Request for Proposal (RFP)

For

ATM Switch Services under Hosted/Application Service Provider (ASP) Model

Head Office-2
Department of Information Technology
7th Floor, 3 & 4 DD Block, Sector -1
Salt Lake, Kolkata-700 064

RFP REF NO: UCO/DIT/1014/2015-16 Date: 29/09/2015

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CONTROL SHEET TABLE

1.	Tender Reference	UCO/DIT/ 1014 /2015-16
2.	Cost of Tender Document	Rs. 25,000/- (Rupees Twenty Five Thousand only)
3.	*Date of issue of RFP*	*29/09/2015*
4.	*Earnest Money Deposit (EMD)*	Rs.30,00,000/- (Rupees Thirty Lacs only, in the form of Bank Guarantee favoring UCO Bank)
5.	*Date of commencement of sale of tender document*	*29/09/2015*
6.	*Pre-Bid queries*	*On or before 07/10/2015*
7.	*Pre-Bid Meeting*	*On 09-10-2015 (Friday) at 11:30 AM, Conference Room, 5th Floor, DIT, Salt Lake, Head Office*
7.	*Last Date and Time for receipt of tender bids*	*29/10/2015 at 3:00 PM*
8	*Opening of Eligibility and Functional and Technical bids*	*29/10/2015 at 3:30 PM*
9	Opening of Commercial Bid	Date of indicative Commercial Bid opening and Reverse Auction will be intimated to the technically qualified bidders.
10	Address of Communication	UCO BANK, Head Office-2, Department of Information Technology, 7th Floor,3 & 4 DD Block, Sector -1, Salt Lake, Kolkata-700 064.
11	Email- ID	hocbs.calcutta@ucobank.co.in
12	Contact Telephone / Fax Numbers	Tel : 033-44559758 / 45 Fax : 033-23345013
13	Bids to be submitted	Tender box placed at: UCO BANK, Head Office-2, Department of Information Technology, 5th Floor, 3 & 4, DD Block, Sector -1, Salt Lake, Kolkata-700 064.

Note: Bids will be opened in presence of the bidders' representatives (maximum two representatives per bidder) who choose to attend. In case the specified date of submission & opening of Bids is declared a holiday in West Bengal under the NI act, the bids will be received till the specified time on next working day and will be opened at 3:30 PM. Any bid received after specified date and time of the receipt of bids prescribed as mentioned above, will not be accepted by the Bank

1. INTRODUCTION

UCO Bank, a body corporate, constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1970, having its Head Office at 10, B.T.M. Sarani, Kolkata-700001, India, and its Department of Information Technology at 3 & 4, DD Block, Sector-1, Salt Lake, Kolkata - 700064, hereinafter called "the Bank", is one of the leading public sector Banks in India having more than 3000 domestic branches, four overseas branches two each at Singapore & Hong Kong Centers and 2100+ ATMs (including Biometric enabled ATMs), spread all over the country. All the branches of the Bank are CBS enabled through Finacle(Ver. 7.0.25) as a Core Banking Solution. Currently Bank's existing ATMs are running through BASE24 6X.X Classic on OPEX Model. Bank is having tie up with Visa & NPCI and distributes VISA and RuPay enabled debit cards to the customers and further has plans to issue Chip / Magnetic stripe based VISA, RuPay Debit Cards & Kisan Credit Cards to the customers. Bank has also installed some machines for cash deposit, cheque deposit and passbook printing. The existing Cash Deposit kiosks, Cheque Deposit Machines and Self-Service Passbook Printing Kiosks are directly integrated with Bank's Core Banking System. Currently Bank is a member of National Financial Switch (NFS) and in future may enter into similar tie ups with MasterCard, Amex, and any other payment companies. Bank plans to expand the ATM network, deploy transaction kiosks & Point of Sales (POS) in near future. Currently Bank provides many innovative technology driven products and services through delivery channels like e-Banking, SMS /Mobile Banking, Online Share Trading etc, to its customers.

2. OBJECTIVE

UCO Bank intends to engage an ATM/EFT Switch on Hosted/Application Service Provider/Pay Per Transaction Model basis for driving and switching of its existing and future (devices deployed through CAPEX, OPEX) - ATMs, Cash Dispensers, Micro ATMs, Kiosks, POS devices, Card Present (CP) and Card not Present (CNP) transactions, Mobile Banking solution to name a few. The authentication for the above mentioned transactions would be through PIN Based / Bio-metric. The EFT switch must provide interface to the Bank's existing Core Banking Solution (CBS), delivery channels and Payment Products like Internet Banking, Financial Inclusion, Mobile Banking, IMPS, Call Centre and IVR, Payment Products like National Electronic Funds Transfer. The EFT Switch need to have online connection to bank's Core Banking Solution (Finacle), National Financial Switch (NFS), Other shared ATM network groups, VISA, MasterCard/Maestro, Payment Gateway for online usage of cards, Credit Card Host system, Merchant Management System and Interchanges (Rupay, VISA, MasterCard/Maestro, American Express, Cirrus, CUP).

In the above backdrop, Bank invites request for proposal from reputed Companies/firms with Production and DR Sites in India having proven experience in the field of offering EFT Switch Services on Hosted / Application Service Provider (ASP) / Pay Per Transaction Model basis to Indian Banks / Financial Institutions and fulfilling the eligibility criteria as laid down in this document.

3. SUBMISSION OF OFFER – TWO BID SYSTEM

Separate Technical and Commercial Bids duly sealed and superscribed "Quotation for ATM Switch Services under Hosted/Application Service Provider (ASP) Model – Technical Bid" and "Quotation for ATM Switch Services under Hosted/Application

Service Provided (ASP) Model – Commercial Bid" shall be submitted as per bid details given in the RFP.

Sealed separate envelopes carrying Technical Bid and indicative commercial bid should be put in a single sealed outer cover duly sealed and superscribed "Quotation for ATM Switch Services under Hosted/Application Service Provider (ASP) Model" be dropped/submitted at the Bank's address (refer control sheet table) on or before the date and time mentioned in Bid Detail- Control Sheet Table. Any Bid received by the Bank after deadline for submission of Bids prescribed, will be rejected and returned unopened to the Bidder.

The Bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the Contract. The person or persons signing the Bids shall initial all pages of the Bids, except for un-amended printed literature.

Any inter-lineation, erasures or overwriting shall be valid only if they are initialled by the person signing the Bids. The Bank reserves the right to reject bids not conforming to above

All envelopes must be superscribed with the following information:

➢ Name of Bidder
➢ Offer Reference
➢ Type of Offer (Technical or Commercial)

ENVELOP-I (Technical Offer):

The Technical Offer should be completed in all respects and contain all information asked for in the exact format of technical specifications given in the RFP, **except prices**. The Technical Offer must not contain any price information. The Bank, at its sole discretion, may not evaluate a Technical Offer in case of non-submission or partial submission of technical details. Any decision of The Bank in this regard shall be final, conclusive and binding upon the Bidder.

ENVELOP-II (Commercial Offer):

The indicative commercial Bid (two copies) should contain all relevant price information and should not contradict the Technical Offer in any manner. To arrive at the final per transaction rate, Bank will consider lowest rate discovered through Reverse Auction (RA) route.

Note: Bank will not assume any responsibility:

a. If the outer cover / envelop is not sealed and superscribed as required, The Bank will assume no responsibility for bid's misplaced or premature opening.

b. If any inner cover /envelop is found to contain both technical and commercial bids that bid will be rejected summarily.

c. If any outer envelope is found to contain only the technical Bid or Commercial Bid, it will be treated as incomplete & will be liable for rejection.

d. If financial bid is not submitted in a separate sealed envelope duly marked as mentioned above, this will constitute grounds for declaring the bid non-responsive.

4. TENDER DOCUMENT AND FEE

A complete set of tender document can be obtained from the following address during office hours on all working days on submission of a written application along with a non-refundable fee of Rs. 25,000/- (Rupees Twenty Five Thousand Only) in the form of Demand Draft or Banker's Cheque in favor of UCO BANK, payable at Kolkata.

> UCO Bank, Head Office-2
> 3 & 4 DD Block, 7th Floor
> Sector-I, Salt Lake
> Kolkata – 700064
> Phone no: 033-44559758/44559745
> Fax no: 033-23345013
> E-Mail: hocbs.calcutta@ucobank.co.in

The tender document may also be downloaded from the bank's official website www.ucobank.com. The bidder downloading the tender document from the website is required to submit a non-refundable fee of Rs.25,000/- (Rupees Twenty Five Thousand Only) in the form of Demand Draft or Banker's Cheque in favor of UCO BANK, payable at Kolkata, at the time of submission of the technical bid, failing which the bid of the concerned bidder will be rejected.

UCO BANK reserves the right to accept or reject in part or full any or all offers without assigning any reason thereof. Any decision of UCO Bank in this regard shall be final, conclusive and binding upon the bidders. The Bank reserves the right to accept or reject any Bid in part or in full, and to cancel the Bidding process and reject all Bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for Bank's action. During the evaluation process at any stage if it is found that the bidder does not meet the eligibility criteria or has submitted false / incorrect information the bid will be rejected summarily by the Bank.

5. EARNEST MONEY DEPOSIT

The Bidder(s) must submit Earnest Money Deposit in the form of Bank Guarantee valid for a period of 180 days in favor of UCO Bank payable at Kolkata for an amount mentioned hereunder:

Particulars of Job to be undertaken	EMD
ATM Switch Services under Hosted/Application Service Provider (ASP)/Pay Per Transaction Model	Rs 30,00,000/-

Non-submission of Earnest Money Deposit will lead to outright rejection of the Offer. The EMD of unsuccessful bidders will be returned to them on completion of the procurement process. The EMD of successful bidder(s) will be returned on submission of Performance Bank Guarantee.

The Earnest Money Deposit may be forfeited under the following circumstances:

a. If the bidder withdraws its bid during the period of bid validity (180 days from the date of opening of bid).

b. If the bidder makes any statement or encloses any form which turns out to be

false, incorrect and / or misleading at any time prior to signing of contract and/or conceals or suppresses material information; and / or

   c. In case of the successful bidder, if the bidder fails:

- To sign the contract in the form and manner to the satisfaction of UCO BANK
- To furnish Performance Bank Guarantee in the form and manner to the satisfaction of UCO BANK within the stipulated time period.

6. ELIGIBILITY CRITERIA FOR THE BIDDER

Only those Bidders, who fulfill the following criteria, are eligible to respond to the RFP. Offers received from the bidders who do not fulfill any of the following eligibility criteria are liable to be rejected.

Sl. No.	Criteria	(Proof of documents must be submitted)
1	The bidder must be a Registered Company with presence in India and should be in business of providing ATM driving, EFT transaction processing and switching services on hosted platform as an application service provider for at least last 3 years as of 31/08/2015.	Certificate of Incorporation & Commencement of Business (wherever applicable) issued by Registrar of companies in support of this is to be submitted along with the bid.
2	The Bidder should have a minimum annual turnover of **Rs.50** Crores (not inclusive of the turnover of associate companies) in any **one** of the last three financial years 2012-13, 2013-14, 2014-15 and should have made Gross Profit in any **one** of the last these three financial years.	Copy of the audited balance sheets of the company showing turnover & profit of the company for the consecutive last three years 2012-13, 2013-14, 2014-15 should be submitted.
3	The bidder should own EFT Switch license(s) / should have authorization from the application / Intellectual Property Rights (IPR) owner for offering ATM switching and driving, authorization, transaction processing and all related switching services on end-to-end basis, on hosted platform, as application service provider and currently offering similar services to at least **one** Schedule Commercial Bank in India.	Bidder should submit an authorization to this effect issued by the application / IPR owner along with copy of Purchase Order and Reference Letter from the concerned Bank(s) to be enclosed. In case of owner of the EFT Switch License(s), an undertaking along with the copy of Purchase Order and reference letter from the concerned Bank(s) to be enclosed.
4	Bidder offered switch solution must be managing switching and driving for minimum 1000 ATMs for single or multiple banks for the last two years as on 31/08/2015.	Copies of Purchase Order / Reference Letter from the Bank (mentioning the number of ATMs switched & driven through the EFT switch) have to be enclosed along with the bid response. Bank reserves the right to inspect such installations while evaluating the technical bid.

5	The bidder should have carried out a minimum of One successful migration from BASE24 ATM switch solution to the offered switch solution – including migration of existing switch customizations for minimum one scheduled commercial bank in India as on 31/08/2015.	Documentary proof with copy of plan and reference certificates to be provided.
6	The Bidder's hosted ATM Switch should have currently interfaced with minimum VISA, MASTERCARD, National Financial Switch (NFS) interchanges.	Supporting documents in this regard to be submitted.
7	The bidder should have 24x7 operations team to manage the EFT Switch setup at its Primary and Disaster Recovery data centers	Supporting documents in this regard to be submitted.
8	The bidder should not have been black listed / debarred by any Financial Institutions/Banks in India as on date submission of bid.	Self-declaration to that effect should be submitted on company letter Head.

Photocopies of relevant documents / certificates, duly stamped and signed must be submitted as proof in support of the claims made. The Bank reserves the right to verify /evaluate the claims made by the Bidder independently. The decision of the Bank in this regard shall be final, conclusive and binding upon the Bidder.

7. BROAD SCOPE OF THE WORK

Through this RFP the Bank intends to select a reputed and experienced Vendor for EFT Switch on hosted model on Pay per use basis for ATM switching and driving, POS and other delivery channels electronic transaction processing. The potential bidder should fulfill the eligibility criteria specified in this RFP document and should demonstrate relevant experience and data center and EFT transaction processing capabilities for providing hosted EFT Switch services

7.1 The successful bidder will be required to provide the following services:

SWITCH INFRASTRUCTURE:

I. Hosted EFT Switch should provide like-to-like DR infrastructure (Replica of production) with high availability of 99.99% or more with minimum data loss at the time of disaster nearing to zero. As per the policy of the Bank, the Recovery time objective (RTO) should be less than 30 minutes. EFT Switch Primary Centre and Disaster Recovery setup should be hosted in minimum Level 3 Data Centre and situated, operational in India and capable of providing all the services as mentioned in the scope of this RFP. The complete solution document in this regard to be enclosed with the Bid.

II. EFT Switch environment should support biometric ATMs/devices and end-to-end biometric transactions processing with centralized Bio Metric authentication mechanism hosted therein.

III. The switch solution offered under hosted model by the bidder should be complied with EMV/PCI-DSS standards. However, it would be mandatory on the part of the selected vendor to ensure PCIDSS certification for the switching services and its allied services within **six months** from the date of GO Live (if not done earlier) failing which it will attract penalty as given under penalty clause.

IV. The Offered Switch solution should not have been declared **End of Life / End of Support by OEM / IPR owner** as on RFP submission Date. In case the offered solution is declared End of Life / End of Support during contract period, the same to be replaced / upgraded with equivalent or higher capacity solution by the selected vendor on its own cost without any disruption in the ongoing business transactions of the Bank. **An undertaking to this effect to be submitted on letter head of the company duly signed by the authorized signatory**

V. All current functionalities & customizations available currently on bank's current setup including on front end devices like ATMs will have to be migrated seamlessly by the bidder onto the proposed hosted EFT switch. All commercial charges towards the customization / interface developments will have to be borne by the bidder. The bidder should complete the migration with all current functionalities & customizations, currently available on bank's current setup as given below under the scope to be completed within a period of 120 days from the date of issuance of Purchase order.

VI. Provide complete EFT Switch Services that includes:

(i) Card Management Software for issuance of PIN / Biometric based Debit / Credit Cards / Pre-Paid Cards for the Bank, Bank sponsored Regional Rural Banks, overseas Branches and any other institutions as per the directives of GOI/DFS/RBI. Card Management Software should be offered in hosted model (Web based Solution) along with minimum two HSM by the selected vendor for PIN generation at Bank premises. The HSM would be used concurrently for PIN generation.

(ii) Switch feed required for Reconciliation Module / e-Surveillance / Opex ATMs / Monitoring of ATMs within the quoted cost.

(iii) Monitoring solution for all delivery channels operating through EFT Switch,

(iv) EJ pulling Solution

(v) Host Interface for Simulators for all delivery channels,

(vi) Host Interface for Single, Bunch Note acceptor, Recycler, Information / Passbook / Cheque Book Kiosk.

(vii) Host Interface for Centralized Finger Print Authentication Module for Bio-metric technology based ATM, Micro ATM. Cash Dispenser, Kiosk , POS or any other device(s) supporting Bio-Metric to be provided within quoted per transaction cost.

VII. The EFT switch must provide interface to the Bank's existing Core Banking Solution (CBS), delivery channels and Payment Products like Internet Banking, Financial Inclusion, Mobile Banking, Interface to call centre and IVR, Payment Products like National Electronic Funds Transfer. The EFT Switch need to have online connection to bank's core banking solution (Finacle), National Financial Switch (NFS), Other shared ATM network groups, VISA, MasterCard/Maestro, Payment Gateway for

online usage of cards, Credit Card Host system, and Interchanges (Rupay, VISA, MasterCard/Maestro, American Express, Cirrus, CUP, Dinners, Discover).

VIII. The selected bidder would be responsible for customization of bank's existing as well as future requirements (but not limited to) such as (i) developing interfaces/customization of existing value added modules of various requirements of the bank (ii) Interface for ATM, Micro ATMs, Bio-metric ATMs, Cash Dispensers, Cash Recycler, Kiosks, POS, Debit Card, Kisan Credit Cards (KCC), Prepaid Card, Credit card system, Mobile Banking, Verified by Visa/Master Secure code, Rupay (NPCI) and any future payment linked products introduced by the bank / any industry level consortiums / Statutory requirements. All these services to be provided at no additional cost to the bank.

IX. Further, the solution must be scalable to integrate bank's 8000 ATMs, 5000 Micro ATMs, 3000 Kiosk terminals with TPS of 100 at a peak CPU load of 70%. An undertaking to this effect to be submitted by the bidder on their company letter head duly signed by the competent authority. However, Bank reserves the right to get the CPU load examined by its own officials or a third party vendor anytime during the contract period and all the times CPU load should not exceed 70% of load. In case of default bidder would have to make necessary arrangements to bring CPU load within threshold in three weeks from the date of inspection / observation.

X. The EFT Switch services should be offered in conformity with the industry level standard security norms and need to be reliable, scalable, flexible and manageable and should ensure Physical and logical security of the network, equipments and sites.

7.2 The bidder should be legal owner of license(s) for all the applications software provided in the solution without any constraint like number of Transactions, institutions, interchanges, Devices, application modules, hardware, users, locations viz. DC/ DR. The complete EFT Switch Services as per the scope of this RFP shall also be applicable for UCO Bank, its overseas branches, subsidiaries (Domestic or International), bank sponsored RRBs and any other institutions as per GOI/DFS/RBI directives/guidelines at the same per transaction cost during the entire contract period.

7.3 The Bidders will have to guarantee availability of comprehensive support of entire infrastructure including future upgrades at no additional cost to the bank for the solution for the contract period. In case of takeover/amalgamation/merger of Vendor Company, Service level agreements (SLAs) and other commitments entered into will be continued with the new entity, **bidders to submit an undertaking to this effect**.

7.4 Bidder to ensure that Switch solution is compliant to all existing regulatory guidelines of GOI / RBI and also adheres to requirements of IT Act 2000 (including amendments in IT Act 2008) and Payment and Settlement Systems Act 2007 including amendments. **A self-certificate duly signed by authorised signatory to this effect to be submitted by the bidder.**

7.5 The EFT Switch should have the following capabilities seamlessly integrated:

- **ATM switching, driving and management.**
- **Remote POS Interface.**
- **Additional Host Interfaces for Switching of the Transactions which can be used by external entities like FI Gateway, e-Commerce host, Payment Gateway, e-Banking host etc.**
- **All these hosts can be integrated for authentication services or Authentication and Transaction services.**

  Host Interface for following Services

- Kiosk switching, driving and management.
- Micro ATMs, driving and Management.
- Card Management Solution
- Fraud & Risk Management
- Monitoring Management Solution
- Electronic Journal pulling & storage Solution
- Call Centre Interface
- Mobile Banking interface
- Prepaid & Credit card Management including required infrastructure Interface
- Transaction Kiosks Support
- Cash Recycling, Single, Bunch Note Acceptor
- Biometric functionality to handle transactions originating through Aadhar / UIDAI and Financial Inclusion platforms.
- ISO Based communication through Internet Banking for self generation of Internet Banking, User ID, Password, Mobile Banking registration, hot listing of debit cards / credit cards.

7.6 The EFT Switch should have real time integration/interface with Core Banking Solution (Finacle existing & higher versions). Integration may involve automated interaction, accessing Finacle database, services, and seamless automated two way data exchange with Finacle at bidder's cost. The successful bidder should have the capabilities to interface EFT Switch solution to the bank's Mail Messaging System & SMS Solution at their own cost.

7.7 For migration purpose bank shall arrange and provide customer data, card data and ATM data from bank's existing ATM Switch Service Provider in an ASCII file format with Key Management details. The Bank will facilitate the selected vendor by conducting a meeting with the existing vendor for migration purpose at Bank's Head Office.

7.8 It will be the responsibility of the selected bidder to coordinate with Bank's existing Switch vendor for migration of EFT switch data including Card & PIN data & Value Added Services Modules etc from existing system to the proposed EFT switch system with Zero loss and no change in the existing data taxonomy for all transaction processes. Similarly admin & end user interfaces should remain unchanged. **It would be responsibility of the selected vendor to ensure that**

migration is accomplished with all the existing conventions & concepts available in the legacy system.

7.9 After successful migration from the existing switch, selected vendor would be required to provide ATM, Card Data, PIN Data file etc. in the encrypted form as per the format/structure desired by the bank periodically or on demand. An undertaking to this effect to be submitted on the letter head of the company duly signed by the authorized signatory. **Non submission of this undertaking may entail rejection of the Bid.**

7.10 Fraud Risk Monitoring Solution:

a. Currently, Bank is availing Fraud Risk Monitoring Solution from VISA/NPCI for VISA Net/ NFS Net transactions.

b. The bidder should provide full fledged Fraud Risk Monitoring Real time solution for all types of transactions taking place through Debit Card, Credit / pre-paid cards through Switch.

c. In case bidder is not ready with full fledged FRM Solution on the date of Go-Live, vendor would be required to implement full-fledged FRM Solution within Six Months from Go-Live date. During this interim period, Bank would continue to use existing VISA/NPCI FRM Solution for VISA Net/NFS Net transactions for which cost payable to VISA / NPCI and financial loss suffered by the Bank or its customers, if any would be recovered from the vendor. In case vendor fails to implement full-fledged FRM solution within Six Months period, a penalty of Rs 5 Lacs and financial loss suffered by the Bank or its customers would be recovered from the vendor from 7th Months onwards on monthly basis. The necessary integration with the switch to be carried out the vendor at no addition cost to Bank.

d. The FRM solution offered should be configurable, scalable and customizable and integrated with the ATM switch solution offered by the bidder, to support the Bank's requirement on Fraud Risk Monitoring and take real-time decision.

e. The solution should provide an option to configure rules based on various risk parameters, test the same in live database to analyse the impact of implementing the rule before enable the same in live.

f. The FRM solution offered by the bidder should have all the parameters available in the solutions currently being used by the bank and shall be customizable to enable any new parameters as per the requirements given by the Bank in future.

g. Option should be available in the FRM system to block transactions on the basis of country code, currency code, MCC and other parameters.

h. The system should provide the risk score for each transaction basing on the defined set of rules using which the switch can take a decision either to approve or decline the transaction.

i. The FRM solution offered by the bidder should be capable of monitoring the transactions from all the channels connected to the Switch in hosted model. The definition of Rules, monitoring and decision of the transactions to be done in consultation with the Bank. The Bidder has to provide a comprehensive web access to Bank for FRM for a minimum of five users.

