view of work exigency. In absence of any support executive, Bidder has to provide an alternative staff for Business continuity. | <p>sorting out merchant complaint calls and issues.</p> <p>We request Bank to pay the vendor actual manpower costs incurred for this appointment. A separate line item can be added to the indicative commercial bid which will not be part of RA.</p>  | and merchant support. Other than these 2 support executives the bidder may take proper step/use resource for marketing & publicity of Indian Bank PoS for increase of merchant count. Bank will not bear any cost arising out of it. Bidder has to manage the same with the existing commercial format shared.  |
| 30    |                                |   | Branded POS terminals can be offered but these terminals have to be procured in the One Time Payment Mode by the bank, as these terminals cannot be used anywhere else. Also, since these are specific colour terminals, Manufacturers expect a MOQ for such orders   | Customization of the terminals has to done by the bidder for onetime payment model (purchase model / capex model) as per Bank's requirement (colour, design, branding, logo etc). Bank requires customisation as per merchant request and only branding is not accepted. Merchant's requirement on customisation has to be fulfilled. Regarding quantity of customisation depends upon Merchant/Bank's requirement. Bank will not bear any charge unless agreed upon. |
| 31    | Page no 26 of 88<br>Point no x | The POS terminal should be customizable by the Bidder i.e. colour, design, offering of logo as per the requirement of Bank without any additional cost/limiting the terminal count.                             | Banks Colour, logo etc can be provided for devices taken on a Onetime model subject to minimum order quantity, as the device would then be of the bank. For Rental model, bank colours and logo cannot be provided as the device comes back to the bidder to be used elsewhere post completion of project so stickers should suffice. |   |





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| 32    |                                   |   | Requesting bank to provide mutually agreed quantity to avail this facility   |   |
| 33    |                                   |   | There is a cost involved in this activity which will be factored in commercial BID   |   |
| 34    |                                   |   | This will be applicable only for devices purchased by the Bank and not for the devices offered Bank on opex Model.   |   |
| 35    |                                   |   | The customization is possible only on branding, please confirm if this is a capex model.   |   |
| 36    |                                   |   | Please confirm if the bank expects the terminal service provider to supply only Colour customized terminals as branding terminals and not stickered branding                   |   |
| 37    |                                   |   | We request Bank to pay the bidder all co-branding costs at actual. Furthermore, we request Bank to clarify on the expectations regarding customizations regarding co-branding. |   |
| 38    | Page no 26 of 88<br>Point no viii | Bidder should be having presence pan India (all PIN codes) directly or through their partner agencies for providing services mentioned in this RFP. | Is all Pin code will be mandatory to have access ?   | Indian Bank is having pan India presence. PoS will be installed all over the country. Hence Bidder should provide uninterrupted service to merchants pan India. Hence bidder is expected to have pan India presence |



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|       |                                |   |  | directly or through their partner agencies.  |
| 39    | Page no 26 of 88<br>Point no e | The terminal can again be used at any location as per the requirement of the Buyer (Bank/Merchant).   | We request Bank to pay the vendor TID activation costs in case same terminal is used for new installation.   | No such commercial can be imposed to Bank/Merchant for onetime payment (Purchase/capex) model PoS terminals.   |
| 40    | Page no 25 of 88<br>Point no h | Bidder has to call/visit merchant location if the merchant is not transacting for more than 5 days. Monthly rent will not be paid if the merchant has not transacted in that month. | Will the terminal service provider be allowed to de-install the machine if they are unable to convince the merchants to use the machine at 5 days of nil transactions at a merchant TID? Please Clarify<br>Will the terminal service provider allowed to deactivate the TID SIM or connection if they are unable to convince the merchants to use the machine at 5 days of nil transactions at a merchant TID. Please clarify. | Please check the amended clause which has been clarified.<br><br>Bidder has to call/visit merchant location if the merchant is not transacting. Bank will pay monthly rent for the first 30 days of merchant non-transacting. After completion of the time period of 30 days if still merchant has not transacted; monthly rent will not be paid to the Bidder. Bidder will be at liberty to deactivate the PoS TID/SIM. |
| 41    |                                |   | Why is the Bidder penalized for the Merchant not transacting? Bidder has deployed his asset and services at the Banks approved Merchant. Bank to pay rent on Monthly basis to the Bidder even if the merchant has not transacted.  | Bank's income is from merchant MDR. If merchant is not transacting and Bank doesn't earn income, then Bank will not pay monthly rent as expenditure to the bidder. Hence this clause has been incorporated. Please check the amended clause.<br><br>Bidder has to call/visit merchant  |



