



UCO BANK

Department of Information Technology

Request for Proposal (RFP) For ATM Switch Services under Hosted/Application Service Provider (ASP) Model

RFP Ref No: UCO/DIT/1014/2015-16 Date: 29/09/2015

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

SI No	Page No / Clause No	Terms & Conditions as per RFP	Queries by the Bidder (s)	Bank's Response
1	Page 10 Clause 7.1 (II)	EFT Switch environment should support biometric ATMs/devices and end-to-end biometric transactions processing with centralized Bio Metric authentication mechanism hosted therein.	Does bank have any existing biometric server? Or is the requirement to interface with UIDAI Aadhaar biometric?	<p>Yes. Currently Bank has Biometric server on hosted model available in the existing switch environment for Bank's Biometric enabled ATMs.</p> <p>But Bank's requirement is that EFT Switch environment offered by the selected vendor should support biometric ATMs/devices and end-to-end biometric transactions processing with centralized Bio Metric authentication mechanism hosted therein within per transaction cost. In future the Biometric authentication would be done with UIDAI for Aadhaar biometric and vendor has to complete the same without any additional cost to Bank.</p>
2	Page 11 Clause no 7.1 (VI)	The EFT Switch need to have online connection to bank's core banking solution (Finacle), National Financial Switch (NFS), Other shared ATM network groups.	Any shared ATM network groups currently supported? If yes details required	At present Bank is member of National Financial Switch (NFS) ATM Network and Bank ATMs are shared with NFS Network.
3	Page 58 Clause no 1.31 (Annexure-VI)	Cash Recycling, Single, Bunch Note Acceptor	Are these functions supported by integrating ATM directly with CBS or through ATM switch currently	Currently these machines are connected with CBS. However, integration of Cash Recycling, Single, and Bunch Note Acceptor will be required with Switch for Card as well as Card less transactions.

4	Page 58 Clause no 1.34 (Annexure-VI)	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.	What kind of functionality expected with real time integration of ATM switch and CBS? Is it for updating balances and use during stand-In	The expectation is that transaction routed through switch to CBS should be in online mode all the time to debit customer's account. However, switch should also have the mechanism to support offline / stand-in mode transactions.
5	Page 11 Clause no 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.	Is the understanding correct that the bank will go live with a vendor without the valid PCI DSS Certification	RFP clause is self explanatory.
6	Page 11 Clause no VII	Host Interface for Centralized Finger Print Authentication Module for Biometric 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.	Requesting bank to clarify if they are currently using the biometric server? Who is the existing vendor? Is the selected bidder going to interface with the existing biometric solution?	Yes. Currently Bank has Biometric server on hosted model available in the existing switch environment for Bank's Biometric enabled ATMs.  But Bank's requirement is that EFT Switch environment offered by the selected vendor should support biometric ATMs/devices and end-to-end biometric transactions processing with centralized Bio Metric authentication mechanism hosted therein within per transaction cost. In future the Biometric authentication would be done with UIDAI for Aadhaar biometric and vendor has to complete the same without any additional cost to Bank.

7	Page 23 Clause 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).	There are efforts required for integration. Requesting bank to confirm if they will comply to Bidders format for integration	At present there is no requirement of Merchant Management System.
8	Page 23 Clause 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	Kindly confirm, if banks reconciliation system will be used.	It is clarified that Bank is having a separate reconciliation system provided by a third party vendor. The selected EFT Switch vendor would be required to provide necessary files for Bank's reconciliation purpose. Any changes in the format / data structure required during the contract period to be provided by the selected vendor without any extra cost to Bank
9	Page 24 Clause no 7.38	The GUI/Web based monitoring tools for ATMs, Kiosks, Micro ATM terminals and other devices / channel services;	The understanding is that the Micro ATM will be driven by the FI Gateway Solution hence monitoring will be by FI Gateway. Requesting bank to confirm.	Yes. Please refer to clause no. 7.5 (page no.13) of RFP document for more detail.
10	Page 25 Clause no V	v) Hardware performance monitoring like CPU, memory, Disk I/O, other performance parameters etc.	This will be hosted in vendor's premise, hence our team will be monitoring. The understanding is bank will not require the application monitoring, infra monitoring. Kindly confirm	The report on performance of hardware like CPU, memory, Disk I/O of switch system to be sent to Bank on daily basis.
11	Page 26 Clause no 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.	Requesting bank to consider 180 days for go live as there are various integrations. Data for migration from existing vendor will be provided by bank.	The subject clause stands modified as under:  "Successful bidder will be required to complete the migration of bank's complete data from old switch to their proposed switch <b>within 180 days from the date of Purchase Order</b> "

12	Page 26 Clause no 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.	Since this is in hosted model, the understanding is that the Bidders business and technical operations team will be operating out of vendor's Processing Environment.	It is clarified that the Facility Management services on 24 X 7 X 365 basis to be provided by the selected vendor from its hosted setup as per RFP scope within quoted per transaction cost. The FM team is required to handle calls originated from Bank's H.O/Circle / Zonal Offices and associated ATM vendors. Daily / Weekly / Monthly Call report to be submitted to Bank.
13	Page 32 Clause no 19.1	i) The Switch is considered unavailable if, a single ATM or a combination of more than one ATM 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.	There are various reasons for ATM not to be in service. Requesting bank to elaborate on this requirement as the bidder will only consider ATM's not in service due to switch and not any other reason.	Please refer to RFP document Clause 19 – Unavailability definition for further details.

14	Page 33 Clause no 19.XI	(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.	Will the Message24 system be retained by the bank? What all functionality is currently processed by Message 24.	Message24 / Connect24 at CBS end will be available at Bank and it supports online transaction processing.
15	Page 34 Clause no (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.	Will the Message24 system be retained by the bank? What all functionality is currently processed by Message 24?	
16	Page 52 Clause no 4 (Annexure-IV)	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.	Bank intends to drive more than 8000 ATM's why is bank looking for vendor having capability to drive 1000 ATM's.	Requirement stands as per RFP.
17	Page 53 Clause no 5 (Annexure-IV)	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.	Requesting bank to keep minimum 2 BASE24 Migrations which will enable experienced vendors to BID.	Requirement stands as per RFP.

