

**Clarifications to the queries of the prospective bidders****Date : 02.01.2018**

Sr. No	Page No	Clause No	RFP Clause	Query	Response/ clarification
1	12	2.1. RFP Response guidelines: Part II – Commercial Proposal	10. It will be responsibility and liability of the selected bidder to levy applicable Taxes & duties in terms of Government guidelines from time to time. All taxes should be mentioned at the prevailing rates at the time of bid submission. Any variations in the taxes quoted by the Bidder which are not in line with the applicable rates prevailing for such supply /services may entail rejection of the Bidder's proposal.	We understand during actual billing, the bidder shall charge taxes to the Bank at the then prevailing rates. Request Bank to confirm.	Yes. Bidder shall raise invoice along with taxes prevailing at the time of raising invoice.
2	12	2.1.p.5 Commercial Proposal - Sr. No. 11	There shall not be any separate charges payable by the Bank to the selected bidder for activity for approval or for any other activity as required by Visa/MasterCard/NPCI in the approval process in force now or in future.	Charges payable to do the card unions are to be borne by the bank and not by bidders. These charges could include (but are not limited to): membership fees related to ACS services, BIN charges, charges related to ACS configuration changes, certification fees, project management charges etc.	No charges will be payable to the selected service provider for carrying out such activities, mandates, etc. Membership fees of the Bank, BIN charges, etc. which are related to the Bank will be borne by the Bank.
3	23	4.1. Eligibility Criteria	II. The bidder should be profit making institution for at least last 2 years with a positive networth. A copy of audited balance sheets and profit & loss for the immediate previous three years must be submitted with the technical offer.	We assume that bidder shall have made net profits after tax in 2 out of the last 3 financial years and have a positive networth. Request bank to confirm and modify the clause and Eligibility Criteria annexure accordingly . We request the bank to kindly provide 2 out of the last 3 years & with positive operating profit	Net Profit for last two years with a positive networth is required as per RFP.
4	24	4.2. Scope of work	Bank/ RRBs will not make any payment for initial setup and implementation and make payment for the transactions only as per the details given in the annexure for commercial offer.	We assume the commercials quoted is applicable to the Bank and its RRBs. Request Bank to clarify,	RRBs may also use the service under this RFP.
5	24	4.2 Scope of work - d. Transaction Authentication Process flow	Bank will utilize OTP authentication for RuPay PaySecure, Verified by Visa and MasterCard SecureCode debit card ecommerce transactions	Do we need to provide OTP server also as part of the solution or need to connect to Bank's OTP server	Yes. Selected bidder need to provide OTP Server. In any case, selected bidder's solution should be able to take care of OTP related requirements.
6	25	4.2 Scope of work - d. Transaction Authentication Process flow	The application of the selected service provider should also support 3d-Secure static Password and necessary processes including <b>registration</b> .	For registration, which all modes will be used and what all details will be captured during registration E.g. Through Bank website, Activation During Shopping, Mass Enrolment, Direct web Interface	As per the requirements of the Bank, in line with card scheme and other relevant guidelines, if any.
7	25	4.2 Scope of work - d. Transaction Authentication Process flow	Selected service provider is required to securely store limited cardholder data on their systems including registered mobile number of the cardholder at the option of the Bank.	Will HSM be required to encrypt card number and other sensitive data before storing in the system	Card network guidelines, if any and Industry best practices for secured storage of sensitive cardholder data.

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8	25	4.2 Scope of work - f. Co-ordination	The selected service provider will have to coordinate with the <b>Bank's switch vendor</b> , SMS vendor, respective payment card scheme, IT team, etc. in liaison with our Department wherever necessary.	Which ISO format is supported by bank's switch ISO 8583 or 8593	Both. Preferred format is ISO 8583.
9	25	4.2 Scope of work - m. Data Retention	Selected service provider will have to ensure data retention related to the authentication services as per the regulatory guidelines and will have to provide the same as and when required by the Bank in <u>appropriate usable format</u> .	What will be the retention period for the storage of data	As per the regulatory guidelines amended from time to time.
10	33	4.12. Insurance Coverage	Selected service provider need to insure any damage/ loss to bank.	This statement seems to open ended. Insurance and other such remedies typically are bound by certain upper limits. Request bank to mention a cap to the insurance amount or accept to cap such insurance at 10% of total contract value.	110% of the contract value. However, it will not restrict Bank to claim amount of damage beyond the insurance value for the reasons attributable to the selected service provider.
11	52	Annexure G: Commercial Bid	SMS for OTP (not for evaluation) Unit Cost for services (Excl. of all taxes)	We assume the bidder has to quote the cost for 1 SMS under the placeholder provided. Request Bank to confirm	Yes. Cost for 1 SMS.
12	Additional	NA	NA	What is the peak hour TPS?	40-50 TPS

Note : All other terms and conditions of the RFP remains unchanged