

Response to Pre-bid Queries

RFP 062018- End-to-end Reconciliation and Dispute Management of Transactions of Various Delivery Channels and Other Payment Systems

S.No	Clause No.	RFI Clause	Bidder's Query	Bank's Response
1	A.1	Extraction/Downloading Host, Switch, Network & EJ data files and verification of the files.	Request the bank to share the list of ATM models currently in operations and number of ATMs	DIEBOLD,NCR,PERTO,VORTEX,WINCOR, Hyosung & no of ATMs around-1900 and any other that Bank may procure in future
2	A.20	Computation of Issuer fees, acquirer fees, balance enquiry fees and any other charges / difference in charges for debiting to cardholders account	a) Request the bank to elaborate on the requirement please. b) Request the bank to provide more details related to use case of computation of acquirer fee for debiting cardholder account	As per NPCI/VISA/Master guidelines
3	A.32	Domestic and International Fee Configuration	Kindly elaborate. Is this Interchange fees? Request the bank to provide the list of interchanges used?	As per NPCI/VISA/Master guidelines
4	A.34	Reconciliation linked to Accounting	Kindly elaborate. Is this GL Tally?	End to end reconciliation to be done including accounting
5	A.34	Transaction level accounting	Kindly elaborate. Is this for CBS, where clients not having LORO (off us hitting CBS online), to generate entries for off us transactions?	GL reconciliation has to done based on transaction level accounting
6	A.34	Maintenance of Profit & Loss Accounts	Kindly elaborate. Is this Income/expenses GL?	Yes
7	A.36	Maintenance of parallel GLs accounting/tallying.	Kindly elaborate. Is this Shadow balancing?	Yes
8	B.17	Maintenance of currency rates for international transactions and generation of uploadable file for debiting the customer's account the full/partial (undebited online) amount.	Kindly elaborate this requirement.	Generation of debit to customer file for Acquirer claimed amount excess over CBS transaction due to currency exchange difference(if any)
9	B.20	EJ files to be preserved and maintained for future reference.	What is the retention period? We suggest that it should be 90 -180 days.	To be shared with successful L1 bidder
10		General	What is the current transaction volume (Channel wise), what is it expected projections YOY for the next three to five years.	ATM/POS-5 lac, IMPS- 50000, UPI-1 lac, BNA-8000, AEPS-15000 per day approx
11	C.1	Automated processing & settlement of dispute resolution at different stages under various networks as per rules of each network.	How is the claim registration done? Is it through screen interface or bulk upload? What is the daily dispute volume? Kindly provide the projections for the next three to five years	Vendor has to provide Dispute Management System
12	4.3,pg13	Project Scope / Scope of Work iv) RuPay (Both OFF-US & On-US) v) POS (Both Issuing & Acquiring)	1) Request Bank to clarify the scope, would this also include merchant settlements or only 3 way recon and RuPay settlements. 2) Please confirm on acquiring dispute workflow and the scope of the acquiring disputes	Yes
13			Clarification is required- on type ME(Merchant Establishment) if any, no of transactions flows through POS/ATM. Whether bank will provide reconciliation/matching/unmatching logic as per its configuration of CBS and Switch. Whether any functional document will be provided by the bank for configuration of filteration and compare logic.	Vendor has to prepare & provide and approval has to be taken from Bank
14	4.3	xiv) Prepaid Card (all variants) / Gift Card / Wallet xvi) Credit Card	1) Credit Card system recon is usually part of the credit card management system. Since the bank does not have a credit card system currently, we trust that credit card recon is not part of the scope of this RFP.	In future if Bank decides to introduce then vendor has to do the reconciliation of the same
15	4.3 (b),pg16	Reconciliation Method	Bank needs to provide Module wise recon logic	Vendor has to prepare & provide and approval has to be taken from Bank