18	Page 74 Clause no 2 (Annexure-VII)	EFT SWITCH HARDWARE PLATFORM INFORMATION	Understand Bank is looking for hosted services with uptime of 99.99%. Requesting bank to provide specific reason for looking at these details as all of these will be managed by bidder?	Requirement stands as per RFP.
19	Page 82 Clause no (I) (Annexure-VIII)	Details of Transaction Simulation Plan for Acceptance Test.	Requesting bank to provide more details on the expectations.	The bidder is expected to provide the test cases for Transaction Simulation Plan for acceptance test.
20	Page 96	ANNEXURE XIV Licensing Details	Since the RFP is for Hosted / ASP Model, requesting bank to clarify the need for this requirement. Are there plans of buying the license in future?	The bidder should have valid EFT Switch and other relevant licences to offer services on ASP/Hosted /Per Transaction Basis to Bank. Copy of License / Agreement to be submitted along with the Bid. In case of IPR owner/ OEM/OSD an undertaking on company letter head to be submitted.
21	Page 12 Clause no 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.	There are instances where the application software provided in solution are obtained by Vendor through sub-contractors. Request to modify as below: <b>"The bidder should be licensed to grant to the Bank further right to use the 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."</b>	
22	Page 31 & 47 Clause no 18 & 54.b	The performance of the selected Bidder shall be reviewed every month / quarter and if Bank finds that the services are not satisfactory then bank will give a cure period of one month and .....	Satisfactory is not a definitive term. Request to replace the same with the below: "as per the terms of the SLA"	The word satisfactory is replaced with "as per the terms of the SLA" and "Unsatisfactory" is replaced with "not as per the terms of the SLA" in the clause given at page no.32 and 47 respectively.

23	Page 36 Clause 21	Upon fulfilment 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	Request to reduce the payment days to "...no case later than thirty (30) days after...."	Requirement stands as per RFP
24	Page 37 Clause 24 (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.	Request to modify as below: "The selected Bidder commits a breach of any of the terms and conditions of the bid and fails to meet 99.99% uptime <b>in 2 consecutive quarters.</b> "	Requirement stands as per RFP
25	Page 37 Clause 24 (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.	Request to modify as below: "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 forfeit the bid security as liquidated damages for the delay."	The subject clause stands modified as : "If the selected Bidder fails to complete the assignment / scope 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 / Performance Bank Guarantee as liquidated damages for the delay".
26	Page 37 Clause 24	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.	Request to delete this clause. Not acceptable to the Vendor as vendor needs to paid for the services delivered as per the terms and conditions of the SLA through the effective date of termination of service. Any return of payments received shall have critical adverse effects on the running of Vendor's business.	Requirement stands as per RFP

27	Page 39 Clause no 26 (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	Request to modify as below:  "In case uptime is maintained below 98% for a quarter, under such circumstances bank shall have full right to terminate the contract <b>by giving sixty (60) days prior notice.</b> "	Requirement stands as per RFP
28	Page 39 Clause no 26 (27.4)	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.	Request to limit the penalty to 10% of the total annual contract value.	The liability of the selected vendor under the project is restricted to 100% of the contract value. The contract value will be derived by multiplying final per transaction with projected transaction from year one to year five given in the RFP.
29	-----	New Clause	Request to insert the following clause: <b>"The overall penalty and / or liquidity damages that can be charged to the Vendor shall be subject to the maximum limit of 10% of the total annual contract value. "</b>	Query not admissible.
30	Page 42 Clause 36	Confidentiality	The clause provided for in the RFP is not mutual. Request to make it mutual as the vendor also shares its critical and confidential information with the bank.	Requirement stands as per RFP.
31	Page 43 Clause 37	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.	Request to limit the liquidated damages, subject to a maximum of 5% of the total annual contract value.	Requirement stands as per RFP.



32	Page 47 Clause 54.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.	Request to modify as below:  "Right to Alter Quantities – The Bank reserves the right to <b>increase</b> 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- <b>and</b> the Bank will inform all Bidders about changes, if any, <b>prior to execution of SLA</b> . The Bidder agrees that the Bank has no limit on the additions 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 in quantities."	Requirement stands as per RFP.
33	New Clause	The RFP is silent on many important legal clauses like limitation of liabilities of parties, indemnification of vendor, termination rights for vendor for breach by bank, mutual confidentiality obligations, etc	Such crucial and critical clauses shall be discussed during the contract negotiation stage with the Bank.	Query not admissible.
34	Page 9 Clause no 6	<u>ELIGIBILITY CRITERIA FOR THE BIDDER:</u> 3. 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.	We request the Bank to allow the bidder to submit (a) self declaration from bidder and/ or (b) copy of license agreement between OEM and bidder for switch ownership / validity.	Requirement stands as per RFP.

35	Page 12 Clause no VIII	The selected bidder would be responsible for customization of bank's existing as well as future requirements	Since the future requirements are not defined, it would not be possible for the bidder to estimate the cost involved to develop the required functionalities. Hence request the Bank to consider 100 Mandays effort as part of the per transaction rate and allow the bidder to quote a man-day rate for customizations beyond 100 man-days per year.	Requirement stands as per RFP.
36	Page 13 Clause no 7.5 (2)	Broad Scope of work - Remote POS Interface	Request the Bank to elaborate this requirement	Mechanism used for synchronising EFT switch with remote function calls originating from POS Terminals.
37	Page 14 Clause no 7.10	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.	Implementation of a full-fledged FRM practice for a Bank is an elaborate requirement and may not be possible within the timelines of 120 days defined by the Bank. Hence request the bank to modify this clause not to pass on the costs of interim period to the bidder and allow the bidder 6 months to implement the full-fledged FRM system for the Bank.	Requirement stands as per RFP
38	Page 15 Clause no 7.15	ATM Switching, Driving and Management and Host Interfaces for POS / Kiosk and Micro ATMs.	Would the Bank expect the micro-ATMs to be driven at the switch or require the switch to interface with the FI gateway of the respective service providers?	No. Please refer to clause no. 7.5 (page no.13) of RFP document for more detail.

