



UCO BANK

Department of Information Technology

RFP for Supply, Printing & Personalisation of Chip Based EMV Debit Cards & Contactless Cards

RFP REF NO: UCO/DIT/474/2015-16 Date: 19/06/2015

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

Sl No.	Clause No./ Page No.	Terms & Conditions as per RFP	Queries by Bidders	Bank's Response
1	Eligibility Criteria, Clause No. 4	The Bidder submitting the offer should have at least two years experience in Supply, Personalization–Printing, Embossing of EMV Chip Cards.	The Bidder submitting the offer should have at least one year experience in Supply, Personalization – Printing, Embossing of EMV Chip Cards. (OR) The Bidder submitting the offer should have at least 5 years' experience in Supply, Personalization – Printing, Embossing of Chip Cards.	The subject clause stands modified as under: "The Bidder submitting the offer should have at least one years experience in Supply, Personalization–Printing, and Embossing of EMV Chip Cards"
2	Eligibility Criteria, Clause No. 8	The bidder must have supplied minimum 10 Lacs EMV Chip Cards with personalization to any Bank(s) or Financial Institutions in India during the last three years.	The bidder must have supplied minimum 10 Lacs Chip Cards with personalization to any Bank(s) or Financial Institutions or Government institutions or Insurance companies in India during the last three years. However the vendor should be Visa Master Card Certified.	The subject clause stands modified as under: "The bidder must have supplied minimum 10 Lacs EMV or Chip Cards with personalization to any Bank(s) or Financial Institutions in India during the last three years. However the bidder should be Visa /Master Card and Rupay Certified vendor / perso as on RFP submission date.
3.	Page No. 8	Embossing/Flat printing of these cards, for which Card Embossa	We request bank to confirm if they require the	Requirement stands as per RFP

	Clause No. 5.3.2	file would be provided by the Bank in an encrypted form.	EMV Debit cards to be flat printed.	
4	Page No.9 Clause No. 5.3.6	Scanning/Printing of colored photograph whenever required on ATM/Debit cards, as per requirement	We request the bank to clarify whether they want us to scan the photographs and then print the same. If so then how will be the photographs provided to us.	It is clarified that the scanned photographs will be sent by the Bank to the selected vendor through the secured FTP or any other secured channel.
5	Page No.9 Clause No. 5.3.7	Personalization of Debit Cards should be in bilingual font (English & Hindi), wherever applicable within the quoted cost	Request Bank to clarify on the point "The cards are to be indented in hindi or the regional languages."	It is clarified that Personalization of Debit Cards should be in bilingual font (English & Hindi) wherever applicable within the quoted cost. The artwork for the same will be finalized with the selected bidder. The selected vendor should have the capability to personalize the cards in Regional Languages also to meet Bank's requirement. (Bidder is required to submit an undertaking to this effect along with the Bid).
6	Page No.9 Clause No. 5.5	MIS for all the cards produced, dispatch details, postal/courier returns, etc to be sent to the Bank on a daily basis	We request the bank to confirm if the Vendor needs to manage the Returned consignments or Bank will take care of the same.	Yes
7	-----	New Query	Kindly confirm the pin printing activity is not in scope of the bidder. Secondly kindly confirm if your vendor or bank who ever undertakes pin printing will arrange to dispatch the printed pin mailers to perso bureau and all costs regarding courier would be borne by bank.	It is clarified that PIN Printing activity is not in the scope. PIN Mailer would be dispatched to customers / branches / offices separately by the Bank.
8	Page No.24 Clause No. Annexure 3	COLLATERALS with minimum Four color printing (BILINGUAL) Card Carrier (Printing on one side)	We would appreciate if the bank shares one sample of each stationary material now so that we can ensure that we are bidding for this project with the correct material and it would be ensure that bidders quote correct prices.	It is clarified that required collaterals as per the specification given in the RFP to be supplied. The contents for the collaterals will be shared later with the selected vendor.

9	Page No.22 Clause No. Annexure 2	Technical Specification	We request Bank to confirm the no. of variants (card designs) you will have under each Scheme i.e Visa / Rupay. We request the bank to clarify the number of variants of cards it's issuing as on date. We would also appreciate if the bank shares these designs so that appropriate cost is worked out	It is clarified that the requirement is for RUPAY and VISA Variants. The selected vendor will be required to supply EMV Debit Cards of VISA or RuPay variants as per the requirement of the Bank during the entire contract period.
10	Page No.22 Clause No. Annexure 2	Technical Specification	We request Bank to confirm the Minimum order Quantity (MOQ) that will be ordered for each card variant under each Scheme.	It is clarified that Bank will place Letter of Intent followed by Master Purchase Order with the selected vendor. Thereafter Purchase Order depending upon the requirement of cards in Rupay / Visa variants will be placed by the Bank. Bank also reserves its right to either issue VISA or RuPay variants of cards within the overall specified quantity and it will be binding upon the selected vendor to supply the required EMV Cards either in VISA or RuPay variants. However Bank reserves the right to place an additional order or decrease the order by 50% (Fifty percent) of the projected quantity with the bidder/s at the quoted price, terms and conditions during the contract period. Any decision of BANK in this regard shall be final, conclusive and binding on the bidder.
11	Page No.23 Clause No. Annexure 2	Technical Specification	OS should be hard masked on ROM: Flash memory based chips is the newest technology within the payment chip card market. This technology is already being widely used in the payment area. All main chip supplier already offer secure controller based on flash	Requirement stands as per RFP.

