

RFP - Credit Card Management Systems
Response to Pre-bid queries, Meeting held on 26th Aug 2019



RFP #: CO: BFSL / SYS RFP/ 2019-20/ 05

Sr. No	Section & Clause Ref. No./Appendix no/Annexure no	Page No.	RFP text	Query	Response to query by the Company
1	2.2 Tenure	11	Contract tenure - ten years from date of PO	Is it from date of PO or from Go Live ?	Contract would be effective from date of contract but would cover defined tenure of projections
2	2.6.2 Data Migration	12	Selected vendor will be responsible for developing extraction scripts, upload scripts	Is the bidder expected to convert data files / RDBMS of Bob Financial current card management system into the destination file formats as well? From our experience, the bidder receives the data files in the prescribed formats for the source system which will have to be provided by the existing service provider of Bob Financial.	Data from source system may be extracted as is in text or some other supported formats as well
3	RFP, Section 2.6.1	12	The data is in Oracle Database and/or in other electronic formats.	Please provide information on follows : *Size of data to be migrated, Size of data to be migrated on destination system of bidder for online availability and size of data to be made available on tapes for future retrieval by the bidder. * What is the current source of the data to be migrated : Mainframe , x86/64, tapes, x86/64, Power	The current source of data is Oracle database.
4	2.7 Interfaces	12	Card Schemes (MC/Visa/Rupay)	Please advise which schemes are already operational on Bob Financial source platform and which schemes would be new launches as a part of the RFP scope. Also will new schemes be launched along with the migration or post migration as a future phase	MasterCard and Visa are currently operational and Rupay as per latest specs is part of new launch at Go Live.
5	2.7 Interfaces	12	Interfaces mentioned which need to be provided	Please provide details of application vendor with version details for all.	MasterCard and Visa are currently operational and Rupay as per latest specs is part of new launch at Go Live.
6	2.8 Training	13	Bidder is required to provide training for the Company's core team	Please specify number of employees to be trained	Approx. 30-50. Company will finalize approach of T2T for covering Pan Organization with mutual agreement.
7	3.2 YoY Volume projections	13	Table on indicative volumes	Infrastructure sizing needs to be done on the basis on the tentative numbers provided in the table. Please confirm	Yes

8	4.1.4 Project Objective	15	Bidder is required to interface with third party applications at no additional cost.	<p>* Would the third party applications to which bidders need to interface with be limited only to interfaces specified in section 2.7 during migration and also duration the tenor of contract</p> <p>* What and at what point the interfaces scope and specs for the migration program will be frozen</p> <p>* What would be Bob Financial expectation in case new third party applications are added over time or new interfaces are added to third party applications specified in Section 2.7</p>	Yes it is limited to section 2.7 of RFP
9	4.2.2 Project Scope	15	Any service not explicitly mentioned in the rfp but found to be critical will also be included at no additional cost	Please provide possible examples of such situation from Bob Financials experience, as a bidder our aim is to provide coverage of RFP expectations and any critical elements of service around this	The company has spelled out its requirements and all possible elements that would form part of the project and aim to have coverage of unforeseen items which found to be critical but not included in RFP.
10	4.11.6	19	100 simple and 50 customised reports	What are defined as simple reports? Please specify nature of customised reports for clarity	Please refer to our response against point no. 98
11	4.16 Training(2)	25	The training batches may be continuous or in staggered fashion	The Bidder provides standard training along with implementation. We will aim to work with Bob Financial to put together a training plan, however it need to be staggered within reasonable time frame for us to meet migration timelines. Any additional training for a number of days, or additional costs for travel etc. of trainer if bank asks for significantly staggered training shall be charged to bank	The Company aims to complete project within given timelines and has no plan to stagger anything beyond reasonable timelines.
12	7.6 (9)Other RFP Requirements	40	Right to Alter requirements – Company reserves the right to alter the requirements specified in the RFP. Company also reserves the right to delete one or more items from the list of items specified in the RFP. Company will inform all Bidders about changes, if any. The Bidder agrees that Company 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. The Company will have the right to increase or decrease any quantities in the bid and the unit/pro-rata rates would be applicable for such alterations in quantities till the period of the contract.	We will submit the commercials on the basis of a bundled deal. We do not agree for unbundling the components. It will require complete relook at commercials.	The submission needs to be done as per Company requirement as per Appendix 02 Bill of Materials of RFP.