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|       |                                |  |   | location if the merchant is not transacting. Bank will pay monthly rent for the first 30 days of merchant non-transacting. After completion of the time period of 30 days if still merchant has not transacted; monthly rent will not be paid to the Bidder. Bidder will be at liberty to deactivate the PoS TID. |
| 42    | Page no 25 of 88<br>Point no g | Terminal lost/damaged due to delay in pick-up will be borne by the Bidder. Bank will not intervene in those cases. | Request bank to consider the terminals that are not retrieved after attempt made by the bidder.             | Bank will support wherever required as per Bank's discretion. Bank's intervention doesn't guarantee PoS terminal retrieval. Bidder has to take care of this risk.   |
| 43    |                                |  | Wherever merchant refuses to return/submit the terminal, banks intervention is required                     |   |
| 44    |                                |  | What if the Merchant has shut shop / absconding / not responding? Will Bank bear the cost of such cases.    | Those type of exceptional cases will be dealt by Bank on case-to-case basis and Bank may compensate the service provider accordingly.   |
| 45    |                                |  | Terminal lost/damaged due to delay in pick- up will be borne by the Bidder. What time period defines delay? | There is no such specific timeline. Bidder should immediately collect the terminal upon receipt of deactivation request. If bidders delays in terminal collection and merchant doesn't support for return of terminal then Bank will not be held responsible.   |
| 46    |                                | Terminal lost/damaged cases will be dealt by Bank on a case-to-case basis where merchant                           | If merchant is not willing to pay the WDV value of the device (if lost by                                   | Bank will only pay the WDV (Written Down Value)/terminal repair cost if   |



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| 47    | Page no 52 of 88<br>Point no 7(f) | provides written acknowledgement of the mishap and ready to bear the WDV (Written Down Value) cost. Bidder cannot demand/impose any cost on the Bank for such issues. | merchant). How will the bidder recover this cost of lost device?  | the merchant provides written acknowledgement of terminal lost/damaged case and ready to bear the WDV/repair cost. Bank will collect the amount from merchant, bidder will raise invoice favouring the merchant and pay to bidder. This clause has been incorporated in RFP as per our past experience where the service provider doesn't support properly to merchant and doesn't recover the deactivated terminals in time. After 2-3 months of deactivation service provider wants Bank to pay for the lost/unrecovered terminal which ignited dispute between Bank, Merchant & service provider. Hence Bidder has to support the merchant properly, maintain good relation and upon deactivation collect the terminals immediately. Bidder has to take care of this risk and bear the loss if any. |
| 48    |                                   |   | Since the ownership of merchant with the bank, bank shall make good WDV/cost of such terminal   |  |
| 49    |                                   |   | Bank is not taking device responsibility, how will service provider be compensated for loss of terminals- (WDV)   |  |
| 50    |                                   |   | In our past experiences only 1% of the Merchant agrees to provide written acknowledgment. What will be the steps taken by Bank in cases where merchants do not provide such acknowledgment.   |  |
| 51    |                                   |   | Terminal lost/damaged cases will be dealt by Bank on a case-to-case basis where merchant provides written acknowledgement of the mishap and ready to bear the WDV (Written Down Value) cost<br>-What if merchant is not acknowledging? then the bidder will have to bear the loss |  |
| 52    |                                   |   | Who will be responsible for terminal loss, terminal damage ?  |  |
|       |                                   |   | Please confirm if the terminal service provider will be allowed to raise  |  |



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|       |                                 |  | invoices for all the terminal losses/lost cases and also for any loss/damage happening in terminals at merchant outlet   |   |
| 53    |                                 |  | Request bank to consider the retrieval of the lost/damaged and beyond warranty terms repair cost of terminal from the merchant   |   |
| 54    | Page no 25 of 88<br>Point no a  | Ownership of PoS terminals purchased on Onetime payment mode will be with the buyer (Bank/Merchant). Buyers can use the PoS terminal at any location as per their convenience. Bidder has to raise GST invoice favouring the buyer as instructed by Bank and despatch the same (hard copy/soft copy) to the buyer. | Since, the ownership of PoS terminals purchased on Onetime payment mode will be with the buyer (Bank/Merchant) we are assuming that will be working on a Capex model?  | The PoS terminal will be purchased by Bank/merchant. Hence ownership lies with the buyer. This should be treated as CAPEX model.  |
| 55    | Page no 24 of 88<br>Point no iv | Bidder will source customers from open market, open account for the merchant and install PoS terminal at merchant location   | Not clear on this requirement. The commercials for sourcing CA and POS would be very different. This RFP as we understand is for supplying POS terminals for bank's CA customers. Kindly clarify and update this clause. | The requirement in the RFP is to provide PoS terminals to Indian Bank account holders or any aggregator as Bank decides. As the terminal service provider has to do marketing & publicity of Indian Bank PoS; there may be a scenario where the merchant is interested to avail Indian Bank PoS but might not be having any relation with Indian Bank. In those scenarios; bidder has to share the lead details with the Bank for account |
| 56    |                                 |  | Do the merchants sourced by the TSP need to essentially open accounts with Indian Bank   |   |



