



**UCO BANK**

**Department of Information Technology**

**RFP for Implementation of SMS Services**

**RFP REF NO: UCO/DIT/06/2015-16 Date: 01/04/2015**

**Pre-Bid Replies / Clarifications to Queries raised by the Bidder(s) and Amendments**

SI No.	Para / Clause no. / Page No.	Clause as per RFP	Queries by Bidders	Bank's Response
1	Clause 7: ELIGIBILITY CRITERIA	The bidder submitting the offer should have minimum net worth of Rs. 2 Crores and should have registered annual turnover of Rs. 5 Crores per year during last 3 financial years i.e. 2011-2012, 2012-2013 and 2013-2014.	You have desired turnover criteria of INR 5 cr in one year. UCO Banks own SMS volume lead to a turnover of INR 3-4 cr. How can an entity as small as 5cr turnover fulfill UCO Bank requirement. We feel that this should be minimum Rs 50 cr per year for last three years.	Requirement stands as per RFP Clause.
2	Clause 7: ELIGIBILITY CRITERIA	Bidder should have direct tie up / arrangements with minimum two telecom service providers / operators for within India services and minimum one for International operation.	You have specified that participant should have tie up with two telecom providers. It is also essential that participants should have at least 5000 SMS per sec capacity from telecom providers. UCO Bank itself needs 500 sms per second capacity as per the Tender. Without 5000 sms capacity UCO Bank requirements cannot be fulfilled.	Requirement stands as per RFP Clause.

3	Clause 7: ELIGIBILITY CRITERIA	General Query	<b>Operator redundancy:</b> The provider must have 5 or more live mobile operator connectivity's for push(application to mobile device) messaging. Hence, any operator having complete downtime, or certain operator/circle mobile number series not working via operator A(say via Tata SMSC) shall get re-routed to operator B(say BSNL SMSC)/C(say Aircel SMSC) etc. Our company currently is connected to 6-7 operators to ensure operator redundancy for UCO bank services.	It is clarified that in the RFP under eligibility criteria Bank has mentioned that Bidder should have direct tie up / arrangements with minimum two telecom service providers / operators for within India services and minimum one for International operation. Please be guided accordingly.
4	Clause 7: ELIGIBILITY CRITERIA	General Query	<b>Global operator connectivity:</b> Have direct mobile operator connectivity in at least 3 countries. Operator certificate of connectivity to be shared.	
5	Clause 7: ELIGIBILITY CRITERIA	Bidder should have a capability to handle at least <b>20 Lacs</b> Real Time SMS alerts per day for banking transactions of commercial Banks operating in India.	Bidder should have a capability to handle at least 40 Lacs Real Time SMS alerts per day for banking transactions of commercial banks operating in India.	Requirement stands as per RFP Clause.
6	Clause 7: ELIGIBILITY CRITERIA	General Query	<b>Message type support:</b> Support Unicode, ringtone, v-card, picture, WAP push messaging	It is clarified that besides the scope given in the RFP, it is desirable that bidder should offer support for Unicode, ringtone, v-card, picture, WAP push messaging.
7	Clause 7: ELIGIBILITY CRITERIA	General Query	Port based messaging: Provider must provide port based messaging support as well. The messages should be able to invoke an mobile app on mobile device, concept called wake-	Bidder to offer services as per scope of work and any new feature / services desired by the Bank during the contract would be intimated separately.

			up messaging.	
8	Clause 7: ELIGIBILITY CRITERIA	General Query	<b>Other communication mediums (Voice):</b> Bidder must also provide Voice services. Bidder must share voice service related satisfaction letter from 3 Enterprise customers who are being served for a period of more than a year	
9	Clause 8: Broad Scope of Work	The Bulk SMS Services should cover the facility like Push Service and Pull SMS using long code/short code/Virtual Mobile Number (VMN) as per Bank's requirement during the entire contract period.	UCO Bank desires a short code. Bidder must own one short code working across all Mobile Operators. This should be eligibility criteria.	Requirement stands as per RFP Clause.
10	Clause 8: Broad Scope of Work	Sending e-Mails in addition to SMS for certain messages if the e-Mail id is provided in addition to the mobile numbers	The tender is for SMS and Email. Bidder must be providing email service to at least one scheduled bank and 4-5 other customers	Requirement stands as per RFP Clause.
11	Clause 11: UPTIME	"The bidder shall guarantee an uptime of 99.5% on monthly basis which shall be calculated as accessibility to the SMS gateway for all the services that are availed by the Bank."	For desired UPTIME and continuous services hot and cold backs should be provided. The messaging service should have backup infra for BCP. This is not specified in the Requirements. Our company currently provides such redundancy, and has multiple service instances to mitigate any hardware, app server, DB, network concern, and hence, we are able to seamlessly handle traffic in tune of 20-25M for UCO bank on single day.	Requirement stands as per RFP Clause.