13	7.6(11) Other RFP Requirements	40	The Bidder shall perform its obligations under this RFP as an independent contractor, and may engage subcontractors (with requisite prior permission from bob card applicable, if any)	We will provide the list of subcontractors we will be using for provision of the services. In the event that there is any change in the subcontractors, we will update the list and provide the same to you from time to time. However talking prior permission each time will not be feasible as we work with multiple subcontractors under the processing model	The clause will not change. bidder will provide us with a list of all its sub contractors. Basis our approval a pre approved list of subcontractors will be there. Sub contractor from the list can be used as when need comes up
14	7.16(Part 1-6) Submission of Bids	46	CD/DVD containing the soft copy of eligibility proposal should be provided in the envelope carrying the hard copy.	Are we able to submit softcopy via USB?	CD/DVD is preferable media the objective is accept data uneditable format
15	7.20 (6)Examination of Bids	50	The Appendix 02 – Bill of Materials is an indicative list of items used for the purpose of Bidder evaluation through TCO. The ailment quoted by the Bidders in the Appendix 02 – Bill of Materials will be decided by Company based on the requirements from time to time during the period of the contract. The Bidder cannot compel Company to avail any or all the items quoted by them in Appendix 02 – Bill of Materials. However for the purpose of calculating of TCO, bid will be considered as fixed priced bid.	Refer to our question in S.No 12 above	The company has spelled out its requirements in the RFP to the best of knowledge and called for commercials as per Appendix 02 – Bill of Materials
16	9.2 Payment terms	58	Payment milestones	There is a significant cost in setting up the platform and on-board a client hence would request the payment terms be changed as per below : 50% on agreement signing, 50% upon Go live.	No change in clause
17	9. Payment terms	58	The Bidder must accept the payment terms proposed by the Company. The commercial bid submitted by the Bidders must be in conformity with the payment terms proposed by the Company. Any deviation from the proposed payment terms would not be accepted. The Company shall have the right to withhold any payment due to the Bidder, in case of delays or defaults on the part of the Bidder. Such withholding of payment shall not amount to a default on the part of the Company.	We cannot agree for withholding of payments for certain items not delivered/delayed as this is an open statement. Payment terms need to be agreed mutually at the stage of contracting - kindly confirm.	NO Change possible. CVC as well as CAG guidelines mandate that right to retain payment is held by government money invested company.
18	9.2 Payment terms(recurring costs)	59	Transaction Fee - Issuing transaction: At an actual count of sale transaction processed by the Real-time Host.	Please explain the definition for clarity purposes. Can we assume this will covers all card authorisation transactions originating from various channels and covers all auth response.	Yes, this covers all auth transactions originating from various card schemes. No auth response included.
19	9.2 Payment terms(recurring costs)	59	Advance Risk Management Fee – Per active account (To be paid on monthly basis): All activities related to advance Risk Management Fee should be covered under this line item.	Post go live any additional training/customisations requirements on Bob Financial request will be charged separately. Please confirm	The company would enter into a discussion with successful bidder during contracting stage
20	General		Connectivity from bank DC to Bidder DC	The telecommunication links and related costs are to be borne by BFSL. Kindly confirm	The Company would bear cost of telecom only for connectivity from its offices to bidders DC rest all will be borne by the bidder.