			<p>technology. The advantage lies in the higher flexibility of the software loading which is done prior to personalization and not during the Semiconductor Production Process (ROM). All products, ROM or Flash, have passed successfully the intense security testing from MC and VISA. Both technologies are secure. We request the Bank to relax this clause and make it open, so that bidders can pitch in any product. The Flash technology used by us enables a fast read access (below 100ns) and is designed to meet low power requirements. We request the bank not to restrict to ROM based product and allows bidders to quote for flash based products as ROM technology is in the process of phasing out and Flash is the future technology due to various advantages it provides. We request the bank not to restrict itself to ROM but also allow Flash products to be quoted</p>	
12	Page No.22 Clause No. Annexure 2	Technical Specification	We request Bank to allow the product with Mifare Classic also other than with Mifare Desfire EV1	Requirement stands as per RFP
13	Page No.23 Clause No. Annexure 2	Technical Specification	Finger print Match on Card - We request Bank to specify the purpose for requesting this option.	Requirement stands as per RFP.
14	Page No.23 Clause No. Annexure 2	Technical Specification	PKI /Digital Signature - We request Bank to specify the purpose for requesting this option.	Requirement stands as per RFP

15	Page No.28 Clause No.6	Bank reserves the right to get EMV Chip Card / Contactless Dual Interface card, with name / without name, with photo / without photo, with / without Collaterals / Stationery items and accordingly payment will be released.	We request Bank to confirm if they will issue both the Personalize Cards & Non personalize cards data. If non personalize cards data then does it consist of the Pin mailer insertion during collation & stuffing. If yes then what is the arrangement for Pin mailer delivery to the Bureau made. Also in case of non personalize cards what will be the arrangement for Packaging. In case the Vendor need to manage the same we request Bank to give the specification of the packaging materials in terms of boxes etc. Boxes come in all ranges of 3 ply to 5 ply etc , this needs to informed as there is a cost involved to it.	It is clarified that Bank will issue Personalize Cards & Non personalize cards as per the requirement of the Bank during the entire contract period. It is clarified that PIN Printing activity is not in the scope. PIN Mailer would be dispatched to customers / branches / offices separately by the Bank. The Non-personalised cards are required to be dispatched to Bank Branches / Offices in bunch through Bank empanelled courier / India post agency as per the data shared by the Bank in sealed packed condition in secure packet so as to reach at Branches / Offices in safe condition.
16	Page No. 9 Clause No. 7	Dispatch Instruction	Request Bank to clarify that the TAT (48 hours) specified on the given page is applicable after receipt of data file in case of non personalize cards if any, as it will consist the collation of pin mailers in it.	It is clarified that selected Vendor shall ensure handing over the duly packed cards to the Bank' s approved Courier Agency/ Indian Postal Services within 48 hours of receipt of data.
17	Page No.7 Clause No.4. ELIGIBILITY CRITERIA FOR THE BIDDER Sr. No. 8	The bidder must have supplied minimum 10 Lacs EMV Chip Cards with personalization to any Bank(s) or Financial Institutions in India during the last three years.	EMV is new platform of Banking card, some Banks has done this as Pilot and some Banks has issued small quantity to the customers under any tender in India. Consumption of EMV cards is very less by the Banks (in India) in last 3 years. So, the supply of 10 Lakhs quantity in three years will be difficult to meet for most of the vendors. Request to kindly make this- 2 lakhs EMV card manufacturing experience and 1 Lakhs Personalised Card supply experience in last 3 years.	The subject clause stands modified as under: "The bidder must have supplied minimum 10 Lacs EMV or Chip Cards with personalization to any Bank(s) or Financial Institutions in India during the last three years. However the bidder should be Visa /Master Card and Rupay Certified vendor / perso as on RFP submission date.