7.11 Bank's Projection (Tentative)

Year	Number of Terminals (ATMs, Kiosks & POS)	Number of Cards	Volume of Transactions (Per Day)	TPS to be ensured
1st Year	7000	75 Lacs	3 Lacs	30
2nd Year	9000	100 Lacs	5 Lacs	50
3rd Year	11000	150 Lacs	7 Lacs	60
4th Year	13000	215 Lacs	10 Lacs	75
5th Year	16000	300 Lacs	15 Lacs	100

Note:

- The system should be scalable to handle the load for the projections as given above.

- The resource utilization at above projections should not go beyond 70%.

- There should not be any single point of failure in the entire solution. The entire solution should be configured in high availability mode both at DC & DR with inbuilt redundancy.

- The above projection is indicative only and actual numbers may vary, selected vendor would be responsible to meet the Bank's requirement without any disruption in services during entire contract period.

7.12 The Switch should be currently capable of handling minimum Three Lacs transactions per day which may go upto 5 to 7 Lacs in 2-3 years. It is the responsibility of the service provider to have in place the necessary data storage capacity to take care of the transactions upto 180 days scalable up to 365 days. Thereafter the data should be kept in such a way that same is available for a period to be decided by the Bank to take care of RTI act or other disputes and/or other guidelines issued by regulatory bodies.

7.13 The solution should have transparent and configurable business logic and tools for rapid development of new products. It should support multi-language, multiple institutions, multiple-time zones, multi-currency. It should have tools for monitoring the application as well as devices/hardware. Export and import of data from other applications should be supported. Application should be highly scalable, parameterizable and customizable. Parameterization of withdrawal limits, transaction limits etc. should be inbuilt feature of the Switch.

7.14 The vendor should undertake to make any changes as per the regulatory requirements (RBI/IBA/NPCI/VISA/MASTER/any other) as and when these arise at own cost for compliance. For any penalty which Bank may become liable to pay to regulatory bodies, customers etc. due to non-compliance or any performance related issues at ATM Switch, the same would be recovered from the vendor.

7.15 ATM Switching, Driving and Management and Host Interfaces for POS / Kiosk and Micro ATMs.

The EFT solution must support different makes of ATM/POS/Kiosk. The EFT Switch should be compatible with all standard ATMs including DIEBOLD, NCR, Wincor, Triton, Lipi Perto, Hitachi, Vortex, Hyosung etc. Similarly the EFT Switch should be compatible with all standard Kiosk including Diebold, NCR, Wincor, HCL, Hitachi, Okai etc. The Switch should have capability to drive all standard POS terminals including Hypercom, Verifone, Schlumburger, Lipman, Ingenico etc. It should have the capabilities to enable biometric, Two Factor Authentication,

Secure PIN Based and other industry standards modes of authentication. The Switch must handle any Message Level Interface and should have all Industry standards message formats like ISO 8583 or above, XML. Any Standards Message Format released/advised by ISO/Regulatory Authority or NPCI will have to be made compatible at no extra cost to the Bank.

7.16 The Switch must enable "PIN/Bio Metric Verification" message that authenticates a PIN / Bio Metric of a Card. The proposed system should ensure data security and secure routing of messages. All security checks must be automatic.

7.17 The solution should permit adequate security controls to be imposed over specific users or group of users. Data access should be controlled based on individual profiles/roles. Solution should be able to set privileges at user level and be able to set preferences based on rules/roles/groups. There should be adequate reports for these controls.

7.18 HSM fallback to provide uninterrupted Switching services with failover should be part of the solution.

7.19 The selected vendor will have to conduct DR Drills in each quarter and DR drills as advised by RBI/Settlement Agency/NPCI /Bank/VISA/MASTERCARD from time to time.

7.20 Host Interface for Cash Recycling, Single, Bunch Note Acceptor

It should support Note Acceptance (Single and bunch) / Cash recycler for all available models of all major ATM manufacturers with card or without card.

7.21 Solution should support different types of cards like MasterCard, Maestro, VISA, RuPay, Amex, proprietary cards, prepaid cards, credit cards, EMV (Chip & PIN) Cards, Smart Cards etc.

7.22 Operational Security should be ensured by:

22.1 Access Control - The mode to access the system should be through passwords to ensure that only authorized users gain access. It must provide complex passwords using algorithms and special characters.

22.2 User Rights – The user rights on the system should be definable so that a user can perform only those tasks, which are assigned to them. The system must provide levels of security, which will include Add, Modify, Delete, Query etc.

22.3 Auditability – The system should maintain a record of the users who have accessed the system, resources used and actions performed along with security violations.

The type and nature of security violations should be configurable by the bank over & above what has been stated above.

7.23 The system should have the following minimum capabilities:

i) PIN Verification - The system must have triple DES, IBM 3624/ ANSI X 9.9/ ISO 9654 method of PIN verification of variable length. The Switch should support encryption by interfacing with Hardware Security Module (HSM).

ii) It should have both CVV / CVC and CVV2/CVC2 PIN verifications using HSM.

iii) PIN/PAN and PIN/PAD methods of PIN block creation and decryption. PIN offset and VISA PVV verification.

iv) ARQC and ARPC

v) Expiry date

vi) Check Digit

vii) Active/ non active card checking

viii) It should have Key Management for Dynamic (master/slave) and constant key DES. Various key management features supported by Switch should be furnished.

ix) It must have audit logs of the transaction throughout the system and each transaction should be uniquely identifiable in the system. The audit logs should be stored in a separate system and fraud risk management system should be running on this data.

x) Dynamic generation of terminal session key must be available.

xi) The system should offer remote key download functionality with requisite security features such as password/encryption etc.

7.24 EFT Switch Transaction Supported

The Switch should enable the following mandatory functions to be performed by target system (ATM, Kiosk, POS etc):

(i) Display of animation/scrolling/date and time/greetings by name of the card holder.

(ii) Facility to Prompt for Change of PIN at first time use of the Card at ATM/Kiosk/POS etc

(iii) Cash Withdrawal

(iv) Balance Inquiry

(v) PIN Change including Admin Card Pin Change

(vi) Admin Card operations

(vii) Fast Cash & Ultra Fast Cash

(viii) Mini Statement of Account

(ix) Cheque Book request.

(x) Cheque related queries

(xi) Transaction related Queries

(xii) Multilingual Screens

(xiii) Capturing of Customer Mobile Number

(xiv) Funds Transfer (Intra bank transfer, VMT, Western Union etc)

(xv) Transfer funds between the accounts linked to the card at the same/ different branches. For this purpose, the system should allow debit to one linked account and credit to another linked account of the cardholder. Fund Transfer should be possible Interbank and Intra-bank across all segments of cards.

(xvi) Multilingual support (minimum three languages) directly from the Switch. The three languages will be English, Hindi, regional language of the Indian state where the ATM/Kiosk is installed. Multilingual support for customer receipt printing

(xvii) Coupon, Stamp, ticket dispensing must be available.

(xviii) Withdrawal from Savings Bank/Current Account/Credit Account/ Term Deposit – which may include multiple accounts

(xix) Envelope less Cash Deposit through Cash deposit & cash recycling ATMs including interoperable cash deposit.

(xx) Switch should have capabilities to facilitate the ATM to accept single or bunch of notes.

(xxi) Capabilities of Finger Print Registration with storage & retrieval mechanism

(xxii) Finger print based biometric transactions with capability to integrate Aaadhar & UIDAI functionalities

(xxiii) Envelope less Cheque deposit transactions through Kiosks and ATMs

(xxiv) Opening of new liability account for existing customers

(xxv) Demand draft / Pay order request

(xxvi) Credit card cash advances

(xxvii) Bill Payments, Fee, Donations, Payment of Tax etc

(xxviii) Facility of defining rules allowing / disallowing specific services or transactions when the host application(s) are not available / accessible on-line)

(xxix) Facility of Full and Partial Reversal

(xxx) Online addition of New ATMs without bringing down the System / Switch network

(xxxi) Cardholders should be allowed to withdraw amount as per the limit specified by the Banks from time to time

(xxxii) Ability to configure new Host parameters on the Switch without stopping services.

(xxxiii) Ability to monitor and report status of Host, partner switches & network.

(xxxiv) All transactions should be identified by a unique transaction id generated by the Switch/ATM/Kiosk/POS.

(xxxv) The Switch must maintain and offer, report of all transactions coming in and going out of the Switch.

(xxxvi) EFT should have integrated Fraud & Risk Management Solution

(xxxvii) EFT should have Real time transaction monitoring & risk scoring with strong case management.

(xxxviii) The Switch should have the capabilities to allow ADD/DELETE/MODIFICATION of ATM/Kiosk/POS screen flow & its contents.

7.25 Electronic Journal Pulling & Storage Solution

(i) The EJ pulling software and EJ agent (to be deployed in individual machines) should be provided along with EFT switch solution and EFT should have Electronic Journal pooling capabilities / mechanism as per the standard suggested by RBI/NPCI. The EJ software solution should be provided and to be integrated with EFT Switch and should be compatible with all industry standards and prevalent ATMs. The EJ agent will be installed / deployed by the Bank's team.

(ii) EFT should be compatible with EJ pulling software agents such as Tranxit/SDMS/Radia/Infobase etc. and /or with any other EJ pulling agent that may be deployed from time to time or as per the standard suggested by RBI/NPCI. It should support EJ Pulling from all types of ATMs

(iii) EFT Switch Solution should have the facility to extract the Electronic Journals of all the transactions in each of the ATMs, to Bank Branches / Offices and also to a centralized location /Server provided along with EFT Switch at no additional cost to the bank.

(iv) The vendor has to provide EJ on T+1 basis for reconciliation purposes to the bank in the format desired by reconciliation software of the bank or as advised by RBI/Settlement Agency(ies).

(v) ATM-wise EJs should be stored in the EJ server at a centralized location for minimum period of **12 months** online. Bidder to ensure EJ pulling from the ATM / Kiosk / Recycler at specified time as per Bank/vendor's specifications. ATM-Wise EJs pulled are to be spooled separately and pushed to the designated server on daily basis. The EJ data may be purged by the Bidder after seeking confirmation of the Bank, after taking necessary Backup and handing over this backup to Bank's team.

(vi) EJ pulling should be done & stored at Switch Centre on daily basis and to be sent to banks' designated Branch/Recon Cell/Office servers on **T+1 basis**.

(vii) The Vendor should provide EJ viewer facility to the branches/offices.

7.26 ATM Switching Services and its Management

(i) EFT Switch should have capabilities to offer seamless support and integration capabilities for Near Field Communication (NFC) based transactions & Card Not Present (CNP) Transactions originating from ATM/POS/Kiosk or through Internet.

(ii) EFT Switch solution should have the capabilities to provide Software and Screen distribution from central location to different ATMs/CDs rolled out by the Bank to facilitate individual configuration and screen displays.

(iii) Facility for remote loading of ATM/ CD screens and Software distribution should be available including provision of software for such facilities. The selected vendor would provide required software/agent for the same.

(iv) The screen distribution should be platform independent – should support Windows XP, Windows 7 or higher / Unix / Linux operating systems and industry standards ATMs/CDs/Kiosk normally installed by the Banks.

(v) The system adopted should be capable of distributing screens at ATMs/CDs running on VSATs, leased lines, CDMA, GSM, RF, Wifi etc.

(vi) The solution should support PCX, GIF, JPEG, MPEG, FLC, FLI and other audio / video file formats.

(vii) The solution should be capable of centralized distribution of screen at scheduled and ad hoc basis.

(viii) The solution should be capable of centralized distribution of software upgrades and patches to the ATMs/CDs/Kiosk/POS.

7.27 The Switch should have the following POS transactions supporting functionalities:

i) Pre-Authorization Purchase

ii) Pre-Authorization purchase completion

iii) Purchase

iv) Balance enquiry

v) Cash advance

vi) Cash Withdrawal

vii) Void

viii) Facility of PIN , Biometric / UIDAI based transaction at POS

7.28 Host Interface for Kiosk Management :

The Switch should have the following Kiosk transaction supporting functionalities

i) Balance Inquiry

ii) Mini Statement

iii) PIN Change

iv) Facility of PIN , Biometric based transactions

v) Fund Transfer

vi) Full statement

vii) Capturing of Customer Mobile Number

viii) Mobile top ups

ix) Requests Cheque book, DD etc

x) Cheque related queries

xi) Bill Payments & electronic bill presentment, Tax Payments, Fee, Donations

xii) Envelop less cheque deposit transactions

xiii) Utility Bill Payments & e-ticketing & Unreserved Ticket System (UTS)

xiv) EFT Switch should have capabilities to offer seamless support and integration capabilities for Near Field Communication (NFC) based transactions & Card Not Present (CNP) Transactions originating from ATM/POS/Kiosk or similar transaction routed through Switch.

7.29 Authorization and PIN verification to ensure the following:

i) The Switch should be capable of handling minimum 19-digit and 16-digit card number (PAN) presently and any further variations introduced by VISA, MasterCard, NPCI etc. The PIN number to be supported should be in the range of 4 to 11 digits. The system must support 4 digits PIN for existing cards.

ii) Support for PIN verification using Hardware Security Modules & other leading industry wide PIN verification solutions.

iii) Prompt for Change of PIN at first time use of Debit Cards.

iv) Switch should be configurable for Host to perform PIN verification

v) Admin Card Generation and Admin card PIN verification

vi) Switch should be configurable for Interchange/Co-network to perform PIN verification.

vii) Verify that the requested transaction is allowed for the specific card / card type and linked account.

7.30 Transaction Routing must ensure the following :

i) The transaction routing algorithm should support routing based on combination of card prefix and account number operating on a single card for multiple accounts maintained in a single or multiple hosts/ organizations.

ii) Offer reliable and flexible routing schemes to support flow of transactions / data of varied nature to multiple applications / devices

iii) All transactions authorized in stand-in-mode are stored and then forwarded to the host authorizer when it becomes available automatically.

iv) Routing of on-us transactions to our Core banking system or bank sponsored RRBs/ any other institution as per GOI/RBI directives/guidelines, Routing of NFS Transactions to single or multiple hosts. Routing of foreign transactions to external Switch interchange networks, Card prefix based routing, routed of transactions from the acquirer to the issuing agency of the card

v) Routing to multiple interchanges

vi) Routing to Multiple Hosts / organizations.

vii) Alternate Path routing

viii) Account based routing

ix) Capability to interface with any card schemes provided by the Bank

7.31 System must have the following functionalities:

i) Verification of the validity of the card (whether active or Inactive as well as expiration dates)

ii) Expiration date verification on card / Switch as per card issuer

iii) CVV/ CVC /CVD verification

iv) Setting up separate limits at a global group and individual card level for all types of transactions.

v) Setting up separate online / offline limits for institution / individual card level

vi) Checking for HOT or CLOSED cards

vii) Card verification by Host / Interchange

viii) Personalized card limits by cardholder for withdrawal & POS transactions.

ix) Express cash feature, Ultra Fast Cash, which is personalized fast cash selectable by the customer.

x) Customization of alerts based upon Card Type, Currency Type, Customer & Value

7.32 The switch system should have the following functionalities:

i) Own ATM/ Debit Cards (Issued to Bank's own customers)

ii) Branded Debit Card (Visa/MasterCard /Amex/ Rupay etc)

iii) ATM cards issued by other banks to their customers

iv) Smart Card (EMV standards)

v) Visa / Electron / Plus

vi) MasterCard / Maestro / Cirrus

vii) Rupay Cards

viii) Pre-Paid, Smart & Bio Metric based cards and Credit cards

ix) Domestic interchange

x) Automatic updating from external Interchange Routing tables-list refresh sources (VISA, MasterCard, Rupay). The system should perform Instant Refresh of balances from the host to the Switch

xi) The system must provide interface to alternate channel applications and Payment Products like:

> Internet Banking

> Online transactions like online shopping, bill payments, Fee, Donations etc

> Mobile Banking including IMPS

> Financial Inclusion

> Payment Gateway Interface

> Telephone Banking and IVR

> Call Centre

> Payment Products like National Electronic Funds Transfer etc

7.33 Card Management System Solution

As a part of deliverables, separate Debit, Credit & Prepaid Card Management System for the bank / bank sponsored RRBs, Overseas branches and any other institutions as per GOI/DFS/RBI directives / guidelines with DR setup to be provided at no extra cost to the bank to handle Debit, Credit (Magnetic & Chip Based), prepaid cards etc. Card Management system should be part of Switch or with online interface with Switch. Card Management System should be offered in hosted model web based solution and should have following functionality –

i) Card Issue including EMV Smart Card and its full life cycle

ii) Attaching / removing accounts to a card (Linking & De-Linking)

iii) Providing card replacement functions

iv) Should have the facility to issue cards to specific category of customers with specific limit decided by the bank.

v) Secure PIN generation with HSMs

vi) Generating PIN mailers

vii) Embossing / Encoding File generation

viii) PIN Management Techniques

ix) Instant PIN issuance and Green PIN issuance and Card Issuance

x) Support multiple cards per account, multiple accounts per card as well as single or multiple cards per customer including add on cards.

xi) Automatic updating from external Interchange Routing tables-list refresh sources(VISA, MasterCard, Rupay etc)

xii) New Cards can be added online without bringing down the System

xiii) Interface to the Call Centre/Contact Centre for any card related enquiries

xiv) Bulk issuance/Hot listing/De-hot listing of Cards

xv) Support multiple Banks, Multiple Products, Personalized and Non-personalized PIN/Biometric/UIDAI based Cards (Photo & Non Photo based), Pre-Paid Cards, Credit Cards, Kisan Credit Cards (KCC), Debit cards (Visa/Master/Rupay etc).

xvi) Generation of Hot Listed card data to be provided on daily basis to the bank in up-loadable format as per Card Management Solution.

xvii) The selected bidder would supply the required hardware/software infrastructure for Card Management system in hosted model.

7.34 Merchant Management- (Switch should have the capabilities to seamlessly integrate/Interface with the Merchant Management System along with required customization at no extra cost to the Bank).

7.35 The EFT Switch should provide necessary files for Bank's reconciliation purpose, format for such files would be shared with the selected vendor. Any changes in the format / data structure required during the contract period to be provided by the vendor without any extra cost to Bank

7.36 The system must automatically generate all reports necessary for accounting and reconciliation. It should also provide audit trails and details of incomplete transactions, if any, for smooth and error-free functioning of the system. The following reports – illustrative list only -- must be generated and to be provided to ATM Cell /Offices/ Branches on a daily basis.

7.37 Should provide required MIS (but not limited to). Flexible to customize in future as per bank requirement. A web interface should be provided to get all standard reports and should also be able to provide any on the fly report required.

i) Reports on financial, non-financial and reversal/suspected transactions.

ii) Report of unsuccessful transactions with reasons for failure

iii) Daily ATM Settlement Report

iv) Daily Branch-wise Settlement Report

v) Daily Institution/Interchange/Network Settlement Report

vi) Daily Transactions Log report

vii) Daily Exception Report including disputed and un – reconciled transactions.

viii) Daily Report on Reversal Transactions sent to Host.

ix) Branch wise abnormal transaction i.e multiple transactions attempted with cards at various interval.

x) ATM down-time summary

xi) ATM down-time detail

xii) ATM cassettes: total remaining amount

xiii) ATM cassettes: detail report cassette wise

xiv) Average cash dispensed

xv) Location-wise transaction report

xvi) Terminal-wise

xvii) Domestic interchange

xviii) Institution total

xix) Suspense totals by interface for cut off difference, Adjustment Processing

xx) Adjustment Reporting

xxi) Usage by customer type (On us Vs Off us)

xxii) Similar reports are also to be provided for Point of Sales (POS), Micro ATMs & Aaadhar enable ATMs and for Card Not Present (CNP) transactions.

xxiii) The Switch Vender will provide API details & other documents to CBS vendor / any third party vendor / solution provider selected by the bank that requires integration/interfacing with EFT Switch for customization of interface. However required customization at Switch end would be the responsibility of the solution provider.

xxiv) The Bidder must clearly list all the reports generated by the proposed solution.

7.38 Monitoring Management Solution

The GUI/Web based monitoring tools for ATMs, Kiosks, Micro ATM terminals and other devices / channel services; EFT Switch hardware and software, hosts, interchanges and transactions must be provided. The monitoring tool should have features to trace the transaction, monitoring performance of application and troubleshooting, a distributed view for logical group of ATMs, Kiosk, Micro ATMs terminals, Transaction Kiosk GUI for conducting all system set-up and maintenance, card management, and network monitoring and control activities. The software solution for sending auto generated e-mails / SMS alerts on generation of the possible fault in ATMs / Kiosks/ Micro ATMs but not limited to such as Hardware Failure, Cash Out, Consumables, non functioning of DVR/DVSS, status of EJ software agent etc. without any limit and at no additional cost to the bank and must be sent to the addresses/Mobile Numbers provided for the purpose. The auto generated e-mails & SMSs would be sent through Bank's email & SMS infrastructure.

The solution should provide online monitoring tool for the complete setup which should provide following functionalities –

i) Should be GUI based with dashboard facility (configurable to user's need) at multiple locations.

ii) Provide online status of ATMs, devices, interchanges, host etc. connected to switch. Should also indicate the reason in case of down/ problem in ATM.

iii) Provide online status of different components of Switch application like processes, interfaces nodes, etc.

iv) Should provide online transactions surveillance giving information/ analysis on TPS, transaction wise, interchange wise, type of transactions wise, successful/ decline ratio, reason for declining of transaction, abnormal transaction behaviour on particular device etc.

v) Hardware performance monitoring like CPU, memory, Disk I/O, other performance parameters etc.

vi) Should provide facility for defining the thresholds for different parameters.

vii) Should be able to provided intelligent MIS for a desired duration on all above parameters including ATM up/ downtime. Should also be able to provide business analysis on above parameters for decision support system.

viii) Any other complete solution related monitoring parameter not mentioned above.

ix) Should be able to give alert at screen, through voice through SMS and emails in case of problem.

Apart from providing the Monitoring tool to the Bank, Real time, active monitoring of the alternate channel devices routing through the vendor switch would be the part of the scope and selected vendor would be required to carry out real time monitoring of channel through its own setup at no extra cost to the Bank. The daily monitoring report to be submitted to the bank's designated offices through email /SFTP.

7.39 The Bidder will formulate the Data Migration Strategy for all components including surround components and submit the proposal to the Bank along with Technical Bid. The Bidder should submit detailed migration and implementation plan, parallel run, hand holding. The bidder would be fully responsible for all data migration (with zero loss) related activities and the bank would only facilitate a joint meeting the existing service providers/vendors/interchange agencies.

7.40 Source code for customization done in Switch Solution for UCO Bank will be provided to the bank for unlimited and unfettered use by the bank to be kept in escrow arrangement. Bidder should also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation.

7.41 The selected Bidder must provide training to Bank's technology team on overview of system fundamentals, Operating Systems, application software, databases, etc. They will also be trained in fault diagnosis and first line support. The training must enable the   Bank's software staff to understand about the software related to the EFT Switch & its operations. Bidder must provide complete training plan for EFT Switch. The training along with software documentation/manuals must be provided on site at UCO Bank, Head Office.

7.42 The successful bidder will be responsible for all aspects of implementation. The Bidder will also be required to provide post implementation support and maintenance during the contracted period from the date of successful commissioning and acceptance by the bank.

7.43 The application should have user-friendly and powerful querying mechanism and help effective data mining based on The Bank defined parameters, processing logic, rules and criteria. The solution should have a strong Management Information / Decision Support System facility.

7.44 Selected vendor must ensure that product support from the OEM is available for the model of the EFT Switch system throughout the contract period.

