UCO BANK

Department of Information Technology

Request for Proposal (RFP) For "Implementation of SSOCT (Security System for Online Card Transactions) i.e., Two Factor Authentication of e-Commerce Transactions using Debit Card

RFP Ref. No.: UCO/DIT/1864/2016-17 Date: 29/12/2016"

Pre-Bid Responses/ Clarifications to Queries raised by the Bidder(s), Amendments, Addendums and Corrigendum's

SL No	Page no	Clause	Description of Query/ Clarification sought by Bidder	Bank Response
1	26 Part IV- Scope of the Work	The selected bidder has to provide the entire solution to UCO Bank as well as its Regional Rural Bank's with the same per transaction cost. Currently Bank is having two RRBs (i.e Bihar Gramin Bank & Paschim Banga Gramin Bank). However in future Bank may add/remove some other entities into its fold and the bidder has to provide similar solution with the same per transaction cost.	UCO bank has tie-up with (Bihar Gramin Bank and west Bengal Gramin Bank) , how to maintain Data and transaction segregation according to bank wise - Request bank to clarify	The data can be segregated as per the Debit Card's BIN (Bank Identification Number). Gramin Banks have different BIN.
2	25 Part IV- Scope of the Work	The selected bidder has to migrate all the registered card holders of UCO Bank/RRBs data from the existing service provider to its system within 4 weeks of LOI/Purchase Order.	Data base migration should be done in within one month We assume that existing vendor will provide already registered data to the bidder for migration–	Yes, The existing registered user data will be shared either by existing vendor or by Bank. The format of data sharing shall be discussed with successful bidder. The final decision of the Bank will

				Request bank please confirm	bind on the selected bidder.
3	General	General		Bank has asked Card Holder registration (VISA/MC and Rupay), but for RuPay cards NPCI has confirmed there is no registration –Request the bank please confirm	The solution shall be implemented as per the guideline of payment systems i.e VISA/NPCI etc. However the separate registration through Bank's website shall be kept.
4	23 Part IV- Scope of the Work	The solution should have captcha facility at the time of registration or at any step decided by Bank.		What is this term exactly mean? Request bank to clarify the same.	RFP Clause is Self Explanatory.
5		During the Transaction the mobile number has to fetched from the bank host/switch		What's the need to provide a mobile number upload feature in the ACS system? Please clarify	The uploading facility shall be used as per requirement of Bank.
6	26 Part IV- Scope of the Work	The solution should support EMV specification as per the technical specification of VISA/NPCI/RuPay/Master or any other interchange for all type of cards i.e Debit/Credit & Pre-Paid.		Whether we need to support the EMV Co 2.0 specification in the system? Please clarify	The EMV technical Specifications should give the support for the existing / current specification features as well as the future specification features as per the RBI / Competent Authority.
7	General			Whether debit & credit host are same or different? Request bank to clarify	Both are Different. Currently Credit host is not available.
8	General			Who manages bank's credit host? Is it in-house or outsourced? Please clarify	Currently Credit host is not available.
9	General			Whether the cost of connecting with the debit or credit host would be bidder responsibility? Need Clarity	Yes, the cost of connecting with the debit or credit host would be the bidder responsibility.
10	General			Whether bidders are allowed to host the card number & mobile number repository of the bank? If yes then what is the expectation	RFP Clause is Self Explanatory.