18	Page No.8 Clause No.5. BROAD SCOPE OF THE WORK Sr. No. 5.2	Supply good quality durable PVC/PET-G EMV Contact and Contactless Cards as per design / specifications approved by the Bank / NPCI / VISA. Printing, embossing, Photo, magnetic stripe encoding as per Rupay / VISA specifications.	As the production cost of RuPay, VISA and MasterCard are different. Request the Bank to bifurcate the quantity as per variant of Cards	Requirement stands as per RFP.
19	Page No.14 Clause No.22 CONTRACT PERIOD	Period of the contract is Three years....	No Lead time mentioned in the RFP for initiating execution of the Purchase Orders by the Bank for keeping the vendor ready with Base Card or Preprinted Card. Normally 4 weeks is the Lead time require for preprinted/ base card preparation from the date of Purchase Order.	It is clarified that upon selection of the L1 vendor, Bank will issue Letter of Intent (LOI) and within 15 days from the date of Letter of Intent (LOI) selected vendor will have to furnish a Performance Bank Guarantee equal to 10% of the Total Cost of Order Value applicable to L1 / L2 valid for 36 Months in favour of UCO Bank, format as per Annexure-VIII, issued by any scheduled commercial bank. The vendor will also be required to execute an agreement with the Bank thereafter Bank will place Master Purchase Order followed by specific purchase orders and card data will be shared.
20	Page No. 7 Clause No.2	The Bidder submitting the offer should be profit making company (profit after Tax) for the last three yearsie 2011-102, 2012-2013 and 2013-2014	We request to consider +ve net worth instead of profit making company or last two years (2013-14 , 2014-15) balance sheets for profit making company .	The Bidder submitting the offer should be profit making company (profit after Tax) for the last three years ie 2011-2012, 2012-2013 and 2013-2014. OR The Bidder submitting the offer should have positive net worth during the last three years ie 2011-12, 2012-2013 and 2013-2014
21	Page No. 8	Bidder should have ISO or other	We have MC , Visa & RuPay Certificates which	The subject clause stands modified as under:

	Clause No.5	security certification related to Debit Cards	conforms to all security standards in banking industry hence we request you to consider same in place of ISO.	"Bidder should have ISO or other security certification related to Debit Cards given by MasterCard, Visa OR Rupay (NPCI) confirming all security standards".
22	Page No. 8 Clause No.7	The Bidder should have its own personalisation capacity of a minimum of 2 Lac EMV Cards per month	Please confirm if Self declaration needs to be submitted	Yes. Bidder is required to submit self declaration in this regard.
23	Page No. 9 Clause No. 5.3.3	Required setup to receive the encrypted data through a secured FTP channel or any other mode to be decided by Bank	SFTP is the commonly used channel for secured transfers	Requirement stands as per RFP.
24	Page No. 9 Clause No. 7	Dispatch Instruction	We understand that we should handover the cards to courier services within 48 hrs; the penalties will only be levied in case we do not handover in 48 hrs else not as after dispatch courier agency would be responsible for cards delivery; Please confirm	Yes your understanding is right.
25	Page No. 14 Clause No.22	The requirement of the EMV Debit Cards and contactless dual interface cards is 30 Lacs and 5 Lacs respectively (indicative quantity only) which is to be supplied/delivered as and when order is placed by the Bank during entire contract year i.e 3 years	We request bank to clarify the minimum order quantity of each existing / new variant of EMV.	It is clarified that the requirement is for RUPAY and VISA Variants. The selected vendor will be required to supply EMV Debit Cards of VISA or RuPay variants as per the requirement of the Bank during the entire contract period.
26	Page No. 22 Clause No.	Microprocessor based IC Card Minimum 16 KB EEPROM or higher	> 95% banks globally using Flash memory chip cards for all payment schemes; the payment schemes Visa / MC / Rupay / CUP / JCB / AMEX certify the Flash memory product which	Requirement stands as per RFP.

			passes all security measures. We request bank to modify this to "16 KB JAVA DDA "product certified by MC, Visa & RuPay. Asking EEPROM product will limit the competition resulting higher pricing to Bank.	
27	Page No. 23 Clause No.	OS should be hard masked on ROM	This is not required in case of a flash memory hence request to remove this.	Requirement stands as per RFP.
28	Page No. 26 Clause No.	Annexure-V Commercial Bid Template - Cost of Scanning and printing of Photo/ Signature on the Card Including Personalisation Charges	We request Bank to give us the photo through SFTP as per our specified photo specs	Requirement stands as per RFP.
29	Page No. 27 Clause No.	The quoted price for cards & collaterals	The taxes are paid to government & likely to be changed in every union budget hence we request that all taxes as applicable should be paid by bank! However , it is recommended to have the prices in RFP exclusive of all applicable taxes	Requirement stands as per RFP.
30	Page No. Clause No.	RuPaY CHIP Cards as per RuPay specifications	NPCI has not released the contact chip specs so far ; pl suggest if we need to bid for Rupay cards considering D-Pass specs ?	Requirement stands as per RFP.
31	Page No. Clause No.	Embossa File	Please confirm if Bank has DCMS in place & embossa file will be provided by Bank as per chip file format needed by us	Yes, Bank has its own DCMS and Embossa file will be provided by Bank in Bank's prescribed format. Bank is already issuing VISA Chip Cards and in the same format emboss file for EMV Chip Cards.
32	Page No.8 Clause No. 5 Scope of Work, Point 5.2	Supply good quality durable PVC/PET-G EMV Contact and Contactless Cards as per design / specifications approved by the Bank / NPCI /VISA	The RFP covers supply of PVC / Pet G Cards as per approved specifications. However, the commercial bid Template Mentioned in Annexure V specifies quoting only for PVC Variants.	The subject clause stands modified as: "Supply good quality durable PVC EMV Contact and Contactless Cards as per design / specifications approved by the Bank / NPCI /VISA.