39	Page 15 Clause no 7.15	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, Schlumberger, 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.	Does the Bank require the bidder to provide the ACS or integrate the switch with the Bank's ACS vendor?	RFP Clause is self-explanatory.
40	Page 17 Clause no 7.24	(xxvii) Bill Payments, Fee, Donations, Payment of Tax etc	We assume that the requirement here is restricted to provision of the interface to the relevant utility application. Request the bank to clarify.	It is clarified that Bidder is required to provide the interface and enable integration of Bill Payments, Fee, Donations, Payment of Taxes etc. within the quoted cost.

41	Page 11 Clause no 7.1 (VI)	(i)Card Management Software for issuance of PIN/ Biometric based Debit/ Credit Cards/ Pre-Paid Cards for the Bank	<p>Is the Bank expecting the bidder to offer Credit Card and prepaid card management system also?</p> <p>If yes, request the Bank to allow the bidder to propose a 3rd party credit card management system.</p> <p>Since the prepaid system would also act an authorization host, request the Bank if the bidder can propose to offer the prepaid system hosted from bidder's premises to enable seamless integration with the switch.</p>	<p>Yes.</p> <p>At present Bank is not offering credit &amp; prepaid cards, however bidder is required to provide the Interface and integrate it with the Credit Card/Prepaid Card Management system if implemented by the Bank during the contract period. All other items mentioned in this particular clause remains unchanged.</p>
42	Page 11 Clause no 7.1 (VI)	(i) Card Management Software for issuance of PIN/ Biometric based Debit/ Credit Cards/ Pre-Paid Cards for the Bank	Does the Bank expect the bidder to also provide the hardware and necessary infrastructure/ third party software products like Web logic, Oracle DB etc., for the card management system in addition to the two HSMs indicated by the Bank?	It is clarified that Card Management Software should be offered in hosted model (Web based Solution) along with required h/w, s/w and minimum two HSM by the selected vendor for PIN generation at Bank premises. The HSM would be used concurrently for PIN generation.
43	Page 25 Clause no 7	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.	Per Industry practice, provision of source code and keeping the same in escrow is a requirement for license model. Request the bank to remove this clause since this RFP requirement is on a hosted model.	It is clarified that Bank specific customisation code to be retained by the bidder at their level during the entire contract period and same to be made available to Bank as and when required.

44	Page 32 Clause no 19(I)	Un-Availability definition	<p>In addition to the exclusions indicated by the Bank, the following should also be considered by the Bank:</p> <p>a) Power failure or any extraordinary situation at ATM site due to which the ATM is not functional should not be considered as switch unavailable.</p>	Please refer to RFP document Clause 19 – Unavailability definition given at Page no. 32 for further details.
45	Page 32 Clause 18	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.	As a standard industry practice, the disclosure on contracts/subcontracts for the RFP is provided with the commercials masked. Request the bank to modify the sections of this RFP accordingly.	Requirement stands as per RFP.
46	Page 32 Clause 18	The performance of the selected Bidder shall be reviewed every month / quarter and if Bank finds 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	We assume that the termination clause is only applicable in case of performance issues and not for convenience. Request the bank to clarify.	Requirement stands as per RFP.

47	Page 35 Clause 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.	We assume that the cost of audit by bank's representative and related compliance will be borne by the bank. Request the bank to clarify.	It is clarified that cost of Audit done by Bank's appointed auditor will be Borne by the Bank.  However, The selected vendor would have to arrange a comprehensive quarterly or on demand at UCO Banks' discretion audit of SLAs / benchmark and other relevant tests / IS Audit from qualified auditors at its own cost including compliances if any and provide the report directly to the bank.
48	Page 35 Clause no 20	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.	The transaction would need to be treated as successful if the switch has processed the transactions but declined/ dropped at interchange or other bank switch/ host systems. In other words transactions that are timed-out from bank's host and/ or interchanges would be treated as successful. Request Bank to confirm.	Please refer to RFP document Clause 19 – Unavailability definition given at Page no. 32 for further details.
49	Page 36 Clause 21	Upon fulfilment 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	Request bank to make the payments within 7 days from invoice submission.	Requirement stands as per RFP.

50	Page 36 Clause 23	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.	The requirement under this RFP is on a hosted pay per use model. There is a conflict in this clause where the bank is requiring the ownership of equipments. Request the bank to modify the clause appropriately.	The subject clause stands modified as under:  "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".
51	Page 37 Clause no 24	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.	The requirement under this RFP is on a hosted pay per use model and there is no delivery schedule for quantities per se. Request the bank to clarify the necessity of this clause.	Please read it as "scope of work" in place of "quantity" in the subject clause.
52	Page 37 Clause 24	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:	We assume that the clauses 25.10 and 25.11 are to be read as sub para of clause 25.9. Request the bank to clarify.	Assumption is true.  Please read the clause no. 25.10 & 25.11 as sub para of Clause No. 25.9
53	Page 37 Clause 24	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.	The bidder cannot be expected to refund payment or interest thereon for the services already provided by the bidder. Request the bank to restrict this clause to any payments by the bank for portion of services not provided by the bidder.	The subject clause stands modified as:  "In case of cancellation of order, Vendor would 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"

54	Page 37 Clause 24	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.	The bidder is not privy to the bank's arrangement with any other vendor/ any expenditure incurred by the bank and hence cannot be expected to compensate the bank for the same. Request the bank to modify this clause accordingly.	
55	Page 37 Clause 24	General	We assume that the order termination clause is subject to the one month cure period per section 18. CONTRACT PERIOD and 2 months notice thereafter per clause b in section 54. OTHER TERMS & CONDITIONS. Request the bank to clarify.	"It is clarified that the arrangement with the selected vendor will be reviewed every quarter. If the bank finds that the arrangement is unsatisfactory, it can terminate the contract at any time by giving <b>One (01) Month Cure Period &amp; (02) Months Notice Period i.e total 3 months</b> ".
56	Page 38 Clause 25	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.	We assume that the bidder will paid on the commercials agreed per this RFP for the services provided by the bidder till the successor takes over. Request the bank to clarify.	Yes, bidder will paid on the commercials agreed per this RFP for the services provided by the bidder till the successor takes over.  However, the bidder has 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.