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|       |                                     |   |  | opening. After opening of the account PoS terminal may be provided to the merchant.   |
| 57    | Page no 24 of 88<br>Point no iii    | Bidder will visit the merchant location, convince the merchant to install PoS terminal from the existing customer lead available with Bank. | Who takes the final call for on-boarding of the Merchant? If Bank is taking the call, then Merchant risk to be of the bank | Bank branches verify the KYC of the merchant before forwarding the recommendation of PoS installation to Head Office. However risk related to PoS transactions through bidder's PoS terminal lies with the bidder if the risk liability is attributed to PoS terminal service provider. |
| 58    | Page no 24 of 88<br>Point no 6(vii) | PoS terminals will be installed on Monthly Rental as well as Onetime payment mode .   | We request Bank to share desired region wise split / region wise deployment plan.  | Indian Bank is having pan India presence. PoS installation request comes from the branches irrespective of region. Hence Bank cannot ascertain region wise PoS requirement. PoS will be installed pan india.  |
| 59    | Page no 23 of 88<br>Point no 18     | Refund to different TID   | Requesting bank to provide more clarity on "Refund to different TID"   | If refund has to be initiated from a deactivated PoS terminal then the same can be processed from a different TID linked with the same MID.   |
| 60    |                                     |   | Please explain the use case for this requirement/process flow if this is currently offered to current Bank POS merchants?  |   |
| 61    |                                     |   | Pay Later  |   |



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|       |               |  |   | aggregator proactively supported by the PoS terminal vendor are welcome.  |
| 62    |               | Sale with Cash   | Please explain the use case for this requirement/process flow if this is currently offered to current Bank POS merchants?   | When a card holder avails Cash@PoS transaction with Sale it is called Sale with Cash. Charge slip will come with the cumulative amount of Cash@PoS and sale transaction with a single RRN.  |
| 63    |               | EMI (Bank and Brand)   | Bidder can offer Indian Bank EMI transactions basis integration basis bank agreements with issuers and Brands.  | Bank EMI & Brand EMI both has to be provided. Bidder has to coordinate with card issuer Banks and popular brands for integration of the same to facilitate Indian Bank PoS merchants.   |
| 64    |               | Key Entry & Manual Payment Methods   | Is this type of transactions supported by the Bank? Considering the risk involved for these transactions, request bank to remove this as a payment method to be accepted.                                     | Offline/Manual/Key Entry transactions are required for few merchants. Bank will take care of the Risk involved in it for these type of transactions subject to there should not be any issue arising from the PoS terminal/ payment app.  |
| 65    |               | Txn Types <ul style="list-style-type: none"> <li>• DCC (Dynamic Currency Conversion)</li> <li>• Pay Later</li> <li>• Refund to different TID</li> </ul> Payment Instruments <ul style="list-style-type: none"> <li>• Wallet</li> <li>• Sodexo</li> </ul> | Bank to provide the specs for DCC, Pay Later & Refund to Different TID.<br><br>Kindly share the list of Wallets to be enabled. Will the Bank be ok to work on an aggregator Model to offer Wallet Acceptance. | For DCC, Sodexo & Refund to different TID; PoS terminal should be equipped with the functionality as mentioned in the clause. Bidder has to co-ordinate with the switch service provider for necessary integration. For Pay Later & wallet transactions; Bank will arrange Pay Later & wallet solution provider and the PoS terminal service provider |