			<p>There are delivery and cost implications between PVC and Pet G, with the latter being more expensive with higher lead times. Further, banks these days are issuing PVC Cards, because of the flexibility of use. We therefore assume that the bidder can quote either PVC / Pet G. Request bank to please clarify</p>	
33	Page No. 9, Clause No. 5.3.3	Required setup to receive the encrypted data through a secured FTP channel or any other mode to be decided by the Bank.	<p>In Line with RFP requirements, we currently have in place, our own SFTP setup for receiving customer files. However, please let know in case bank wants to use its own SFTP?</p> <p>In this case, we shall have to enable a watch service to pull files from Bank SFTP to our SFTP. Please clarify.</p>	Requirement stands as per RFP.
34	Page No. 9, Clause No. 5.3.4	After personalization of cards, the vendor must have a mechanism in place to ensure that the Embossa files is duly deleted immediately and send a confirmation over email to the bank accordingly	<p>As per industry practise, after the data is transferred to production, the BIN file (Used for embossing) is deleted immediately upon perso.</p> <p>However, the customer processed data remains on a separate server, in a secured manner, purely for duplication check for 30 days & then deleted.</p> <p>Does the bank want to delete the processed data immediately after perso? If yes, request bank to suggest alternatives of checking for duplication.</p>	It is clarified that After personalization of cards, the vendor must have a mechanism in place to ensure that the Embossa files is duly deleted after 30 days and send a confirmation over email to the bank accordingly. In case of any misuse of Bank's Card data, bidder will be solely responsible.
35	Page No. 9,	Personalization of Debit Cards	There are 20+ regional languages in the	It is clarified that bank shall allow one time

	Clause No. 5.3.7	should be in bilingual font (English & Hindi), wherever applicable within the quoted cost. The selected vendor should have the capability to personalize the cards in Regional Languages also to meet Bank's requirement. (Bidder is required to submit an undertaking to this effect along with the Bid).	country, with each bank following its own language preference. For Regional language perso, it is important to identify the list of preferred languages, so that fonts can be installed in personalization machines. This would require development in data preparation & generation. We hope that the bank shall allow us a timeline of 4-6 weeks per language for enabling this set-up. Please clarify.	timeline of 4 weeks per language for enabling this set-up.
36	Page No. 9, Clause No. 5.4	Arranging dispatch of cards through Post Office/Couriers directly to the Bank Branches / Customers Address on daily basis.	Timely dispatch through Several Couriers like Speed Post has dependency on availability of BNPL contract code & AWB Series. We hope that the bank shall facilitate, from its couriers for BNPL code and AWB series, so that automated dispatch mechanism can be provided which will enable faster deliveries. Request a confirmation please.	Requirement stands as per RFP.
37	Page No. 9, Clause No. 7 Dispatch Instructions	The EMV Debit Card as specified herein should be consigned to various Customers / Branches / Offices of the Bank as per instructions of Bank to be conveyed from time to time. The data in soft copy shall be sent to vendor for printing/personalization of cards along with details of branches/offices where cards are to be sent by e-mail/SFTP.	a) In case the cards are to be dispatched to branches, then bank shall be providing updated branch master on a weekly basis / as per defined timelines. b) In case the cards are to be dispatched to individual customers, then bank shall be providing customer address along with input file on a daily basis. Request a confirmation on this understanding.	Bank will provide address file along with data.
38	Page No. 9, Clause No. 7 Dispatch	Vendor shall ensure handing over the duly packed cards to the Bank's approved Courier Agency/	We hope the bank shall be placing a cut off time for placement of requisition files in SFTP and the TAT shall be dependent on the	Requirement stands as per RFP.