			of addition of number and updation of the repository? Please clarify.	
11	General		Whether the RRBs need to have a separate institution on ACS? Request bank to clarify.	Please refer to Point no. 1 of the Pre-bid reply.
12	9-Point V-Eligibility Criteria	Bidder should submit a proof of audit certifications including but not limited to PCI , ISO 27001, SAS 70 audits or equivalent stating that the solution/product/infrastructure proposed for additional authentication/validation based on information not visible on the cards for all on-line card not present transactions. Also the solution has undergone third party penetration testing / ethical hacking tests.	Bidder is under process for required audit certifications. As we get this done will be providing the same to bank. Bidder would request the **bank to relax this clause at this stage**	Please refer to **revised Annexure-B** enclosed with the Pre-bid response.
13	57- Point 4-Technical bid Template Security System for Online Card Transactions	Bidder should submit a proof of audit certifications including but not limited to PCI , ISO 27001, SAS 70 audits or equivalent stating that the solution/product/infrastructure proposed for additional Necessary updated certificate in this regards should be enclosed. The solution should be hosted in a data centre that has undergone audit certifications including but not limited to PCI, ISO 27001, SAS 70 audits or equivalent.	Bidder is under process for required audit certifications for offered solution. As we get this done will be providing the same to bank one we go live with the product. Assume it will suffice the bank's requirement.	Clause stands as per RFP
14	22,23,25 Part - IV/Scope of Work	• The Selected bidder should have its set-up Production and Disaster Recovery and should support Business Continuity Plan (BCP). • The selected bidder should carry DR Drill of the system as per the	For connecting with Bank' switch centre DC & DR sites, can Bidder explore the option of MPLS/ VPN? While Bidder' responsibility would be to establish the	• Yes - For connecting with Bank' switch centre DC & DR sites, Bidder can provide MPLS / Lease line connectivity. • RFP Clause is self explanatory

		guideline of payment systems or atleast once in Six months. • The selected Bidder has to provide networking equipments including point to point connectivity with fail over backup from Bidder's primary Data Centre & Disaster Recovery site to Bank's switch Centre DC and DR Site. In case Bank migrates its ATM Switch the selected bidder has also to migrate the connectivity before switch migration process to new switch service providers DC & DR locations looking at the business continuity without any additional cost to Bank. • Bank as per its requirement may change the ATM/Card (Debit & Pre-Paid) Switch during the contract period. Hence selected bidder has to provide necessary connectivity and switch migration support to the new switch vendor's Primary & DR location without any additional cost to Bank.	connectivity with the selected ATM/Card switch vendor, whether the responsibility and charges for network equipments and DC/ DR rack space at the selected new switch vendor' DC & DR would be Bidder' responsibility?	
15	9-Point V-Eligibility Criteria	Bidder should submit a proof of audit certifications including but not limited to PCI , ISO 27001, SAS 70 audits or equivalent stating that the solution/product/infrastructure proposed for additional authentication/validation based on	We assume bank is seeking Audit certification for PG services, as we do not store any card data in ACS.	Please refer to **revised Annexure-B** enclosed with the Pre-bid response.

		information not visible on the cards for all on-line card not present transactions. Also the solution has undergone third party penetration testing / ethical hacking tests.		
16	14 – Point 10, Point 13, Point 14	10. Confidentiality; 13. No Legal Relationship; 15. Acceptance of Terms	BIDDER would request that any binding terms and conditions, including the RFP and other terms and conditions of the Contract will be binding subject to the comments herein and upon mutually agreed terms. BIDDER requests that the contents of the proposal be treated confidential because the same being proprietary to BIDDER. BIDDER would like to clarify that BIDDER's rights to Bank to reproduce would be restricted only for evaluation purpose within Bank but BIDDER would remain as the owner for all purposes as the contents are proprietary to the BIDDER.	Clause stands as per RFP.
17	16 – Point 18, 20, 31, 52,	20. Indemnity; 18. Indemnity; 31. Limitation of Liability; Annexure G	BIDDER would like to clarify and requests the Bank that the any provisions concerning indemnification are made on mutually agreeable terms. BIDDER would like to clarify that BIDDER is willing to indemnify only for any breach of confidentiality, gross	Clause stands as per RFP.

			negligence and willful misconduct (directly attributable) on the part of BIDDER, breach of intellectual property rights and for violation of any relevant local laws that are applicable to the provision of services under the agreement. Bidder will be unable to indemnify the Bank for any use by the Bank of the same, due to lack of visibility. BIDDER would also like to clarify that it shall pass through the relevant indemnities of the manufacturer to the Bank for equipments, accessories etc.,	
18	27,40- point 3, 32	3. Compliance with all Applicable Laws; 32. Compliance	BIDDER would like to clarify that BIDDER will adhere to relevant and applicable local laws. BIDDER would requests that provisions concerning indemnification obligations shall be on a mutual basis.	Clause stands as per RFP.
19	29-Point 7	7. Confidentiality	BIDDER would requests the Bank that the confidentiality obligations are on a mutual basis, as the BIDDER may share its proprietary information during the course of bid (including the bid submissions and related documents) and the term of the agreement.	Clause stands as per RFP
20	29-Point 8	8. Paying Authority	BIDDER would like to clarify	Clause stands as per RFP.