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|       |                                 |   | Bank to provide the specs for Sodexo acceptance.  | has to integrate the same in the PoS terminal.   |
| 66    | Page no 23 of 88<br>Point no 17 | The PoS terminal should be able to communicate with Bank partner switch and all the terminal/transaction level data viz. transaction date, amount, RRN, Masked Card number, Card type, transaction type, Latitude, Longitude etc should flow between the switch & terminal in a smooth and timely manner. | Latitude Longitude will not be feasible for non-android terminal, hence requesting bank to provide more clarity on it.      | From compliance aspect; RBI asked Banks to provide real time location of PoS payment acceptance touch points. Hence Latitude & Longitude is required. Bidder has to arrange for some solution for RBI compliance..   |
| 67    | Page no 23 of 88<br>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 PoS terminals remotely & control the transactions  | Is the terminal service provider expected to own the source code of the terminal management system as well? Please clarify. | There is no such binding on the terminal service provider to own the source code. If bidder is not having the source code they should have necessary arrangement with OEM/owner of source code to provide hassle-free support. At any point Bank/switch vendor/merchant should not lag from the requested service.               |
| 68    | Page no 23 of 88<br>Point no 15 | The bidder should own the source code of the PoS terminal application, APIs related to Billing software integration and any other applications related to PoS operation and the auxiliary services.   | Normally IP's owned by terminal OEM, any specific reason bank wants to have source code of terminal application?            | Bidder should be able to amend the required changes in PoS payment application & firmware if required. Hence Bank requires bidder to acquire the terminal source code. However, if the facility is not availed by the bidder; they should be in position to fulfil Bank's requirement on time with proper coordination with OEM. |





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| 69    |                                |   | This requirement will depend on the solution provided by bank's switch provider and based on the switch provider's API, bidder can develop, certify and provide the solution on the POS terminal. Requesting bank to update this clause. | <p>Bidder's PoS terminal should support DCC and Sodexo as Bank's switch can fulfil the requirement related to DCC &amp; Sodexo card acceptance.</p> <p>Bank will bear the commercial associated for DCC transactions with the Card Associations but Bidder has to provide the solution to the needy merchants as and when required. Hence bidder should be ready with DCC &amp; Sodexo solution.</p> <p>There is no such binding on the service provider to own the DCC source code but however service provider should provide flawless support for DCC transactions.</p> |
| 70    | Page no 22 of 88<br>Point no 9 | Bidder's PoS terminal application should support DCC (Dynamic Currency Conversion) & Sodexo acceptance.   | Our terminals have the technical capability for supporting DCC & Sodexo acceptance. Bank to help facilitate DCC arrangement with Bank Switch Partner and Sodexo to enable offering its solution, via POS deployed for bank.              |  |
| 71    |                                |   | Trust bank will bear the cost of DCC with schemes as pertains to switch. Accordingly, this should be considered for offering in Phase 2  |  |
| 72    |                                |   | Indian Bank to share the DCC & Sodexo specs to build the interface.  |  |
| 73    |                                |   | Is the terminal service provider expected to own the source code of the DCC applications.  |  |
| 74    | Page no 22 of 88<br>Point no 6 | The PoS terminal payment application should be certified for VISA, MasterCard, Rupay, Diners & AMEX and should meet the standards prescribed from time to time by | Does the Bank have an agreement with Amex for routing transactions? Or the bidder is expected to route transactions to AMEX directly via the bidder's own agreement with AMEX?   | Bank doesn't have any arrangement with AMEX. Bidder has to route transactions with AMEX directly with their existing agreement.  |



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| 75    |                                | the Card Associations at no extra cost to Bank.  | Recommending bank to remove AMEX from requirement/to consider after mutual discussion and consider AMEX as value addition   | Bank is in receipt of enabling AMEX card acceptance from many merchants. Hence AMEX card acceptance feature should be there and bidder should have prior arrangement with AMEX.  |
| 76    | Page no 22 of 88<br>Point no 4 | Bidder should provide valid PCI DSS, PA DSS, PCI PIN, PCI PTS, PCI P2PE certifications for the services to be offered. | Our P2PE certification is in progress, Can the certification report be shared upon issuance of certificate or before Go Live? Trust this will be fine to qualify for eligibility requirement for this RFP as well | PA-DSS certification is mandatory as Bidder has to be provide<br>1. PoS terminal payment application for Card transaction processing<br>2. Mobile app & web app for merchant transaction viewing & support<br>PCI-P2PE certification is mandatory. If the bidder is not yet certified; they have to provide undertaking to Bank that upon selection they will provide PCI-P2PE certification status (completed/in progress) and purchase order will be issued only after submission of the same.<br>As per RBI Master Direction on Digital Payment Security Controls (18th Feb 2021) all the certifications sought in the RFP are mandatory. |
| 77    |                                |  | Is PA DSS certifications mandatory as it is not applicable to us, since we are not using third party app or licensing our app to third party  |  |
| 78    |                                |  | We are PCI DSS certified, hope this is good with bank   |  |
| 79    |                                |  | Is the terminal service provider expected to have multiple banks TIDs   | Few PoS terminals available in market which can store multiple TIDs for  |