21	7.2 (6) Price		In case of any variation (upward or down ward) in Government levies / GST / taxes / cess / excise / custom duty etc. which has been included as part of the price will be borne by the Bidder. Variation would also include the introduction of any new tax / cess / excise, etc. provided that the benefit or burden of other taxes quoted separately as part of the commercial bid like VAT, service tax and any taxes introduced instead of Service tax, VAT and levies associated to Service Tax, VAT or any new taxes (other than excise, custom duties, other duties and associated government levies) introduced after the submission of Bidder's proposal shall be passed on or adjusted to the Company.	If there is a new tax levied by the Govt. then vendor's interest shall be protected as we cannot predict the taxes for next 10 years?	The bidder may pass on the impact of upward or downward revision, introduction of new tax to the company
22	7.2 (8) Price		Terms of payment as indicated in the Purchase Contract that will be issued by the company on the selected Bidder will be final and binding on the Bidder and no interest will be payable by the Company on outstanding amounts under any circumstances.	Bank shall pay interest on delayed payments and further delay can even lead to discontinuation of services, Vendor's interest shall be protected	Usually delay in payment occurs when an invoice gets withheld due to dispute and the company will not pay interest under these circumstances
23	7.4 Bid Security and Performance Guarantee		Bid Security <input type="checkbox"/> Bidders are required to submit an Bid Security/ Earnest Money Deposit (EMD) for Rupees Twenty Five lakhs only (INR 25,00,000 only) by way of Bank Guarantee	Can we submit DD?	Yes
24	All Documents		All Documents	Please could we have response documents (PDFs) in Word format	Please raise a formal request on rfp@bobfinancial.com
25	5.8	32	Service credit computation	We would like to discuss this and agree on a mutually acceptable formula during the contract stage	The company may examine such things on merits during contracting stage
26	6.1	33	Project timelines	Project timelines should be applicable from the time the contract/agreement gets signed. Hence it should be 9 months from the date the contract is signed. Kindly provide consent for the same	The company intend to kick off the project on issuance of Purchase Order however contract closure will also be done in expeditious manner
29	10.6	62	Termination of contract	We would request that the termination clause be balanced to include the bidder's rights. The same can be discussed during contracting stage and agreed mutually.	As the contract is of essence to BFSL, opposite party cannot terminate the contract for convenience
30	10.25 c and d	72	penalty and Liquidated Damages	Penalty calculation and Liquidated damages need to be discussed and mutually agreed upon. Would request BFSL to make this a part of contract discussion and finalise at that stage	There must be liquidated damages and penalty clause. However, the figure/ amount of penalty will be discussed. The same should be justifiable amount.
31	RFP, Section 3.1	14	The Company's Corporate Office is located at Bandra, Mumbai which has got a small setup for hosting certain applications besides this the company has a private cloud hosted at a third party Data Centre where Company major applications are hosted	Will the Bank be exiting the third party data center? Does company operate the systems within the third party data center or rely upon the third party data center operator?	The company has its various other applications hosted at a third party Data Centre. This has no context to hosting of proposed solution.
32	RFP, Section 4.1.3	15	The selected Bidder should be capable of providing solutions under hosted/processing model including but not limited to providing, third party utilities, testing, providing interfaces required for the Solution.	Can you clarify what is meant by "third party utilities"?	This means if the solution requires any third party utilities/application to run the solution then it should be part of offering.