7.45 The right to allow restrict or limit the use of the any functionality would be at Bank's control.

7.46 Successful bidder will be required to complete the migration of bank's complete data from old switch to their proposed switch within 120 days from the date of Purchase Order. Project plan as well as Migration plan has to be shared with the bank and the progress needs to be shared with the bank on weekly basis. At present Bank's ATM Switch is interfaced with Core Banking System for on-line transaction and data updation. Bidder has to integrate the switch seamlessly with the CBS system for all ATM Activities. The bidder will also be responsible for migration of legacy data of existing system as part of the migration activity.

7.47 Any regulatory changes which are necessitated in the proposed solution due to changes in the law or provisions or directions introduced /issued by Government of India, State Governments, other governmental authorities, Reserve Bank of India, NPCI, other regulatory authorities or due to industry level changes will be promptly effected by the selected bidder in the offered solution during the contracted period at no extra cost to the bank.

7.48 The vendor would be required to maintain Bank's Card / ATM data for the entire contract period online.

7.49 If at any stage during the contract period, performance degrades due to any reasons, the selected bidder would be fully liable to take corrective steps with respect to hardware/software up-gradation, customization etc. without any additional cost to Bank.

7.50 In case, the bidder has not indicated any component/module in their proposed solution and is required for implementation of solution, the successful bidder has to provide required peripherals/equipments, within the contracted price at no additional cost to the Bank.

7.51 **FACILITY MANAGEMENT:** Facility Management on a 24 X 7 X 365 basis to be offered as a part of solution for entire contract period. End to end Service Support should be provided by the bidder. The selected vendor would ensure the availability of dedicated FM personnel on 24X7 basis during the contract period. The successful bidder should ensure that the FM personnel are available exclusively for EFT Switch solution. Bidder has to ensure to deploy academically good, technically sound and competent personnel to handle smooth EFT operations for the bank. The selected vendor would be required to provide switch interface terminal(s) to the Bank.

7.52 **HEPL DESK SERVICES**

The selected vendor will adhere to the following:

Scope of Services

The scope of Help Desk Services is as follows:

1. Help on Transaction details
2. Help on Transactions Tracking
3. Help on Reconciliation & Settlement

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4. Help on Card & PIN Data

5. Help on Customer Account Data

6. Help on Uploads and Downloads

7. Help on ATM, Host & Line Monitoring

8. Error Logging & Rectification

9. Help on Hot Listing of Cards

10. Help on Health Monitoring of the ATMs

11. Help on EJ installation & pulling.

12. Help on new ATM / POS or any other channel deployment.

13. Help to ATM/POS vendor ATM

14. Help on any other relevant services/information gathering with regard to Alternate Delivery Channel operating through Hosted Switch.

Help Desk Services Availability

The Help desk facility should be available for 24 hours a day, 7 days a week and 365 days a year without any constraints.

Contact Methods

The selected vendor will have minimum three telephone line(s) dedicated for the UCO Banks' service. UCO Bank will contact the Help desk using this telephone/mobile line. The Help desk should also be contactable using email and fax or any other online service resolution system provided by the vendor.

Single Point of Contact

The selected vendor has to inform UCO Bank the name, address, telephone no., mobile number etc, of their official who will be responsible to act as a single point of contact to officials of UCO Bank for all activities relating to ASP services.

7.53 It would be responsibility of the selected vendor to provide timely resolution of all response codes as per VISA / MasterCard /NFS etc and other response codes introduced by them from time to time.

8. PERFORMANCE GUARANTEE

The Bank will require the selected Bidder to provide a Performance Bank Guarantee, within 15 days from the date of acceptance of the order or signing of the contract whichever is earlier, for a value equivalent to 15% of the cost payable (to be calculated based on anticipated volume) to the selected vendor for the first year. The Performance Guarantee of the same amount should be valid for a period of **36 months and 3 Months as claim Period.** In case of extension of contract period, Bank Guarantee will be required to be extended for the said period. Performance Guarantee shall be kept valid till completion of the project and warranty/AMC period. The selected Bidder shall be responsible for extending the validity date and claim period of the Performance Guarantee as and when it is due on account of non-completion of the project and warranty period. In case the selected Bidder fails to submit performance guarantee within the time stipulated, The Bank, at its discretion, may cancel the order placed on the selected Bidder without giving any notice. Bank

shall invoke the performance guarantee in case the selected Bidder fails to discharge their contractual obligations during the period or Bank incurs any loss due to Bidder's negligence in carrying out the project implementation as per the agreed terms & conditions.

9. CLARIFICATIONS ON AND AMENDMENTS TO RFP DOCUMENT

The prospective bidders may attend a pre-bid meeting to be held as indicated in the Bid details - Control Sheet. Up to a maximum of 2 (two) authorized representatives of each prospective bidder will be permitted to attend the pre-bid meeting.

The said meeting for the prospective bidders on **technical clarifications** would be held on **09/10/2015** at **11.30 AM** at UCO Bank, Head Office-2, DIT, Conference Room, 5th Floor, 3 & 4 DD Block, Sector-1, Salt Lake, Kolkata - 700064. Bidders are requested to send their queries relating to RFP to our office by e-mail/ fax / speed post / courier, well in advance (latest by **07/10/2015** up to **5.00 P.M.**), so that the same could be discussed during the Pre-Bid meeting with interested Bidders . Further, at least 7 days time prior to the last date for bid-submission, The Bank may, for any reason, whether at its own initiative or in response to clarification(s) sought from the prospective Bidders, modify the RFP contents/covenants by amendment. Clarification /amendment, if any, will be notified on Bank's website. No individual communication would be made in this respect. Further Bank reserves the right to change the dates, timings mentioned above or elsewhere mentioned in the RFP, which will be communicated by placing the same as corrigendum under Tender section on Bank's web-site.

The Bank will have liberty to invite its technical consultant or any outside agency, wherever necessary, to be present in the pre-bid meeting to reply to the technical queries of the bidders in the meeting. Non-attendance at the Pre-bid Meeting will not be a cause for disqualification of a bidder.

10. ACCEPTANCE TESTS

The selected Bidder in presence of the Bank authorized officials will conduct acceptance test at the site. The test will involve successful migration of bank's existing data, customization, commissioning and successful operation of the hardware, software, and other equipment. No additional charges shall be payable by the Bank for carrying out these acceptance tests. All equipments will pass into the ownership of the bank only after successful acceptance of the equipment by the bank.

11. ERASURES OR ALTERATIONS

The Bid should contain no alterations, erasures or overwriting except as necessary to correct errors made by the Bidder, in which case corrections should be duly stamped and initialed / authenticated by the person/(s) signing the Bid. The Bidder is expected to examine all instructions, forms, terms and specifications in the bidding documents. Failure to furnish all information required by the bidding documents or submission of a bid not substantially responsive to the bidding documents in every respect will be at the Bidders risk and may result in rejection of the bid.

12. LANGUAGE OF BID

The bid as well as all correspondence and documents relating to the bid exchanged by the bidder and the Bank shall be in English language only.

13. LATE BIDS

Any bid received after the due date and time for receipts of bids as prescribed in this RFP will be rejected and returned unopened to the Bidder.

14. BID OPENING

Techno Functional and Technical offer will be opened on the date and time mentioned in the bid details-control sheet in the presence of the Bidders who choose to attend on the said date and time.

The Bank will evaluate the technical and techno functional response to the RFP of the Bidders who are found eligible as per the eligibility criteria mentioned in the RFP. There will be no scoring involved in the eligibility evaluation. Bids of only those Bidders who have been found to be in conformity of the eligibility terms and conditions during the preliminary evaluation would be taken up by the Bank for further detailed evaluation. The Bidders who do not meet the eligibility criteria and all terms during preliminary examination will not be taken up for further evaluation. During evaluation of the Bids, the Bank at its discretion may ask a bidder for clarification of its bid. The request for clarification and the response shall be in writing, and no change in the price or substance of the bid shall be sought, offered or permitted

15. PRELIMINARY SCRUTINY:

(a) The Bank will examine the Bids to determine whether they are complete, required formats have been furnished, the documents have been properly signed, and the Bids are generally in order.

(b) The Bank may, at its discretion, waive any minor infirmity, non-conformity, or irregularity in a Bid, which does not constitute a material deviation.

(c) The Bank will first examine whether the Bid and the Bidder is eligible in terms of Annexure-4 – Eligibility Criteria.

(d) Prior to technical evaluation, the Bank will determine the responsiveness of each Bid to the Bidding Document. For purposes of these Clauses, a responsive Bid is one, which conforms to all the terms and conditions of the Bidding Document without material deviations. Deviations from, or objections or reservations to critical provisions, such as those concerning Bid Security, Applicable Law, Bank Guarantee, Eligibility Criteria, will be deemed to be a material deviation.

(e) The Bank's determination of a Bid's responsiveness will be based on the contents of the Bid itself, without recourse to extrinsic evidence.

(f) If a Bid is not responsive, it will be rejected by the Bank and may not subsequently be made responsive by the Bidder by correction of the non-conformity.

16. EVALUATION CRITERIA OF BIDS

(a) Bids of only those Bidders who have been found to be in conformity of the eligibility terms and conditions during the preliminary evaluation would be taken up by the Bank for further detailed evaluation. The Bidders who do not meet the eligibility criteria and all terms during preliminary examination will not be taken up for further evaluation.

(b) The Bank may use the services of external consultants for technical evaluation.

Technical Evaluation:

The bank will evaluate the technical response to the RFP of the bidders who are found eligible as per the eligibility criteria mentioned in the RFP. Bank will **prepare a list of eligible bidders on the basis of the compliance of eligibility criteria as per terms of the tender documents & technical evaluation based on the technical compliance of the offered services by the bidder vis-a-vis the technical specifications given in the technical bid forms.** Bank may call for any clarifications/ additional particulars required, if any, on the technical bids submitted by the bidder. The bidder has to submit the clarifications/ additional particulars in writing within the specified date and time.

As a part of the technical evaluation process, Bank shall undertake the following

- Reference Site Visits
- Vendor Presentation

Reference Site Visits:

Bank team will visit the bidder's office where the necessary infrastructure and other set up is established for providing ATM Switch Services under hosted model and any reference sites where similar services are offered by the bidder, to have a firsthand observation of the proposed services and submit its report along with marks scored by each bidder. The team would also interact with the officials of the banks at the reference sites to obtain their views wherever it is found necessary.

Vendor Presentation:

The bidders should make presentations of their respective solutions before the Bank's team at Bank's Head Office Kolkata on specified date at their own cost (to be intimated by the Bank to eligible bidders separately). Each bidder will be given a time slot of One hour time to present their proposed services / capabilities. The bidder will be awarded marks based on the strengths of each solution offered by the bidders and its suitability for the bank.

Technical Evaluation Score Card:

The technical evaluation score card based on which the bidder's proposal will be evaluated is given below.

SI No	Evaluation Component	Maximum Score	Minimum Score
1	Compliance to Eligibility Criteria	30	30
2	Compliance to Technical Requirement	30	30
3	Reference site feedback	20	-
4	Vendor presentations	20	-
	Total	100	85

Bidder has to score a 100% marks for serial no 1, 85% marks for serial no. 2 and minimum 12.5 marks each for serial no 3-4 in the above table. Overall marks secured by the bidder should not be less than 85.

Commercial Evaluation / Reverse Auction

Price bids submitted the Bidders whose bids are evaluated by the Bank as technically responsive will be opened.

The Reverse Auction process of bidding will be followed. The Bidders whose Price Bid (indicative) have not been rejected / disqualified will be asked to participate in

the reverse Auction, which will be conducted for determining the L1 vendor. The business rules, term and conditions of the Reverse Auction process will be provided to such short listed bidders in due course. Bidders have to comply with the procedure prescribed by the vendor appointed by the Bank for e-tendering. The technically qualified bidders will also be advised about the date of the reverse auction and the training for this purpose.

Bank reserves its right to open the indicative price bids of all the technically qualified Bidders **before the reverse auction process to arrive at the opening price (start price) for the Reverse Auction.** However there would be no compulsion on the part of the Bank to accept these prices as Bench Mark for determining the Start Bid price and the Bank may at its discretion use any other process / methodology to determine the Start Bid Price without having to disclose the basis to the Bidders.

On completion of the Reverse Auction, the Bank will evaluate the resultant transaction rate which will get precedence over the rate offered in the Price Bid submitted by bidders in case the rate in reverse auction is lower than the rate offered in the Price Bid.

The L-1 bidder will be determined on the basis of the lowest price quoted in the Reverse Auction.

17. CLARIFICATION OF OFFERS

To assist in the scrutiny, evaluation and comparison of offers/bids, The Bank may, at its sole discretion, ask some or all Bidders for clarification of their offer/bid. The request for such clarifications and the response will necessarily be in writing and no change in the price or substance of the bid shall be sought, offered or permitted. Any decision of The Bank in this regard shall be final, conclusive and binding on the Bidder/ tenderer.

The bidder shall notify The Bank in writing of all subcontracts awarded under the contract if not already specified in his bid. Such notification, in his original bid or later, shall not relieve the bidder from any liability or obligation under the contract. The Bank reserves rights to accept such arrangement or reject the proposal outright. Proof of such contracts should be submitted to The Bank.

18. CONTRACT PERIOD

The contract period for providing EFT Switch Managed Solution will be for the periods of **Three Years** from the date of go live of switch operations. Further Bank reserves the right to renew the contract after the expiry of the initial term on mutually agreed terms & conditions and at negotiated cost.

On the completion of selection process, the selected vendor need to execute a comprehensive, definitive **Service Level Agreement (SLA)** with the Bank for **Three Years Contract period** covering all terms and conditions of this RFP an agreement for an End-to-End ATM/EFT Switching Services on Hosted/Application Service Provided/Pay Per Transaction Model. In case of extension of services by the Bank beyond initial period of three years, selected vendor has to execute **Supplementary Service Level of Agreement (SSLA)** at mutually agreed terms and conditions.

The agreement will be based on the bidder's offer document with all its enclosures, modifications arising out of negotiation / clarification etc., and will include the following documents:

SLA with the vendor will include Switch uptime performance, availability and related penalty clauses.

i) The Bidder will carry out the activities covered under the scope of this Bid to ensure that ATM Switch functions without any interruption for at least 99.99% uptime for 24 hours a day for all 7 days a week of operation.

ii) The bidder will disclose – whenever sought – to the Bank all contracts / subcontracts entered into for this RFP. The Bank reserves the right to call regular meetings of all / specific contractors/sub-contractors during the tenure of the contract.

iii) Copies of all necessary licenses, certifications, documents, etc.

iv) The Bank reserves the right to further stipulate, at the time of finalization of the contract, any other document(s)/clause/condition as deemed fit to finalized the contract.

The performance of the selected Bidder shall be reviewed every month / quarter and if Bank founds that the services are not satisfactory then bank will give a cure period of one month and thereafter if there is no improvement in the services Bank reserves the right to terminate the contract at its sole discretion by giving **three months** notice without assigning any reasons. Any offer falling short of the contract validity period (Three Years from the date of acceptance test) is liable for rejection.

19. UNAVAILABILITY DEFINITION

The Switch will be considered "unavailable" when it cannot correctly and fully process UCO Banks' Transactions for reasons including but not limited to those listed below:

(i) The Switch is considered unavailable if, a single ATM or a combination of more than one ATMs is not in the 'In-Service' mode for a **total time period of more than 4 Minutes in a 24 hour cycle.** The Switch is expected to continuously maintain ALL the UCO Banks' ATMs / Micro ATMs in 'In-Service' mode. That is all the UCO Banks' ATMs are continuously available for service to the UCO Banks' customers and displays the 'Welcome Screen'. If a single ATM or a combination of more than one ATMs are not in the 'In-Service' mode for a **total time period of more than 4 Minutes in a 24 hour cycle**, the Switch will be considered to be 'Un-Available' for the complete duration for the calculation of Availability, till all the ATMs are back in the 'In-Service' mode.

(ii)**The Switch is considered unavailable if**, the HSM services fail or are not available to correctly perform the PIN Verification and PIN translation for the **Bank'** transactions.

(iii) **The Switch is considered unavailable i**f, the Switch services fail or are not available to correctly perform the PIN Verification and PIN translation for the **Bank'** transactions.

(iv) **The Switch will be considered unavailable if** it cannot **Switch** the valid transactions to **Banks'** connected Host for authorisation. This could happen due to time-outs, wrong configuration, process failure etc. at the **Switch or Message24**. The valid transactions are those that have passed the pre-authorisation checks at **Switch** (as defined in 'Customer Specification Document') and were supposed to be switched to **Banks'** connected Host for authorisation.

(v) **The Switch will be considered unavailable if** it cannot **Switch** the valid transactions as received from **NFS / Tie Up Banks ATM Switch to Banks**' connected Host for authorisation. This could happen due to time-outs, wrong configuration, process failure etc. at the Switch or Message24.

(vi) The Switch will be considered unavailable if it cannot Switch the valid transactions as received from **Banks'** ATM Network to **NFS / Tie-Up Banks ATM Switch** for authorisation. This could happen due to time-outs, wrong configuration, process failure etc. at the **Switch or at the Message 24.**

(vii) **The Switch will be considered unavailable if** the **Switch** and **Message24** Application shut downs or becomes unresponsive due to errors at Switch Hardware or Software or **Message24** software.

(viii) T**he Switch will be considered unavailable if** the **Switch** Shuts Down due to Power Problems either due to Power related Faults or Power unavailability at the ASP site would be considered as **Switch** Unavailable for the calculating the Availability of the **Switch**.

(ix) The Switch will be considered unavailable if there are Card & Transaction Rejections at Switch due to any reason including but not limiting to the below mentioned possible reasons:

A. File Errors or Corruptions

B. Database errors or corruptions

C.Wrong Configurations at Hardware or Software

D. Application failure or errors.

E. Hardware Failure or errors

F. Insufficient Memory or Disk Space

(x) **The** Switch **under Scheduled Maintenance will be considered to be unavailable if** the Switch was down for a time greater than that allowed under Scheduled Maintenance and agreed by the Bank (Allowed time shall be mentioned in SLA). In this case, the time difference between the actual time taken for 'Scheduled Maintenance' and the allowed time for 'Scheduled Maintenance' will be considered as '**Switch Unavailable**' time for the Availability calculation.

(xi) No ATM or Message24 should be rendered unavailable for service for more than 4 minutes. **If any ATM or Message24 is down for more than 4 minutes then half of the time that each ATM was down will be taken' as Switch Unavailable** time for the purpose of calculating the Availability. In case all the ATMs are down, the complete Switch will be considered unavailable for the complete duration.

(xii) **If any of the above events occurs, the Switch will be considered to be unavailable for the purpose of the Availability calculation for the complete duration till the fault is fully rectified**. All the above are subject to the *Exclusions* clause given below in this RFP.

Availability Definition

The **Switch** will be considered **available** if,

(i) **The Switch and Message24** services are continuously available at **each connected HOST of Bank(s)** during the period commencing from the completion of the BOD process to the start of the EOD process at the branch HOST side AND **The Switch** services are continuously available **each of the HOST sites** (having Message 24 installed) for the remaining period.

(ii) **If** the **Switch or Message24** is not available to any of the Hosts, when that Host is 'In-Service' mode, the **Switch** will be 'considered to be 'Un-Available' for that Host, (for the calculation of uptime/downtime), till the **Switch and Message24** becomes on-line to that Host.

Exclusions:

This section lists the events that may result in Unavailability of service but will be excluded (or the purpose of calculating the Availability).

A. Fault of the **Banks'** ATMs in consideration

B. Fault of **Bank** owned Network Media (Leased Line or other network   Media Fault)

C. Fault at **Banks'** Network Equipments (At ATM end or at Host end)

D. Fault at **Banks'** Host (Hardware or Software excluding Message 24 software)

E. Unavailability of **Bank** Hosts due to Maintenance or Upgrades (Hardware or Software)

F. Unavailability of ATM due to Maintenance or Upgrades (Hardware or   Software) at the ATM.

G. Scheduled **ASP Switch** Routine Maintenance within the agreed Scheduled time

H.Scheduled ASP Upgrades within the agreed Scheduled time

Power failure & Power problems at the vendor site is not considered an 'Exclusion' and if the **Switch** becomes unavailable due to any kind of power problems, the downtime will be considered for the availability calculations.

Notification Procedures for Unscheduled Downtime

When the Switch is rendered Unavailable for any of the above-mentioned reasons, selected bidder will notify UCO Bank (Using 'Unscheduled Downtime Notification Form') and give clear explanation of the reason for the unscheduled downtime and the expected time for Resumption of service.

In case, the scheduled maintenance cannot be completed within the expected time, vendor will immediately inform UCO Bank in writing via FAX & E-Mail (Using ' Unscheduled Downtime Notification Form') and orally via Mobile / Telephone to the UCO Banks' Designated ATM Channel in-charge.

Resumption of Service

On completion the Resumption of Service, vendor will within 15 minutes of Resumption of service inform UCO Bank in writing via FAX & E-Mail (Using 'Resumption of Services Notification Form') and orally via telephone to the UCO Banks' Designated ATM Channel in-charge.

Downtime Monitoring Items

Vendor will monitor the following Items on a *daily basis* and maintain Downtime Monitoring Log at the ASP site:

1.ATMs and other devices connected to EFT Switch Downtime

2. UCO Banks' Host Connectivity Downtime

3. Faults in UCO Banks' Leased Line Circuit to Vendor ASP Centre

4. Complete Switch Downtime

5. Downtime due to Network Faults of Vendor

Service Level Audits

Vendor will allow **UCO Banks' authorised representative** to audit the Service Level provided by vendor at the ASP site once every **3 months** as routine or on demand at **UCO Banks'** discretion. The selected vendor would have to arrange a comprehensive quarterly audit of SLAs / benchmark and other relevant tests / IS Audit from qualified auditors at its own cost and provide the report directly to the bank.

DATA OWNERSHIP

The customer data (Name, address and Account details), card data (Card numbers, Card Track Details and PIN Offset details) and ATM data (including location details) provided by UCO Bank to vendor is exclusively the property of UCO Bank. The ownership of the data will also include UCO Banks' transaction data available at the switch site.

20. SUCCESSFUL TRANSACTION & TRANSACTION SET

Successful Transaction:

i. The Transaction will be treated as Successful, in case of transaction hitting the Switch but Cash dispensation/service at POS/Online payment portal acceptance failure causes due to the reasons attributable to the Bank / customers such as such as host not available, insufficient balance and wrong PIN entries. Vendor has to submit sufficient proof to this effect along with the invoice.

ii. The Transaction will be treated as Unsuccessful in case of transaction hitting the Switch but Cash dispensation/ service at POS/Online payment portal acceptance failure causes due to the reasons attributable to the Vendor.

iii. A non financial transaction will be treated as successful only in case of hitting the transaction at Switch.

Transaction Set:

- Bank is a member of National Financial Switch and currently is in issuing & acquiring business.

- Bank is having tie up with VISA and currently is in issuer business.

- Current ATM Transaction set includes both Financial & Non Financial : Us-on-Us, Remote on Us (Issuer), Acquirer. The selected vendor's EFT switch would be required to carry out switching & driving of ATMs.

- Current VISA ATM, VISA POS and Verified by Visa (VBV)(Card not Present) Transaction set: as a Issuer. But in near future may start acquiring business not only for VISA but also for other similar payment tie ups.

- For ATM Acquiring transactions, bank has implemented a facility wherein after completion of the acquiring ATM transactions (Not on Us); EFT switch sends an advice message to bank host that facilitates bank to create a real time entry in respective ATM GL Heads (LORO Transactions) by debiting to an Office a/c. While handling Acquirer ATM Transactions, sending an advice message will be treated as part of ATM acquirer transaction and **no** additional transaction cost will be paid to the vendor.