12	Annexure - II	The messaging Platform provided by the bidder must have direct access to the SS7.	Please clarify what exactly is required from bidder and its Telecom service provider.	It is expected that messaging platform provided by the bidder should have direct access to the telecom operator platform to push Bank's SMS within the timelines specified in the RFP.
13	Annexure - II	The messaging Platform must support integration of the SMS gateway with various business applications. Initially it is expected that the bidder should integrate their application with CBS, Internet & SMS Banking application of M/s Infosys.	<b>Integration with CBS of Infosys.</b> Integration with the backend should be made live in 3 weeks or some time should be specified.	It is clarified that Bank has mentioned in the RFP that The selected bidder has to provide the SMS Services as per the 'Broad Scope of Work' mentioned the RFP within three weeks from the date of award of contract / Letter of Intent. Please be guided accordingly.
14	Eligibility Criteria Point 10	The bidder should have a support/representative office in Kolkata to provide onsite support immediately on call.	<b>Query:</b> We provide telephonic & email support 24x7, however we don't have a support office in Kolkata.	In case bidder does not have support / representative office in Kolkata in such a scenario Bank may provide seating space infrastructure for bidder's technical resource in Bank's premises. However, bidder will have to place their technical resource (during business hours as well as in exigencies) to support Bank's SMS services at their own cost and an undertaking in this regard to be submitted.
15	Point Price 15:	15.1 Prices payable to the bidder as quoted by the bidder in the price bid shall be fixed and not subject to adjustment during performance of the Contract, irrespective of reasons whatsoever, including exchange rate fluctuations,	<b>Query:</b> in case of upward price revision due to TRAI / Operator price changes, can we provide necessary document evidence to support upward revision of pricing?	The bidder will be responsible for the same.

		changes in taxes, duties, levies, charges, etc. 15.2 Prices quoted by the bidder in the price bid shall be valid during the entire contract period		
16	Technical Compliance	Sender ID allotted should be unique for our Bank and the same should not be used by other entity across the globe, other than Bank	<b>Query:</b> We cannot control Sender ID usage by any other entity as TRAI doesn't have a brand association with Sender IDs.	Requirement stands as per RFP Clause. The selected bidder is expected to protect the interest of the Bank ensuring that no duplicate sender IDs / Unique IDs in Bank's name present in the telecom systems / space.
17	Technical Compliance	Bidder to establish network connectivity with primary and backup links at bidder's cost a. Between Bidder's Data Centre(s) and Bank's Data Centre(s) . b. Network should adhere to the security standards suggested by bank from time to time (e.g. would be able to support IPSEC, 3-DES encryption etc). c. The uptime of the links is bidders' responsibility. The cost for procurement of networking equipments and interfacing has to borne by the bidder.	<b>Query:</b> a. How will the bank expose their DC to connect to the Bidder DC – via Internet, Leased Line or VPN? b. How can the bidder control the uptime of Internet link at the Bank's DC?	It is clarified that transactional SMS alerts are currently generated by Bank's Core Banking System and pooled at Centralised place / Database. The selected bidder would be required to pull these SMS by updating the status of Pickup date & time and thereafter also to update the delivery status with date and time. For Promotional SMS, web interface to be provided to push the SMS on designated numbers in one go or in batch mode. The bidder has to provide complete daily MIS for both transactional as well as promotional SMS alerts with delivery status to Bank.
18	Technical Compliance	Bank has implemented Missed Call based services for customers to know their account balance, mini statement, features of Home Loan, Car Loan.	<b>Query:</b> Will the bidder have to provision new Virtual Numbers for the missed call services?	The existing numbers will be used. However, Bank may require new numbers and the same to be provided by the selected vendor at no additional cost to Bank during the contract period. These numbers