57	Page 39 Clause no 26	Ø 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.	Request the bank to restrict cap the maximum penalty to 10% of the contract value.	The overall penalty amount would be restricted to 10% of amount based on projected transaction for the year in which failure occurs.  However, in case of fraudulent transaction attributable to switch level deficiencies / shortcomings, actual amount of loss suffered by the Bank or its customer would be recovered from the vendor.
58	Page 43 Clause 37	General	Request the bank to restrict cap the maximum liquidated damages to 10% of the contract value.	
59	Page 47 Clause 54	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.	We assume that the order termination is subject to the one month cure period per section 18. CONTRACT PERIOD and 2 months notice thereafter per this section. Request the bank to clarify.	"It is clarified that the arrangement with the selected vendor will be reviewed every quarter. If the bank finds that the arrangement is unsatisfactory, it can terminate the contract at any time by giving <b>One (01) Month Cure Period &amp; (02) Months Notice Period i.e total 3 months</b> ".
60	Page 84 Clause Commercial Bid	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	Request the Bank to bear any new tax introduced in lieu of Service Tax.	It is clarified that bidder has to quote the cost for connectivity per annum including of the all applicable taxes (except service tax). However, Service Tax will be paid at actuals upon delivery of the services and resultant billing.
61	Page 84 Clause ANNEXURE-X COMMERCIAL BID (Indicative) Table-1	Per Transaction Rate	We assume that the per transaction rate is a blended rate involving financial/non-financial transactions via ATM, POS, Kiosk, online and all transaction types us-on-us, remote-on-us and acquirer. Request the bank to clarify.	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.

62	Page 84 Clause ANNEXURE-X COMMERCIAL BID (Indicative) Table-2	Connectivity	We assume that the Cost per annum (in Rs.) mentioned in this table is cost excluding taxes and that the applicable taxes shall be passed on to the bank on actuals. Request the bank to clarify.	It is clarified that bidder has to quote the cost for connectivity per annum including of the all applicable taxes (except service tax). However, Service Tax will be paid at actuals upon delivery of the services and resultant billing.
63	Page 11 & 55 Clause 7.1 (iii) & Annexure VI 1.3	Broad Scope of work	PCI-DSS certification timelines is mentioned as 6 months on Page 11 and the same is mentioned as 12 months on page number 55. Kindly clarify the same.	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 <b>6 (six) months</b> of going live failing it will attract penalty as given under penalty clause in the RFP.
64	Page 11 Clause 7.1(VI)	(iii) Monitoring solution for all delivery channels operating through EFT Switch (iv) EJ pulling Solution	Since monitoring of devices and EJ pulling is not a factor of the transactions, request the Bank to consider ATM based pricing for these services	No Change  Requirement stands as per RFP.
65	Page 6 Clause 1	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.	Please confirm if the Bank does not have any transaction kiosks and POS terminals live as on date. If no, please let us know the tentative timelines for the launch of these devices	Currently Bank has deployed Cash Deposit, Cheque Deposit but not connected through Switch. Bank intends to deploy the same through Switch, hence offered EFT Switch should have the functionality as per requirement given under clause 7.5 (page no.13) of RFP document.
66	Page 6 Clause 1	Four overseas branches two each at Singapore & Hong Kong Centres	Request Bank to clarify if vendor Switch has to drive ATMs at overseas branches. Please provide the details regarding the number of devices and related setup.	Yes, selected vendor switch would be required to drive ATMs at overseas branches and number of such ATMs may vary depending upon Bank's requirement.

67	Page 9 Clause no 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,	Our Company is an exclusive partner for services and selling of FRM solution in India and subcontinent. We are live with FRM services for one of private bank in India under hosted end to end switching and FRM services. We do not own the IP for FRM solution. Request Bank to restrict the IP ownership clause to the switch alone.	It is clarified that the Bidder should have authorisation of the OEM / Intellectual Property Rights (IPR) owner for Switch and other associated software applications.
68	Page 11 Clause 7.1 (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.	Bank is looking for partner for end to end outsourcing of switch and card management platform which are very critical and sensitive platforms hence We request bank to keep EMV/PCI-DSS and PA-DSS certification under the bidder eligibility criteria because these standards are very critical for outsourcing business and bank should allow vendors	No Change  Requirement stands as per RFP.
69	Page 11 Clause 7.1 (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	We request bank not to qualify any platform or application declared as end of life by OEM/ IPR owner as on date of RFP submission date. We suggest to keep above point under eligibility criteria in the interest of the bank.	No Change  Requirement stands as per RFP.

70	Page 11 Clause 7.1 (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.	We request bank to share detailed list of customizations currently available at bank's set up. This will help bidder to share the detailed project plan in line with 120 days of time frame defined for the bank and will also help to assist the cost of customization.	List of customisations will be shared with the selected vendor.
71	Page 11 Clause no 7.1 (VII)	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.	Is there a possibility of using the Bank's HSM for these activities? This will certainly reduce the cost for the bidder and bank will get better transaction prices. Request Bank to share the current HSMs (make and number) being used for the purpose	The requirement of Card Management Software is being modified as under:  " The card management solution to be provided in hosted model and should be accessible to Bank and its sponsored RRBs. All the user administrative rights to be provided to Bank's appointed administrator. The administrator should be able to create different level of users providing role based access to different modules of the application. The debit card management request and PIN Generation, Print / re-print solution to be managed by Bank officials itself and exclusive HSM based PIN Generation & Printing to be done at Bank's premises". The required infrastructure including HSMs to be factored by the selected vendor to meet the projected card volumes as given in RFP document".