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|       |                                 |   | loaded in one physical terminal or is it for DCC business? Kindly clarify.   | regular card payment acceptance connected with multiple Banks. If the terminal is capable of storing multiple TIDs then Bank should be aware of such facility available in the terminal & the multiple TID facility should not be enabled without Bank's consent. |
| 80    | Page no 22 of 88<br>Point no 14 | The PoS terminal may be capable of storing multiple TIDs. However, it will be enabled only after written consent from Bank  | We request Bank to clarify on this requirement of storing multiple TIDs and purpose of the same.   |   |
| 81    | Page no 22 of 88<br>Point no 10 | The PoS Payment Application should be certified by VISA & MasterCard for DCC transaction and bidder should be having Host2Host connectivity for DCC transactions.   | This requirement will depend on the solution provided by bank's switch provider and based on the switch provider's API, bidder can develop, certify and provide the solution on the POS terminal. Requesting bank to update this clause. | Bidder has to coordinate with the switch service provider and complete the requirement as sought in the clause.   |
| 82    |                                 |   | Indian Bank to share the DCC Provider specs to develop the interface.  |   |
| 83    |                                 | GPRS based PoS terminals should be having the following minimum configuration.  | Is GPRS terminal referred as Linux OS/Non Android terminal ?   | Yes. GPRS terminals are referred to as non-Android/Linux OS terminal.   |
| 84    | Page no 21 of 88<br>Point no 1  | EMV/Chip Card Reader, Magnetic Strip Card Reader, NFC, Remotely Firmware Update, Remotely Key Injection, Waterproof & Dustproof Secure PIN Pad, Numeric & Functional Keys, Touch Screen LCD/TFT display, Thermal Printer, SIM Card Connectivity (2G, 3G, 4G), 2 slots (1 SIM + 1 SAM), Wifi, Bluetooth, Battery (minimum 2000 mAH rechargeable Li-ion Battery), | Remotely Firmware Update, Is this required or manual is also allowed? There are certain firmware, which require field visit, we request bank to consider the same.   | Firmware updation should be done remotely. However if field visit is required for firmware update; bidder has to complete the same as per merchant's requirement & within Bank's timeline without any additional cost to Bank/merchant.                           |



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|       |                                  | Micro USB Charging Point, Microphone, Built-in Speaker, GPS, 512 MB FLASH, 1 GB RAM, 8 GB ROM, Quad Core CPU. (Bidder should provide the Make & Model of the PoS machine with product brochure. |  |   |
| 85    | Page no 21 of 88                 | PoS terminal count  | Please share bifurcation for GPRS and android POS of the 25,000 POS terminals  | Terminal bifurcation is available in Commercial Bid (Page no 57 of 88). GPRS terminals are assumed to be 7,500 & Android terminals are assumed to be 17,500. However Bank doesn't guarantee on the numbers and these are the expected figures.  |
| 86    | Page no 20 of 88<br>Point no 5.3 | The Bidder should have an average Business Turnover of Rs. 35.00 Crores during last Three Financial Years (FY 2019-20, 2020-21 & 2021- 22).   | Bidder's submission is to revise the clause to "The Bidder should have a minimum average Business Turnover of Rs. 3 Crores during last three consecutive Financial Years (FY 2019-20, 2020-21 & 2021-22)." | Relaxation in Business Turnover and Net Worth will be considered as per Government of India guidelines.   |
| 87    | Page no 20 of 88<br>Point no 14  | The PoS terminal may be capable of storing multiple TIDs. However, it will be enabled only after written consent from Bank.   | We request Bank to clarify on this requirement of storing multiple TIDs and purpose of the same.   | Few PoS terminals available in market which can store multiple TIDs connected with multiple Banks. If the terminal is capable of storing multiple TIDs then Bank should be aware of such facility available in the terminal & the multiple TID facility should not be enabled without Bank's consent. |
| 88    | Page no 19 of 88                 | The selected bidder shall raise the invoice on a monthly basis along with all required  | Please define ACTIVE TID   | Those TIDs for which monthly minimum one transaction settlement   |