				and requests the Bank that the payment by Bank shall be made as per the mutually agreed timeline. Further	
21	31-point 11	11. Liquidated Damages	BIDDER would like to discuss with the Bank to arrive at a genuinely pre-estimated sum (%). BIDDER would requests the Bank that a prior written notice and an opportunity of being heard shall be given to the BIDDER before making any adjustments and such adjustments may be made by the Bank for damages caused solely for reasons attributable to the BIDDER.	Before making any LD deduction, a prior notice will be given to the bidder by the Bank.
22	32-point 13	13. Contract Period	BIDDER would like to clarify that the services be provided as per the mutually agreed specifications and scope; and thus the BIDDER requests the Bank to delete the terms "satisfactory performance" at the sole discretion of the Bank, as the quoted terms are subjective and vague.	Clause stands as per RFP.
23	32-point 14	14. Service Level Agreement	BIDDER would requests the Bank to extend and fix a reasonable timeline for SLA execution.	The selected bidder will be required to sign the Service Level Agreement with the Bank within 30 days of the acceptance of the LOI/Purchase Order.

24	32-point16	Acceptance Testing	• BIDDER would like to clarify that any acceptance procedures be in accordance with mutually agreed acceptance criteria with due regard to the concept of deemed acceptance. • BIDDER would like to clarify that its liability will be limited only to patent defects that can be detected through inspection, testing or due diligence by Bank. BIDDER cannot be made liable for any latent defects that cannot be reasonably deductible out of due diligence.	Clause stands as per RFP.
25	32-33;38 - Point 17,28	17. Order Cancellation; 28. Termination	• The breach of terms in Clause 17 is vague and would need to clearly elaborate and need to be linked to Cure period. BIDDER requests that any termination/order cancellation under the agreement shall be on a mutual basis and upon terms agreeable to both parties and further the same may be only for cause with a sufficient notice period. BIDDER would requests the deletion of this provision on termination for	Clause stands as per RFP.

			• convenience. • BIDDER would like to clarify that after termination of this contract, transition of business and assistance to the next successful bidder can be done by the BIDDER for the price upon mutually agreed terms. • BIDDER would requests the Bank that the arbitration be a compulsory dispute resolution mechanism and requests the Bank to delete the right of approaching the court directly except for injunctive relief.	
26	34-point 19	19. Publicity	BIDDER would requests that the clause be on a mutual basis.	Clause stands as per RFP.
27	35-point 23	23. Audit	Any audit will be cooperative of BIDDER's confidentiality and security restrictions and guidelines and be conducted upon giving prior written notice.	Prior notice will be given and audit will be done as per the Audit Policy/rules decided by Bank.
28	35,36;40	25. Resolution of Disputes; 31. Arbitration; 32. Applicable law & Jurisdiction of court	BIDDER would requests the Bank that the arbitration be a compulsory dispute resolution mechanism and requests the Bank to delete the right of approaching the court directly except for injunctive relief. BIDDER would further request the Bank to have Chennai as	Clause stands as per RFP.

			seat of arbitration and court jurisdiction.	
29	37	26. Exit Option and Contract Re-Negotiation	BIDDER would request the Bank that the exit option clause be on a mutually agreed basis and to avoid vague and subjective terms like serious discrepancies. BIDDER would like to clarify that invoking such option by the Bank may be for reasons solely attributable to the BIDDER and after giving reasonable opportunity of being heard to the BIDDER and upon deducing a reasoned decision.	Clause stands as per RFP.
30	39	30. Effect of termination	BIDDER would like to clarify that post termination obligations and the most favored customer aspect can be mutually agreed by the parties in the agreement. BIDDER would also like to clarify that the then prevailing rates will apply.	Clause stands as per RFP.
31	40	Limitation of Liability	The Limitation of liability to the contract value is not acceptable. This would need to reduced to 3 months billing/ services charges	Clause stands as per RFP.
32	52-Annexure G	PROFORMA FOR DEED OF INDEMNITY	Refer Comment provided for Indemnity. BIDDER would like to clarify that the indemnity obligations will be binding on the BIDDER only if the	Clause stands as per RFP.