72	Page 11 Clause no 7.1 (VIII)	Switch feed required for Reconciliation Module / e-Surveillance / Opex ATMs / Monitoring of ATMs within the quoted cost.	The entire operations including but not limited to reconciliation, dispute management and chargebacks will be managed by the Bank. Please confirm Request Bank to clarify e-surveillance. Is Bank expecting EOD reports to support their reconciliation system or online interface with Bank's reconciliation system.	It is clarified that the bank is having separate reconciliation system provided by third party vendor and vendor would be required to provide necessary data / feed for the same. Moreover EFT switch should have inbuilt capabilities for providing reports for reconciliation and accounting.
73	Page 11 Clause no 7.1 (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, Biometric 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.	As we all are aware, payment industry is going under massive new initiatives and reformation, under these circumstance, it is not feasible for the bidder to foresee all future requirements from the bank and factor them under the cost while submitting commercial under this RFP. Hence we request bank to keep bidder responsible for implementing existing customization for the bank. Future requirement would be managed as and when it arrives and basis the bank's approach in implementing those changes. This is very critical for the bidder hence looking forward for your acceptance on our request.	Requirement stands as per RFP.
74	Page 12 Clause 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.	Request Bank to restrict the numbers at least by volumes mentioned in the RFP.	Requirement stands as per RFP.

75	Page 13 Clause no 7.5	Electronic Journal pulling & storage Solution	1) Request Bank to keep EJ agent out of switch scope as this is usually provided by Bank's MS provider. There are field-operations and monitoring involved which is under the Managed Services scope. 2) All costs towards installation is anyways being borne by the Bank. Please confirm	Requirement stands as per RFP.
76	Page 13 Clause no 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.	We understand bank is referring to cost of EFT switch interface with bank's Mail message systems? Any cost of customization or license from Mail message system of the bank would be borne by the bank. Please clarify.	Bank's requirement is clearly defined under clause 7.6 (page 13) of RFP document for the purpose.
77	Page 13 Clause 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.	All costs towards this activity should be borne by the Bank. Else, request Bank to ensure that the data will be provided in our format. This provides undue advantage to the incumbent technology service provider	Requirement stands as per RFP.

78	Page 13 Clause 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.	We understand that it would be responsibility of bidder to coordinate with bank's existing switch vendor for migration of EFT switch data including card and PIN data without any cost for the same to the bidder. Please confirm. Also since existing switch service provider is an existing vendor of the bank and not vendor to the bidder, we request bank to keep such coordination along with the bank to ensure we get all support from the existing switch service provider to ensure successful migration in 120 days. Please consider.	It is clarified that 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.
79	Page 13 Clause 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	Migration of switch data from existing switch set up would be performed in coordination with existing switching vendor hence any loss of data in pulling data from existing switch and providing the same to bidder should not be responsibility of the bidder. Please consider.	

80	Page 14 Clause no 7.10	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.	FRM is a tool to detect the fraud basis the card data history available with FRM system and the rules defined by the bank. FRM system can't prevent the fraud from day one of implementing FRM system however it certainly generates the Fraud alerts basis the business rules defined by the bank and can perform case study and prevent future frauds of the same trends. Hence bidder can't be penalize for the loss suffered by the bank / customer only because FRM is implemented. We request bank to modify the clause suitably. This will be very big liability on the bidder without any fault of the bidder.	Requirement stands as per RFP
81	Page 14 Clause no 7.1(7.10.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.	Request bank to share existing parameters configured at existing system to check and ensure the feasibility of the same during the implementation	The existing parameter and system check available in FRM solution will be shared with the successful vendor.
82	Page 15 Clause no 7.11	Bank's Projection (Tentative)	Request Bank to share further break up of devices in terms of ATMs, Kiosks and POS terminals. This is required to understand	RFP Clause is self explanatory.



83	Page 15 Clause 7.11	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.	Our current solution is configured for HA in DC only. We are managing all the Banks in our DC with this architecture and all the Banks are okay with this. Request Bank to approve this architecture.	Banks requirement is clearly defined in the RFP.  <b>Bidder is required to submit a self declaration on their company letter head in this regard.</b>
84	Page 17 Clause no 7.23 (XI)	The system should offer remote key download functionality with requisite security features such as password/encryption etc.	This is an expensive license module and is not being deployed by any Banks in India. Request Bank to do away with this requirement.	No Change.  Banks requirement is clearly defined in the RFP.
85	Page 20 Clause no 7.28 (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.	Request Bank to keep NFC Cards out of scope as the acquiring infrastructure of these cards is non-existent today.	RFP Clause is self explanatory.
86	Page 24 Clause no 7.38	The auto generated e-mails & SMSs would be sent through Bank's email & SMS infrastructure.	While Bidder shall interface with SMS and Email gateways, however the cost of SMS will be borne by the Bank. Please confirm	It is clarified that auto generated e-mails & SMSs would be sent through Bank's email & SMS infrastructure and cost incurred towards the same will be borne by the Bank.
87	Page 25 Clause 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,	All the customization would be done at hosted switch set up of the bidder hence source code of all customization will remain at UCO bank hosted switch instance unlike the scenario in license set up. We request bank to remove this because this is applicable for license deal instead of hosted set up.	It is clarified that Bank specific customisation code to be retained by the bidder at their level during the entire contract period and same to be made available to Bank as and when required.
88	Page 26 Clause no 7.48	The vendor would be required to maintain Bank's Card / ATM data for the entire contract period online.	Request Bank to provide more clarity on this requirement	It is clarified that selected bidder has to maintain the Banks Card/ ATM data such as EJ Data, transactional data, Card Hot listing data for the entire contract period.