- Card Management, Electronic Journal (EJ) pooling facility, Fraud & Risk Management solution, Monitoring of delivery channels operating through EFT switch, Facility of Single & Bunch Note Acceptor, Centralized Finger Print Authentication Module for Bio-metric technology based ATM, Micro ATM. Cash Dispenser, Kiosk , POS or any other device(s) supporting Bio-Metric and all other deliverables as given above under broad scope of work to be offered within the same per transaction rate quoted by the vendor and no additional cost will be paid by the bank other than the agreed per transaction cost after commercial bid opening through reverse auction.

Bidders are required to quote per transaction rate considering requirements given in this RFP document and no additional payment for any application/service would be made by the Bank other than per-transaction cost for each successful completed transaction.

21. PAYMENT TERMS & PAYING AUTHORITY

The selected vendor will make payment request to bank in writing, accompanied by an invoice for successful transactions, along with the relevant reports in proof of services performed and by documents submitted pursuant to terms & conditions of the RFP/SLA.

Upon fulfillment of other obligations stipulated in the Contract, payment based on the basis of final per transaction rate will be made by the bank but in no case later than sixty (60) days after submission of an invoice/claim by the vendor.

The payments as per the Payment Schedule covered herein above shall be paid by this office (Business Transaction Department, UCO Bank, Kolkata).

22. SCHEDULE OF IMPLEMENTATION

The Bidder should complete the implementation including Migration and Customization to proposed EFT Switch solution within **Four months** from the date of PO. The implementation shall comprise of system configuration, customization, pilot implementation, UAT and system roll out. Source code for the Software specifically developed for the bank has to be provided by the vendor to the bank at no cost to the bank for keeping in the escrow arrangement.

23. ACCEPTANCE TESTS

The selected Bidder in presence of the Bank authorized officials will conduct acceptance test at the site. The test will involve successful migration of bank's existing data, customization, commissioning and successful operation of the hardware, software, and other equipment. No additional charges shall be payable by the Bank for carrying out these acceptance tests. All equipments will pass into the ownership of

the bank only after successful acceptance of the equipment by the bank.

24. ORDER CANCELLATION (TERMINATION)

25.1 The Bank reserves the right to cancel the contract placed on the selected Bidder and recover expenditure incurred by The Bank under the following circumstances:-

25.2 The selected Bidder commits a breach of any of the terms and conditions of the bid and fails to meet 99.99% uptime.

25.3 The Bidder goes into liquidation, voluntarily or otherwise.

25.4 An attachment is levied or continues to be levied for a period of seven days upon effects of the bid.

25.5 If the selected Bidder fails to complete the assignment as per the time lines prescribed in the RFP and the extension if any allowed, it will be a breach of contract. The Bank reserves its right to cancel the order in the event of delay and forfeit the bid security as liquidated damages for the delay.

25.6 If deductions of account of liquidated damages exceeds more than 10% of the total contract price.

25.7 In case the selected Bidder fails to deliver the quantity as stipulated in the delivery schedule, The Bank reserves the right to procure the same or similar product from alternate sources at the risk, cost and responsibility of the selected Bidder.

25.8 The Bank reserves the right to recover any dues payable by the selected bidder from any amount outstanding to the credit of the selected Bidder, including the pending bills and/or invoking The Bank guarantee under this contract.

25.9 The Bank reserve its right to cancel the order in the event of one or more of the following situations, that are not occasioned due to reasons solely and directly attributable to the Bank alone:

25.10 Delay in customization / implementation / takeover of services beyond the specified period that is agreed in the contract that will be signed with the successful vendor.

25.11 Serious discrepancy in the quality of EFT Switching services / hardware / software expected during the implementation, rollout and subsequent maintenance processes.

In case of cancellation of order, any payments made by the Bank to the Vendor would necessarily have to be returned to the Bank with interest @15% per annum, further the Vendor would also be required to compensate the Bank for any direct loss suffered by the Bank due to the cancellation of the contract and any additional expenditure to be incurred by the Bank to appoint any other Vendor. This is after repaying the original amount paid.

25. CONSEQUENCES OF TERMINATION

26.1 In the event of termination of the Contract due to any cause whatsoever, [whether consequent to the stipulated term of the Contract or otherwise], UCO BANK shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the selected Vendor shall

be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the next successor Vendor to take over the obligations of the erstwhile Vendor in relation to the execution/continued execution of the scope of the Contract.

26.2 In the event that the termination of the Contract is due to the expiry of the term of the Contract, a decision not to grant any (further) extension by UCO BANK, the Vendor herein shall be obliged to provide all such assistance to the next successor Bidder or any other person as may be required and as UCO BANK may specify including training, where the successor(s) is a representative/personnel of UCO BANK to enable the successor to adequately provide the Service(s) hereunder, even where such assistance is required to be rendered for a reasonable period that may extend beyond the term/earlier termination hereof.

26.3 Nothing herein shall restrict the right of The Bank to invoke the Performance Bank Guarantee and other guarantees, securities furnished, enforce the Deed of Indemnity and pursue such other rights and/or remedies that may be available to The Bank under law or otherwise.

26.4 The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the Contract that are expressly or by implication intended to come into or continue in force on or after such termination.

MIGRATION

UCO Bank may decide not to renew this contract after the term of this agreement or decide to terminate this agreement as per the termination clause provided in this agreement. In such case, vendor will provide to UCO Bank the entire Customer data, Card data and ATM data or any other relevant data which may in the custody of the selected vendor of UCO Bank in an ASCII file format without any additional cost to Bank.

In such an event, the migration will follow the following steps:

1. UCO Bank will inform vendor in writing of the decision to not continue with the ASP services **two months** in advance.

2. Vendor will disable the PIN·, Change Transaction within 15 Days of this notice in consultation with the Bank.

3. Vendor will create an ASCII file / or in any other format required by the Bank for the entire Customer Data, Card Data and ATM data and all other relevant data pertaining to the bank's arrangement with the vendor. All these will have Card Number in each respective record. The PIN offset will be as currently available at the Switch.

4. Vendor will co-operate with UCO Bank to provide any other details as required at the earliest possible time.

5. Delete all data and records of UCO Bank data that may exist at the Switch or be with the vendor.

26. SYSTEM UPTIME REQUIREMENT AND PENALTY

27.1 The Bidder shall ensure minimum uptime of 99.99% for the Switch & its associated hardware and applications. The maximum downtime for the hardware and

software for EFT Switch should be less than 5 minutes per incident in a month failing which a penalty as given below will be applicable.

27.2 For non-critical /peripheral applications and systems which do not impact availability of Switch to the customers, the minimum uptime to be ensured is 99.9%. Penalty of Rs. 25000 per hour will be levied for downtime in excess of one hour for every incident. In addition, the bidder will be liable to be charged penalty amounting to Rs 1 lac per hour, if total system downtime exceeds Four hours in a year.

SLA will be monitored through an automated system to be provided by the selected vendor and may be correlated with interchange logs. System uptime will be calculated as per following criteria –

Category Type	Description	Penalty
Category 1 **Mission Critical Application directly affecting the customer transactions (EFT Switch, HSM, Fraud & Risk Management etc.)**	System is down for more than 5 minutes in a stretch due to any failure (Hardware, software or services) and total EFT Switch outage exceeds 50 minutes in a year. Monthly uptime of system should be 99.99%	A penalty of Rupees Fifty Thousand per five minute or part thereof for category 1. In addition, Rs 3 Lac penalty will be imposed if total EFT Switch downtime exceeds 50 minutes in a year and for every 10 minutes or part thereof.
Category 2 **Other applications not directly affecting the customer transactions (DCMS, PIN printing, monitoring module etc.)**	System is down for more than an hour's in a stretch Monthly uptime of the system should be 99.9%	Rupees Twenty Five Thousand per hour or part thereof for category 2 will be applicable. In addition, the bidder will be liable to be charged penalty amounting to Rs 1 lac per hour, if total system downtime exceeds Four hours in a year.

All penalties will be calculated and applied monthly independent of each other

27.3 The Bank reserves the right to recover the penalty amount by any mode such as adjusting from any payments to be made by the Bank to the Bidder.

27.4 In case default continues and reaches to 10% of the monthly transaction cost payable to the vendor in a month OR uptime is maintained below 98%, under such circumstances bank shall have full right to terminate the contract.

➢ The vendor shall perform its obligations under the agreement entered into with The Bank, in a professional manner.

➢ If any act or failure by the Bidder under the agreement results in failure or inoperability of systems and if The Bank has to take corrective actions to ensure functionality of its property, The Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers for such failures subject to a maximum of 100% of the order value.

- **In case selected vendor does not complete PCIDSS Certification, any loss suffered by the Bank or its customers while using EFT Switch / allied services to be compensated to Bank to the fullest extent without any demur.**
- The Bank shall implement all penalty clauses after giving due notice to the selected vendor.
- If the vendor fails to complete the due performance of the contract in accordance with the specification and conditions of the offer document, The Bank reserves the right either to cancel the order or to recover a suitable amount as deemed reasonable as Penalty / Liquidated Damage for non-performance.
- SLA violation will attract penalties.

27. DISASTOR RECOVERY MECHANISM

The proposed system must be capable of and compatible for Disaster Recovery Implementation. The successful bidder should describe the provisions for disaster recovery and show that the EFT Switch facilitates disaster recovery.

28. UPTIME

The Bidder shall guarantee an uptime of 99.99% for the EFT Switch solution which shall be calculated on monthly basis. The 'Uptime' is equal to total contracted hours in a month less Downtime. The 'Downtime' is the time between the time of report by The Bank and time of restoration of service within the contracted hours. 'Restoration' is the condition when the selected Bidder demonstrates that the solution is in working order and The Bank acknowledges the same. For SLA purpose a month will be treated as 30 days. If the Bidder fails to maintain guaranteed uptime on quarterly basis, Bank shall impose penalty. If the uptime is below 98%, The Bank shall have full right to terminate the contract under this RFP

29. AUDIT BY THIRD PARTY

UCO Bank reserves the right to inspect and/or conduct audit at the switch site of any procedures, services and functionality offered by the selected vendor under this agreement. UCO Bank will undertake audits by itself or through its designated company for audits on regular basis to audit the procedures, services and functionality for conformance as per this agreement. Vendor undertakes to take all necessary steps, at no additional costs to UCO Bank, to rectify any non-conformance items as indicated by the auditors.

30. DISPUTE RESOLUTION MECHANISM

The Bidder and The Bank shall endeavor their best to amicably settle all disputes arising out of or in connection with the Contract in the following manner:

a. The Party raising a dispute shall address to the other Party a notice requesting an amicable settlement of the dispute within seven (7) days of receipt of the notice.

b. The matter will be referred for negotiation between General Manager (PSD) of The Bank /Purchaser and the Authorised Official of the Bidder. The matter shall then be resolved between them and the agreed course of action documented within a further period of 15 days.

In case any dispute between the Parties, does not settle by negotiation in the manner as mentioned above, the same may be resolved exclusively by arbitration and such dispute may be submitted by either party for arbitration within 20 days of the failure of negotiations. Arbitration shall be held in Kolkata and conducted in accordance with the provisions of Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof. Each Party to the dispute shall appoint one arbitrator each and the two arbitrators shall jointly appoint the third or the presiding arbitrator.

The "Arbitration Notice" should accurately set out the disputes between the parties, the intention of the aggrieved party to refer such disputes to arbitration as provided herein, the name of the person it seeks to appoint as an arbitrator with a request to the other party to appoint its arbitrator within 45 days from receipt of the notice. All notices by one party to the other in connection with the arbitration shall be in writing and be made as provided in this tender document.

The arbitrators shall hold their sittings at Kolkata. The arbitration proceedings shall be conducted in English language. Subject to the above, the courts of law at Kolkata alone shall have the jurisdiction in respect of all matters connected with the Contract/Agreement. The arbitration award shall be final, conclusive and binding upon the Parties and judgment may be entered thereon, upon the application of either party to a court of competent jurisdiction. Each Party shall bear the cost of preparing and presenting its case, and the cost of arbitration, including fees and expenses of the arbitrators, shall be shared equally by the Parties unless the award otherwise provides.

The Bidder shall not be entitled to suspend the Service/s or the completion of the job, pending resolution of any dispute between the Parties and shall continue to render the Service/s in accordance with the provisions of the Contract/Agreement notwithstanding the existence of any dispute between the Parties or the subsistence of any arbitration or other proceedings.

Notwithstanding the above, the Bank shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find it expedient to do so.

31. JURISDICTION

The jurisdiction of the courts shall be Kolkata.

32. NOTICES

Notice or other communications given or required to be given under the contract shall be in writing and shall be faxed/e-mailed followed by hand-delivery with acknowledgement thereof, or transmitted by pre-paid registered post or courier. Any notice or other communication shall be deemed to have been validly given on date of delivery if hand delivered & if sent by registered post than on expiry of seven days from the date of posting.

33. AUTHORIZED SIGNATORY

The selected bidder shall indicate the authorized signatories who can discuss and correspond with UCO BANK, with regard to the obligations under the contract. The selected bidder shall submit at the time of signing the contract a certified copy of the resolution of their board, authenticated by the company secretary, authorizing an official or officials of the bidder to discuss, sign agreements/contracts with UCO

BANK, raise invoice and accept payments and also to correspond. The bidder shall provide proof of signature identification for the above purposes as required by UCO BANK.

34. PUBLICITY

Any publicity by the selected bidder in which the name of UCO Bank is to be used should be done only with the explicit written permission of UCO Bank. The selected Bidder shall not make or allow making a public announcement or media release about any aspect of the Contract unless UCO BANK first gives the Vendor its prior written consent.

35. FORCE MAJEURE

Force Majeure is herein defined as any cause, which is beyond the control of the selected bidder or UCO BANK as the case may be which they could not foresee or with a reasonable amount of diligence could not have foreseen and which substantially affect the performance of the contract, such as:

1. Natural phenomenon, including but not limited to floods, droughts, earthquakes and epidemics

2. Acts of any government, including but not limited to war, declared or undeclared priorities, quarantines and embargos

3. Terrorist attack, public unrest in work area

Provided either party shall within 10 days from occurrence of such a cause, notify the other in writing of such causes. The bidder or UCO BANK shall not be liable for delay in performing his/her obligations resulting from any force majeure cause as referred to and/or defined above. Any delay beyond 30 days shall lead to termination of contract by parties and all obligations expressed quantitatively shall be calculated as on date of termination. Notwithstanding this, provisions relating to indemnity, confidentiality survive termination of the contract.

36. CONFIDENTIALITY

The selected vendor acknowledges that all material information which has or will come into its possession or knowledge in connection with this agreement or the performance hereof, consists of confidential and proprietary data, whose disclosure to or use by third parties will be damaging or cause loss to UCO BANK. The vendor agrees to hold such material and information in strictest confidence and not to make use thereof other than for the performance of this agreement to release it only to employees requiring such information and not to release or disclose it to any other party. The vendor agrees to take appropriate action with respect to its employees to ensure that the obligations of non-use and non-disclosure of confidential information under this agreement can be fully satisfied.

UCO Banks' Customer, Card & ATM data (including location details) is confidential and should NEVER be disclosed to any institutions or used by the vendor for purpose other than required for processing at the Switch. The selected vendor will take suitable steps to ensure the confidentiality of the UCO Banks' data. This step should include having the employees assigned to UCO Banks' work sign a 'Confidentiality Agreement'. The selected vendor undertakes not to keep this data with its company after the end of this agreement. This clause will outlive the agreement date.

37. LIQUIDATED DAMAGES

The liquidated damages will be an estimate of the loss or damage that the Bank might suffer due to delay in performance of the obligations (under the terms and conditions of the contract) by the successful Bidder.

Without any prejudice to the Bank's other rights under the law, the Bank shall recover the liquidate damages, if any, accruing to the Bank, as above, from any amount payable to the Bidder either as per the Contract, executed between the Bank and the successful Bidder, pursuant hereto or under any other Agreement/Contract, the Bank may have executed/shall be executing with the Bidders.

Bank may at its option demand and recover from the successful bidder(s) an amount equivalent to 1 (one) percent of the undelivered portion of contract value for every week of delay or part thereof, subject to a maximum of the overall contract value. Once the maximum is reached, the Bank may consider termination of the contract. Similarly for delay in services, Bank may at its option demand and recover from the successful bidder(s) an amount equivalent to 1 (one) percent of the incomplete portion of services for every week of delay or part thereof.

Further, the Bank also reserves the right to cancel the order and invoke the Bank Guarantee/Performance Guarantees in case of inordinate delays in the delivery/ installation of the equipment. Bank may foreclose the bank guarantee without any notice. In the event of Bank agreeing to extend the date of delivery at the request of successful bidder(s), it is a condition precedent that the validity of Bank guarantee shall be extended by further period as required by Bank before the expiry of the original bank guarantee. Failure to do so will be treated as breach of contract. In such an event Bank, however, reserves its right to foreclose the bank guarantee.

38. BANK'S RIGHT TO ACCEPT ANY BID AND TO REJECT ANY OR ALL BIDS CANCELLATION OF TENDER PROCESS

UCO BANK reserves the right to accept or reject in part or full any or all offers without assigning any reason thereof even after issuance of letter of Intent. Any decision of UCO Bank in this regard shall be final, conclusive and binding upon the bidders. The Bank reserves the right to accept or reject any Bid in part or in full, and to cancel the Bidding process and reject all Bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for Bank's action. During any stage of evaluation process, if it is found that the bidder does not meet the eligibility criteria or has submitted false /incorrect information the bid will be summarily rejected by the Bank and no further correspondence would be entertained in this regard. Bank further reserves the right to amend, rescind, reissue or cancel this RFP and all amendments will be advised to the Bidder and such amendments will be binding upon them. The Bank also reserves its right to accept, reject or cancel any or all responses to this RFP without assigning any reason whatsoever. Further please note that the bank would be under no obligation to acquire any or all the items proposed. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized officials of UCO Bank and the bidder.

39. CONFLICT OF INTEREST

The Bidder shall disclose to The Bank in writing, all actual and potential conflicts of interest that exist, arise or may arise (either for the Bidder or the Bidder's team) in the course of performing the Service(s) as soon as practical after it becomes aware of that conflict.

40. NON-TRANSFERABLE OFFER

This Request for Proposal (RFP) is not transferable. Only the bidder who has purchased this document in its name or submitted the necessary RFP price (for downloaded RFP) will be eligible for participation in the evaluation process.

41. PERIOD OF VALIDITY OF BID

Bids shall remain valid for 180 (One Hundred and Eighty) days after the date of bid opening prescribed by UCO BANK. UCO BANK holds the rights to reject a bid valid for a period shorter than 180 days as non-responsive, without any correspondence. In exceptional circumstances, UCO BANK may solicit the Bidder's consent to an extension of the validity period. The request and the response thereto shall be made in writing. Extension of validity period by the Bidder should be unconditional and irrevocable. The Bid Security provided shall also be suitably extended. A bidder acceding to the request will neither be required nor be permitted to modify its bid. A bidder may refuse the request without forfeiting its bid security. In any case the bid security of the bidders will be returned after completion of the process.

42. ADDRESS OF COMMUNICATION

Offers / bid should be addressed to the address given in control sheet.

43. NO COMMITMENT TO ACCEPT LOWEST OR ANY OFFER / BID

UCO BANK shall be under no obligation to accept the lowest or any other offer received in response to this offer notice and shall be entitled to reject any or all offers without assigning any reason whatsoever. UCO BANK has the right to re-issue tender/bid. UCO BANK reserves the right to make any changes in the terms and conditions of purchase that will be informed to all bidders. UCO BANK will not be obliged to meet and have discussions with any bidder, and/or to listen to any representations once their offer/bid is rejected. Any decision of UCO BANK in this regard shall be final, conclusive and binding upon the bidder.

44. FORMAT FOR TECHNICAL OFFER / TECHNICAL BID

The Technical offer/Technical bid must be made in an organized and structured manner in the following form:

i. Index

ii. Tender Offer Forwarding Letter (Annexure –I)

iii. General Details of Bidders (Annexure-II)

iv. Bidders Organisation Details (Annexure-III)

v. Conformity to compliance of Eligibility Criteria mentioned in RFP on bidder's letter head (Annexure-IV)

vi. Conformity to compliance of technical & functional specifications on bidder's letter head

vii. Technical Offer/Technical bid with Specifications (Annexure –VI & VII)

viii. Copy of Manufacturer's Authorization letter (Annexure –XVIII)

ix. Letter for Authorized representative / undertakings as per eligibility and scope.

x. Letter for acceptance and compliance of all the Terms and Conditions of RFP.

xi. Valid Bank Draft / Pay order/ Bank Guarantee as EMD.

xii. Valid Bank Draft/ Pay order as tender fee, if tender document is downloaded from Bank's website

xiii. Bidder's Financial Details (audited balance sheets etc.) and other supporting documents, as asked in the RFP.

Note: All Claims made by the Bidder will have to be backed by documentary evidence. The bidder is expected to examine all instructions, forms, terms and specifications in the RFP. Failure to furnish all information required or to submit a Bid not substantially responsive to the in every respect will be at the Bidder's risk and may result in the rejection of the Bid.

45. FORMAT FOR COMMERCIAL OFFER

The commercial offer should be quoted in Indian Rupees as per the format given in annexure –XI.

The L1 bidder will be determined on the basis of Reverse Auction.

46. SIGNING OF THE BID

The bid shall be signed by a person or persons duly authorized by the Bidder with signature duly attested. In the case of a body corporate, the bid shall be signed by the duly authorized officers and supported by internal corporate authorizations.

47. COSTS OF PREPARATION & SUBMISSION OF BID

The Bidder shall bear all costs associated with the preparation and submission of its Bid and the Bank will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the Bidding process.

➢ If any information / data / particulars are found to be incorrect, bank will have the right to disqualify / blacklist the company and invoke the bank guarantee.

➢ All communications, correspondence will be only to the prime bidder. Any partner/sub contractor has to communicate only through the prime bidder. The prime bidder will act as the single point of contact for the bank.

➢ Bank reserves it right to cancel the order even after placing the letter of Intent (LOI) / Purchase Order, if bank receives any directions / orders from Statutory Body / RBI/Govt. of India in a nature that binds the bank not to take the project forward.

48. CONFIDENTIALITY OF THE BID DOCUMENT

The bidder, irrespective of his/her participation in the bidding process, shall treat the details of the documents as secret and confidential.

49. OWNERSHIP AND RETENTION OF DOCUMENTS

▪ UCO BANK shall own the documents, prepared by or for the selected bidder arising out of or in connection with the Contract.

▪ Forthwith upon expiry or earlier termination of the Contract and at any other time on demand by UCO BANK, the Vendor shall deliver to UCO BANK all documents provided by or originating from UCO BANK/ Purchaser and all documents produced

by or from or for the Vendor in the course of performing the Service(s), unless otherwise directed in writing by UCO BANK at no additional cost.

- The selected bidder shall not, without the prior written consent of UCO BANK/ Purchaser store, copy, distribute or retain any such Documents.

- The selected bidder shall preserve all documents provided by or originating from UCO BANK/ Purchaser and all documents produced by or from or for the Vendor in the course of performing the Service(s) in accordance with the legal, statutory, regulatory obligations of UCO BANK/Purchaser in this regard.

50. EXERTING UNDUE INFLUENCE

Bidder shall NOT contact UCO BANK on any matter relating to this bid, from the time of the submission of commercial bid to the time the contract is awarded. Any effort by a bidder to influence UCO BANK's bid evaluation, bid comparison or contract award decision may result in the rejection of the bid.