		<p>These missed call based services are based on call forwarding using http connection and in turn SMS is sent to customer on their registered.</p> <p>The selected vendor will be responsible to continue to provide missed call based services uninterrupted as per existing practices.</p>		should be allotted in the name of the Bank at no additional cost.
19	Technical Compliance	E-Mail Services	For Email services, what is the expected traffic for transactional and promotional email per month?	In the 1 <sup>st</sup> phase, Bank intends to use Email services only for Promotional emails and later may user for transactional SMS also. Details provided in the RFP.
20	Eligibility criteria for bidder /point 5	Bidder should have direct tie up / arrangements with minimum two telecom service providers / operators for within India services and minimum one for International operation	We have tie up with major telecom operator in India , with our name our company and other agreement with our sister concern company name , kindly consider the same additionally we have tie up with SMS aggregators for delivering SMS internationally	Requirement stands as per RFP Clause.
21	Broad scope of work / reality & Timelines	The messaging Platform must support acknowledgement base mobile messaging with guaranteed message delivery information	We will share the acknowledgement of delivery in case subscriber is absent , we cannot assure guaranteed delivery	Requirement stands as per RFP Clause.
22	8.2 Interactive services	This category of service provides interactivity to the customer, who can through SMS make an enquiry and get the answers in real time. Some examples are Balance inquiry, Mini Statement etc.	Short code & long code is already possess by bank , or we have to provide the same for interactive SMS	The selected bidder will be required to provide the same as per the requirement of the Bank during entire contract period.

23	8.5 point 3	Forward the incoming emails to the intended recipients in the form of SMS messages	Kindly elaborate on same	It is clarified that in specific cases, bidder may be required to send Bank's SMS in the form of emails to the customers email addresses.
24		Guaranteed delivery should be made to the Mobile Service Operator, who in-turns delivers it to the end-user/customer	We, as an aggregator have no control over the network or the operator.	Requirement stands as per RFP Clause.
25	8.5 /point 2	Send, Process and Receive multi-lingual SMS to fulfill any need related to SMS transactions using predefined rules	Multi-lingual SMS Solution is handset dependent	Requirement stands as per RFP Clause.
26	Page. No.27 Pt. No.4	Sender Id for transactional SMS	As per the TRAI Guidelines, Unique ID is possible only for Transactional SMS. There is no centralized system which maintain sender id, hence there could be allocation of same sender id to different entity (other operator/service provider).	Requirement stands as per RFP Clause. The selected bidder is expected to protect the interest of the Bank ensuring that no duplicate Unique IDs / sender IDs present in the telecom systems / space.
27	-----	General Query	Requesting you to accept the definition of Delivery as "Delivery to the network" as SMS Aggregators do not have any control over the delivery of final message to the subscriber as it is done by Telecom Operator. With the reduction in the delivery time in your addendum-bid for Service Levels from 15sec to 10sec & not allowing any concession for possible delay and adding stiff penalties, it is important that delivery to the network is considered to be valid. Further,	It clarified that delivery of SMS to be ensured by the selected vendor as per the terms and conditions of the RFP.

			Telecom Operators get into regular Maintenance & emergency technical issues & fail to deliver the message on time. These reasons are also beyond our control & must be considered by the Bank so that we are not penalized for Operator's problem & issues. Request for your consideration on this point, so as to facilitate dual sided /mutually acceptable contract & agreement based on trust & commitments from both sides for three years	
28	-----	General Query	We would also like to request you to let us know the number of your account holders or approximate number of SMS's / Mails required per Day or Month so as to estimate the best pricing for your Bank	The necessary details are given in the RFP.
29	-----	General Query	The bidder should have an ISO 27000 certificate for Information Security Management.	If any bidder is having certification such as ISO etc same will be acceptable to Bank, however it is not a mandatory requirement.

**Note:** The selected bidder would be required to furnish an indemnity in favour of UCO BANK indemnifying the Bank against any claims, losses, costs, actions, suits, damages and / or otherwise arising due to or on account of selected vendor's violations of any trademarks, patents, copyrights and licenses, the applicable laws, regulations, guidelines pertaining to SMS Services including missed call facility rendered to UCO Bank during the entire contract period. Further, the selected vendor will be required to sign an Integrity Pact (IP) with the Bank as per recent CVC guidelines for which format would be shared on a later date with the selected vendor. All other terms and conditions given in the RFP will remain unchanged.

The above pre-bid responses including note given above shall be part and partial of the RFP terms and conditions.

Place: Kolkata

Date: 20.04.2015