			claims, damages, losses etc are direct and solely attributable to the BIDDER and not for misuse, negligence, lack of visibility of services, software/products/deliverables by the Bank. BIDDER would like to discuss with the Bank to carve out malfunctioning of the equipments as it could happen even for reasons not attributable to the BIDDER. Survival of the deed be for a limited period post termination or expiration of the Agreement. Compulsory arbitration as dispute resolution mechanism and subject to exclusive jurisdiction of Chennai courts. Assignment clause is mutual to parties.	
33	68 – Annexure M	PRE CONTRACT INTEGRITY PACT	BIDDER would requests the Bank to delete the Fall Clause.	Clause stands as per RFP.
34	71- Annexure N	NON-DISCLOSURE AGREEMENT	BIDDER would requests that the NDA be mutual to the parties as the bid submission contains BIDDER's confidential and proprietary information.	Clause stands as per RFP.
35		General: New/Clauses to be included in consultation with the BIDDER	BIDDER requires inclusion of the following clauses on a mutually agreed basis and in this regard the BIDDER would like to discuss with Bank. This list is inclusive of various	Not acceptable.

				other terms of the agreement and is not exhaustive. 1. Limitation of Liability and exclusion of indirect damages from Liability. 2. Non-solicitation 3. Intellectual Property Rights 4. Assignment etc 5. Representation and Warranties 6. Indemnities 7. Arbitration 8. LD 9. Confidentiality 10. Penalties	
36	8-Objectives		The bidder should provide the required hardware, software, communication equipments, bandwidth etc. for the successful implementation of the proposed solution....	Per Part - IV (Scope of Work), we understand from the RFP that the SSOCT solution is to be provided as a service to the bank hosted from the vendor's premises. Request the bank to clarify the requirement of hardware/software to be provided to the bank in this regard.	As per the clause, bidder should provide all the required hardware, software, communication equipments, bandwidth etc. for the SSOCT service. The services should be provided to Bank from selected bidders premises/Data Centre on per transaction basis as per the scope defined in this RFP.
37	8-Objectives		...The solution shall be implemented in UCO Bank as well as Bank's Sponsored RRB's i.e Bihar Gramin Bank and Paschim Banga Gramin Bank.	Per Part - IV (Scope of Work), we understand from the RFP that the SSOCT solution is to be provided as a service to the bank hosted from the vendor's premises. Consequently, this clause can be construed as to the SSOCT has to be provided to UCO Bank, Bihar Gramin Bank and Paschim Banga	The services should be provided to Bank from selected bidders premises/Data Centre on per transaction basis as per the scope defined in this RFP.

			Gramin Bank on a hosted model on shared infrastructure at the bidder's premises. Please clarify.	
38	10-Eligibility criteria	7. Bidder should have the expertise of migration from existing 3D secure system having support for VISA/Master/Rupay cards to new system.	Request the bank to provide the details of the existing service provider for SSOCT for the bank along with the end date of current contract.	Same shall be shared with selected bidder.
39	15-Part IV-Scope of work	The solution should interface with Visa/MasterCard/NPCI or any other interchange as desired by the Bank and have a direct interface to the Bank's debit/credit/Pre-Paid card host without any additional cost to the Bank.	We understand that the interfacing would be bidder's responsibility and any cost/charge from the interchange would be borne by the bank. Request the bank to clarify.	Any cost/charge from the interchange to Bank would be borne by the bank.
40	15-Part IV-Scope of work	The selected bidder has to migrate all the registered card holders of UCO Bank/RRBs data from the existing service provider to its system within 4 weeks of LOI/Purchase Order.	Request the bank to provide the details of the existing service provider for SSOCT for the bank along with the end date of current contract.	Same shall be shared with selected bidder.
41	24-Part IV-Scope of work	The selected Bidder should also support the requisite certifications, integration, maintenance, patching, and audit compliance, etc.	We assume that only support is required from the bidder for the said integration, maintenance, patching and audit compliance where the base activity per se would be carried out by the bank at its cost. Request the bank to clarify.	Clause stands as per RFP. All the activities have to be done by the selected bidder. No additional cost shall be paid by Bank.
42		The Bidder should get the activities and or functions audited from time to time as per the requirements of the Bank, VISA, Master Card, NPCI, Reserve Bank of India or any other statutory body, where ever applicable. Cost of such audit should be borne by the	Request the bank to bear the cost of audit per se and the bidder to bear the cost of any reasonable modifications in response to audit observations. Request the bank to clarify.	Clause stands as per RFP.