Any effort by a Bidder to influence the Bank in its decisions on Bid evaluation, Bid comparison or contract award may result in the rejection of the Bidder's Bid, including forfeiture of the Bid Money.

51. PATENT RIGHTS

In the event of any claim asserted by a third party of infringement of copyright, patent, trademark, industrial design rights, etc., arising from the use of the Goods or any part thereof in India, the Vendor shall act expeditiously to extinguish such claim. If the Vendor fails to comply and the Bank is required to pay compensation to a third party resulting from such infringement, the Vendor shall be responsible for the compensation to claimant including all expenses, court costs and lawyer fees. The Bank will give notice to the Vendor of such claim, if it is made, without delay. The Vendor shall indemnify the Bank against all third party claims.

52. COMPLIANCE WITH STATUTORY AND REGULATORY PROVISIONS

It shall be the sole responsibility of the Vendor to comply with all statutory, regulatory & Law of Land and provisions while delivering the services mentioned in this RFP.

53. INTELLECTUAL PROPERTY INDEMNITY & INDEMNITY AGAINST MISUSE OF LICENSE

The selected vendor have to undertakes to indemnify UCO Bank and its officers, employees and agents against liability, including costs, for actual or alleged direct or contributory infringement of, or inducement to infringe, any Indian or foreign patent, trademark or copyright, arising out of the performance of this contract.

The selected vendor have to undertakes to indemnify UCO Bank and its officers, employees and agents against liability, including costs, for actual or alleged direct or contributory infringement or misuse by vendor of, any license issues arising out of the execution of this contract.

54. OTHER TERMS & CONDITIONS

a. The Bank reserves the right to extend the contract beyond the contract period with mutually agreed terms and at negotiated cost.

b. The ASP Model/Hosted Model/ Per Transaction arrangement will be reviewed every quarter. If the bank finds that the arrangement is unsatisfactory, it can terminate the contract at any time by giving **two months** notice.

c. In the event the bidder has not quoted for any mandatory or optional items as required by the Bidder and forming a part of the RFP document circulated to the Bidders and responded to by the Bidders, the same will be deemed to be provided by the Bidder at no extra cost to the Bank.

d. Right to Alter Quantities – The Bank reserves the right to alter the requirements specified in the Tender. The Bank also reserves the right to delete one or more items from the list of items specified in the Tender. The Bank will inform all Bidders about changes, if any. The Bidder agrees that the Bank has no limit on the additions or deletions on the items for the period of the contract. Further the bidder agrees that the prices quoted by the Bidder would be proportionately adjusted with such additions or deletions in quantities.

e. The Vendor is responsible for managing the activities of its personnel or the personnel of its subcontractors/franchisees and will be accountable for both. The Vendor shall be vicariously liable for any acts, deeds or things done by their employees, agents, contractors, subcontractors, and their employees and agents, etc. which is outside the scope of power vested or instructions issued by the Bank. Vendor shall be the principal employer of the employees, agents, contractors, subcontractors etc. engaged by Vendor and shall be vicariously liable for all the acts, deeds or things, whether the same is within the scope of power or outside the scope of power, vested under the purchase contract to be issued for this Tender.

No right of any employment shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc. by the Vendor, for any assignment under the purchase contract to be issued for this Tender. All remuneration, claims, wages, dues etc. of such employees, agents, contractors, subcontractors etc. of Vendor shall be paid by Vendor alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of Vendor's employee, agents, contractors, and subcontractors, etc. The Vendor shall hold the Bank, its successors, Assignees and Administrators fully indemnified and harmless against loss or liability, claims, actions or proceedings, if any, that may arise from whatsoever nature caused to the Bank through the action of its employees, agents, contractors, subcontractors etc. However, the Vendor would be given an opportunity to be heard by the Bank prior to making of a decision in respect of such loss or damage.

Encl: Annexure: I, II, III, IV, V, VI,VII, VIII, IX, X,XI, XII,XIII,XIV,XV,XVI.XVII,XVIII

(Tender offer forwarding letter)

Tender Reference No.:_____   **Date:** _____ **2015**

The Deputy General Manager (IT)
UCO Bank,
Department of Information Technology (DIT),
Head Office II, 5th Floor3 & 4 DD Block,
Sector -1, Salt Lake City, Kolkata -700064

Dear Sir,

Sub: Your RFP for "End-to-End ATM/EFT Switching Services on Hosted/Application Service Provided/Pay Per Transaction Model" Ref No. UCO/DIT/ 1014 /2015-16 dated 29/09/2015

With reference to the above RFP, having examined and understood the instructions including all annexure, terms and conditions forming part of the Bid, we hereby enclose our offer for End-to-End ATM/EFT Switching Services on Hosted/Application Service Provided/Pay Per Transaction Model and Providing Switch Managed Services in the RFP document forming Technical as well as Commercial Bids being parts of the above referred Bid.

In the event of acceptance of our Technical as well as Commercial Bids by The Bank we undertake to End-to-End ATM/EFT Switching Services on Hosted/Application Service Provided/Pay Per Transaction Model and Provide Switch Managed Services as per your purchase orders.

In the event of our selection by The Bank for End-to-End ATM/EFT Switching Services on Hosted/Application Service Provided/Pay Per Transaction Model and Providing Switch Managed Services, we will submit a Performance Guarantee for a sum equivalent to 15% of the cost payable for 2 years period to be valid for a period of five years in favour of **UCO BANK** effective from the month of execution of Service Level Agreement or successful go live whichever is earlier.

We agree to abide by the terms and conditions of this tender and our offer shall remain valid 180 days from the date of commercial bid opening and our offer shall remain binding upon us which may be accepted by The Bank any time before expiry of 180 days.

Until a formal contract is executed, this tender offer, together with the Bank's written acceptance thereof and Bank's notification of award, shall constitute a binding contract between us.

We understand that The Bank is not bound to accept the lowest or any offer the Bank may receive. We also certify that we have not been blacklisted by any PSU Bank/IBA/RBI during the last five years and also at the time of bid submission.

We enclose the following Demand Drafts/Pay Orders:

1. DD No. _____dated_____ for Rs25,000/- (Rupees Twenty Five Thousand Only) as Cost of RFP Document &

2. BG No. _____dated_____ for Rs30,00,000/- (Rupees Thirty Lacs only) as EMD.

Both DDs are issued in favour of **UCO BANK** by…………………………….…………………….. Bank ,……………………………..…………… Branch payable at Kolkata.

Dated this ____day of _____2015

Signature: _____

(In the Capacity of) _____

Duly authorized to sign the tender offer for and on behalf of

General Details of the Bidder

A. Profile of Bidder

Name of Bidder:

1. **Location:**

   Regd. Office:

   Controlling Office:

2. **Constitution:**

3. **Date of Incorporation & Date of Commencement of Business:**

4. **Please enclose the resumes of the TOP Management & Board of Directors including contact details.**

B. Financial Position of Bidder for the last three financial years

	2012-13 (audited)	2013-14 (audited)	2014-15 (audited)
Paid up capital			
Tangible Net Worth (excluding revaluation reserve)			
Total Outside Liabilities/Tangible Net Worth			
Net Sales of the Company as a whole.			
Out of the above Net Sales, Net Sales from services			
Gross Profit			
Net Profit (Profit After Tax)			
Summary of Financial Position and working results			
Growth in Operations (%)			
Growth in profitability (%)			

N.B. Enclose copies of Audited Balance Sheets along with enclosures duly signed & stamped by the authorized signatory with name, designation & company seal.

C. PROPOSED SERVICE DETAILS IN BRIEF

- **Description of Service** :
- **Details of similar service provided to banks in India specifying the number of Banks and branches**
  - **In PSU banks**
  - **In non-PSU banks**

D. Details of Experience in End-to-End ATM/EFT Switching Services on Hosted/Application Service Provided/Pay Per Transaction Model

(i)

Name of Bank	PSU	
	Period	
	From	To

(ii)

Name of Bank	Non-PSU	
	Period	
	From	To

N.B. Enclose copies of Purchase Orders as references

Bidder Organization Detail

Details filled in this form must be accompanied by sufficient documentary evidence, in order to facilitate the Bank to verify the correctness of the information

Sr. No.	Items	Details
1.	**General Details**	
1.1	Name of Company	
1.2	Postal Address	
1.3	Telephone, mobile, Website address and Fax numbers	
1.4	Constitution of the Company	
1.5	Nature of activity	
1.6	Details of ownership	
1.7	Holding company or parent company	
1.8	Key persons with contact details	
1.9	Name and designation of the person authorized to make commitments to the Bank	
1.10	Email Address	
1.11	Date of Incorporation in India, commencement of Business & Years in the line of Business	Enclose Copy of Certificate of Incorporation
1.12	Sales Tax/VAT Number	Enclose Sales Tax / VAT registration copy
1.13	Income Tax Number	Enclose Company's PAN Card copy and the latest Income-tax Clearance letter
2.	**Financial Details**	
2.1	Financial Status of the company (last three years –2012-13 (audit), 2013-14(audit), 2014-15 (audited)	Copy of audited Balance sheet /Annual reports
3.	**Operational Details**	
3.1	Name of the Bank/Financial Institutions where company is providing EFT Switch Solution including migration details	Enclose reference letters from the Banks concerned with details of no. of years the Service is provided by the Bidder, Nature of the service & no. of ATM/POS/Kiosk supported through EFT installation and certificate on successful migration from the earlier switch.
4.	Any other relevant Information	

Conformity to Eligibility Criteria

SI. No.	Criteria	(Proof of documents must be submitted)	Compliance (Yes/No)
1	The bidder must be a Registered Company with presence in India and should be in business of providing ATM driving, EFT transaction processing and switching services on hosted platform as an application service provider for at least last 3 years as of 31/08/2015.	Certificate of Incorporation & Commencement of Business (wherever applicable) issued by Registrar of companies in support of this is to be submitted along with the bid.	
2	The Bidder should have a minimum annual turnover of **Rs.50** Crores (not inclusive of the turnover of associate companies) in any **one** of the last three financial years 2012-13, 2013-14, 2014-15 and should have made Gross Profit in any **one** of the last these three financial years.	Copy of the audited balance sheets of the company showing turnover & profit of the company for the consecutive last three years 2012-13, 2013-14, 2014-15 should be submitted.	
3	The bidder should own EFT Switch license(s) / should have authorization from the application / Intellectual Property Rights (IPR) owner for offering ATM switching and driving, authorization, transaction processing and all related switching services on end-to-end basis, on hosted platform, as application service provider and currently offering similar services to at least **one** Schedule Commercial Bank in India.	Bidder should submit an authorization to this effect issued by the application / IPR owner along with copy of Purchase Order and Reference Letter from the concerned Bank(s) to be enclosed. In case of owner of the EFT Switch License(s), an undertaking along with the copy of Purchase Order and reference letter from the concerned Bank(s) to be enclosed.	
4	Bidder offered switch solution must be managing switching and driving for minimum 1000 ATMs for single or multiple banks for the last two years as on 31/08/2015.	Copies of Purchase Order / Reference Letter from the Bank (mentioning the number of ATMs switched & driven through the EFT switch) have to be enclosed along with the bid response. Bank reserves the right to inspect such installations while evaluating the technical bid.	

5	The bidder should have carried out a minimum of One successful migration from BASE24 ATM switch solution to the offered switch solution – including migration of existing switch customizations for minimum one scheduled commercial bank in India as on 31/08/2015.	Documentary proof with copy of plan and reference certificates to be provided.	
6	The Bidder's hosted ATM Switch should have currently interfaced with minimum VISA, MASTERCARD, National Financial Switch (NFS) interchanges.	Supporting documents in this regard to be submitted.	
7	The bidder should have 24x7 operations team to manage the EFT Switch setup at its Primary and Disaster Recovery data centers	Supporting documents in this regard to be submitted.	
8	The bidder should not have been black listed / debarred by any Financial Institutions/Banks in India as on date submission of bid.	Self-declaration to that effect should be submitted on company letter Head.	

Signature of Bidder: _____

Place: **Name:** _____

Date: **Business Address:** _____

Certificate of Single Point Responsibility

Tender Reference No.: _____   **Date:** _____ **2015**

The Deputy General Manager (IT)
UCO Bank,
Department of Information Technology (DIT),
Head Office II, 5th Floor3 & 4 DD Block,
Sector -1, Salt Lake City, Kolkata -700064

Dear Sir,

Sub: Your RFP for "ATM Switch Services under Hosted/Application Service Provider (ASP) Model" Ref No. UCO/DIT/1014/2015-16 dated 29/09/2015

We hereby certify that:

1. The systems offered and/or other services or solution of another service provider or subcontractor and the solution proposed by us will operate effectively on the system proposed by us.

2. We further confirm that we accept full responsibility for its successful operation.

3. We further undertake that we will be only single point of contact for any/all purpose.

4. We further submit that we do have a back to back agreement with all the vendors / OEMs/ Consortium Partners / subcontractors. We further submit that required uptime, agreement to provide necessary support (including contract period for a minimum period of 3 years and subsequent extensions, if any) is available. We enclose documentary proof copy of agreement with the subcontractors or service providers.

Dated this .... day of 2015

_____   _____

(signature)   *(in the capacity of)*

Duly authorized to sign Proposal for and on behalf of

Note: *The certificate is applicable if bidder offers the products / services through other service provider / OEMs/ Consortium partners/subcontractor.*

Bidder needs to comply with all the techno Functional requirements given here under. Non Compliance to any of the point/clause given below may entail rejection of the Bid

Techno Functional Requirement as per the Scope of Work

S.N.	Requirements/ Scope of Work	Offered Specification	Bidder's Compliance (Yes / NO)
1	**SWITCH INFRASTRUCTURE**		
1.1	Hosted EFT Switch should provide like-to-like DR infrastructure (Replica of production) with high availability of 99.99% or more with minimum data loss at the time of disaster nearing to zero. As per the policy of the Bank, the Recovery time objective (RTO) should be less than 30 minutes. EFT Switch Primary Centre and Disaster Recovery setup should be hosted in minimum Level 3 Data Centre and situated, operational in India and capable of providing all the services as mentioned in the scope of this RFP. The complete solution document in this regard to be enclosed with the Bid.		
1.2	EFT Switch environment should support biometric ATMs/devices and end-to-end biometric transactions processing with centralized Bio Metric authentication mechanism hosted therein.		
1.3	The switch solution offered under hosted model by the bidder should be complied with EMV/PCI-DSS standards. All necessary interfaces, customizations, testing to be done by the bidder at their own cost. However, it would be mandatory on the part of the selected vendor to ensure PCIDSS certification for the switching services and its allied services, if not done earlier, within **12 months of going live** failing it will attract penalty as given under penalty clause.		
1.4	The Offered Switch solution should not have been declared End of Life / End of Support by OEM / IPR owner as on RFP submission Date. In case the offered solution is declared End of Life / End of Support during contract period, the same to be replaced / upgraded with equivalent or higher capacity solution by the selected vendor on its own cost without any disruption in the ongoing business transactions of the Bank. **An undertaking to this effect to be submitted on letter head of the company duly signed by the authorized signatory**		

1.5	All current functionalities & customizations available currently on bank's current setup including on front end devices like ATMs will have to be migrated seamlessly by the bidder onto the proposed hosted EFT switch. All commercial charges towards the same will have to be borne by the bidder. The bidder should complete the migration with all current functionalities & customizations, currently available on bank's current setup within a period of 120 days from the date of issuance of Purchase order.		
1.6	Provide complete EFT Switch services that includes (i) Card Management Software for issuance of PIN / Biometric based Debit / Credit Cards for the Bank, Bank sponsored Regional Rural Banks, overseas Branches and any other institutions as per the directives of GOI/DFS/RBI. (ii) Switch feed required for Reconciliation Module / e-Surveillance / Opex ATMs within the quoted cost (iii) Monitoring solution for all delivery channels operating through EFT Switch (iv) EJ pulling Solution (v) Simulators for all delivery channels, (vi) Single & Bunch note acceptor, Recycler (vii) Centralized Finger Print Authentication Module for Bio-metric technology based ATM, Micro ATM. Cash Dispenser, Kiosk, POS or any other device(s) supporting Bio-Metric to be provided within quoted per transaction cost.		
1.7	The EFT switch must provide interface to the Bank's existing Core Banking Solution (CBS), delivery channels and Payment Products like Internet Banking, Financial Inclusion, Mobile Banking, Interface to call centre and IVR, Payment Products like National Electronic Funds Transfer. The EFT Switch need to have online connection to bank's core banking solution (Finacle), National Financial Switch (NFS), Other shared ATM network groups, VISA, MasterCard/ Maestro, Payment Gateway for online usage of Cards, Credit Card Host System, Merchant Management System and Interchanges (Rupay,VISA, MasterCard/Maestro, American Express, Cirrus, CUP, Dinners, Discover).		
1.8	The selected bidder would be responsible for customization of bank's existing as well as future requirements (but not limited to) such as (i) developing interfaces/customization of existing value added modules of various requirements of the bank (ii) Interface for ATM, Micro ATMs, Bio Metric ATMs, Cash Dispensers, Cash Recycler Kiosks, POS, Debit Card, Kisan Credit Cards (KCC), Prepaid Card, Credit card system, Mobile Banking, Verified by Visa/Master Secure code, Rupay (NPCI) and any future payment linked products introduced by the bank / any industry level consortiums / Statutory requirements. All these services to be provided at no additional cost to the bank.		

1.9	Further, the solution must be scalable to integrate bank's 8000 ATMs, 5000 Micro ATMs, 3000 Kiosks Terminals with TPS of 150 at a peak CPU load of 70%. An undertaking to this effect to be submitted by the bidder on their company letter head duly signed by the competent authority. However, Bank reserves the right to get the CPU load examined by its own officials or a third party vendor anytime during the contract period and all the times CPU load should not exceed 70% of load. In case of default bidder would have to make necessary arrangements to bring CPU load within threshold in three weeks from the date of inspection / observation.		
1.10	The EFT Switch services should be offered conformity with the industry level standard security norms and need to be reliable, scalable, flexible and manageable and should ensure physical and logical security of the network, equipment's and sites.		
1.11	The bidder should be legal owner of license(s) for all the applications software provided in the solution without any constraint like number of Transactions, institutions, interchanges, Devices, application modules, hardware, users, locations viz. DCs/ DR. The complete EFT Switch Services as per the scope of this RFP shall also be applicable for UCO Bank, its overseas branches, subsidiaries (Domestic or International), bank sponsored RRBs and any other institutions as per GOI/DFS/RBI directives/guidelines at the same per transaction cost.		
1.12	The Bidders will have to guarantee availability of comprehensive support of entire infrastructure including future upgrades at no additional cost to the bank for the solution for the contract period. In case of takeover/amalgamation/ merger of Vendor Company, Service level agreements (SLAs) and other commitments entered into will be continued with the new entity, bidders to submit an undertaking to this effect.		
1.13	Bidder to ensure that Switch solution is compliant to all existing regulatory guidelines of GOI / RBI and also adheres to requirements of IT Act 2000 (including amendments in IT Act 2008) and Payment and Settlement Systems Act 2007. **A self-certificate duly signed by authorised signatory to this effect to be submitted by the bidder.**		
1.14	ATM switching, driving and management.		
1.15	Remote POS Interface.		
1.16	Additional Host Interfaces for Switching of the Transactions which can be used by external entities like FI Gateway, e-Commerce host, Payment Gateway, e-Banking host etc.		
1.17	All these hosts can be integrated for authentication services or Authentication and Transaction services.		
1.18	ATM switching, driving and management.		
1.19	Remote POS Interface.		

1.20	Additional Host Interfaces for Switching of the Transactions which can be used by external entities like FI Gateway, e-Commerce host, Payment Gateway, e-Banking host etc.		
1.21	All these hosts can be integrated for authentication services or Authentication and Transaction services.		
1.22	Micro ATMs, Switching and Management		
1.23	Card Management Solution		
1.24	Fraud & Risk Management		
1.25	Monitoring Management Solution		
1.26	Electronic Journal pulling & storage Solution		
1.27	Call Centre Interface		
1.28	Mobile Banking interface		
1.29	Prepaid & Credit card Management including required infrastructure		
1.30	Transaction Kiosks Support		
1.31	Cash Recycling, Single, Bunch Note Acceptor		
1.32	Biometric functionality to handle transactions originating through Aadhar / UIDAI and Financial Inclusion platforms.		
1.33	ISO Based communication through Internet Banking for self generation of Internet Banking, User ID, Password, Mobile Banking registration, hot listing of debit cards / credit cards.		
1.34	The EFT Switch should have real time integration/interface with Core Banking Solution (Finacle existing & higher versions). Integration may involve automated interaction, accessing Finacle database, services, and seamless automated two way data exchange with Finacle at bidders cost. The successful bidder should have the capabilities to interface EFT Switch solution to the bank's Mail Messaging System & SMS Solution at their own cost.		
1.35	For migration purpose bank shall arrange and provide customer data, card data and ATM data from bank's existing ATM Switch Service Provider in an ASCII file format with Key Management details. The Bank will facilitate the selected vendor by conducting a meeting with the existing vendor for migration purpose at Bank's Head Office		
1.36	It will be the responsibility of the selected bidder to coordinate with Bank's existing Switch vendor for migration of EFT switch data including Card & PIN data & Value Added Services Modules etc. from existing system to the proposed EFT switch system with Zero loss and no change in the existing data taxonomy for all transaction processes. Similarly admin & end user interfaces should remain unchanged. **It would be responsibility of the selected vendor to ensure that migration is accomplished with all the existing conventions & concepts available in the legacy system.**		
1.37	After successful migration from the existing switch,		

	selected vendor would be required to provide PIN Data file etc. in an ASCII encrypted as per the format/structure desired by the bank periodically or on demand. An undertaking to this effect to be submitted on the letter head of the company duly signed by the authorized signatory**. <u>Non submission of this undertaking may entail rejection of the Bid.</u>**		
2	**Fraud Risk Monitoring Solution**		
2.1	Currently, Bank is availing Fraud Risk Monitoring Solution from VISA/NPCI for VISA Net/ NFS Net transactions. The bidder should provide full-fledged Fraud Risk Monitoring Real time solution for all types of transactions taking place through Debit Card, Credit / pre-paid cards through Switch		
2.2	In case bidder is not ready with full-fledged FRM Solution on the date of Go-Live, vendor would be required to implement full-fledged FRM Solution within **Six Months** from Go-Live date. During this interim period, Bank would continue to use existing VISA/NPCI FRM Solution for VISA Net/NFS Net transactions for which cost payable to VISA / NPCI and financial loss suffered by the Bank or its customers, if any would be recovered from the vendor. In case vendor fails to implement full-fledged FRM solution within Six Months period, a penalty of Rs 5 Lacs and financial loss suffered by the Bank or its customers would be recovered from the vendor from 7th Months onwards on monthly basis. The necessary integration with the switch to be carried out the vendor at no addition cost to Bank.		
2.3	The FRM solution offered should be configurable, scalable and customizable and integrated with the ATM switch solution offered by the bidder, to support the Bank's requirement on Fraud Risk Monitoring and take real-time decision		
2.4	The solution should provide an option to configure rules based on various risk parameters, test the same in live database to analyse the impact of implementing the rule before enable the same in live.		
2.5	The FRM solution offered by the bidder should have all the parameters available in the solutions currently being used by the bank and shall be customizable to enable any new parameters as per the requirements given by the Bank in future.		
2.6	Option should be available in the FRM system to block transactions on the basis of country code, currency code, MCC and other parameters.		
2.7	Option should be available in the FRM system to block transactions on the basis of country code, currency code, MCC and other parameters		
2.8	The system should provide the risk score for each transaction based on the defined set of rules using which the switch can take a decision either to approve or decline the transaction		