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16	4.3 c	Generation of Fraud monitoring Reports	These reports usually come from switch, from the recon application we may get reports basis pre-defined logics. When reports are generated from switch they may help avoid frauds online.	Recon system has to generate.
17	4.3 (c),pg16	Reconciliation of Transactions of all Networks	whether all reports are required by the bank or it will be customized as per requirement.	It has to customized as per Bank's requirement
18	4.3 d	Fee Calculation - Computation of Fee for Acquirer transaction from Network Provider	We understand these will be for acquirer ATM transactions, please clarify	To be shared with successful L1 bidder
19			Fee calculation is differ from bank to bank. Whether bank will have separate charging mechanism.	
20	4.3 e	Updation of status of claims and sending of Mails to customer about claim status	1) Please confirm the number of mail ids for dispute management 2) Please confirm if the bank shall provide the consolidated disputed transaction details	To be shared with successful L1 bidder
21	4.3 l	There should be system in place for fraud registering, reporting, monitoring and generation of MIS.	Please clarify if the Bank is looking for this reporting to happen in the VISA, MasterCard and RuPay systems or in the recon application	This functionality should be available in Recon Application
22	4.3 (i) ,19	Cash In ATM/BNA (including Recycler) Reconciliation	Whether bank has implemented online CBR system or service provider has to approach branches for the CBR in the absence of CBR and EJ.	EJ will be provided through SFTP and CBR will be provided by the respective CRAs at a centralized location
23	4.3 o	EJ monitoring	Kindly elaborate, is bank looking for a missing EJ report only from the recon application	Recon system should process all available EJ and system should send auto mail to respective vendor for missing EJ which are not available and the formats if any will be shared with the selected vendor
24			Bank needs to provide EJ/CBR format of all existing vendor in the bank.	
25	4.3 r,pg25	Adjustments of GLs funds (within two working days)	1) Please clarify if the replenishment entries are posted centrally or by the respective nodal branches. 2) Please confirm if the C3R are available daily from branches / MS vendors to identify the load amounts.	Replenishment entries will be posted centrally. Yes.
26			What will happen if recon is not settled for unidentified cases	Reconciliation has to be done in 2 working days
27	4.3 (l) ,26	Migration	Whether bank also expect to allow migrated data to be a part of new recon system	Yes
28	4.3 Project Scope / Scope of Work,16	c) Reconciliation of Transactions of all Networks, All Debit Card and POS transaction reconciliation.	Whether ONUS POS & acquiring transactions have been outsourced to any other vendor. Since this assignment is the part of the RFP kindly provide the detailed requirements for the same.	To be shared with successful L1 bidder
29	5.3 Commercial Bid Evaluation, Pg 25	If Bank opts for Reverse Auction, the Commercial Bids will not be opened. The details of Reverse Auction process are given in Annexure -7 for reference.	Request the Bank to clarify whether the Bank would decide the successful bidder based on the commercial submission made as part of the RFP response or the Bank would opt for a reverse auction (in that case the commercial bid submitted as part of the RFP response would be indicative).	Commercial Bids(not indicative) have to be submitted with RFP. In case Bank goes for selection of bidder through E-auction, commercial bids will not be opened
30	8.2 Payment Terms, Pg 35	The bidder must accept the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted.	We assume that the payment terms for the services is monthly in arrears. Request the Bank to clarify.	Yes, Invoices to be raised on monthly basis. Payment will be done after deduction of penalties(if any)