89	Page 26 Clause no 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.	Only software services for the solution will be provided by the Bidder. No hardware devices will be provided (except HSMs at Bank premises). This has to be undertaken by the Bank only.	Requirement stands as per RFP.
90	Page 26 Clause no 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.	We understand the deployment of FM resources would be at bidder premises. Please confirm and number of resources to be deployed.	It is clarified that the Facility Management services on 24 X 7 X 365 basis to be provided by the selected vendor from its hosted setup as per RFP scope within quoted per transaction cost. The FM team is required to handle calls originated from Bank's H.O/Circle / Zonal Offices and associated ATM vendors. Daily / Weekly / Monthly Call report to be submitted to Bank.
91	Page 27 Clause no 8	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	We believe this is very high by industry standards. Request Bank to restrict the amount at 25 lakhs.	The subject clause stands modified as under:  "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 Projected volume) to the selected vendor for the first year"

92	Page 29 Clause 16	Technical Evaluation	Request bank to clarify on technical score card. For sr.no.2 mentioned under technical score card, the minimum requirement mentioned is 30 marks however in the definition mentioned below the score table says 85% as minimum requirement. Please clarify	<table><tr><th colspan="4">Technical Evaluation Score Card (Revised)</th></tr><tr><th>SI No</th><th>Evaluation Component</th><th>Maximum Score</th><th>Minimum Score</th></tr><tr><td>1</td><td>Compliance to Eligibility Criteria</td><td>45</td><td>45</td></tr><tr><td>2</td><td>Compliance to Technical Requirement</td><td>45</td><td>45</td></tr><tr><td>3</td><td>Reference site feedback</td><td>10</td><td>-</td></tr><tr><td colspan="2">Total</td><td>100</td><td>85</td></tr></table> <p>Bidder has to score a 100% marks for serial no 1, and serial no. 2. Whereas minimum 5 marks are mandatory for serial no 3 in the above table. Overall marks secured by the bidder should not be less than 85.</p>	Technical Evaluation Score Card (Revised)				SI No	Evaluation Component	Maximum Score	Minimum Score	1	Compliance to Eligibility Criteria	45	45	2	Compliance to Technical Requirement	45	45	3	Reference site feedback	10	-	Total		100	85
Technical Evaluation Score Card (Revised)																												
SI No	Evaluation Component	Maximum Score	Minimum Score																									
1	Compliance to Eligibility Criteria	45	45																									
2	Compliance to Technical Requirement	45	45																									
3	Reference site feedback	10	-																									
Total		100	85																									
93	Page 31 Clause 18	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.	The entire investment on offering various services mentioned under the RFP would be done by the bidder hence we request bank to keep contract period minimum for the period of seven years. This will help bidder to recover the cost and bank will get better commercials under the RFP. Please consider	<p>The subject clause stands modified as under:</p> <p>"The contract period for providing EFT Switch Managed Solution will be for the periods of <b>Five Years</b> 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 &amp; conditions".</p>																								
94	Page 32 Clause no (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.	Request Bank to increase this to 8 minutes as this will conform to availability of 99.99%	<p>No Change</p> <p>Requirement stands as per RFP.</p>																								

95	Page 32 Clause no 19(l)	The Switch is considered unavailable if, a single ATM or a combination of more than one ATM 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 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.	Need more clarity on this clause. The single ATM or combination of more than one ATM can be 'out-Service' due to major link issue or hard ware issues wherein switch can't keep ATM in 'in-Service' mode, we believe such ATM level hardware or link level issues would be excluded while calculating switch availability. Please clarify. Also request bank to allow further discussions on this during contract discussions with successful bidder.	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"
96	Page 36 Clause no 21	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.	Request bank to consider maximum 30 calendar days for the invoice processing post invoice submission	The subject clause stands modified as under:  "The Bidder should complete the implementation including Migration and Customization to proposed EFT Switch solution within <b>Six months</b> from the date of PO"
97	Page 36 Clause no 22	The Bidder should complete the implementation including Migration and Customization to proposed EFT Switch solution within Four months from the date of PO.	Request Bank to make it 6 months as this involves all modules and a Base-24 migration. This will be a reasonable timeline	Requirement stands as per RFP.
98	Page 66 Clause no 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,	1) Please share details of the number of cards, ATMs and other devices under these RRBs 2) Does Bank intend to add more RRBs in the near term.	1) The Card, ATM projection given in the RFP includes RRBs. 2) Bank may add more RRBs, if so required or directed by GOI/RBI in future.

99	Page 67 Clause no 10.1 (Annexure VI)	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 -	Credit Card issuance and operations is all together different services compared to Debit and prepaid system and operations. Hence request bank to remove credit card requirement from Card management requirement. Also request bank to share projections for issuance of pre-paid cards to plan sizing and other requirements.	The requirement of Card Management Software is being modified as under:  " The card management solution to be provided in hosted model and should be accessible to Bank and its sponsored RRBs. All the user administrative rights to be provided to Bank's appointed administrator. The administrator should be able to create different level of users providing role based access to different modules of the application. The debit card management request and PIN Generation, Print / re-print solution to be managed by Bank officials itself and exclusive HSM based PIN Generation & Printing to be done at Bank's premises". The required infrastructure including HSMs to be provided by the selected vendor to meet the projected card volumes as given in RFP document".
100	Page 84 Clause (Annexure- X)	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.	Request Bank to change to every transaction because e.g. business declines (though it is not successful), it is appropriately processed by the Switch. The Switch vendor should not be penalized for any incorrect transaction by the Customer.	Requirement stands as per RFP.
101	Page 55 Clause no 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.	Our company is an approved ASA by UIDAI and currently our switch supports biometric authentication at ATM through Aadhaar gateway. We believe this suffices bank's requirement. Please confirm	Requirement stands as per RFP.
102	Page 56 Clause no 1.6 (Annexure 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	1. Please clarify whether host interface would be used only for PIN authentication or for any purpose? Need more clarity on host interface for Passbook and Cheque book Kiosk? 2. Request bank to clarify	Please refer to clause no. 7.5 given at page no. 13 in the RFP document regarding host interface for more detail.

		<p>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 Biometric 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.</p>	<p>further on switch feed requirement for e-Surveillance system? Is bank expecting online interface with e-Surveillance system?</p>	
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103	Page 56 Clause no 1.7 (Annexure VI)	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).	We believe all host interfaces with existing switch is under ISO 8583 message formats. Please clarify?	RFP Clause is self explanatory.
104	Page 56 Clause no 1.8 (Annexure VI)	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.	Request bank to provide more clarity on existing value added modules and host interface with prepaid and credit card system? Also please clarify whether bank is issuing Prepaid and Credit card today? Request bank to provide more details on prepaid and credit card interface.	It is clarified that currently Bank does not have credit & prepaid card systems. However, vendor should provide solution for credit & prepaid cards as per scope of this RFP.