	Instructions	Indian Postal Services within 48 hours of receipt of data	defined cut-off times. This is required to address TAT for public holidays, Sundays etc. Please confirm on the defined cut-off timeline	
39	Page No. 7-8, Clause No. 3 Submission of Offer - Two Bid System.	Similarly Bidders shall also submit a copy of the total bid in a separate single sealed outer cover duly sealed and super scribed "Bid for Supply, Printing & Personalisation of Chip Based EMV Debit Cards & Contactless Cards as per approved Design & Specification of the Bank - (Duplicate Copy)" as per the below mentioned diagram and as per bid details given in the RFP	Request Bank to please clarify: 1) We assume that Sealed Technical Bid and Sealed Commercial Bids are to be submitted in separate envelopes and both are to be enclosed in a sealed Main Envelope. Please let know if soft copies of even commercial bids are required. The diagram says that soft copies of commercial bids are also needed. 2) The Clause mentions of a Duplicate Bid. Please let know what shall be the contents of the duplicate bid, to whom and where it needs to be submitted. The details seem unclear.	It is clarified that the eligibility and technical bid in a sealed envelope / cover and Commercial Bid in a separate sealed envelope / cover duly signed by the authorized signatory and stamped. Softcopy of eligibility, technical is to be submitted. NO Softcopy is required for Commercial Bid.
40	Page No. 26, Commercial Bid Template	Prices to be quoted as inclusive of Taxes	As the Card Perso Vendors shall not be privy to fluctuations in taxation slabs by the statutory authorities from time to time, we request bank to keep the prices exclusive of all applicable taxes. (Excise duty / Service Tax / VAT / CST / Octroi Etc	Requirement stands as per RFP.
41	Page No. 22, Annexure-II Technical Specification of Chip Based EMV Debit Cards & Contactless Dual	Technical Specifications of Chip Based EMV Debit Cards & Contactless Dual Interface Debit Cards	The Chip specifications enumerated in the RFP are specific to a chip manufacturer. Today, as chips are globally sourced from Multiple suppliers, we request bank to please keep the specs open. This shall enable the bidders to be competitive in the market. We request bank to consider the following open specs: <u>Contact EMV Cards</u> The Bidder Product shall support:	Requirement stands as per RFP.

	Interface Debit Cards		<p>a. RuPay, Visa and Master Card specification in one single configuration and ensure that the required Application is activated at the time of personalization.</p> <p>b. Product shall be minimum 12K DDA, Global Platform</p> <p>c. Product shall support the following latest specifications from M/Chip, VSDC and D-PASS.</p> <p><u>Dual Interface EMV Cards</u></p> <p>The Bidder Product shall support:</p> <p>a. Visa and MasterCard specification in one single configuration and ensure that the required Application is activated at the time of personalization.</p> <p>b. Product shall be minimum 16K DDA, Global Platform</p> <p>c. Product shall support the following latest specifications from M/Chip, VSDC and D-PASS.</p>	
42	Page no 8, point no 6 Clause No. Eligibility	Bidder should have ISO or other security certification related to Debit Cards.	All the bureaus are Visa/Master/Rupay certified hence ISO certifications are not mandatory	
43	Page no 8, 5.0 Clause No. Scope of Work	Supply good quality durable PVC/PET-G EMV Contact and Contactless Cards as per design / specifications approved by the Bank / NPCI / VISA. Printing,	All the banks in India use PVC material card, hence request bank to accept 100% PVC material for plastic cards	<p>The subject clause stands modified as under:</p> <p>“Supply good quality durable PVC EMV Contact and Contactless Cards as per</p>

		embossing, Photo, magnetic stripe encoding as per Rupay / VISA specifications. Details given in Annexure – II. The selected vendor will be required to supply EMV Debit Cards of VISA or RuPAY variants as per the requirement of the Bank during the entire contract period.		design / specifications approved by the Bank / NPCI / VISA. Printing, embossing, Photo, magnetic stripe encoding as per Rupay / VISA specifications. Details given in Annexure – II. The selected vendor will be required to supply EMV Debit Cards of VISA or RuPay variants as per the requirement of the Bank during the entire contract period".
44	Page no 9, 5.3.6 Clause No. Scope of Work	Scanning/Printing of colored photograph whenever required on ATM/Debit cards, as per requirement.	Scanning of photo is handled by bank officials at front desk so suggest bank to send ready scanned photo along with Embossa file	Customer's scanned photo will be sent by the Bank along with Embossa file.
45	Page no 9, 5.3.7 Clause No. Scope of Work	Personalization of Debit Cards should be in bilingual font (English & Hindi), wherever applicable within the quoted cost. The selected vendor should have the capability to personalize the cards in Regional Languages also to meet Bank's requirement. (Bidder is required to submit an undertaking to this effect along with the Bid).	Presently the embossing and indenting methods use only English font characters while thermal printing can handle the bilingual font printing. So request bank to clarify whether bank will accept thermal printing of cards? Also thermal printing will have a higher cost associated with it hence request bank to create a separate line item in commercial annexure to mention the cost of such printing	Requirement stands as per RFP.
46	Page no 10, Clause No. 9 Payment terms	Payment shall be made by the Bank at the all inclusive Price per card, as per scope and technical specifications given in the RFP, multiplied by number of cards delivered to branches/offices of	Request bank to make 100% payment against card supply on the receipt of material at Personalization bureau. Personalization payment shall be on monthly basis.	Requirement stands as per RFP.