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31		The Bank shall have the right to withhold any payment due to the	Bank to clarify the payment terms.	Please refer to the corrigendum published
32	ANNEXURE-2 : ELIGIBILITY COMPLIANCE, Pg 49	B) Financial Criteria 4. Turnover 5. Positive Net Worth	Financial statements for FY2017-18 is under the process of being prepared. Request the bank to allow the bidder to bid with the financial details for the last three FYs 2014-2015, 2015-2016, 2016-17.	As per RFP, Provisional for 2017-18 to be provided duly certified by Company Secretary
33	ANNEXURE – 4 : VENDOR INFORMATION, Pg 52	9 Turnover for last three years (Year wise turnover) 10 Profit & Loss for last three year [Net Profit/Loss(-)]	Financial statements for FY2017-18 is under the process of being prepared. Request the bank to allow the bidder to bid with the financial details for the last three FYs 2014-2015, 2015-2016, 2016-17.	As per RFP, Provisional for 2017-18 to be provided duly certified by Company Secretary
34	ANNEXURE – 6: COMMERCIAL BID (MASKED BID), Pg 64	Cost / Month (A*B)	We assume that this column represents (C) stated in the last column of the table. Request the Bank to clarify.	Yes, it may be read as 'C' Please refer to the corrigendum
35	ANNEXURE – 6: COMMERCIAL BID (MASKED BID), Pg 64	6. The bid can be an indicative price bid and the bank may consider conducting a reverse auction to determine the L1 bidder.	Request the Bank to clarify whether the Bank would decide the successful bidder based on the commercial submission made as part of the RFP response or the Bank would opt for a reverse auction (in that case the commercial bid submitted as part of the RFP response would be indicative).	Commercial Bids(not indicative) have to be submitted with RFP. In case Bank goes for selection of bidder through E-auction, commercial bids will not be opened
36	2. Terms and conditions of Reverse Auction:, Pg 69	h. The bidder has to quote the total cost of items mentioned in Annexure 6 of RFP. Bank will arrive at TCO as per the format mentioned in the Annexure 5 after closure of bidding.	Annexure 5 of the RFP does not contain any commercial TCO information. Request the Bank to amend this clause.	Correction required, may be read as Annexure-6 Please refer to the corrigendum.
37	2. Terms and conditions of Reverse Auction:, Pg 69	h. The bidder has to quote the total cost of items mentioned in Annexure 6 of RFP. Bank will arrive at TCO as per the format mentioned in the Annexure 5 after closure of bidding.	We assume that the Bidder would place the bid on for the TCO value during reverse auction and the bidder is free to split the TCO in to the line items as stated in Annexure 6 of the RFP.	Yes
38	2. Terms and conditions of Reverse Auction:, Pg 69	I. Bidder is not required to submit commercial bids in hard copy in a separate cover as mentioned in RFP 062018, as Bank has decided to adopt Reverse Auction process for finalization of the bidder for placing the order.	This is in conflict with the commercial evaluation section. Request the Bank to clarify whether the bidder is expected to submit commercial bid as part of the RFP response.	Commercial bid in hard copy to be submitted. In case of Reverse-Auction it will not be opened.
39	35	8.2 Payment Terms The bidder must accept the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank.	The RFP doesn't provide any details related to payment terms. Hence request the bank to consider 30 day payment term. Bidder also requests to delete the provision for withholding of any payment.	Monthly payment as per invoices raised after deduction of penalties(if any) Please refer to the corrigendum
41	ANNEXURE-2 : ELIGIBILITY COMPLIANCE,pg50	<u>ANNEXURE-2 : ELIGIBILITY COMPLIANCE - C) Technical Criteria-</u> Documents Required: Copy of the Purchase Order & Signoff Document from the Customer. Credential from concerned Client regarding confirmation in volume of transactions being reconciled on daily basis	Copy of the Performance Certificate or Signoff Document from the Customer. Credential from concerned Client regarding confirmation in volume of transactions being reconciled on daily basis.	Detailed Credential Certificate from the client will be acceptable.
42	4.3 Project Scope / Scope of Work,pg13	xvi) Credit Card	Kindly clarify the scope of work in respect of this item.	In future if bank is going to start then vendor has to perform reconciliation

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43	d) Fees Calculation,pg17	Generation of income and expenditure report weekly, monthly, quarterly and yearly.	Request the bank to give more clarity on this point.	To be shared with successful bidder
44	l) Fraud Monitoring Reports,pg21	System should be able to Generate High value transaction	Bank has stipulated the cash withdrawal limit for ATM as well as POS transactions. In exceptional cases, bank may relax this parameters depending upon the customer relationship. In view of this what should be the cut off amount for generation of high value transactions.	To be shared with successful L1 bidder
45	l) Fraud Monitoring Reports,pg21	Track high value Foreign transaction without MECI5 code.	Request the bank to quantify the amount to track it.	To be shared with successful L1 bidder
46	General		Kindly provide the IFSC code to be incorporated in the EMD guarantee.	MAHB0001150

All other terms and conditions and clauses of RFP remain unchanged.