2.9	The FRM solution offered by the bidder should be capable of monitoring the transactions from all the channels connected to the Switch in hosted model. The definition of Rules, monitoring and decision of the transactions to be done in consultation with the Bank. The Bidder has to provide a comprehensive web access to Bank for FRM for a minimum of five users.		
2.10	The Switch should be currently capable of handling minimum Three Lacs transactions per day which may go upto 5 to 7 Lacs in 2-3 years. It is the responsibility of the service provider to have in place the necessary data storage capacity to take care of the transactions upto 180 days scalable up to 365 days. Thereafter the data should be kept in such a way that same is available for a period to be decided by the Bank to take care of RTI act or other disputes and/or other guidelines issued by regulatory bodies.		
2.11	The solution should have transparent and configurable business logic and tools for rapid development of new products. It should support multi-language, multiple institutions, multiple-time zones, multi-currency. It should have tools for monitoring the application as well as devices/hardware. Export and import of data from other applications should be supported. Application should be highly scalable, parameterizable and customizable. Parameterization of withdrawal limits, transaction limits etc. should be inbuilt feature of the Switch.		
2.12	The vendor should undertake to make any changes as per the regulatory requirements (RBI/IBA/NPCI/VISA/MASTER/any other) as and when these arise at own cost for compliance. For any penalty which Bank may become liable to pay to regulatory bodies, customers etc. due to non-compliance or any performance related issues at ATM Switch, the same would be recovered from the vendor.		
3.	**ATM Switching, Driving and Management and Host Interface Services for POS / Kiosk**		
3.1	The EFT solution must support different makes of ATM/POS/Kiosk. The EFT Switch should be compatible with all standard ATMs including DIEBOLD, NCR, Wincor, Triton, Lipi Perto, Hitachi, Vortex, Hyosung etc. Similarly the EFT Switch should be compatible with all standard Kiosk including Diebold, NCR, Wincor, HCL, Hitachi, Okai etc. must be The Switch should have capability to drive all standard POS terminals including Hypercom, Verifone, Schlumburger, Lipman, Ingenico etc. It should have the capabilities to enable biometric, Two Factor Authentication, Secure PIN Based and other industry standards modes of authentication. The Switch must handle any Message Level Interface and should have all Industry standards message formats like ISO 8583 or above, XML. Any		

	Standards Message Format released/advised by ISO/Regulatory Authority or NPCI will have to be made compatible at no extra cost to the Bank.		
3.2	The Switch must enable "PIN/Bio Metric Verification" message that authenticates a PIN / Bio Metric of a Card. The proposed system should ensure data security and secure routing of messages. All security checks must be automatic.		
3.3	The solution should permit adequate security controls to be imposed over specific users or group of users. Data access should be controlled based on individual profiles/roles. Solution should be able to set privileges at user level and be able to set preferences based on rules/roles/groups. There should be adequate reports for these controls.		
3.4	HSM fallback to provide uninterrupted Switching services with failover should be part of the solution.		
3.5	The bidder will have to conduct DR Drills in each quarter and DR drills as advised by RBI/ Settlement Agency /NPCI /Bank /VISA / MASTERCARD from time to time.		
4.	**Cash Recycling, Single, Bunch Note Acceptor**		
4.1	It should support Note Acceptance (Single and bunch) / Cash recycler for all available models of all major ATM manufacturers with card or without card.		
4.2	Solution should support different types of cards like MasterCard, Maestro, VISA, RuPay, Amex, proprietary cards, prepaid cards, credit cards, EMV (Chip & PIN) Cards, Smart Cards etc.		
4.3	Operational Security should be ensured by:		
4.4	Access Control - The mode to access the system should be through passwords to ensure that only authorized users gain access. It must provide complex passwords using algorithms and special characters.		
4.5	User Rights – The user rights on the system should be definable so that a user can perform only those tasks, which are assigned to them. The system must provide levels of security, which will include Add, Modify, Delete, Query etc.		
4.6	Auditability – The system should maintain a record of the users who have accessed the system, resources used and actions performed along with security violations.		
4.7	The system should have the following minimum capabilities:		
4.8	PIN Verification - The system must have triple DES, IBM 3624/ ANSI X 9.9/ ISO 9654 method of PIN verification of variable length. The Switch should support encryption by interfacing with Hardware Security Module (HSM).		
4.9	It should have both CVV / CVC and CVV2/CVC2 PIN verifications using HSM.		
4.10	PIN/PAN and PIN/PAD methods of PIN block creation and decryption. PIN offset and VISA PVV verification.		
4.11	Expiry date		
4.12	Check Digit		
4.13	Active/ non active card checking		

4.14	It should have Key Management for Dynamic (master/slave) and constant key DES. Various key management features supported by Switch should be furnished.			
4.15	It must have audit logs of the transaction throughout the system and each transaction should be uniquely identifiable in the system. The audit logs should be stored in a separate system and fraud risk management system should be running on this data.			
4.16	Dynamic generation of terminal session key must be available.			
4.17	The system should offer remote key download functionality with requisite security features such as password/encryption etc.			
5.	**Transaction Supported**			
5.1	The Switch should enable the following mandatory functions to be performed by target system (ATM, Kiosk, POS etc.):			
5.2	Display of animation/ scrolling /date and time/ greetings by name of the card holder.			
5.3	Facility to Prompt for Change of PIN at first time use of the Card at ATM/Kiosk/POS etc.			
5.4	Cash Withdrawal			
5.5	Balance Inquiry			
5.6	PIN Change including Admin Card Pin Change			
5.7	Admin Card operations			
5.8	Fast Cash & Ultra-Fast Cash			
5.9	Mini Statement of Account			
5.10	Cheque Book request.			
5.11	Cheque related queries			
5.12	Transaction related Queries			
5.13	Multilingual screens			
5.14	Capturing of Customer Mobile Number			
5.15	Funds Transfer (Intra bank transfer, VMT, Western Union etc.)			
5.16	Transfer funds between the accounts linked to the card at the same / different branches. For this purpose, the system should allow debit to one linked account and credit to another linked account of the cardholder. Fund Transfer should be possible Interbank and Intra-bank across all segments of cards.			
5.17	Multilingual support (minimum three languages) directly from the Switch. The three languages will be English, Hindi, regional language of the Indian state where the ATM/Kiosk/POS is installed. Multilingual support for customer receipt printing			
5.18	Coupon, Stamp, ticket dispensing must be available.			
5.19	Withdrawal from Savings Bank/Current Account/Credit Account/ Term Deposit – which may include multiple accounts			
5.20	Envelope less Cash Deposit through Cash deposit & Cash Recycling ATMs including interoperable cash deposit.			

5.21	Switch should have capabilities to facilitate the ATM to accept single or bunch of notes.		
5.22	Capabilities of Finger Print Registration with storage & retrieval mechanism.		
5.23	Finger print based biometric transactions with capability to integrate Aadhar & UIDAI functionalities		
5.24	Envelope less Cheque deposit transactions through Kiosks and ATMs		
5.25	Opening of new liability account for existing customers		
5.26	Demand draft / Pay order request		
5.27	Credit card cash advances		
5.28	Bill Payments,Fee, Donations, Payment of Tax etc.		
5.29	Facility of defining rules allowing /disallowing specific services or transactions when the host application(s) are not available / accessible on-line)		
5.30	Facility of Full and Partial Reversal		
5.31	Online addition of New ATMs without bringing down the System / Switch network		
5.32	Cardholders should be allowed to withdraw amount as per the limit specified by the Banks from time to time		
5.33	Ability to configure new Host parameters on the Switch without stopping services.		
5.34	Ability to monitor and report status of Host, partner switches & network.		
5.35	All transactions should be identified by a unique transaction id generated by the Switch/ ATM/ Kiosk /POS.		
5.36	The Switch must maintain and offer, report of all transactions coming in and going out of the Switch.		
5.37	EFT should have integrated Fraud & Risk Management Solution		
5.38	EFT should have Real time transaction monitoring & risk scoring with strong case management.		
5.39	The Switch should have the capabilities to allow ADD/DELETE/MODIFICATION of ATM/Kiosk/POS screen flow & its contents.		
6.	**Electronic Journal Pulling & Storage Solution**		
6.1	The EJ pulling software and EJ agent (to be deployed in individual machines) should be provided along with EFT switch solution and EFT should have Electronic Journal pooling capabilities / mechanism as per the standard suggested by RBI/NPCI. The EJ software solution should be provided and to be integrated with EFT Switch and should be compatible with all industry standards and prevalent ATMs. The EJ agent will be installed / deployed by the Bank's team.		
6.2	EFT Should be compatible with EJ pulling software agents such as Tranxit/ SDMS/ Radia/ Infobase etc. and /or with any other EJ pulling agent that may be deployed from time to time or as per the standard suggested by RBI/NPCI. It should support EJ Pulling from all types of ATMs.		

6.3	EFT Switch Solution should have the facility to extract the Electronic Journals of all the transactions in each of the ATMs, to Bank Branches / Offices and also to a centralized location /Server provided along with EFT Switch at no additional cost to the bank.		
6.4	The vendor has to provide EJ on T+1 basis for reconciliation purposes to the bank in the format desired by reconciliation software of the bank or as advised by RBI/Settlement Agency(ies).		
6.5	ATM-wise EJs should be stored in the EJ server at a centralized location for minimum period of 12 months online. Bidder to ensure EJ pulling from the ATM at specified time as per Bank/vendor's specifications. ATM-Wise EJs pulled are to be spooled separately and pushed to the designated server on daily basis. The EJ data may be purged by the Bidder after seeking confirmation of the Bank, after taking necessary Backup and handing over this backup to Bank's team.		
6.6	EJ pulling should be done & stored at Switch Centre on daily basis and to be sent to banks' designated Branch/Recon Cell/Office servers on T+1 basis.		
6.7	The Vendor should provide EJ viewer facility to the branches/offices.		
7.	**ATM Switching Services and its Management**		
7.1	EFT Switch should have capabilities to offer seamless support and integration capabilities for Near Field Communication (NFC) based transactions & Card Not Present (CNP) Transactions originating from ATM/POS/Kiosk or through Internet.		
7.2	EFT Switch solution should have the capabilities to provide Software and Screen distribution from central location to different ATMs/CDs rolled out by the Bank to facilitate individual configuration and screen displays.		
7.3	Facility for remote loading of ATM/ CD screens and Software distribution should be available including provision of software for such facilities. The selected vendor would provide required software/agent for the same.		
7.4	The screen distribution should be platform independent – should support Windows XP operating systems and industry standards ATMs/CDs/Kiosk normally installed by the Banks.		
7.5	The system adopted should be capable of distributing screens at ATMs/CDs running on VSATs, leased lines, CDMA, GSM, RF, Wi-Fi etc.		
7.6	The solution should support PCX, GIF,JPEG, MPEG , FLC, FLI and other audio/video file formats.		
7.7	The solution should be capable of centralized distribution of screen at scheduled and ad hoc basis.		
7.8	The solution should be capable of centralized distribution of software upgrades and patches to the ATMs / CDs/ Kiosk /POS.		
7.9	The Switch should have the following POS transactions supporting functionalities:		

7.10	Pre-Authorization Purchase		
7.11	Pre-Authorization purchase completion		
7.12	Purchase		
7.13	Balance enquiry		
7.14	Cash advance		
7.15	Cash Withdrawal		
7.16	Void		
7.17	Facility of PIN , Biometric / UIDAI based transaction at POS		
8	**Host Interface for Kiosk Switching, Management**		
8.1	The Switch should have the following Kiosk transaction supporting functionalities		
8.2	Balance Inquiry		
8.3	Mini Statement		
8.4	PIN Change		
8.5	Facility of PIN , Biometric based transactions		
8.6	Fund Transfer		
8.7	Full statement		
8.8	Capturing of Customer Mobile Number		
8.9	Mobile top ups		
8.10	Requests Cheque book, DD etc.		
8.11	Cheque related queries		
8.12	Bill Payments & electronic bill presentment, Tax Payments, Fee, Donations		
8.13	Envelop less cheque deposit transactions		
8.14	Utility Bill Payments & e-ticketing & Unreserved Ticket System (UTS)		
8.15	EFT Switch should have capabilities to offer seamless support and integration capabilities for Near Field Communication (NFC) based transactions & Card Not Present (CNP) Transactions originating from ATM/POS/Kiosk or similar transaction routed through Switch.		
8.16	Authorization and PIN verification to ensure the following:		
8.17	The Switch should be capable of handling minimum 19-digit and 16-digit card number (PAN) presently and any further variations introduced by VISA, MasterCard, NPCI etc. The PIN number to be supported should be in the range of 4 to 11 digits. The system must support 4 digits PIN for existing cards.		
8.18	Support for PIN verification using Hardware Security Modules & other leading industry wide PIN verification solutions.		
8.19	Prompt for Change of PIN at first time use of Debit Cards.		
8.20	Switch should be configurable for Host to perform PIN verification		
8.21	Admin Card Generation and Admin card PIN verification		
8.22	Switch should be configurable for Interchange/Co-network to perform PIN verification.		

8.23	Verify that the requested transaction is allowed for the specific card / card type and linked account.		
8.24	Transaction Routing must ensure the following :		
8.25	The transaction routing algorithm should support routing based on combination of card prefix and account number operating on a single card for multiple accounts maintained in a single or multiple hosts/ organizations.		
8.26	Offer reliable and flexible routing schemes to support flow of transactions / data of varied nature to multiple applications / devices		
8.27	All transactions authorized in stand-in-mode are stored and then forwarded to the host authorizer when it becomes available automatically.		
8.28	Routing of on-us transactions to our Core banking system or bank sponsored RRBs/ any other institution as per GOI/RBI directives/guidelines, Routing of NFS Transactions to single or multiple hosts. Routing of foreign transactions to external Switch interchange networks, Card prefix based routing, routed of transactions from the acquirer to the issuing agency of the card		
8.29	Routing to multiple interchanges		
8.30	Routing to Multiple Hosts / organizations.		
8.31	Alternate Path routing		
8.32	Account based routing		
8.33	Capability to interface with any card schemes provided by the Bank		
9	**System must have the following functionalities:**		
9.1	Verification of the validity of the card (whether active or Inactive as well as expiration dates)		
9.2	Expiration date verification on card / Switch as per card issuer		
9.3	CVV/ CVC /CVD verification		
9.4	Setting up separate limits at a global group and individual card level for all types of transactions.		
9.5	Setting up separate online / offline limits for institution / individual card level		
9.6	Checking for HOT or CLOSED cards		
9.7	Card verification by Host / Interchange		
9.8	Personalized card limits by cardholder for withdrawal & POS transactions.		
9.9	Express cash feature, Ultra Fast Cash, which is personalized fast cash selectable by the customer.		
9.10	Customization of alerts based upon Card Type, Currency Type, Customer & Value.		
9.11	The switch system should have the following functionalities:		
9.12	Own ATM/ Debit Cards (Issued to Bank's own customers)		
9.13	Branded Debit Card (Visa/MasterCard /Amex/ Rupay etc.)		
9.14	ATM cards issued by other banks to their customers		
9.15	Smart Card (EMV standards)		

9.16	Visa / Electron / Plus		
9.17	MasterCard / Maestro / Cirrus		
9.18	Rupay Cards		
9.19	Pre-Paid, Smart & Bio Metric based cards and Credit cards		
9.20	Domestic interchange		
9.21	Automatic updating from external Interchange Routing tables-list refresh sources (VISA, MasterCard, Rupay). The system should perform Instant Refresh of balances from the host to the Switch.		
9.22	The system must provide interface to alternate channel applications and Payment Products like:		
9.23	➢ Internet Banking		
9.24	➢ Online transactions like online shopping, bill payments, Fee, Donations etc.		
9.25	➢ Mobile Banking including IMPS		
9.26	➢ Financial Inclusion		
9.27	➢ Payment Gateway Interface		
9.28	➢ Telephone Banking and IVR		
9.29	➢ Call Centre		
9.30	➢ Payment Products like National Electronic Funds Transfer etc.		
10	**Card Management System Solution**		
10.1	As a part of deliverables, separate Debit, Credit & Prepaid Card Management System for the bank, five bank sponsored RRBs, Overseas branches and any other institutions as per GOI/DFS/RBI directives / guidelines with DR setup to be provided at no extra cost to the bank to handle Debit, Credit (Magnetic & Chip Based), prepaid cards etc. Card Management system should be part of Switch or with online interface with Switch. Card Management System should provide following functionality –		
10.2	Card Issue including EMV Smart Card and its full life cycle		
10.3	Attaching / removing accounts to a card (Linking & De-Linking)		
10.4	Providing card replacement functions		
10.5	Should have the facility to issue cards to specific category of customers with specific limit decided by the bank.		
10.6	Secure PIN generation with HSMs		
10.7	Generating PIN mailers		
10.8	Embossing / Encoding File generation		
10.9	PIN Management Techniques		
10.10	Instant PIN issuance and Card Issuance		
10.11	Support multiple cards per account, multiple accounts per card as well as single or multiple cards per customer including add on cards.		
10.12	Automatic updating from external Interchange Routing tables-list refresh sources(VISA, MasterCard, Rupay etc)		

10.13	New Cards can be added online without bringing down the System		
10.14	Interface to the Call Centre/Contact Centre for any card related enquiries		
10.15	Bulk issuance/Hot listing/De-hot listing of Cards		
10.16	Support multiple Banks, Multiple Products, Personalized and Non-personalized PIN/Biometric/UIDAI based Cards (Photo & Non Photo based), Pre-Paid Cards, Credit Cards, Kisan Credit Cards (KCC), Debit cards (Visa/Master/Rupay etc).		
10.17	Generation of Hot Listed card data to be provided on daily basis to the bank in up-loadable format as per Card Management System in hosted model.		
10.18	The selected bidder would supply the required hardware/software infrastructure for Card Management system in hosted model		
10.19	Merchant Management- (Switch should have the capabilities to seamlessly integrate/Interface with the Merchant Management System along with required customization at no extra cost to Bank).		
10.20	The EFT Switch should provide necessary files for Bank's reconciliation purpose, format for such files would be shared with the selected vendor. Any changes in the format / data structure required during the contract period to be provided by the vendor without any extra cost to Bank.		
10.21	The system must automatically generate all reports necessary for accounting and reconciliation. It should also provide audit trails and details of incomplete transactions, if any, for smooth and error-free functioning of the system. The following reports – illustrative list only -- must be generated and to be provided to ATM Cell /Offices/ Branches on a daily basis.		
10.22	Should provide required MIS (but not limited to). Flexible to customize in future as per bank requirement. A web interface should be provided to get all standard reports and should also be able to provide any on the fly report required		
10.23	Reports on financial, non-financial and reversal/suspected transactions		
10.24	Report of unsuccessful transactions with reasons for failure		
10.25	Daily ATM Settlement Report		
10.26	Daily Branch-wise Settlement Report		
10.27	Daily Institution / Interchange / Network Settlement Report		
10.28	Daily Transactions Log report		
10.29	Daily Exception Report including disputed and un –reconciled transactions.		
10.30	Daily Report on Reversal Transactions sent to Host		
10.31	Branch wise abnormal transaction i.e multiple transactions attempted with cards at various interval.		

10.32	ATM down-time summary		
10.33	ATM down-time detail		
10.34	ATM cassettes: total remaining amount		
10.35	ATM cassettes: detail report cassette wise		
10.36	Average cash dispensed		
10.37	Location-wise transaction report		
10.38	Terminal-wise		
10.39	Domestic interchange		
10.40	Institution total		
10.41	Suspense totals by interface for cut off difference, Adjustment Processing		
10.42	Adjustment Reporting		
10.43	Usage by customer type (On us Vs Off us)		
10.44	Similar reports are also to be provided for Point of Sales (POS), Micro ATMs & Aadhaar enable ATMs and for Card Not Present (CNP) transactions		
10.45	The Switch Vender will provide API details & other documents to CBS vendor / any third party vendor / solution provider selected by the bank that requires integration/interfacing with EFT Switch for customization of interface. However required customization at Switch end would be the responsibility of the solution provider		
10.46	The Bidder must clearly list all the reports generated by the proposed solution		
11	**Monitoring Management Solution**		
11.1	The GUI/Web based monitoring tools for ATMs, Kiosks, Micro ATM terminals and other devices / channel services; EFT Switch hardware and software, hosts, interchanges and transactions must be provided. The monitoring tool should have features to trace the transaction, monitoring performance of application and troubleshooting, a distributed view for logical group of ATMs, Kiosk, Micro ATMs terminals, Transaction Kiosk GUI for conducting all system set-up and maintenance, card management, and network monitoring and control activities. The software solution for sending auto generated e-mails / SMS alerts on generation of the possible fault in ATMs / Kiosks/ Micro ATMs but not limited to such as Hardware Failure, Cash Out, Consumables, non-functioning of DVR/DVSS, status of EJ software agent etc. without any limit and at no additional cost to the bank and must be sent to the addresses/Mobile Numbers provided for the purpose. The auto generated e-mails & SMSs would be sent through Bank's email & SMS infrastructure		
11.2	The solution should provide online monitoring tool for the complete setup which should provide following functionalities		
11.3	Should be GUI based with dashboard facility (configurable to user's need) at multiple locations.		
11.4	Provide online status of ATMs, devices, interchanges, host etc. connected to switch. Should also indicate the reason in case of down/ problem in ATM.		