33	RFP, Section 4.6.2	17	The other data will be retained on-line for a period of 2 years, beginning form the previous 1 year	The bidder's standard retention policy for online transactions data is 6 months and can be extended to 12 months. Could you explain reasons for keeping transaction data online for 2 years. The master data related to customer /account/card profile is anyways kept online unless BFSL chooses to close & archive them from online system	The other data will be retained on-line for a period of 2 years, beginning from the previous 1 years and ending with the current year after which it will be archived for retrieval if required by the Company.
34	RFP, Section 4.6.2	17	The other data will be retained on-line for a period of 2 years, beginning form the previous 1 year	How long must archived data be retained?	
35	RFP, Section 4.6.3	18	The selected Bidder is required to provide appropriate interface for quick retrieval of data from the archives	What is meant by "quick retrieval"?	Quick Retrieval means retrieval from an archived systems at fast pace
36	RFP, Section 4.14.4	22	The Bidder is expected to provide access to the company employees to its test and development infrastructure. The Company plans to use the testing environment throughout the period of the contract.	The Bidder anticipates proposing access to an application development environment, not specific infrastructure underlying such environment. Would that meet the intent of this clause? What type of testing would Company need access for (e.g., system integration, user acceptance, etc.). From where will Company need access? Will Company be responsible for the cost of network connectivity to a development environment?	This means access to UAT environment to execute test cases.
37	RFP, Section 4.15.8.	23	Selected bidder may associate the Company's personnel proficient in the legacy systems for assistance during the data migration exercise.	Will any Company-contracted third party personnel be needed during such data migration exercise? If so, will Company ensure cooperation of such third party?	Yes
38	RFP, Section 5.5, Downtime for servicing	29		What is to be measured? Is it supposed measure how many planned outages are within 4 hours or other agreed upon time window?	Anything in access to agreed downtime will be calculated as a system downtime as per the availability measurement criteria.
39	RFP, Section 5.1.1 RFP, Section 5.4 Appendix 01, "CCMS-General Requirements", item 1.4	26 29	The system should be available 24 x 7 x 365 days. Availability measurements table shows varying availability levels (99.95%, 97%, 95%). System should be available 24x7 and provide 99.9% availability.	The various availability metrics appear to be contradictory or to override lower availability metrics. Please clarify the applicable availability metrics.	The company may examine such propositions with successful bidder on merits during contracting stage
40	Appendix 01, "CCMS - ModuleWise Requirements", 3.4		The system must support DES and Triple DES.	Must DES be supported? Or, is it sufficient to support Triple DES at a minimum?	The solution must support keys/encryption as per latest guidelines of MasterCard/Visa/Rupay

41	2.3	11	The selected Bidder's responsibility will also include providing connectivity and access to users of the company at its Corporate office and branch offices, testing, training and maintenance of the Credit Card (including Collections) Management Solution required as part of this RFP which also includes all Software Development Life Cycle activities (SDLC) including customization , parameterization, implementation of application software (including migration), training, etc.	Does the highlighted line means Bank's user is expecting to have access to customize our software OR just an access to view the customization done in the software? As part of processing model, we don't provide access to FV code to any client.	The bidder has to provide access of solution to users at various offices of the company. Access to test environment for UAT
42	2.3	11	Credit Card & Collections Management Solution: Help Desk	As part of Helpdesk, do we need to provide any application solution for performing the Held desk operations OR only the APIs that will be consumed from Bank's own Helpdesk system.	The solution must have customer care module to service customers. This is in addition to API interfacing with a third party CRM.
43	2.3	11	Credit Card & Collections Management Solution: Event Management	Can we understand as part of Event Management, what is the expectation of the Bank. Couple of examples will help.	E.g.. Trigger SMS, Email on a pre defined event such as SMS notification of Card Blocking, Email on new card booking etc.
44	4.3	16	The bidder has to setup the solutions at DC and DRC.	Are the expectation to deploy the application in Bank's DC and their DRC ? As part of outsourcing model, application will be deployed in our Data Center.	No, the expectation is that bidder must have solution hosted in both DC and DRC
45	4.14	21	The Bidder will assist the Company in conducting all the tests and analyzing/ comparing the results.	For comparing the results, Is it expected that Bidder will understand their existing system to provide comparison of results from two systems?	The successful bidder has to submit a Migration Strategy covering all these aspects which would be examined and agreed by the company basis feasibility and merits.
46	4.15	22	4. Developing Data Extraction tools (to extract data from existing standalone applications)	Is data extract from their existing system is the responsibility of the bidder?	
47	4.15.8	23	xiii It is imperative that the data which is extracted from the source system be clean. This can be achieved by running exception/data integrity reports on the source system prior to data extraction. xv. The data upload tool has standard reports for reconciliation of the migrated data. Similar reports will have to be developed on the source system to facilitate end-to-end reconciliation of the migrated data. The Company may perform checks on migrated data and reconcile the control reports to ensure that the data migration is successful.	Is it expected that the bidder will run the data integrity report and reconciliation report in their existing system?	