		Bidder throughout the period of agreement.		
43		Bank may avail the facility of SMS service provider with him selected bidder has tie-up. The decision of the Bank in this regard is final.	We assume that the additional commercials for the cost of SMS (in case the bank uses the service provider's tie up) would be mutually discussed and agreed at a later stage of the contract. Request the bank to clarify.	Yes. The additional commercials for the cost of SMS (in case the bank uses the service provider's tie up) would be mutually discussed and agreed at a later stage of the contract.
44	26	The system should support sending OTP on card holders registered e-mail ID.	We assume that the bidder would be using the bank's e-mail gateway for this purpose and the cost of the same would be borne by the bank. Request the bank to clarify.	The email has to be sent through Bank's e-mail gateway. Selected bidder has to integrate its solution with Bank's e-mail gateway without any additional cost to Bank.
45	29-Part-V: 6. Payment Terms	Apart from the amount payable by the Bank to the selected bidder for the Scope of Work as given in the RFP (which is inclusive of all charges, taxes, etc.), the Bank shall not pay any extra taxes or amounts.	Request the bank to allow the bidder to quote exclusive of taxes and to pass on the effect of increase/decrease in taxes or any future taxes to the bank.	Please refer to point no. 53 of the Pre-bid reply.
46	29 Part-V: 6. Payment Terms	Bidder shall pass on to the Bank all fiscal benefits arising out of reductions in Government levies viz. Sales tax, excise duty, custom duty, etc.	We assume that in line with this clause, the effect of any increase in tax rates/introduction of future taxes will also be passed to the bank. Request the bank to clarify.	Please refer to point no. 53 of the Pre-bid reply.
47	32-point 13 contract period	...The performance of the selected bidder shall be reviewed every quarter and the Bank reserves the right to terminate the contract at its sole discretion by giving Two (02) months" notice without assigning any reasons.	We assume that the termination is limited only to reasons of deficiency in performance and not for convenience. Request the bank to modify the clause accordingly in line with	Clause stands as per RFP.

			Clause 17 mentioned in the same page as the current clause.	
48	37- 26. Exit Option and Contract Re-Negotiation	The Bank will reserve a right to re-negotiate the price and terms of the entire contract with the Selected Bidder at more favorable terms in case such terms are offered in the industry at that time for projects of similar and comparable size, scope and quality.	The bank is obtaining the best available price for the SSOCT through open tender and a reverse auction. Request the bank to remove the clause on renegotiation of price/terms during the contract period since the other contracts in the market may have different set of deliverables and inherent contract conditions which may not be comparable with the bank's contract.	Clause stands as per RFP.
49	26. Exit Option and Contract Re-Negotiation	The Bank shall have the option of purchasing the equipment from third-party suppliers, in case such equipment is available at a lower price and the Selected Bidder's offer does not match such lower price. Notwithstanding the foregoing, the Selected Bidder shall continue to have the same obligations as contained in this scope document in relation to such equipment procured from third-party suppliers.	Per Part - IV (Scope of Work), we understand from the RFP that the SSOCT solution is to be provided as a service to the bank hosted from the vendor's premises. Request the bank to clarify the relevance of equipment purchase from third party suppliers in this regard.	**The modified Clause is to read as:** **Exit Option and Contract Re-Negotiation:** "The Bank shall have the option of availing the SSOCT solution from third-party service provider, in case such services are available at a lower price and the Selected Bidder's offer does not match such lower price. Notwithstanding the foregoing, the Selected