105	Page 57 Clause no 1.11 (Annexure VI)	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.	Request bank to share number of RRBs and subsidiaries currently configured for the bank for sizing our hosted platform.	As on date , Bank is having two RRBs i.e Bihar Gramin Bank, H.O- Begusarai and Paschim Banga Gramin Bank, H.O-Howrah
106	Page 57 Clause no 1.15 (Annexure VI)	Remote POS Interface.	Request Bank to please clarify further on Remote POS interface?	Mechanism used for synchronising EFT switch with remote function calls originating from POS Terminals.
107	Page 57 Clause no 1.16 (Annexure VI)	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.	We believe additional host interface would be under ISO 8583 message formats? Please clarify	It is the responsibility of the selected bidder to comply to 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.
108	Page 58 Clause no 1.22 (Annexure VI)	Micro ATMs, Switching and Management	What is the existing FI Gateway Bank using to drive Micro ATMs?	Please refer to clause no. 7.5 (page no.13) of RFP document for more detail.
109	Page 58 Clause no 1.27 (Annexure VI)	Call Centre Interface	What is the existing interface Bank is using and what are the transactions supported	Requirement stands as per RFP.
110	Page 58 Clause no 1.28 (Annexure VI)	Mobile Banking interface	What is the existing interface Bank is using and what are the transactions supported	Requirement stands as per RFP.
111	Page 58 Clause no 1.30 (Annexure VI)	Transaction Kiosks Support	What are the transactions supported. Can Bank provide brief flows for the same?	Requirement stands as per RFP.



112	Page 58 Clause no 1.33 (Annexure VI)	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.	Need more clarity on the requirement? Is bank expecting interface for PIN validation, CVV validation and card hot listing services through internet and mobile banking? Please clarify	Yes.
113	Page 58 Clause no 1.34 (Annexure VI)	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.	We understand two way data exchange is a request and response message for the same transaction. Request Bank to confirm. What is the protocol supported by Bank's Mail and SMS systems	Requirement stands as per RFP.

114	Page 60 Clause no 3.1 (Annexure VI)	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, Schlumberger, 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.	Does Bank uses NAC to connect to all POS devices? If not how is Bank driving the POS fleet? Is UCO Bank having offline POS also?	It is clarified that POS will be driven by a separate vendor. However, offered switch solution should have capabilities for POS switching / driving.
115	Page 61 Clause no 3.2 (Annexure VI)	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.	Please clarify whether bank is using Biometric authentication at POS terminal? We believe biometric authentication is required at ATM only please clarify?	It is clarified that Biometric authentication would be required for ATM / POS and Kiosks attached with the Switch.
116	Page 62 Clause no 5.8 (Annexure VI)	Fast Cash & Ultra-Fast Cash	Request bank to provide more details like transaction flow for Ultra-Fast cash transaction.	Requirement stands as per RFP.
117	Page 62 Clause no 5.11 (Annexure VI)	Cheque related queries	Request bank to provide more details like transaction flow etc	Requirement stands as per RFP.

118	Page 62 Clause no 5.12 (Annexure VI)	Transaction related Queries	Request bank to provide more details like transaction flow etc	Requirement stands as per RFP.
119	Page 62 Clause no 5.15 (Annexure VI)	Funds Transfer (Intra bank transfer, VMT, Western Union etc.)	Request bank to provide more details like transaction flow etc	Requirement stands as per RFP.
120	Page 62 Clause no 5.16 (Annexure VI)	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 Intrabank across all segments of cards.	Request Bank to clarify whether Bank is expecting 2 leg of the transaction for funds transfer and why?	Requirement stands as per RFP.
121	Page 62 Clause no 5.18 (Annexure VI)	Coupon, Stamp, ticket dispensing must be available.	Please clarify whether this functionality is required from day one of the services? As we understand, coupon and Stamp dispensing over ATM is not supported by ATM vendors in India currently?	Requirement stands as per RFP.
122	Page 62 Clause no 5.20 (Annexure VI)	Envelope less Cash Deposit through Cash deposit & Cash Recycling ATMs including interoperable cash deposit.	Our switch supports cash deposit and Cash recycling ATMs however interoperable cash deposit is not permitted by NPCI / RBI. We believe this	Requirement stands as per RFP.
123	Page 63 Clause no 5.22 (Annexure VI)	Capabilities of Finger Print Registration with storage & retrieval mechanism.	Is Bank going to provide Biometric server for biometric data storage? Request Bank to please provide details regarding the same?	Requirement stands as per RFP.
124	Page 63 Clause no 5.25 (Annexure VI)	Opening of new liability account for existing customers	Please explain the account type and what features of the same should be supported at Switch end	Requirement stands as per RFP.

125	Page 63 Clause no 5.28 (Annexure VI)	Bill Payments,Fee, Donations, Payment of Tax etc.	Our switch supports bill payment, Fees and Donations however need more clarity on implementation approach of these transactions for UCO bank. Please provide more details.	It is clarified that Bidder is required to provide the interface and integrate with the capabilities /utilities application.
126	Page 63 Clause no 5.29 (Annexure VI)	Facility of defining rules allowing /disallowing specific services or transactions when the host application(s) are not available / accessible on-line)	Is Bank referring to stand-in transaction? If not please explain what rules should be configured at Switch end?	Requirement stands as per RFP
127	Page 64 Clause no 6.3 (Annexure VI)	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.	We understand bank is expecting EJ viewer access to all branch to view EJ in case of any dispute, please confirm our understanding?	The selected bidder will be required to push the EJ Data of the ATMs attached to the branches on their respective e-mail IDs, Zonal Offices e-mail IDs, Banks Reconciliation Team and Banks Centralized location /Server on daily basis and as per requirement at no additional cost to the bank.
128	Page 64 Clause no 7.2 (Annexure VI)	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.	EJ agent supported by our switch supports download of ATM screens centrally via EN agent loaded at ATM. We believe this suffice bank's requirement? Please clarify	Requirement stands as per RFP.
129	Page 64 Clause no 7.3 (Annexure VI)	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.	EJ agent supported by our switch supports download of ATM screens centrally via EN agent loaded at ATM. We believe this suffice bank's requirement? Please clarify	Requirement stands as per RFP.
130	Page 65 Clause no 8.1 (Annexure VI)	The Switch should have the following Kiosk transaction supporting functionalities	How Kiosks will be connected to EFT switch and which message protocols they follow? Will there be an interface using TCP IP or using WEB Service?	Requirement stands as per RFP.