11.5	Provide online status of different components of Switch application like processes, interfaces nodes, etc.		
11.6	Should provide online transactions surveillance giving information/ analysis on TPS, transaction wise, interchange wise, type of transactions wise, successful/ decline ratio, reason for declining of transaction, abnormal transaction behaviour on particular device etc.		
11.7	Hardware performance monitoring like CPU, memory, Disk I/O, other performance parameters etc.		
11.8	Should provide facility for defining the thresholds for different parameters.		
11.9	Should be able to provided intelligent MIS for a desired duration on all above parameters including ATM up/ downtime. Should also be able to provide business analysis on above parameters for decision support system.		
11.10	Any other complete solution related monitoring parameter not mentioned above.		
11.11	Should be able to give alert at screen, through voice through SMS and emails in case of problem.		
11.12	Apart from providing the Monitoring tool to the Bank, Real time, active monitoring of the alternate channel devices routing through the vendor switch would be the part of the scope and selected vendor would be required to carry out real time monitoring of channel through its own setup at no extra cost to the Bank. The daily monitoring report to be submitted to the bank's designated offices through email /SFTP		
11.13	The Bidder will formulate the Data Migration Strategy for all components including surround components and submit the proposal to the Bank along with Technical Bid. The Bidder should submit detailed migration and implementation plan, parallel run, hand holding. The bidder would be fully responsible for all data migration (with zero loss) related activities and the bank would only facilitate a joint meeting the existing service providers/vendors/interchange agencies.		
11.14	Source code for customization done in Switch Solution for UCO Bank will be provided to the bank for unlimited and unfettered use by the bank to be kept in escrow arrangement. Bidder should also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation.		
11.15	The selected Bidder must provide training to Bank's technology team on overview of system fundamentals, Operating Systems, application software, databases, etc. They will also be trained in fault diagnosis and first line support. The training must enable the Bank's software staff to understand about the software related to the EFT Switch & its operations. Bidder must provide complete training plan for EFT Switch. The training along		

	with software documentation/manuals must be provided on site at UCO Bank, Head Office.		
11.16	The successful bidder will be responsible for all aspects of implementation. The Bidder will also be required to provide post implementation support and maintenance during the contracted period from the date of successful commissioning and acceptance by the bank.		
11.17	The application should have user-friendly and powerful querying mechanism and help effective data mining based on The Bank defined parameters, processing logic, rules and criteria. The solution should have a strong Management Information / Decision Support System facility.		
11.18	Selected vendor must ensure that product support from the OEM is available for the model of the EFT Switch system throughout the contract period.		
11.19	The right to allow restrict or limit the use of the any functionality would be at Bank's control.		
11.20	Successful bidder will be required to complete the migration of bank's complete data from old switch to their proposed switch within 90 days from the date of LOI/PO. Project plan as well as Migration plan has to be shared with the bank and the progress needs to be shared with the bank on weekly basis. At present Bank's ATM Switch is interfaced with Core Banking System for on-line transaction and data updation. Bidder has to integrate the switch seamlessly with the CBS system for all ATM Activities. The bidder will also be responsible for migration of legacy data of existing system as part of the migration activity.		
11.21	Any regulatory changes which are necessitated in the proposed solution due to changes in the law or provisions or directions introduced /issued by Government of India, State Governments, other governmental authorities, Reserve Bank of India, NPCI, other regulatory authorities or due to industry level changes will be promptly effected by the selected bidder to the Bank during the contracted period at no extra cost to the bank.		
11.22	The vendor would be required to maintain Bank's Card / ATM data for the entire contract period online.		
11.23	If at any stage during the contract period, performance degrades due to any reasons, the selected bidder would be fully liable to take corrective steps with respect to hardware/software up-gradation, customization etc. without any additional cost to Bank.		
11.24	In case, the bidder has not indicated any component/module in their proposed solution and is required for implementation of solution, the successful bidder has to provide required peripherals/equipments, within the contracted price at no additional cost to the Bank.		
12	**Facility Management:**		

12.1	Facility Management on a 24 X 7 X 365 basis to be offered as a part of solution for entire contract period. End to end Service Support should be provided by the bidder. The selected vendor would ensure the availability of dedicated FM personnel on 24X7 basis during the contract period. The successful bidder should ensure that the FM personnel are available exclusively for EFT Switch solution. Bidder has to ensure to deploy academically good, technically sound and competent personnel to handle smooth EFT operations for the bank. The selected vendor would be required to provide switch interface terminal(s) to the Bank.		
12.2	**HEPL DESK SERVICES** The selected vendor will adhere to the following		
12.3	**Scope of Services:**		
12.4	Help on Transaction details		
12.5	Help on Transactions Tracking		
12.6	Help on Reconciliation & Settlement		
12.7	Help on Card & PIN Data		
12.8	Help on Customer Account Data		
12.9	Help on Uploads and Downloads		
12.10	Help on ATM, Host & Line Monitoring		
12.11	Error Logging & Rectification		
12.12	Help on Hot Listing of Cards		
12.13	Help on Health Monitoring of the ATMs		
12.14	Help on EJ installation & pulling.		
12.15	Help on new ATM / POS or any other channel deployment.		
12.16	Help to ATM/POS vendor ATM working.		
12.17	Help on any other relevant services/information gathering with regard to Alternate Delivery Channel operating through Hosted Switch.		
12.18	**Help Desk Services Availability** The Help desk facility should be available for 24 hours a day, 7 days a week and 365 days a year without any constraints		
12.19	**Contact Methods** The selected vendor will have a telephone line(s) dedicated for the UCO Banks' service. UCO Bank will contact the Help desk using this telephone/mobile line. The Help desk should also be contactable using email and fax.		
12.20	**Single Point of Contact** The selected vendor has to inform UCO Bank the name, address, telephone no., mobile number etc., of their official who will be responsible to act as a single point of contact to officials of UCO Bank for all activities relating to ASP services.		
12.21	It would be responsibility of the selected vendor to provide timely resolution of all existing response codes as per VISA/ MasterCard/NFS etc. and other response codes introduced by them from time to time.		

Signature of the authorised signatory with Seal
Name:
Designation:
Duly authorised by the bidder company to sign the bid.

Bidder needs to provide the correct information as required by the Bank in the format given below. Bank reserves the right to get the same verified during site visits or through any other source (es).

S.NO	GENERAL BUSINESS DETAILS Requirements	Bidder Response	
		Response	Remarks
1	**EFT SWITCH SOFTWARE SOLUTION INFORMATION**		
1.1	Name of the Switch Software used for hosted switch services offering by the bidder		
1.2	The switch software license has to be owned by the bidder		
1.3	Number of years the bidder is in the business of providing switching services for device driving and transaction processing		
1.4	No. and Name of Banks/Sites for the said switch software is installed in India		
1.5	List the Switch Software Modules already installed and working in India		
1.6	Bidder should have experience in installation, implementation and support of the Switch software		
1.7	Number of Banks availing services from the Bidder's hosted Switch. Mention name of the banks and details of services offered.		
1.8	Number of ATMs driven on Bidder's solution		
2	**EFT SWITCH HARDWARE PLATFORM INFORMA TION**		
2.1	Hardware platform used to run the Switch Software. Mention the unique features and advantages of the hardware used.		
2.2	Whether the hardware platform supports 24x7 Continuous availability, fault tolerance, data integrity, and scalability (Full Specifications). The Switch processing architecture must take full advantage of multiple CPU environments.		
2.3	Please specify the programming language used for Switch application		
2.4	For the hardware platform mentioned specify the following:		
2.4.1	Operating System		
2.4.2	Networking Protocol Supported		
2.4.3	Data Storage (ego does Switch use DBMS or other files to store transaction data)		
2.4.4	Does the DBMS require a separate usage license for Production, Development, and Test systems		
3	**EFT SWITCH ATM CONNECTIVITY INFORMATION**		
3.1	Number of Banks/Sites in India with the said switch on either owned or hosted model with:		
3.1.1	100 < 250 ATMs connected		
3.1.2	250 < 500 ATMs connected		
3.1.3	500 < 1000 ATMs connected		
3.1.4	1000 ATMs connected		
3.2	Bank requires the solution must be scalable to integrate bank's 8000 ATMs, 5000 Micro ATMs, 3000 Kiosk terminals with		

	TPS of 100 at a peak CPU load of 70%.		
4	**EFT SWITCH HOST CONNECTIVITY INFORMATION**		
4.1	Number of Banks/Sites with Core Banking System connected with Bidder's hosted Switch		
4.2	Mention the various Core Banking System integrated with Bidder's hosted switch		
5	**DEBIT CARD ISSUANCE & LIFE CYCLE MANAGEMENT**		
5.1	Bidder to provide debit card issuance and life cycle management services on the hosted model		
5.2	Bidder's card management system to interface with the hosted Switch		
5.3	Bidder to own the license for card management software		
5.7	Bidder to provide online support functions eg hot listing through the Card management system		
5.8	The bidder's card management system has to be integrated with the Bank's call center for providing online support functions		
5.9	Is the bidder's card management system scalable to handle large scale issuance volumes		
5.10	Provide the details of features and modules in the bidder's card management system		
5.11	Bidder to support enhancements in Card management system for meeting mandates, statutory requirements from various card associations, regulators at no additional cost		
6	**EFT SWITCH INTERCHANGE SUPPORT**		
6.1	Bidder's hosted switch to support multiple interchange interfaces viz Visa, MasterCard, NFS for issuing and acquiring relationships. Please specify details		
6.2	Bank issues Visa debit cards and is planning to issues Master/Maestro cards shortly. Bidder should be able to interface with Visa and Master		
7	**EFT SWITCH HOST INTERFACE FOR ATM/POS/OTHER DEVICE SUPPORT**		
7.1	Support for direct connect of ATMs on TCP/IP		
7.2	Switch Support for Full Function ATM / CDs from		
7.2.1	DIEBOLD 10-912 & AGILES)		
7.2.2	NCR (NDC+ & APTRA EDGE)		
7.2.3	WINCOR-NIXDORF, Others TRITON, L1PI, HITACHI, VORTEX ETC.		
7.3	Mention the Banks for whom the various ATM makes and models have been connected with the said Switch, in India		
7.4	Support for POS EDC/EFTPOS Terminals		
7.5	Support for POS EMV Compliant Smart Card Terminals		
7.6	Switch Support for POS Terminals from		
7.6.1	Hyper Com		
7.6.2	Verifone		
7.6.3	Ingenico		
7.6.4	Schlumburger		
7.6.5	Lipman		
7.6.6	Others		
8	**EFT SWITCH SUPPORT FOR SMART CARD APPLICA TIONS**		
8.1	EMV compliance in the bidder's hosted Switch for:		
8.1.1	Cards		
8.1.2	Terminals		

8.1.3	Interchanges		
8.1.4	Backend Hosts for Value Management		
8.2	Smart Card Schemes Support for:		
8.2.1	Visa VSDC		
8.2.2	Mastercard Mchip		
8.2.3	Proprietary smart chip based cards with biometric		
8.2.4	authentication		
8.2.5	Others Please Specify		
8.3	Support for Multi application Operating Systems:		
8.3.1	MULTOS		
8.3.2	JAVA Card		
8.4	Whether Smart Card EMV support implemented at any location. List Customer references with details of implementation.		
9	**EFT SWITCH HOST INTERFACES FOR OTHER APPLICATIONS**		
9.1	IVR / Call Center		
9.2	Internet Banking		
9.3	Mobile Banking and IMPS		
9.4	Others Please Specify		
9.5	Existing Customer Location where Switch is integrated for the above solutions		
9.7	EFT Switch Support for value added services like:		
9.7.1	Utility Bill Payment service		
9.7.2	Institution Fee Payment		
9.7.3	Direct Tax Payment through ATMs		
9.7.4	other value added services		
9.8	Name the Banks for whom the Bidder is providing such value added service on its hosted platform		
10	**SWITCH ARCHITECTURE**		
10.1	Operating System		
10.1.1	Unix, Windows or any other proprietary operating system		
10.2	Client Interface		
10.3	Middleware used		
10.4	Ownership of the middleware (Switch vendor / Third Party)		
10.5	Support for the middleware if from third party		
10.6	EFT SWITCH Configuration options		
10.6.1	Switch as authorizer		
10.6.2	Switch as stand-in		
10.6.3	Switch as pass-through		
10.6.4	Switch as Interchange		
11	**HIGH AVAILABILITY AND FAULT TOLERANCE**		
11.1	Technology to support fault tolerance		
11.2	Uptime commitment for hardware (Minimum of 99.9% up time) is required. Bidder to provide details of uptime supported on its hosted switch		
11.3	Software Fault tolerance / fail over feature (The architecture / technology to support a secondary process to start in case the primary process fails, to keep the switch functional without any DOWN TIME and LOSS OF DATA including transactions that are enroute)		
12	**SCALABILITY AND EXPANSION**		
12.1	The Bidder's Switch Hardware/Software has to be scalable to		

	meet increased transaction volumes		
12.2	How is 'day-end' function in the Switch managed		
12.3	Switch has to be available for transactions processing when day-end or batch job is performed		
12.4	Switch should not be required to shutdown during expansion of hardware, addition of software, addition of ATMs, Branch Host systems		
12.5	Should the Switch be required to shutdown during upgrades/migration to new version		
12.6	The hardware modules should be 'HOT PLUGGABLE' in the Switch hardware		
12.7	Additional modules/devices such as HSMs can be commissioned while the switch is online		
12.8	The current configuration of the Bidder's hosted Switch should be able to support 1000 ATMs for the Bank		
13	**BACKUP AND RESTORE**		
13.1	Support for Backup / Restore activity		
13.2	Support for Backup / Restore activity while the switch is in service		
13.3	Support for Online Real time Hot Back Up. Provide details of the setup available for online real time DRS for the Bidder's hosted Switch		
13.4	Bidder should be capable of enabling Switch online real time DRS, Mention details, if any.		
14	**SUPPORT FOR MULTIPLE ENVIRONMENTS ON THE SWITCH**		
14.1	The Switch Hardware and Software has to support following environments on the same system:		
14.1.1	Production		
14.1.2	Development		
14.1.3	Test		
14.2	Does the Switch Hardware and Software require separate licenses for the following environments:		
14.2.1	Production		
14.2.2	Development		
14.2.3	Test		
14.3	Does the Switch Require Separate Hardware for the following environments:		
14.3.1	Production		
14.3.2	Development		
14.3.3	Test		
15	**REMOTE MONITORING OF DEVICES**		
15.1	Bidder's Switch to provide interface for online real time feed for ATM Monitoring solution from Managed Services provider		
15.2	Switch data feed for ATM Monitoring support should include -		
15.2.1	Real time status of ATM		
15.2.2	Cash Position in the ATM		
15.2.3	Identify ATM fault for incident management		
15.2.4	notify when the ATM is up again after incident resolution		
15.2.5	Others (Please Specify)		

15.3	ATM supervisory functions for balancing ATM must be provided.		
16	**EFT SWITCH CONTENT MANAGEMENT (ATMs)**		
16.1	The content managed is to be stored centrally at the Switch (i.e., All Content is retrieved from Switch)		
16.2	Support for multi-lingual displays at devices (mention how local languages will be managed e.g., Oriya in Orissa, Tamil in Tamilnadu, Telugu in A.P)		
16.3	The EFT switch has to support content storage at the respective remote devices. Furnish details:		
17	**OFF-LINE PROCESSING**		
17.1	Switch to maintain PBF (Positive balance file)		
17.2	Switch has to support online or batch upload of PBF file		
17.3	Switch has to support update of PBF on a 24x7 basis (ie. even as authorization processes are running)		
17.4	Switch to take care of updating PBF balances appropriately even as transactions are happening on-line for records that are being updated		
17.5	When CBS is accessible from EFT Switch, whether the switch check account balances at PBF?		
17.6	List the business functionality available at the switch in case the link to CBS is failed or not functioning		
17.7	List the data available at the switch in case the link to CBS is failed or not functioning		
17.8	In case Switch supports off-line processing then:		
17.8.1	Switch to manage the synchronisation with the CBS		
17.8.2	Switch/CBS application transit incremental changes for synchronisation(e.g., only balances of those accounts that have been affected are synchrosized)		
17.9	Mechanism used for synchronising EFT switch with the		
17.9.1	CBS/DBS		
17.9.2	Message queuing		
17.9.3	Remote function calls		
17.9.4	Remote component calls		
17.10	Switch authorized transactions (Store and Forward Transactions) to be automatically forwarded as 'Force Post' ISO 8583 messages to the CBS when they become accessible by the EFT Switch		
17.11	Switch should be configurable to 'intersperse' Store and Forward messages along with on-line messages to the CBS when they become accessible by the EFT Switch		
17.12	Switch should be configurable for multiple Store and Forward messages processing by hosts		
18	**TRANSACTION SECURITY (EFT SWITCH SECURITY)**		
18.1	Switch should support encryption of information between the ATM& POS devices and EFT Switch		
18.2	If yes, please indicate the encryption used for information exchange		
18.3	3DES standards for PIN encryption and verification via hardware security module.		

18.4	Full Message MACing (Message Authentication Code) using Host Security Module supported for ATMs			
18.5	Selective Fields MACing using HSM supported for ATMs			
18.6	Full Message MACing (Message Authentication Code) using Host Security Module supported for Hosts			
18.7	Selective Fields MACing using HSM supported for Hosts			
19	**OPERATIONAL SECURITY**			
19.1	EFT switch supports defining access to Switch resources based on User ids / passwords			
19.2	Customizable user permissions to control accessibility of maintenance functions, including queries.			
19.3	Ensure complete log of all successful/unsuccessful events/accesses to the system/database by users, resources used and actions performed (including recording all changed values where applicable) and identification of the commands by type, date and time, device(s) involved, and the user executing the command.			
19.4	Log files should be automatically archived. There should be no limit to the size of the current transaction log file. The user should be able to decide the size of the log file. The purging of log file should be an automated facility.			
19.5	Audit tracking of all changes made to the system Configuration parameters and customer records.			
19.6	Audit log query functions must be available for card management and system commands that track user activity.			
19.7	There should be a chronological transaction history log for each cardholder.			
19.8	Customizable user profiles for security permissions per system module			
19.9	Support recording identification of external entities accessing the system (e.g., ATM terminal identification number, ISDN Dial-up number, etc.) if supported by the relevant access provider			
19.10	Triple DES			
1911	Internet Security			
19.12	3D-Secure / SPA-UCAF Support			
19.13	Public Key and Private Key support			
19.14	Others - Please specify			
20	**DATA STORAGE**			
20.1	Which of the following is used by the EFT switch for data			
20.1.1	storage:			
20.1.2	Files			
20.1.3	Hierarchical database			
20.1.4	Relational database			
20.1.5	Others, please specify			
20.1.6	The preferred database			
20.1.7	There should not be any licensing implications when many delivery channels are connected			
20.2	EFT data storage be spread across multiple storage devices for efficient access			

20.3	Switch should prevent access to EFT transaction data from being modified/deleted by any user		
20.4	In the event of disk faults, the impaired disks should be replaced on-line (i.e., are the disks hot-swappable?)		
20.5	Switch should allow introduction of additional storage units on-line and configure them for use		
21	**COMMUNICA TION MECHANISM**		
21.1	Support for connecting the terminals to the EFT switch		
21.1.1	VSATs (primary and lor back-up)		
21.1.2	Leased lines (primary and/ or back-up)		
21.1.3	ISDN lines (primary and/ or back-up)		
21.1.4	COMA		
21.1.5	Others		
21.2	Communication Network/protocol supported		
21.2.1	TCP/IP		
21.2.2	X25		
21.2.3	Bisync		
21.2.4	Async		
21.2.5	SNA LU 6.x		
21.2.6	TC500		
21.2.7	Others		
22	**Monitoring of Bidder's Hosted Switch**		
22.1	Bidder should provide tools for online, real-time status monitoring for hosted Switch		
22.2	What tool is used to monitor the Switch		
22.3	Monitoring enabled for Switch hardware and application		
22.4	Monitoring tool provides alerts through email, SMS for any error occurred/occurring in the Switch		
22.5	Has technical resources manning the Switch for status monitoring		
22.6	Technical resources team monitors the Switch on 24x7 basis		
22.7	Mention the no. of resources monitoring the Switch		
22.8	Provide the structure of the technical team in the Bidder's hosted Switch for supporting the Switch production and operations environment.		
23	**REMOTE BANKING CHANNELS**		
23.1	Bidder's hosted EFT switch capable of providing integration with remote banking channels such as:		
23.1.1	Internet Banking		
23.1.2	Tele-Banking		
23.1.3	Mobile Banking		
23.2	Mention about existing Bank locations using the said switch where the above solutions have been integrated with the switch solution.		
24	**BUSINESS REQUIREMENT COMPLIANCE**		
24.1	System uptime		

24.1.1	99.99%		
24.2	Details of Configuration attached?		
24.3	Scalability		
24.4	Resource Availability & Allocation		
24.4.1	Allocation for the contract period?		
24.5	Hardware allocation details attached?		
24.6	Disaster Recovery		
24.6.1	Disaster site already operational?		
24.6.2	Details of contingency arrangement attached?		
24.6.3	Downtime expected mentioned?		
24.7	Back-up plan		
24.7.1	Available?		
24.7.2	Details attached?		
24.8	Transaction Response Time		
24.8.1	Response time mentioned?		
24.9	Details of Penalty		
24.10	Undertaking in compliance to point 3.9 as mentioned in scope submitted?		

Signature of the authorised signatory with Seal

Name:

Designation:

Duly authorised by the bidder company to sign the bid.

(i) : Details of Transaction Simulation Plan for Acceptance Test.

- Details of transaction simulation plan for doing Acceptance testing of offered solution.

Signature and Seal of Bidder

Details of Documents to be Submitted

S.N.	Document	Page from	Page to
1.	Documents as defined in Annexure for eligibility criteria		
2.	Compliance to Technical & Techno Functional Annexures		
3.	Information as General Business Details annexure		
4.	All the undertakings /document required as per scope of work and other clauses as mentioned in the RFP		
5.	PCI DSS/ PA DSS certificate , EMV Compliance		
6.	Earnest Money Deposit		
7.	Any other relevant item		

Signature:

Name:

Place:

Business Address: !

Date:

COMMERCIAL BID (Indicative)

Table-1

The Bidder should quote in the following manner:

Particulars	Rate per transaction (Rs.) (inclusive of all taxes except service tax)
Per Transaction Rate	

Note:

a. Please note that L-1 bidder will be determined on the basis of Reverse Auction.

b. The price quoted should be inclusive of all applicable taxes/cess (except Service Tax which will be paid by the Bank at actual) and will not change due to exchange fluctuations, inflation, market conditions, etc.

c. The rate arrived after reverse auction shall be valid for entire contract period. The term of the contract would be for a period of Three years from the date of successful goes live of EFT switch operations. However, Bank reserves the right to renew the contract for a further at mutually agreed terms and conditions.

d. The Bidder should quote considering requirements given in this RFP document and no additional payment for any application(s) / service(s) would be made other than per-transaction cost for each successful completed transaction.

Place: **Signature:**

Date: **Name:**
                                                      Designation:
                                                      Business Address:

Bidder has to propose for bandwidth requirement and cost along with the Service Providers to connect the ATM Switch to different service locations. Bandwidth cost would not be considered for L1 calculation. These links, if required, have to be arranged and commissioned by the bidder in co-ordination with various service providers. Management and maintenance of the links would be responsibility of the bidder. However, cost of commissioning along with the recurring charges for utilization would be paid by the bank on actual basis to the service provider. Further Bank may arrange connectivity between selected vendor's Primary & Disaster Date Centre and Bank/RRB DC-DR at its own cost without any obligation to avail the connectivity services through the vendor proposed service providers

Table-2

Connectivity to be provided to	Primary Link			Secondary Link		
	Service Provider	Proposed Bandwidth	Cost per annum (in Rs.)	Service Provider	Proposed Bandwidth	Cost per annum (in Rs.)
VISA						
NFS						
Bank CBS (DC)- Bangalore						
Bank CBS(DRC) - Kolkata						
RRB CBS (DC) – Bangalore						
RRB CBS (DRC) – Mumbai						
Others (if any)						

Place: _____   Signature: _____
Date:_____   Name: _____
                              Business Address:_____

Note:

➢ Bidders should strictly quote in the format and for periods as mentioned above.

➢ No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.

The price quoted by the Bidder should be inclusive of the cost of customization for the features which are stated as 'Customization required' by the Bidder.

PROFORMA FOR PERFORMANCE GUARANTEE
(To be stamped in accordance with the stamp act)

In consideration of UCO BANK, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertaking) Act, 1970, having its head office at 10 BIPLABI TRILOKYA MAHARAJ SARANI (BRABOURNE ROAD),Kolkata-700001 (hereinafter called "UCO BANK") having agreed to exempt M/s **(Name of the vendor Company)** a Company incorporated under the Companies Act, 1956 having its registered office at **(Address of the vendor company)** (hereinafter called "the said VENDOR") from the demand, under the terms and conditions of UCO BANK's Letter of Intent bearing no. ….dated ……. issued to the Vendor and an Agreement to be made between UCO Bank and the Vendor for a period of **Three Years** .in pursuance of Request For Proposal no..dated , as modified, (hereinafter called "the said Agreement"), of security deposit for the due fulfillment by the said VENDOR of the Terms and conditions contained in the said Agreement, on production of a Bank Guarantee for Rs. ……………………………(Rupees…………………………………… Only) (15% of the amount payable to vendor for first year period to be calculated on the anticipated transaction volume and PBG should valid for the entire contract period).

We,……………………………….[indicate the name of the bank ISSUING THE BANK GUARANTEE] (hereinafter referred to as "the Bank") at the request of ……………………………….. [VENDOR] do hereby undertake to pay to UCO BANK an amount not exceeding Rs……………...against any loss or damage caused to or suffered or would be caused to or suffered by UCO BANK by reason of any breach by the said VENDOR of any of the terms or conditions contained in the said Agreement.