		the Bank.		
47	Page no 11, Pt 12 Clause No. EMD	"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"	Request bank to reduce EMD to Rs 10 lacs as 50 lacs is too high for a EMD fee. Generally after the bidder is selected the PBG can be equivalent to 10% of contract value.	Requirement stands as per RFP.
48	Page no 8, Clause No. 5.0 Scope of Work	Supply good quality durable PVC/PET-G EMV Contact and Contactless Cards as per design / specifications approved by the Bank / NPCI / VISA. Printing, embossing, Photo, magnetic stripe encoding as per Rupay / VISA specifications. Details given in Annexure – II. The selected vendor will be required to supply EMV Debit Cards of VISA or RuPAY variants as per the requirement of the Bank during the entire contract period.	Request bank to provide a confirmation on total no of card variants. i.e. Visa, Master and Rupay. Also Request bank to specify whether Master cards will be procured under this tender, if yes, then the commercial annexure should have a separate row for quoting master card prices as Master card prices are on higher side.	It is clarified that Bank will be at liberty to issue VISA, RuPay and Master Card in any numbers as per the requirement of the Bank as per the scope given in the RFP during the entire contract period.
49	Page no 8, Clause No. 5.0 Scope of Work	Supply good quality durable PVC/PET-G EMV Contact and Contactless Cards as per design / specifications approved by the Bank / NPCI / VISA. Printing, embossing, Photo, magnetic stripe encoding as per Rupay / VISA specifications. Details given in Annexure – II. The selected vendor will be required to supply EMV Debit Cards of VISA or RuPay	What shall be minimum order quantity per art work per variant? And total how many variants of card shall be issued by bank	The requirement stands modified as under: "Supply good quality durable PVC EMV Contact and Contactless Cards as per design / specifications approved by the Bank / NPCI / VISA. Printing, embossing, Photo, magnetic stripe encoding as per RuPay / VISA specifications. Details given in Annexure – II. The selected vendor will be required to supply EMV Debit Cards of VISA or RuPay variants as per the requirement of the Bank during the entire contract

		variants as per the requirement of the Bank during the entire contract period.		period".
50	Page no 8, Clause No. 5.0 Scope of Work	Supply of Welcome Kit stationary	Request bank to confirm whether bank shall use single Design for all variants of cards or bank will have separate designs for each card variant. This will define the overall cost. If it is variant wise then request bank to specify minimum order qty per Art work.	Bank will have different designs.
51	Page no 24, annexure 3 Clause No. Collaterals Specs	Card Pouch	Request bank to confirm no of colors required. also sample required	As per Bank's color branding. Color branding can be checked from Bank's Website.
52	Page no 24, annexure 3 Clause No. Collaterals Specs	Envelope	Paper : 90 gsm coted art paper or Maplitho Paper Size : Close size or open size not given in specs Window : Yes / No Strip Gumming : Yes/No Laminated : Yes / No Printing: 4 colors	It is clarified that the envelop supplied should be: Length 23 cms Width 11.5 cms Paper : 90 gsm coted art paper or Maplitho Paper Size : Open size Window : No Strip Gumming : Yes Laminated : Yes Printing: Minimum 6 colors
53	Page no 24, annexure 3 Clause No. Collaterals Specs	User Manual	Paper : 100 gsm coted art paper or Maplitho paper for cover Inside paper : 60 gsm Maplitho Yes / No Printing: Cover front back printing number of colors & inside pages front back printing number of colors	User Manual & Terms Conditions to be supplied and further details will be finalized with the selected vendor.
54	-----	General Query	If bank is not having any plans for Amex then we request you to take out Amex specification	The AMEX Card requirement is Optional. However, Master card, if required by the

			from this tender as it will limit number of modules?	Bank during the contract period to be supplied by the selected vendor within quoted cost. On regular basis, Bank will issue VISA or Rupay Cards as per the requirement of the Bank.
55	-----	General Query	Is inner envelope required, if yes then mention the specification?	Query no admissible.
56	-----	General Query	Is the photo perso required for all 35 lacs cards?	NO. It is required only for Photo Card.
57	-----	General Query	Whether photo will be provided in soft copy or hard copy?	Yes. Photo will be provided in scanned form i.e soft copy.
58	-----	General Query	In what language should be the personalization done, hindi? What quantity?	Please refer to the clarification given above.
59	-----	General Query	Please provide the minimum order quantity as the bank will provide individual PO or please confirm the expected qty per order?	Please refer to the clarification given above.
60	-----	General Query	Please confirm the number of artwork in 35 lac cards (present number of artwork as well as future expected artwork)?	It is clarified that at present minimum art work is required for 11 BINs, However, Bank may add more BINs as per the requirement during the entire contract period.
61	-----	General Query	Will the freight charges be borne by the bank or we have to include it in the bid?	Please refer to RFP document and clarifications given in this Pre-Bid Response.
62	-----	General Query	All the kits should be sent to individual customer or to the branch?	
63	-----	General Query	Please provide the % break up for personalized & non personalized kit?	
64	-----	General Query	Please provide the packing details for branch wise distribution?	
65	-----	General Query	What is the quantity we can expect per day for personalization of cards?	
66	-----	General Query	As per the tender, contract is for 3 years. Kindly confirm whether fluctuation in USD will be reimbursed by the bank?	