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|       | Point no 5<br>(Payment Terms)                 | 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.   |  | has been done are treated as Active TIDs.   |
| 89    | Page no 18 of 88<br>(Service Level Penalties) | Successful bidder shall provide uninterrupted service to the PoS merchants, Bank & Bank partner switch service provider  | Of the service level penalties, the PoS installation time considers working days only or does it include weekends and holidays as well. Please clarify. Also the support response time is it expected that the terminal service provider give 24/7/365 days support to the merchants, as the merchants might not work round the clock for the support to be given. | The term "days" doesn't exclude any day like weekends or holidays. Bidder has to provide service all 7 days in week. (As we have observed on weekends, holidays, festival season PoS transactions are comparatively more than regular days). Bidder should be prepared for providing service as per the convenient time of the merchant but that doesn't create any time constraint for the bidder. |
| 90    |   |  | There is no cut off time mentioned for the day.<br>There is no minimum adherence for downtime report calculations.   |   |
| 91    | Page no 18 of 88<br>Point no 2                | Downtime penalty will be imposed to the successful bidder for exceeding the timeline mentioned above. The penalty for downtime will be calculated at Rs. 100/- per day per PoS machine maximum of Rs. 500/- per occasion. Delay in installation will be accounted since Lead creation time & delay in support service will be accounted from the time of complaint lodged. | We request Bank to clarify whether Bank is expecting API integration for lead creation. If yes, what will be flow of leads.  | Lead flow API details will be shared with the successful bidder by the switch service provider after the reverse auction process.   |



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| 92    | Page no 17 of 88<br>Point no iii                         | Successful Bidder should collect lead details from Bank & install PoS terminal at merchant location.   | We request Bank to clarify on the lead flow mechanism.   | Lead details will be provided by Bank (Head Office/Zonal Office/Branch). Bidder has to contact the merchant visit the merchant location collect digital document collection & authentication sharing lead data to switch for MID/TID creation and terminal installation. |
| 93    | Page no 17 of 88<br>Point no 3 (Service Level Agreement) | Terminal certification with Card Associations for Indian Bank for successful transaction routing through Bank partner PoS acquiring switch :: 4 weeks from the date of issuance of the PO. | The liquated damages due to the delay might be caused due to the schemes and also by the switch provider for which we request the bank to remove this clause as it would be very difficult to ascertain at which end the issue has occurred. | Bidder has to make the project live within 16 weeks of acceptance of the purchase order (increased from 10 weeks to 16 weeks). However delay by the Card Associations/switch service provider will be dealt separately by the Bank.                                      |
| 94    | Page no 17 of 88<br>Point no 2 (iv)                      | Successful Bidder should market & publicise PoS with Indian Bank account holders as well as mobilise new customers to Indian Bank and on-board in PoS portfolio.                           | Please clarify what is expected in market & Publicise? Will Bank will share the cost for the same?   | The successful bidder will publicise PoS (product & service) among Indian Bank Branches/ZOs/FGMOs, merchants, Conduct seminars, campaigns etc to increase the PoS acquiring business. Bank will not bear any cost for the same.  |
| 95    | Page no 17 of 88<br>Point no 2 (ii)                      | Cost of Host & Terminal certification, BIN integration, Merchant migration and other related activities should be borne by the successful bidder.  | would the terminals require fast track or full certification and how many models of GPRS and Android is expected to be certified.  | Bank requires one model from GPRS & one model from Android PoS. Terminal certification has to be done in Bank's BIN through Bank partner switch. Complete certification has to be done with the card associations. In  |



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|       |                                 |   |  | case of fast track certification has to be done; Bank will inform all the stake holders & support them if required.   |
| 96    | Page no 14 of 88<br>Point no 12 | Awarding of Contract<br>Purchase Order for supply, installation & management of Point of Sale (PoS) terminals will be issued to lowest quoted (L1) Bidder. L2 bidder who is matching the L1 price will also be awarded Purchase Order. PoS terminal order will be given in 60:40 ratios to L1:L2 bidder respectively  | Please clarify the L2 bidder is expected to match the price of the L1 bidder then the ratio of sharing the business should also be similar to the L1 bidder i.e 50:50  | L2 bidder has to match the price of L1 bidder. Then only L2 bidder will be eligible to be selected along with L1 bidder. As per RFP clause PoS order will be divided between L1 & L2 bidder in 60:40 ratios. However actual PoS order depends upon the marketing & publicity of their PoS done by the bidder. Order is received from the Branch/Zonal Office to Head Office. Hence bidders have to coordinate properly with Bank's field functionaries. |
| 97    | Page no 10 of 88                | In case the Probable Bidder wants to participate in the Pre-bid Meeting, they should register themselves with the Bank by paying the cost of bid document i.e. Rs. 10,000/- (Rupees Ten Thousand Only) (non-refundable) by way of Demand Draft in favour of Indian Bank payable at Chennai, or transferring the amount in the account as detailed earlier (Schedule 6 of Page no. 3). Bidders have to ensure that cost of bid document i.e. Rs. 10,000/- has already been | We request Bank to allow all interested bidders to participate for the Pre-bid meeting. Basis clarifications provided on Pre bid queries raised, interested bidders can decide to proceed further with participation and payment of tender fees. | Bidders who have purchased the RFP are only allowed for participation in the pre-bid query meeting and their queries only be responded. This is Bank's policy.  |