48	5.3	28	Service Levels will include Availability measurements & Performance parameters.	<p>Minimum Service level is mentioned on all the below tables</p> <p>5.4 Availability Measurements 5.5 Performance Measurements 5.6 Application Implementations</p> <p>However in 5.3.1 its mentioned that "Service Levels will include Availability measurements & Performance parameters". In that context what is the importance of minimum Service level number for "5.6 Application Implementation"?</p>	Will discuss with the successful bidder during contracting stage
49	7.6	40	16) However, the selected Bidder shall install and commission the solution, in terms of this RFP, at locations designated by Company or at such Centers as Company may deem fit	Is the expectation that solution will be installed on Bank's designated centers? Bidder's application will run on its processing center	The solution would be hosted out of bidder's data centre only but the access of the system has to be provided to Company designated offices
50	5.8	32	Service credit computation	We would like to discuss this and agree on a mutually acceptable formula during the contract stage	The company may examine such things on merits during contracting stage
51	6.1	33	Project timelines	Project timelines should be applicable from the time the contract/agreement gets signed. Hence it should be 9 months from the date the contract is signed. Kindly provide consent for the same	The company intend to kick off the project on issuance of Purchase Order however contract closure will also be done in expeditious manner
52	10.6	62	Termination of contract	We would request that the termination clause be balanced to include the bidder's rights. The same can be discussed during contracting stage and agreed mutually.	As the contract is of essence to BFSL, opposite party cannot terminate the contract for convenience
53	10.25 c and d	72	penalty and Liquidated Damages	Penalty calculation and Liquidated damages need to be discussed and mutually agreed upon. Would request BFSL to make this a part of contract discussion and finalise at that stage	There must be liquidated damages and penalty clause. However, the figure/ amount of penalty will be discussed. The same should be justifiable amount.
54	4.4	16	Testing	Is it expected that bidder will provide detailed test cases along with test data and expected results for BFSL to approve ? In our experience, the UAT test case and execution must be done by client/BFSL, while the bidder will provide required support	The bidder will provide test cases successfully executed by their Dev/QA team basis which company with the help of bidder will prepare comprehensive test cases for UAT

55	18 of 7.6 Other RFP Requirements		<p>43</p> <p>Company shall inform the selected bidder of all known breaches and claims of indemnification and the selected bidder shall be required at their expense to remedy the breaches, defend, manage, negotiate or settle such claims. The written demand by Company as to the loss / damages mentioned above shall be final, conclusive and binding on the selected bidder and selected bidder shall be liable to pay on demand the actual amount of such loss / damages caused to Company including but not limited and all costs and expenses, including, without limitation, reasonable attorneys' fees and court costs. In respect of demands levied by Company on the Bidder towards breaches, claims, etc. Company shall provide the selected bidder with details of such demand levied by Company. For the purposes of this section, the indemnity may be restricted to the areas mentioned, i.e., "claims arising out of employment, non-payment of remuneration and non-provision of statutory benefits by the selected bidder to its employees, its agents, contractors and sub-contractors." However, there are other indemnities such as indemnity for IPR violation, confidentiality breach, etc., that the Bidder is expected to provide as per the RFP. The selected bidder's representative will be the point of contact for Company. The delivery, installation, configuration status of the project should be reported on a weekly basis.</p>	<p>For any claims from the Bank, a process of consultation and mutual agreement should be enshrined. If there is a dispute, then the dispute resolution process should be followed.</p>	<p>There is provision of cure period to rectify the breaches, resolution of dispute would be through dispute resolution process.</p>
56	10.2 "Indemnity", Terms and Co		<p>60</p> <p>Indemnity</p>	<p>A mutual indemnity is requested as the Bank will also have various obligations under the agreement.</p> <p>Also:</p> <p>Request Bank to reconsider the terms defined in this clause as The indemnity clause is extremely wide obligating Bidder to indemnify for claims arising as a result of 'any transaction contemplated under the RFP/subsequent agreement'. Moreover the indemnification obligations cover 'indirect' losses and liabilities. This should be restricted to 'direct' losses only. Also the indemnification obligations survive indefinitely post the termination of RFP and the subsequent agreement. This survival should be for a limited term only.</p>	<p>The company may examine such requests of the successful bidder on merits during contracting stage. However, BFSL never takes uncapped indemnity and no indirect cause indemnity.</p>
57	10.3 Limitation of Liability		<p>61</p> <p>In no event shall the Company be liable for any indirect, incidental or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or the hardware or the software delivered hereunder.</p>	<p>Bidder liability for indirect, incidental or consequential damages also needs to be specifically excluded.</p>	<p>This has to stay</p>