67	-----	General Query	Pin mailer & pin printing will be the scope of work or not?	
68	-----	General Query	We assume that Bank has not invited the rate for Rupay DI card, if yes what will be the Chip specification for RUPAY Dual interface card?	
69	-----	General Query	In commercial bid template item no. 3 (cost of scanning and printing of photo /signature on the card INCLUDING personalization charges) : whether we have to include here, only photo printing cost or photo printing +EMV chip personalization cost ?	
70	-----	General Query	For EMV (Visa, Master & Rupay) & DI (visa & master) – chip will be 16 K DDA – kindly confirm?	
71	-----	General Query	Within how many days we have to start the project?	
72	-----	General Query	What is the maximum qty we have to dispatch to bank per day?	
73	-----	General Query	Can we get specifications for the stationary (kit)?	
74	Page No.8 Clause No. Eligibility Criteria	The Bidder should have its own personalization capacity of a minimum of 2 Lac EMV Cards per Month.	As a service provider, we can partner with more than one card manufacturer and/ or perso bureau. This would provide the bank and the service provider the flexibility and scalability to support capacity requirements, multiple variants, provide for DR/ BCP and help in reduce timelines besides providing cost advantages. Hence request the Bank to relax the criteria to allow service providers to partner with VISA/ MasterCard certified card personalization vendors and outsource the card plastic procurement and personalization activity to certified vendors.	Requirement stands as per RFP. Bidder is required submit self declaration in this regard.
75	Page No.8 Clause No. Eligibility	The bidder must have supplied minimum 10 Lacs EMV Chip Cards with personalization to any	While a few leading banks have been issuing EMV smart cards for a few years, most of the banks adopted EMV issuance only from Sept/	The subject clause stands modified as under: “The bidder must have supplied minimum

	Criteria	Bank(s) or Financial Institutions in India during the last three years.	Oct 2013. The volume of cards being issued are limited with most banks issuing only 5,000 to 10,000 cards. Hence request the Bank to relax this eligibility to 50,000 cards or consider the quantity to have been supported by the card manufacturer/ Perso bureau to be engaged by the service provider. Alternately request the Bank to allow the bidder who has received an order for 10 Lakh EMV cards from one bank to participate	10 Lacs EMV or Chip Cards with personalization to any Bank(s) or Financial Institutions in India during the last three years. However the bidder should be Visa /Master Card and Rupay Certified vendor / perso as on RFP submission date.
76	Page No.8 Clause No. Eligibility Criteria	Bidder should have NPCI, VISA Certification for Supply, Personalization – Printing, Embossing of EMV Chip Cards as on RFP submission date.	Request the Bank to relax the criteria to allow service providers to partner with VISA/ MasterCard certified card personalization vendors and outsource the card plastic procurement and personalization activity to certified vendors.	Requirement stands as per RFP.
77	Page No.6 Clause No. Objective	UCO Bank is currently issuing Magstripe RuPay Debit cards to the customers. In recent guidelines on Security and Risk Mitigation Measures for Card Present and Electronic Payment Transactions, RBI has advised Banks that all new cards issued – debit and credit, domestic and international – by Banks should be EMV chip and PIN based cards	Request Bank to clarify whether Magstripe card will discontinue & EMV volume includes replacement of Magstripe cards also. If yes, when Migration to EMV will happen , Plz. provide the migration timelines .	Bank's requirement is clearly stated in the RFP document, please be guided accordingly.
78	Page No.8 Clause No. Broad Scope of work	Bank intends to select vendor for Supply, Printing & Personalisation of Chip Based EMV Debit Cards & Contactless Dual Interface cards (RUPAY or VISA Variants) as per approved Design & Specification of the Bank	Request bank to confirm EMV Debit Cards is only RUPAY variant.	Bank's requirement is clearly stated in the RFP document, please be guided accordingly.