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|       |               | remitted to Bank, before raising the queries through email. |   |  |
| 98    | General       | General   | Who is the switch provider for Indian Bank?   | The details of Bank's switch service provider will be shared with the selected bidders after Reverse Auction process. Bidder has to integrate with Bank's switch service provider for transaction processing. Bank may change switch service provider as per its discretion. |
| 99    |               |   | Who is bank's existing switch service provider? Is bank ok to change switch service provider  |  |
| 100   |               |   | Is this compulsory to integrate with bank existing switch service vendor or bank is open to have any other switch service vendor ?        |  |
| 101   | General       | Product requirement   | Can we deliver required solution to bank in phase manner by considering commercial discussion for few of VAS services like DCC, EMI etc ? | Bidder should be capable of handling all the services mentioned in the RFP. If bidder is not capable; upon selection they should initiate for integration of all the services. However merchant service/requirement should not be delayed.                                   |
| 102   | General       | General   | In BBPS, what functionalities is bank looking to have in terminal ?   | The services offered now in BBPS viz. Bill payment, Fee collection etc has to be incorporated. The PoS terminal payment application should be able to integrate with BBPS.   |
| 103   | General       | General   | Will bank provide DCC Bin to Us ?   | Bank will provide one acquiring BIN to the bidder. DCC has to be configured/certified in the same BIN.   |





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| 104   | General       | General                 | Will bank provide BIN for QR ?  | Bidder has to integrate with Bank's UPI PSP. Separate BIN will not be provided for UPI QR.<br>For Bharat QR separate BIN will be provided.  |
| 105   | General       | General                 | Requesting bank to remove ROM criteria from terminal eligibility criteria as this facility is found rarely in POS terminal. | Please check the revised PoS terminal technical specification.  |
| 106   | General       | General                 | Will L1 and L2 Bin will be same? If yes then who will segregate the reports like incoming file, chargeback, vroll etc ?     | Transaction switching & reconciliation is the responsibility of PoS switch service provider.  |
| 107   | General       | General                 | What is expected average transaction per terminal and average ticket size expected from 1 terminal ?                        | In present scenario monthly PoS transaction count is approximately 12,00,000 per month for 15,000 PoS terminals.  |
| 108   | General       | General                 | Is there any transaction revenue sharing other than incentive mentioned in the RFP ?  | There is no such scope of transaction revenue sharing with the bidder.  |
| 109   | General       | General                 | Who will bear the cost of terminal repair and maintenance ?   | During the warranty period of one-time payment mode PoS terminals (purchase/capex) (warranty should be 1 year or more) the repair/ maintenance cost has to be borne by the bidder. Post warranty period of one-time PoS terminals & rental PoS terminal asset damaged by merchant |



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|       |               |                         |  | will be borne by the merchant subject to the merchant provides written acknowledgement of terminal lost/damaged case and ready to bear the WDV/repair cost. Bidder has to raise invoice favouring the merchant. Bank will collect the cost from merchant and remit to the bidder. |
| 110   | General       | General                 | Can we deliver phase wise delivery of expected product/feature mentioned in the Application with mutual discussion ? | Selected bidder should be equipped with all the requirements sought in the RFP prior issuance of purchase order.  |
| 111   |               |                         | By when features are required by bank? Can bank and we mutually decide on product deliveries and timelines?          |   |
| 112   | General       | General                 | Is agreement will be between merchant and we or merchant and bank ?  | Bank will execute agreement with the merchant.  |
| 113   | General       | General                 | Requesting bank to help us in providing integration with sodexo.   | Bank cannot support for such requirement. Bidder has to take care of the arrangement with sodexo.   |
| 114   | General       | Acquiring Integration   | We request Bank to clarify whether successful bidder is also expected to have acquiring integration with the Bank.   | Successful bidder has to integrate with Bank's switch service provider and complete the requirement as mentioned in the scope of RFP.   |