				Bidder shall continue to have the same obligations as contained in this scope document in relation to such service from third-party service provider."
				The other text of the RFP clause will stands as per RFP.
50	26. Exit Option and Contract Re-Negotiation	As aforesaid the Bank would procure the equipment from the third party only in the event that the equipment was available at more favorable terms in the industry, and secondly, The Equipment procured here from third parties is functionally similar, so that the Selected Bidder can maintain such equipment.	Per Part - IV (Scope of Work), we understand from the RFP that the SSOCT solution is to be provided as a service to the bank hosted from the vendor's premises. Request the bank to clarify the relevance of equipment purchase from third party suppliers in this regard.	Clause stands as per RFP.
51	39 Point 30.Effect of termination	The selected bidder agrees that after completion of the Term or upon earlier termination of the assignment the selected bidder shall, if required by the Bank, continue to provide maintenance services to the Bank at no less favorable terms than those contained in this scope document. In case the bank wants to continue with the selected bidder's services after the completion of this contract/ purchase order then the selected bidder shall offer the same or better terms to the bank. Unless mutually agreed, the rates shall remain firm.	As the RFP is on a hosted model, we believe that this clause needs modification from "maintenance services" to ASP SSOCT services. Request the bank to clarify.	**The modified text may be read as:** "The selected bidder agrees that after completion of the Term or upon earlier termination of the assignment the selected bidder shall, if required by the Bank, continue to provide SSOCT service to the Bank at no less favorable terms than those contained in this scope document. In case the bank wants to continue with the selected bidder's services after the completion of this contract/ purchase order then the selected bidder shall offer the same or better terms to the bank. Unless mutually agreed,

				the rates shall remain firm." The other text of the RFP clause will stands as per RFP.
52	59 Annexure – J Commercial Bid	General	• Request the bank to allow a place holder for the bidder to quote for on time implementation/integration fee for this offering. • Request the bank to allow a place holder for the bidder to quote for annual hosting fee for this offering.	Clause stands as per RFP.
53	59 Annexure – J Commercial Bid	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.	We assume that any increase/decrease in service tax rates and any future tax introduced in place of service tax would be passed on to the bank. Request the bank to clarify.	Yes. Service tax will be paid by the bank at actual as mentioned in the clause or future tax will be considered in place of service tax as per Govt. notifications, if any.
54	35 -point 23. Audit	The vendor also have to arrange a comprehensive quarterly or on demand 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.	Request the bank to do this activity as an annual exercise instead of quarterly	Clause stands as per RFP.
55		Last date of submission of tender	Bidder would request the bank, to extend the submission date at least for 1 week.	Clause stands as per RFP.
56	9- Point 4	Bidder should have implemented and continuing the services for SSOCT system for VISA and RuPay cards in any of the schedule commercial Banks in India (OR) The bidder should be in the process of implementation of SSOCT system for VISA and RuPay	Request to change this clause as OEM/Bidder. **Justification :** Since these are services of OEM like RSA/CA & relatively new technology , OEM's expertise can be considered .	Please refer to **revised Annexure-B** enclosed with the Pre-bid response.

		cards in any of the schedule commercial Banks in India.		
57	9- Point 5	Bidder should submit a proof of audit certifications including but not limited to PCI , ISO 27001, SAS 70 audits or equivalent stating that the solution/product/infrastructure proposed for additional authentication/validation based on information not visible on the cards for all on-line card not present transactions. Also the solution has undergone third party penetration testing / ethical hacking tests. Necessary updated certificate in this regards should be enclosed.	**Clarification/Request for change** : While bidder will have ISO 27001 Certification . However, particularly for this purpose, certifications of OEM will be provided apart from Bidder's ISO 27001 certification	Please refer to **revised Annexure-B** enclosed with the Pre-bid response.
58	Pg 12, Part II section 4	The Bidder(s) must submit Earnest Money Deposit in the form of Bank Guarantee valid for a period of 180 days in favour of UCO Bank payable at Kolkata for an amount mentioned hereunder: <table><tr><td>Particulars of Job to be undertaken</td><td>EMD</td></tr><tr><td>Implementation of SSOCT (Security System for Online Card Transactions) i.e. Two Factor Authentication of e-Commerce transactions using Debit card</td><td>` 10,00,00 0</td></tr></table>	Request bank to change EMD fee to Rs 5,00,000/- (Rupees Five Lacs Only)	Clause stands as per RFP.
59	Pg 19, Part III section 2, iii	Customization Required: The bidder will provide the customisation within the time schedule of the Implementation of the solution at no extra cost to the Bank.	Request bank to define the customisations since any customisation / integration to bank systems would alter pricing significantly	**The Modified Clause is to be read as:** Selected vendor has to implement existing and any future requirement or mandate