131	Page 65 Clause no 8.11 (Annexure VI)	Cheque related queries	Please explain transaction type?	It is clarified that Cheque Deposit Kiosk to be integrated with EFT Switch.
132	Page 65 Clause no 8.12 (Annexure VI)	Bill Payments & electronic bill presentment, Tax Payments, Fee, Donations	Are these log only transactions or having online interface with respective billers?	It is clarified that Bidder is required to provide the interface and integrate with utility bill payment application
133	Page 65 Clause no 8.13 (Annexure VI)	Envelop less cheque deposit transactions	Please explain transaction type?	It is clarified that Cheque Deposit Kiosk to be integrated with EFT Switch.
134	Page 65 Clause no 8.14 (Annexure VI)	Utility Bill Payments & e-ticketing & Unreserved Ticket System (UTS)	Please explain transaction type UTS and e-ticketing?	It is clarified that bidder is required to provide the interface and integrate with the capabilities /utilities application.
135	Page 65 Clause no 8.20 (Annexure VI)	Switch should be configurable for Host to perform PIN verification	Request bank to further clarify the requirement. As we understand host doesn't store PIN verification related data hence Host cannot perform PIN verification?	It is clarified that Bank through ISO message interface / API may initiate debit card and PIN authentication from CBS Host and same should be supported by switch.
136	Page 66 Clause no 8.25 (Annexure VI)	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.	Request Bank to provide more clarity on how the combination would work and how the priority of the parameters should be assigned.	Requirement stands as per RFP
137	Page 66 Clause no 9.5 (Annexure VI)	Setting up separate online / offline limits for institution / individual card level	Please explain what is mean by institution based limits? Does it refer to card schemes like VISA /MCD/RUPAY?	Requirement stands as per RFP
138	Page 66 Clause no 9.7 (Annexure VI)	Card verification by Host / Interchange	Does this mean verification of card by Bank Host?	Yes.
139	Page 66 Clause no 9.14 (Annexure VI)	ATM cards issued by other banks to their customers	Need more clarity on what is expected by Vendor's switch	Requirement stands as per RFP

140	Page 67 Clause no 9.27 (Annexure VI)	Payment Gateway Interface	How this will be integrated with vendor's switch? Please explain interface specification if ISO or based on WEB Service	Requirement stands as per RFP
141	Page 67 Clause no 9.28 (Annexure VI)	Telephone Banking and IVR	How this will be integrated with vendor's switch? Please explain interface specification if ISO or based on WEB Service	Requirement stands as per RFP
142	Page 67 Clause no 9.29 (Annexure VI)	Call Centre	How this will be integrated with vendor's switch? Please explain interface specification if ISO or based on WEB Service	Requirement stands as per RFP
143	Page 67 Clause no 9.30 (Annexure VI)	Payment Products like National Electronic Funds Transfer etc.	How this will be integrated with vendor's switch? Please explain interface specification if ISO or based on WEB Service	Requirement stands as per RFP.
144	Page 67 Clause no 10.9 (Annexure VI)	PIN Management Techniques	Please explain Pin Management techniques. What does it include?	RFP Clause is self explanatory.
145	Page 68 Clause no 10.14 (Annexure VI)	Interface to the Call Centre/ Contact Centre for any card related enquiries	Does bank expect an UI to be provided to Operation users?	The bidder will be required to provide call centre interface and client access facility to call centre executives to enable them to reply on the card issuance, status, PIN etc. and its related financial & non-financial transaction queries.
146	Pg. 68 Clause no 10.31 (Annexure VI)	Branch wise abnormal transaction i.e multiple transactions attempted with cards at various interval.	What criteria define the abnormal transaction? Is there any rule set for the same?	Requirement stands as per RFP
147	-----	General Query	Considering the complexity and detailed collaterals to be submitted, request Bank to please increase the date of submission by 2-3 weeks (16 <sup>th</sup> November) at least.	No Change  Bidders are requested to submit the bid response as per scheduled date & time mentioned in the RFP.
148	-----	General Query	For overseas branches and RRBs is bank using same CBS interface or multiple interface will be required.	Yes, Banks overseas branches and RRBs are on the same CBS platform i.e Finacle. However, they are running on independent servers.

149	Page 99 Annexure XVIII	MANUFACTURERS'/PRODUCERS' AUTHORIZATION FORM	Since this is a hosted model RFP, request Bank to please remove the MAF requirements.	Requirement stands as per RFP.
150	Page 10 Clause 6	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.	We request to amend the clause because the current clause will restrict participation of vendors. So we request bank to amend this clause as follows The bidder should have carried out a minimum of One successful migration from any 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.	Requirement stands as per RFP.
151	Pg. No. 11 Clause No. 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 on-going business transactions of the Bank. <b>An undertaking to this effect to be submitted on letter head of the company duly signed by the authorized signatory</b>	It should be mentioned in Eligibility Compliance.	Requirement stands as per RFP.

**Note: Bidders to note that the Last date for Bid submission has been extended upto 20-11-2015 till 3:00 PM.**

**Technical bids will be opened on 20-11-2015 at 3:30 PM.**

**The selected vendor will also be required to sign an Integrity pact with the Bank for the above services as per recent CVC guidelines.**

**Place: Kolkata**

**Date: 09.11.2015**

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