79	Page No.8 Clause No. Broad scope of work	Arranging dispatch of cards through Post Office/Couriers directly to the Bank Branches / Customers Address on daily basis. Postal/Courier Charges to be borne by the Bank	There is no placeholder in the RFP to quote for dispatch cost, request bank to provide placeholder for dispatch cost. Request bank to confirm the scope for dispatch in detail.	Bank's requirement is clearly stated in the RFP document, please be guided accordingly.
80	Page No.8 Clause No. Broad scope of work	Bank reserves the right to get EMV Chip Card / Contactless Dual Interface card, with name / without name, with photo / without photo, with / without Collaterals / Stationery items and accordingly payment will be released	Request bank to provide the indicative nos of photo card/non photo card.	Bank's requirement is clearly stated in the RFP document, please be guided accordingly.
81	Page No.10 Clause No. Payment Terms	Payment shall be made by the Bank at the all inclusive Price per card	The bidder would not be privy to the changes in the tax structure or any new taxes that might get introduced in future. Hence request the Bank to consider prices exclusive of all taxes.	Requirement stands as per RFP.
82	Page No.11 Clause. EMD	EMD- Rs 50 lacs	Request the bank to reduce the EMD to 10 Lacs in line with other RFPs in the industry	Requirement stands as per RFP.
83	Page No.11 Clause No. PERFORMAN CE GUARANTEE	The Selected bidder, within 15 days from the date of Purchase Order / Letter of Intent (LOI) will have to furnish a Performance Bank Guarantee, format as per Annexure-VIII, issued by any scheduled commercial bank equal to 10% of the order value valid for 36 Months from the date of purchase order	Request bank to confirm what is order value in this reference.	Bank's requirement is clearly stated in the RFP document, please be guided accordingly.
84	Page No. 14 Clause No. Contract	However Bank reserves the right to place an additional order or decrease the order by 50% (Fifty	Bidder is bidding with projected volume 50% reduction will negative impact, request bank to decrease the qty. to 10%.	Requirement stands as per RFP.

	Period	percent) of the projected quantity with the bidder/s at the quoted price, terms and conditions during the contract period		
85	Page No.14 Clause No. ORDER CANCELLATION (TERMINATION)	UCO BANK reserves the right to cancel the contract placed on the selected bidder and recover expenditure incurred by UCO BANK	Request bank to confirm the expenditure incurred by Bank. We also assume that the clause will be invoked only in case of uncured breach after providing sufficient notice for curing the breach	Bank's requirement is clearly stated in the RFP document, please be guided accordingly.
86	Page No.15 Clause No. Liquidated Damages	Liquidated Damages UCO BANK reserves its right to recover these amounts by any mode such as adjusting from any payments to be made by UCO BANK to the bidder. Liquidated damages will be calculated on per week basis	Request that the penalty is not considered for delay during BCP mode of operation on back-up set-up as the capacity for back-up would be limited Request bank not to adjust liquidated damages amount from Payment, this can be mutually agreed by both the parties.	Bank's requirement is clearly stated in the RFP document, please be guided accordingly.
87	Page No.14 Clause No. CONTRACT PERIOD	The Bank reserves the right to terminate the contract at any point of time after giving 2 months notice without assigning any reasons.	We assume the Bank would buy the extra cards/stationeries procured for the Bank at the rates quoted in the RFP	Bank's requirement is clearly stated in the RFP document, please be guided accordingly.
88	Page No.10 Clause No. PAYMENT TERMS	Prices shall be for the contract period. However, any downward revision in the price of cards should be intimated to the bank	The bidder submits the price based on their understanding of the RFP. The rates in the market might be different as it might not be for the exact scope requirement given in the RFP. Hence request the bank to remove the clause.	Bank's requirement is clearly stated in the RFP document, please be guided accordingly.
89	Page No.26 Clause No. Annexure V -	Bank reserves the right to get EMV Chip Card / Contactless Dual Interface card, with name /	Request bank to relax this clause as the Bidder is bidding for all line items having some volumes considered for pricing. Changes in	Requirement stands as per RFP.

	Commercial Bid Template	without name, with photo / without photo, with / without Collaterals / Stationery items and accordingly payment will be released	the scope / volumes may impact the commercials made by the bidder in an unfavorable manner.	
90	Refer Pg 8, Pg 22 and Pg 23	Master Card	Bank has mentioned MasterCard in a few places. Request the Bank to confirm if we also have the MasterCard as a part of the scope or Bank is only looking for Visa and RuPay variants.	It is clarified that Bank reserves the right to issue RuPay, VISA, MasterCard, variants during the entire contract period and selected vendor will be required to fulfill the requirements as per scope stated in the RFP including this pre-bid response.
91	Page No. 26	Commercial Template	Since the cost is different for VISA and RuPay variant. Hence request the Bank to provide a separate Commercial template for each variant.	Requirement stands as per RFP.

Note: The selected vendor will be required to sign an Integrity Pact (IP) with the Bank as per recent CVC / IBA guidelines, for which format would be shared on a later date with the selected vendor. All other terms and conditions given in the RFP will remain unchanged.

Place: Kolkata

Date: 08.07.2015

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