58	10.5 Extension of Contract		<p>The Company desires to appoint the Bidder for a total period specified in the RFP, considering the effort and investments required in the arrangement. However, understanding the complexities of the entire arrangement, Company would like to safe guard the interests of all the entities involved in the arrangement. Therefore, the Company would like to have options to revisit the arrangements and terms of contract as well as to re-price the same (rates similar or less than existing arrangement) after the contract expiry, if necessary.</p>	<p>It is not possible to predict the pricing conditions for the period after contract expiry, hence would request to remove the upfront pricing restrictions as it would not be possible to agree on the same.</p>	<p>The company may examine such requests of the successful bidder on merits during contracting stage</p>
59	10.6 Termination of Contract		<p>2. In the event of a termination of the Contract by the Company, the Bidder shall do all such acts or deeds as may be required to fully compensate the Company for all expenditure incurred by the Company in executing or obtaining the execution of the Project, till such time of termination and for any removal and/or relocation that may be required by the Company following such termination. The Company shall not bear any liability in this regard. The company shall recover all the cost of replacing Bidder and or the company shall impose the liquidated damages. In the event of the Company communicating its intention to terminate the Contract, selected bidder shall continue to render such Services as it is required to under this RFP/bid and subsequent Contract, including but not limited to Facilities Management, support and maintenance for the Deliverables for a period up to 12 months following notice of intention to termination, until such time that the Company indicates that it has been able to make alternative arrangements for the provision of such Services, in accordance with the terms, including those pertaining to payment, contained herein.</p>	<p>Liquidated Damages would need to be discussed and agreed upon by both parties at the time of contract signing. LDs need to be applicable on both parties and need to be capped as leaving them open ended will not be agreeable to the bidder</p>	<p>The company may examine such requests of the successful bidder on merits during contracting stage. LD on BFSL is not acceptable as per CVC guideline</p>
60	10.6 Termination of Contract		<p>3. In the event of the Company communicating its intention to terminate the Contract due to change in its policy or Business Practice or any other reason which may arise due to unforeseen circumstances, selected bidder shall continue to render such Services as it is required to under this RFP/bid and subsequent Contract, including but not limited to Facilities Management, support and maintenance for the Deliverables for a period up to 12 months following notice of intention to termination, until such time that the Company indicates that it has been able to make alternative arrangements for the provision of such Services, in accordance with the terms, including those pertaining to payment, contained herein.</p>	<p>Request Bank to consider that in case of early termination of contract by bank, the bank would compensate bidder, given bidder has done investments in the infrastructure and human resources. The compensation should be discussed and mutually agreed by both parties.</p> <p>In addition the Bidder will also need certain rights of termination of contract including immediate termination in certain cases such as sanctions etc.</p>	<p>The company may examine such requests of the successful bidder on merits during contracting stage.</p>