				from RBI/ IBA/Govt. of India/Visa/NPCI/ Statutory body related to services of SSOCT without any cost to the bank. However, any future customization other than above mentioned mandates has to be carried out by vendor with mutually agreed cost and terms & conditions.
60	Pg 22, Part V, point 6	The solution should interface with Visa/MasterCard/NPCI or any other interface as desired by the Bank and have a direct interface to the Bank's debit/credit/Pre-Paid card host without any additional cost to the Bank.	Request bank to specify the other interchange requirements since any customization / integration to bank systems would alter pricing significantly	Clause stands as per RFP.
61	Pg 29, Section 6	The payment will be made in quarterly basis.	Request bank to change it to monthly basis as it will help in convenient billing process	**The Modified clause is to be read as:** The payment will be made in monthly basis after receipt of necessary details from the bidder and clearance or queries of the Bank.

Revised Eligibility Criteria Compliance

Sl. No.	Criteria	Proof of documents to be submitted	Bidder's compliance
1	Bidder should be a registered company in India under Companies Act 1956. Bidder should be in operation in India for minimum of three years.	Copy of the Certificate of Incorporation and Certificate of Commencement of Business to be submitted.	
2	The bidder submitting the offer should be having a turnover of minimum Rupees 10 Crore per year during last three years i.e. 2013-14, 2014-15 and 2015-16. This must be the individual company turnover and not of any group of companies.	Copy of the audited balance sheet of the company showing turnover of the company for the consecutive last three years.	
3	Bidder should have reported profit in any two of the last 3 financial years (2013-14, 2014-15 and 2015-16).	Copy of the audited balance sheet of the company showing turnover of the company for the consecutive last three years.	
4	Bidder should have direct authorisation from the Original Equipment Manufacturer (OEM) for selling and supporting the solution offered.	Copy of the certificate of OEM to be submitted. Also, an affidavit from the OEM side has to be submitted to the bidder stating that in case the bidder backs out from the service, the OEM itself will continue the operation.	
5	Bidder/OEM should be in the process of implementation or should have implemented and continuing the proposed solution and services for SOCCT system for VISA and RuPay cards in any of the schedule commercial Banks in India.	Copy of Purchase Order and Satisfactory letter from the Bank mentioning the proposed solution should be submitted.	
6	Bidder should submit a proof of audit certifications including	Necessary updated certificate in this regards	

	but not limited to PCI , ISO 27001, SAS 70 audits or equivalent stating that the solution/product/infrastructure proposed for additional authentication/validation based on information not visible on the cards for all on-line card not present transactions. Also the solution has undergone third party penetration testing / ethical hacking tests.	should be enclosed.	
7	The bidder/OEM should have 24*7 customer support centre in India to provide support to Bank's team as well as customers from the proposed solution.	The bidder should submit required proof mentioning strength of the support staff.	
8	Bidder/OEM should have the experience of migration from existing system having support for VISA/Master/Rupay cards to new system.	Necessary certificate should be enclosed	
9	The bidder & OEM should not have been blacklisted by any Govt./Govt. Agency/Bank(s)/Financial Institutions in India in the past as on RFP submission date.	The bidder/OEM has to submit an undertaking to this effect on their Company's Letter Head.	

Note: - In this tender process, either the Indian agent on behalf of Principal OEM (Original Equipment Manufacturer) or Principal OEM / OSD itself can bid but both cannot bid simultaneously. If an agent submits bid on behalf of the Principal OEM, the same agent shall not submit a bid on behalf of another Principal OEM / OSD in the same tender for the same item or product.