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| 115   | General       | General Query           | Can Bidder along with POS Manufacturer OEM in consortium participate in the RFP?   | Consortium is not allowed. Bidder may have separate arrangement with OEM but Bank will coordinate with the bidder only.  |
| 116   | General       | General                 | The bid document states all the Certifications & Eligibility criteria are for Bidder. So we request you to change it as Bidder or OEM.   | All the certificates have to be provided by bidder & bidder has to meet all the eligibility criteria. Bidder may have arrangement with the OEM but Bank will coordinate only the selected bidder.  |
| 117   | General       | General                 | With reference to PMO directive & initiative towards encouraging Local Production & Procurement of Make in India Products, we request you to enable Made in India clause to preference for Class-I & Class-II local supplier. In this context, also we request you to exempt the Local Manufacturers from the eligibility criteria on experience aspect and giving price preference. | As a Public Sector Undertaking entity; Indian Bank is abiding by all the directives issued by Government of India. RFP clauses are prepared for wider participation of bidders which can be relaxed wherever possible but cannot be added/ amended/ removed for backing any particular bidder. |
| 118   | General       | General                 | Please confirm if the terminal service provider will have the right to deduct/charge directly from the merchant for any services or VAS  | For imposing any charge directly to merchant/ deduction from settlement/ penalty to merchant etc; the terminal service provider should have written consent from Bank.   |
| 119   | General       | General                 | Please confirm if the terminal service provider will be allowed to have direct   | For any integration/VAS not discussed in the RFP cannot be integrated in the   |



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|       |               |                         | agreement for any payment services/VAS with the merchant   | PoS terminal. The bidder is not supposed to market/discuss any service to the merchant without Bank's consent. All the integration has to be done with Bank only not with the merchant.  |
| 120   | General       | General                 | Please confirm if the terminal service provider has any obligations in collecting the agreement copies from the merchants and hand it over to the branches and also confirm if this is a bilateral or a tripartite agreement arrangement between the terminal service provider, branch and the merchant. | The merchant agreement will be bilateral and will be executed between Bank & Merchant which has to be done during digital merchant on-boarding by the terminal service provider.   |
| 121   | General       | General                 | Please confirm if the terminal service provider will get the monthly rental irrespective of balance available with the merchant or not and within 15 days of bills being handed over the concerned department at the bank  | Selected bidder will receive the monthly rental/processing fee as mentioned in the RFP without any dependency of merchant account balance. Please go through the RFP & subsequent amendments/clarifications provided for any clarification regarding vendor payment. |
| 122   | General       | General                 | Please confirm if the terminal service provider is supposed to convert/source only merchants who   | Bidder has to install PoS terminals at Indian Bank merchant locations. Similarly, any new merchant marketed by the bidder who is not having  |



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|       |               |                         | are having an account with Indian Bank.   | existing relation with Indian Bank can also avail PoS from the bidder after opening account with Indian Bank. Bidder has to share the lead to Bank for account opening & PoS installation.   |
| 123   | General       | General                 | Please confirm if the terminal service provider will not be responsible for any delay in the merchant providing the necessary details for raising chargeback and also any delay with regards to the switch provider will not be a liability of the terminal service provider. | Terminal service provider has to provide the required documents to the switch vendor for chargeback processing. Collection of required documents from merchants is the responsibility of PoS service provider and delay in support will lead to imposing penalty to terminal service provider. |
| 124   |               |                         | There is no chargeback/ business loss liability on the Terminal supplier, PLs confirm?  |  |
| 125   | General       | General                 | Please confirm if the terminal service provider is expected to do the integration of government and private companies billing integration and processing free of cost.  | Yes, the terminal service provider has to do the integration of Government department and private companies billing integration and processing.  |
| 126   | General       | General                 | Please confirm if the terminal service provider is expected to provide only 4G/WiFi/NFC with printers terminals   | Yes, the PoS terminals should be 4G SIM capable and WiFi, NDFC, printer enabled.   |
| 127   | General       | General                 | Please confirm if the terminal service provider is expected to deploy any or only brand new terminals for   | One-time model (purchase/capex) PoS terminals should be brand new and Rental model (opex) PoS terminals  |



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| SI No | RFP Reference | Details provided in RFP | Query Raised  | Bank's Reply  |
|-------|---------------|-------------------------|---|---|
|       |               |                         | installations especially at big merchant outlets.   | may not be new but should be in merchant/Bank acceptable condition.   |
| 128   | General       | General                 | Please confirm if the terminal service provider is allowed to ship or courier the terminals and paper rolls to the merchant locations for installations/ de-installations/ complaint calls/paper rolls delivery | PoS terminal installation (with proper training) should be done by field service engineer only. Subsequent despatch of paper rolls can be done through courier. De-installation should be done from backend but terminal pick up should be done by field service engineer only. |
| 129   | General       | General                 | Please confirm if the bank expects the terminals service providers call centre need be PCI compliant.   | PCI complaint call centre is not mandatory.   |
| 130   | General       | General                 | Is it mandatory to have DR for Call Centre & for Key Injection centre?<br>Please clarify.   | DR drill activity for call centre & Key injection centre is not mandatory.  |