61	10.6 Termination of Contract/C	62	4. Any other reason/Consequence of Termination	Termination rights for convenience or 'any other reason' cannot be permitted. The Bidder will be making heavy investments in order to be able to provide the Services, hence termination rights need to be mutually agreed in the contract. Furthermore, LDs in the event of any such termination will also need to be stated in the contract Re transfer of assignment of agreement/Deliverables, the same will not be feasible for us in a processing model.	Right to terminate on convenience is a must.
62	10.6 Data Migration	63	The selected Bidder shall provide all relevant data in mutually agreed formats without any cost to the company. The Selected bidder should shred all data, security keys and all other confidential stored in its database, equipment's after completion of Migration exercise. The Selected bidder should also produce a certificate of data destruction.	Migration shall be at mutually agreed costs.	No additional cost is payable by the Company apart from defined cost as per agreement.
63	10.12 Non Solicitation	67	During the term of the Contract and for a period of two years after any expiration of the contract period/termination or cancellation of the Contract, both the parties agree not to hire, solicit, or accept solicitation (either directly, indirectly, or through a third party) for their employees directly involved in this contract during the period of the contract and two year thereafter, except as the parties may agree on a case-by-case basis. The parties agree that for the period of the contract and two year thereafter, neither party will cause nor permit any of its directors or employees who have knowledge of the agreement to directly or indirectly solicit for employment the key personnel working on the project contemplated in this proposal except with the written consent of the other party.	A non-solicit clause is not required in a contract of this nature and hence should be deleted.	If there is employee to employee interaction we need the same
64	10.18 Arbitration	69	All questions, claims, disputes or differences arising under and out of, or in connection with the RFP/ subsequent contract or carrying out of the work whether during the progress of the work or after the completion and whether before or after the determination, abandonment or breach of the RFP/ subsequent contract shall be referred to arbitration by a sole Arbitrator to be appointed by the Company.	Any arbitration (sole) should be appointed upon the mutually agreement of both parties.	Deviation seeking to appoint arbitrator with mutual consent can be accepted
65	10.23 Addition/Deletion of Qua	71	The selected bidder shall agree that the price for incremental offering cannot exceed the original proposed cost and the Company reserves the right to re-negotiate the price. At the unit rates provided for TCO calculations, the Company has the right to order as much as it wants at those rates. However, this excludes the hardware to be provided by the Bidder at their cost due to under sizing.	The scope of services and the prices for the same will be clearly articulated in the agreement. If there are services which are sought to provisioned outside of the scope then charges for those services will be as mutually agreed.	The projection are tentative and actuals number may vary and payments to bidders is always on actuals however the company would enter into a discussion with successful bidder during contracting stage

66	10.25 Penalty and LDs		<p>Penalty and Liquidated Damages c. Penalty</p> <p>In case the deadlines are not met then the Bidder will have to pay penalty to the company @ 1% of implementation cost/setup cost inclusive of all taxes, duties, levies etc., per week or part thereof, for late implementation beyond due date of implementation, to a maximum of 5%. If delay exceeds two weeks from due date of implementation, the company reserves the right to cancel the entire order.</p> <p>d. Liquidated Damages 1. Company expects that the selected bidder complete the scope of the project as mentioned in section 6 – Project timeline of this document within the timeframe specified. Inability of the selected bidder to either provide the requirements as per the scope or to meet the timelines as specified would be treated as breach of contract and would invoke the Liquidated Damages clause. The proposed rate of Liquidated Damages would be 0.5% of the entire project cost/TCO per week of delay or non-compliance. Company at its discretion may apply this rule to any major non-delivery, non-adherence, non-conformity, non-submission of agreed or mandatory documents as part of the Project. 2. Thereafter, at the discretion of the Company, the contract may be cancelled. Company also has the right to invoke the Performance</p>	To be discussed and mutually agreed.	LD Clause will stay , however request in Penalty amount, the company may examine such requests of the successful bidder on merits during contracting stage
67	10.3.5		62 All employee engaged by the bidder shall be in sole employment of the bidder and the bidder shall be solely responsible for their salaries, wages, statutory payments etc. That under no circumstances shall the Company be liable for any payment or claim or compensation (including but not limited to compensation on account of injury/death/termination) of any nature to the employees and personnel of the bidder	Bidder will be using its own employees and employees of its affiliates and service providers/subcontractors to provide the services and that Bidder shall be fully liable and responsible for any acts or omissions by such personnel with no liability for any claim or compensation accruing on the Company in this regard.	The understanding is correct
68	Appendix 01	CCMS - General Requirements	1.1 The system proposed should be modular in architecture and must be a GUI based system. 1.2 System should be have web based architecture.	Our Processing platform runs on the a hybrid infrastructure covering Z/OS and a distributed stack duly GUI enabled to deliver High Available system. Would that be OK?	The requirement is to have a GUI based system as far as the system supports GUI interface for customer service and request processing it is acceptable.