2. We ………………………………………………… [indicate the name of the bank ISSUING THE BANK GUARANTEE] do hereby undertake to pay the amounts due and payable under this guarantee without any demur, merely on a demand from UCO BANK stating that the amount claimed is due by way of loss or damage caused to or breach by the said VENDOR of any of the terms or conditions contained in the said Agreement or by reason of the VENDOR'S failure to perform the said Agreement. Any such demand made on the Bank shall be conclusive as regards the amount due and payable by the Bank under this guarantee. However, our liability under this guarantee shall be restricted to an amount not exceeding Rs. …………………………..

3. We undertake to pay to UCO BANK any money so demanded notwithstanding any dispute or disputes raised by the VENDOR in any suit or proceeding pending before any court or Tribunal relating thereto our liability under this present being absolute and unequivocal.

The payment as made by us under this bond shall be a valid discharge of our liability for payment there under and the VENDOR for payment there under and the VENDOR shall have no claim against us for making such payment.

4. We, ……………… [indicate the name of the bank ISSUING THE GUARANTEE] further agree that the guarantee herein contained shall remain in full force and effect during the period that would be taken for the performance of the said Agreement and that it shall continue to be enforceable till all the dues of BANK under or by virtue of the said Agreement have been fully paid and its claims satisfied or discharged or till UCO BANK certifies that the terms and conditions of the said Agreement have been fully and properly carried out by the said VENDOR and accordingly discharged this guarantee. Unless a demand or claim under this guarantee is made on us in writing on or before ………………………….(Expiry of claim period), we shall be discharged from all liabilities under this guarantee thereafter.

5. We ……………………… [indicate the name of bank ISSUING THE GUARANTEE] further agree with UCO BANK that UCO BANK shall have the fullest liberty without our consent and without affecting in any manner our obligations hereunder to vary any of the terms and conditions of the said Agreement or to extend time of performance by the said VENDOR from time or to postpone for any time, or from time to time any of the powers exercisable by UCO BANK against the said VENDOR and to forebear or enforce any of the terms and conditions relating to the said agreement and we shall not be relieved from our liability by reason of any variation, or extension being granted to the said VENDOR or for any forbearance, act or omission on the part of UCO BANK of any indulgence by UCO BANK to the said VENDOR or by any such matter or thing whatsoever which under the law relating to sureties would, but for this provision, have effect of so relieving us.

6. This guarantee will not be discharged due to the change in the constitution of the Bank or the VENDOR.

7. We, ……………………… [indicate the name of Bank ISSUING THE GUARANEE] lastly undertake not to revoke this guarantee during its currency except with the previous consent of UCO BANK in writing.

Notwithstanding anything contained herein:

i) Our liability under this Bank Guarantee shall not exceed Rs…….. Rupees………………………………………) only.

ii) This Bank Guarantee shall be valid upto ……………………………………… and

iii) We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before …………………………………(date of expiry of Guarantee including claim period).

8. Dated the …………………… day of ……… for .... [indicate the name of Bank]

NOTE:

1. Selected vendor should ensure that the seal and CODE No. of the signatory is put by the bankers, before submission of the bank guarantee.

2. Bidder guarantee issued by banks located in India shall be on a Non-Judicial Stamp Paper of requisite value as applicable to the place of execution.

NON-DISCLOSURE AGREEMENT

This NON-DISCLOSURE Agreement is made on this……day of ………………… 2015

BETWEEN

_____, a company incorporated under the Companies Act, 1956 and registered as a securitisation and asset reconstruction company pursuant to Section 3 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 having its registered office at
_____

__ ("Receiving Party" '….'which expression unless repugnant to the context or meaning thereof be deemed to include its successors and assigns) of the FIRST PART:

AND

UCO Bank, a body corporate constituted under The Banking Companies (Acquisition and Transfer of Undertakings) Act 1970, as amended by the Banking Laws (Amendment) Act, 1985, and having its Head Office at 10, Biplabi Trailokya Maharaj Sarani, (Formerly Brabourne Road) Kolkata 700001 (hereinafter referred to as "UCO Bank" or Disclosing Party, which expression, unless repugnant to the context or meaning thereof, be deemed to include its successors and assigns) of the SECOND PART.

The Party of First and the Second Part are hereinafter individually referred to as a "**Party**" and collectively referred to as "**Parties**".

WHEREAS:

(A) The Parties intend to engage in discussions and negotiations concerning the establishment of a Business Relationship (hereinafter defined) between themselves. In the course of such discussions and negotiations, it is anticipated that each Party may disclose or deliver to the other certain or some of its trade secrets or confidential or proprietary information (collectively referred to as Confidential Information), for the purpose of enabling the other party to evaluate the feasibility of such Business Relationship (hereinafter referred to as "the Purpose").

(B) In order to proceed with the Purpose, the Parties have agreed to exchange certain Confidential Information (hereinafter defined) concerning and relating the Purpose and have agreed to provide and to accept such Confidential Information on a strictly confidential basis and on the terms and conditions set out below.

NOW, THEREFORE, THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS :

1. **a Confidential Information**: "Confidential, Information" means all information disclosed/ furnished by the Disclosing Party to the Receiving Party in connection with the business transacted/to be transacted between the Parties and/or in the

course of discussions and negotiations between them in connection with the Purpose. The term "Confidential Information" shall also include any and all information and/or data which is obtained/furnished/derived, whether in writing, pictorially, in machine readable form, orally or by observation of the representative of the Parties during their visits, in connection with the Purpose or otherwise, including but not limited to, financial information, know-how, processes, customer information, data and statistics, market intelligence with regard to customers of either parties, marketing and other business strategies of either parties or their customers. Confidential Information shall include any copy, abstract, extract, sample, note or module of any Confidential Information. The term Confidential Information shall include any part or any extract or summary or derivation thereof.

b. Business Relationship: Sale and purchase of Assets between the two Parties.

2. The Receiving Party shall use the Confidential Information solely for and in connection with the Purpose.

Notwithstanding any other provision of this Agreement, the Parties acknowledge that Confidential Information shall not include any information that:

(a) is or becomes legally and publicly available without breach of this Agreement by the Receiving Party;
(b) was rightfully in the possession of the Receiving Party without any obligation of confidentiality
(c) becomes lawfully available to Receiving Party from a third party who has obtained it lawfully free from any confidentiality restriction;
(d) is disclosed or is required to be disclosed under any relevant law, regulation or order of court, provided the Disclosing Party is given prompt notice of such requirement or such order and (where possible) provided the opportunity to contest it, and the scope of such disclosure is limited to the extent possible; or
(e) was developed by or for the Receiving Party independently and without reference to any Confidential Information and such independent development can be shown by documentary evidence,

2. Non-disclosure: The Receiving Party shall use the Confidential Information only for the Purpose and not disclose any or part or summary or extract of the Confidential Information to any third party without the Disclosing Party's prior written consent, which prior consent the Disclosing Party may refuse to give without assigning any reasons.

The Receiving Party shall hold and keep in strictest confidence any and all Confidential Information and shall treat the Confidential Information with at least the same degree of care and protection as it would treat its own Confidential Information.

The Receiving Party shall not copy or reproduce in any way (including without limitation, store in any computer or electronic system) any Confidential Information or any documents containing Confidential Information without the Disclosing Party's prior written consent. The Receiving Party shall immediately upon request by the Disclosing

Party deliver to the Disclosing Party all Confidential Information disclosed to the Receiving Party, including all copies (if any) made in terms of these.

The Receiving Party shall not commercially use or disclose any Confidential Information or any materials derived there from to any other person or entity other than persons in the direct employment of the Receiving Party who have a need to have access to and knowledge of the Confidential Information solely for the Purpose as defined above and such persons are under similar obligation of confidentiality and non-disclosure as these presents. The Receiving Party shall take appropriate measures by instruction and written agreement prior to disclosure to such employees to assure against unauthorized use or disclosure. The Receiving Party may disclose Confidential Information to Consultant(s) only it the consultant has executed a Non-Disclosure Agreement with the Receiving Party that contains terms and conditions that are no less restrictive than these. The Receiving Party agrees to notify the Disclosing Party immediately if it learns of any use or disclosure of the Disclosing Party's Confidential Information in violation of the terms of this Agreement.

3. Publications: Neither Party shall make news releases, public announcements, give interviews, issue or publish advertisements or publicize in any other manner whatsoever in connection with this Agreement, the contents / provisions thereof, other information relating to this Agreement, the Purpose, the Confidential Information or other matter of this Agreement, without the prior written approval of the other Party.

4. Term: This Agreement shall be effective from the date hereof and shall continue to be in force

(i) notwithstanding the cessation of the business relationship between …………and UCO Bank which is established in pursuant to the Purpose above, or .

(ii) notwithstanding the fact that no business relationship is established between the Parties in pursuant to the Purpose as stated above.

Upon any demand made by Disclosing Party, the Receiving Party shall immediately cease any and all disclosures or uses of Confidential Information, and at the request of the Disclosing Party, the Receiving Party shall promptly   return or destroy all written, graphic or other tangible forms of the Confidential Information and all copies, abstracts, extracts, samples, notes or modules or like thereof. The obligations of the Receiving Party respecting disclosure and confidentiality shall continue to be binding and applicable without limit in point in time except and until such information enters the public domain.

5. Title and Proprietary Rights: Notwithstanding the disclosure of any Confidential Information by the Disclosing Party to the Receiving Party, the Disclosing Party shall retain title and all intellectual property and proprietary rights in the Confidential Information. No license under any trademark, patent or copyright, or application for same which are now or thereafter may be obtained by such Party is either granted or

implied by the conveying of Confidential Information. The Receiving Party shall not conceal, alter, obliterate, mutilate, deface or otherwise interfere with any trademark, trademark notice, copyright notice, confidentiality **notice or any notice of any** other proprietary right of the Disclosing Party on any copy of the Confidential Information, and shall reproduce any such mark or notice on all copies of such Confidential Information. Likewise, the Receiving Party shall not add or emboss its own or any other any mark, symbol or logo on such Confidential Information.

6. Return of Confidential information: Upon written demand of the Disclosing Party, the Receiving Party shall (i) cease using the Confidential Information, (ii) return the Confidential Information and all copies, abstract, extracts, samples, notes or modules thereof to the Disclosing Party within ………..days after receipt of notice, and (iii) upon request of the Disclosing Party, certify in writing that the Receiving Party has complied with the obligations set forth in this paragraph.

7. Remedies: The Receiving Party acknowledges that if the Receiving Party fails to comply with any of its obligations hereunder, the Disclosing Party may suffer immediate, irreparable harm for which monetary damages may not be adequate. The Receiving Party acknowledges that damages are not a sufficient remedy for the Disclosing Party for any breach of any of the Receiving Party's undertakings herein provided and the Receiving Party further acknowledges that the Disclosing Party is entitled to specific performance or injunctive relief (as appropriate) as a remedy for any breach or threatened breach of those undertakings by the Receiving Party, in addition to any other remedies available to the Disclosing Party in law or in equity.

8. Entire Agreement, Amendment, and Assignment: This Agreement constitutes the entire agreement between the parties relating to the matters discussed herein and supersedes any and all prior oral discussions and/or written correspondence or agreements between the parties. This Agreement may be amended or modified only with the mutual written consent of the parties. Neither this Agreement nor any right granted hereunder shall be assignable or otherwise transferable.

9. Governing Low and Jurisdiction: The provisions of this Agreement shall be governed by the laws of India.

10. General: The Receiving Party shall not reverse-engineer, decompile, disassemble or otherwise interfere with any software disclosed hereunder. All Confidential Information is provided "as is". In no event shall the Disclosing Party be liable for the inaccuracy or incompleteness of the Confidential Information. None of the Confidential Information disclosed by the parties constitutes any representation, warranty, assurance, guarantee or inducement by either party to the other with respect to the fitness of such Confidential Information for any particular purpose or infringement of trademarks, patents, copyrights or any right of third persons.

No warranties of any kind are given with respect to the Confidential Information disclosed under this Agreement or any use thereof, except as may be otherwise

agreed to in writing. Neither party shall be liable to the other hereunder for amounts representing loss of profits, loss of business or indirect, consequential or punitive damages of the other party in connection with the provision or use of Information hereunder

11. No failure or delay by either Party in exercising or enforcing any right, remedy or power hereunder shall operate as a waiver thereof, nor shall any single or partial exercise or enforcement of any right, remedy or power preclude any further exercise or enforcement thereof or the exercise or enforcement of any other right, remedy or power.

12.   This Agreement is valid and binding on the successors-in-title and permitted assigns of the respective Parties.

13.   In the event that any of the provisions of this Agreement shall be held by a court or other tribunal of competent jurisdiction to be unenforceable, the remaining portions hereof shall remain in full force and effect.

14.   All obligations respecting the Confidential Information provided hereunder shall survive any termination of this Agreement

IN WITNESS WHEREOF this Agreement has been executed by the duly authorized representative of each Party on the day and year first above written.

SIGNED:

For and on behalf of

_____

Name:

Title:

SIGNED:

For and on behalf of

[UCO BANK]

_____

Name: Title:

PROFORMA FOR DEED OF INDEMNITY

This Deed of Indemnity executed at ……….. On the _____ day of _____2015 by M/s Name of the vendor (hereinafter referred to as "the Obligor" or "Vendor" which expression shall unless it be repugnant to the context, subject or meaning thereof, shall be deemed to mean and include successors and permitted assigns);

IN FAVOUR OF

UCO Bank a body corporate constituted under the Banking Companies (Acquisition and transfer of undertakings) Act, 1970, having its Head Office at No. 10, BTM Sarani, Kolkata-700001(hereinafter referred to as "UCO Bank", which expression unless expressly excluded or repugnant to the context shall also include its successor, assigns, attorneys, agents, representatives, authorized officer and all and any such officer having the power and authority to represent the Bank)

WHEREAS

1. The Obligor has

    A. Offered ATM Switch *Services under Hosted/Application Service Provider (ASP) model* as prescribed in the Agreement / Contract dated _____ during the period of three years from the date of acceptance of the purchase order / date of agreement issued by the Bank from time to time. The services offered by the Obligator would be herein after referred to as " **Supply/Services**".
    B. Represented and warranted that they are authorized and legally eligible and otherwise entitled and competent to enter into such Contract/ Agreement with UCO BANK.

 2. UCO BANK, relying and based on the aforesaid representations and warranties of the Obligor, has agreed for getting services from the selected vendor.

 3. One of the conditions of the aforesaid Agreement is that the Obligor is required to furnish an indemnity in favour of UCO BANK indemnifying the latter against any claims, losses, costs, actions, suits, damages and / or otherwise arising due to or on account of Obligor's violations of any trademarks, patents, copyrights and licenses, the applicable laws, regulations, guidelines during the Supply / Services to UCO BANK as also for breach committed by the Obligor on account of misconduct, omission and negligence by the Obligor.

 4. In pursuance thereof, the Obligor has agreed to furnish an indemnity in the form and manner and to the satisfaction of UCO BANK as hereinafter appearing;

NOW THIS DEED WITNESSETH AS UNDER:-

 In consideration of UCO BANK having agreed to award the aforesaid contract to the Obligor, more particularly described and stated in the aforesaid Agreement/Contract, the Obligor do hereby agree and undertake that:-

The obligator shall indemnify, protect and save the UCO Bank and hold the UCO Bank harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from (i) an act or omission of the Vendor, its employees, its agents, or employees of the consortium in the performance of the services provided by this contract, (ii) breach of any of the terms of this RFP or breach of any representation or

warranty by the Vendor, (iii) use of the deliverables and or services provided by the Vendor, (iv) infringement of any patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components provided to fulfil the scope of this project. Vendor shall further indemnify the UCO Bank against any loss or damage to the UCO Bank premises or property, loss of life, etc., due to the acts of the Vendor's employees or representatives. The Vendor shall further indemnify the UCO Bank against any loss or damage arising out of claims of infringement of third-party copyright, patents, or other intellectual property, and third-party claims on the UCO Bank for malfunctioning of the equipment or software or deliverables at all points of time, provided however, (i) the UCO Bank notify the vendor in writing immediately on becoming aware of such claim, (ii) the Vendor has sole control of defence and all related settlement negotiations, (iii) the UCO Bank provides the Vendor with the assistance, information and authority reasonably necessary to perform the above, and (iv) the UCO Bank does not make any statement or comments or representations about the claim without prior written consent of the Vendor, except under due process of law or order of the court. It is clarified that the vendor shall in no event enter into a settlement, compromise or make any statement (including failure to take appropriate steps) that may be detrimental to the UCO Bank (and/or its customers, users and service providers) rights, interest and reputation.

Vendor shall be responsible for any loss of life, etc, due to acts of Vendor's representatives, and not just arising out of gross negligence or misconduct, etc, as such liabilities pose significant risk.

Vendor should take full responsibility for its and its employee's actions.

The vendors should indemnify the UCO Bank (including its employees, directors or representatives) from and against claims, losses, and liabilities arising from:

- Non-compliance of the vendor with Laws / Governmental Requirements

- Negligence and misconduct of the Vendor, its employees, and agents

- Breach of any terms of RFP, Representation or Warranty

- Act or omission in performance of service.

1. the Obligor shall, at all times hereinafter, save and keep harmless and indemnified UCO BANK, including its respective directors, officers, and employees and keep them indemnified from and against any claim, demand, losses, liabilities or expenses of any nature and kind whatsoever and by whomsoever made in respect of the said contract and any damage caused from and against all suits and other actions that may be instituted taken or preferred against UCO BANK by whomsoever and all losses, damages, costs, charges and expenses that UCO BANK may incur by reason of any claim made by any claimant for any reason whatsoever or by anybody claiming under them or otherwise for any losses, damages or claims arising out of all kinds of accidents, destruction, deliberate or otherwise, direct or indirect, from those arising out of violation of applicable laws, regulations, guidelines and also from the environmental damages, if any, which may occur during the contract period.

2. The Obligor further agrees and undertakes that the Obligor shall, during the   contract period, ensure that all the permissions, authorizations, consents are obtained from the local and/or governmental authorities, as may be required under the applicable laws, regulations, guidelines, orders framed or issued by any appropriate authorities.

3. If any additional approval, consent or permission is required by the Obligor to execute and perform the contract during the currency of the contract, they shall procure the same and/or comply with the conditions stipulated by the concerned authorities without any delay.

4. The obligations of the Obligor herein are irrevocable, absolute and unconditional, in each case irrespective of the value, genuineness, validity, regularity or enforceability of the aforesaid Agreement/Contract or the insolvency, bankruptcy, reorganization, dissolution, liquidation or change in ownership of UCO BANK or Obligor or any other circumstance whatsoever which might otherwise constitute a discharge or defence of an indemnifier.

5. The obligations of the Obligor under this deed shall not be affected by any act, omission, matter or thing which, would reduce, release or prejudice the Obligor from any of the indemnified obligations under this indemnity or prejudice or diminish the indemnified obligations in whole or in part, including in law, equity or contract (whether or not known to it, or to UCO BANK).

6. This indemnity shall survive the aforesaid Agreement.

7. Any notice, request or other communication to be given or made under this indemnity shall be in writing addressed to either party at the address stated in the aforesaid Agreement and or as stated above.

8. This indemnity shall be governed by, and construed in accordance with, the laws of India. The Obligor irrevocably agrees that any legal action, suit or proceedings arising out of or relating to this indemnity may be brought in the Courts/Tribunals at Kolkata. Final judgment against the Obligor in any such action, suit or proceeding shall be conclusive and may be enforced in any other jurisdiction, by suit on the judgment, a certified copy of which shall be conclusive evidence of the judgment, or in any other manner provided by law. By the execution of this indemnity, the Obligor irrevocably submits to the exclusive jurisdiction of such Court/Tribunal in any such action, suit or proceeding.

9. UCO BANK may assign or transfer all or any part of its interest herein to any other person. Obligor shall not assign or transfer any of its rights or obligations under this indemnity, except with the prior written consent of UCO BANK

IN WITNESS WHEREOF the Obligor has signed these presents on the day, month and year first above written.

Signed and Delivered on behalf of   )

_____   )

by the hand of _____)

_____, the authorized official of the Obligor)

LICENSING DETAILS

SOFTWARE LICENSING FOR	DETAILS
EFT SWITCH	
OTHERS – to be listed separately	

EXPERIENCE OF MIGRATION FROM BASE24 CLASSIC

Description of the project	Details

CUSTOMER REFERENCES

(Please furnish details of Reference Customers – separately for Switch)

Sr. No.	Name	Designation	Bank	Address for communication	Phone/Mobile

MANUFACTURERS'/PRODUCERS' AUTHORIZATION FORM

No.   Date: XX/XX/2015

To:

The Deputy General Manager (IT)
UCO Bank,
Department of Information Technology (DIT),
Head Office II, 5th Floor3 & 4 DD Block,
Sector -1, Salt Lake City, Kolkata -700064

Dear Sir:

Ref: Your RFP Ref: UCO/DIT/1014/2015-16 dated 29/09/2015

We _____ , (name and address of the EFT Switch vendor) who are established and reputed EFT Switch vendor of having 'factories /software development centres at (addresses of 'manufacturing / software development1 locations) do hereby authorize M/s _____ (name and address of the bidder) to bid, negotiate and conclude the contract with you against the above mentioned tender for the above 'EFT Switch' developed by us.

We will provide SLA based 24X7 Support.

Yours faithfully,

For and on behalf of M/s _____ (Name of the manufacturer)

Signature _____

Name   _____

Designation _____

Address   _____

Date

Company Seal

Note: This letter of authority should be on the letterhead of the concerned manufacturer and should be signed by a person competent and having the power of attorney to bind the manufacturer.

Format of Bank Guarantee

To,

The Deputy General Manager (IT)
UCO Bank,
Department of Information Technology (DIT),
Head Office II, 5th Floor3 & 4 DD Block,
Sector -1, Salt Lake City, Kolkata -700064

Dear Sirs,

In response to your invitation to respond to your RFP for *ATM Switch Services under Hosted/Application Service Provide (ASP) Model*, M/s _____ having their registered office at _____ (hereinafter called the '**Bidder**') wish to respond to the said Request for Proposal (RFP) for self and other associated **Bidders** and submit the proposal for *ATM Switch Services under Hosted/Application Service Provided (ASP)Model* and to provide related services as listed in the RFP document.

Whereas the '**Bidder**' has submitted the proposal in response to RFP, we, the _____ Bank having our head office _____hereby irrevocably guarantee an amount of ₹**30 Lacs (Rupees Thirty Lacs only)** as bid security as required to be submitted by the '**Bidder**' as a condition for participation in the said process of RFP.

The Bid security for which this guarantee is given is liable to be enforced/ invoked:

1. If the **Bidder** withdraws his proposal during the period of the proposal validity; or

2. If the **Bidder**, having been notified of the acceptance of its proposal by The Bank during the period of the validity of the proposal fails or refuses to enter into the contract in accordance with the Terms and Conditions of the RFP or the terms and conditions mutually agreed subsequently.

We undertake to pay immediately on demand to **UCO BANK** the said amount of ₹ 30 Lacs without any reservation, protest, demur, or recourse. The said guarantee is liable to be invoked/ enforced on the happening of the contingencies as mentioned above and also in the RFP document and we shall pay the amount on any Demand made by **UCO BANK** which shall be conclusive and binding on us irrespective of any dispute or difference raised by the **Bidder**.

Notwithstanding anything contained herein:

1. Our liability under this Bank guarantee shall not exceed Rs 30 Lacs (Rupees Thirty Lacs only).

2. This Bank guarantee will be valid upto ___; and

3. We are liable to pay the guarantee amount or any part thereof under this Bank guarantee only upon service of a written claim or demand by you on or before_____.

In witness whereof The Bank, through the authorized officer has sets its hand and stamp on this_____ day of_____ at _____.