69	Appendix 01	CCMS - General Requirements	1.6 Vendor should have Software Development Toolkit (SDK) for designing new interfaces.	On a processing environment, all development is performed by the Bidder. Therefore, access of processor's SDK to any of the processing client is not required. Kindly exclude this from the requirement	The ask is bidder to have SDK for designing requirements/customizations. Under processing model the company does not intend to involve in coding.
70	Appendix 01	CCMS - General Requirements	1.16 The system must support Business Intelligence & Analytics systems	Please confirm if Bank has its own BI and Analytics system to which data extract from our system can be provided. As per section 2.7 of the RFP, its mentioned only interface to Bank's Business Intelligence Applications is required.	The Company intend to integrate with its identified BI and Analytics system.
71	Appendix 01	CCMS - General Requirements	6 System should be capable to assign special card numbers using a GUI.	Per our understanding, this is more to do with Card Originations . Since Card Originations (as per RFP section 2.7) system belongs to Bank, can you please elaborate on this requirement. Any example will be helpful	The Capability asked is for assigning special card number if desired while booking a card which will happen in Card Management System.
72	Appendix 01	CCMS - General Requirements	13.6.4 Express Rewards	Can you please elaborate the product features required under the Express Rewards?	Express Reward is redemption of rewards points during a sale.
73	Appendix 01	CCMS - General Requirements	14.41 The system should have API to be consumed by mobile app/portal enabling cardholder for various self service functionalities including basic Risk Management activities	Please provide the use cases of what bank is looking for?	The bidder should have published APIs to be consumed by mobile app/web portal for customer self service and risk management such as enabling/disabling cross border transactions.
74	Appendix 01	CCMS - General Requirements	18.42 Statement processing English or Hindi	Supporting multiple Indian clients on the platform, none have request to support Hindi. Please provide more details on the Hindi support. Is it for translation of stored information to Hindi OR storing the data in host platform in Hindi? Is it possible for statement printing vendor to perform the translation?	This is regarding use of Hindi language on pre printed customer communication however variable data will be in English.
75	Appendix 01	CCMS - General Requirements	18.43 Case type mapping with Scheduled reports	Can you please elaborate on this requirement? Any example will be helpful	Nature of requests or complaints received from customers and its associated report for analysis(Nature of queries, requests or complaints received from customers and its associated report should be available in excel format for analysis)

76	Appendix 01	CCMS - ModuleWise Requirements	7.13 Bucket-level split of the Total Min Due of each account e.g.. In terms of bucket	In our experience on supporting multiple Indian clients on our platform, this functionality is not requested. Please advice if this is optional capabilities expected by Bank. We prefer this to be excluded from the RFP, given the complexity of changes required and limited relevance for Indian market?	Here bucket level split means to have min due of previous unpaid buckets available to users. we need bucket level split of the total min due -- example a bucket 2 case will have 3 parts to the total Min Due - Bkt 0 Min due, Bkt 1 min due & bkt 2 min due wherein the bkt 2 min due will be the amount reqd to stabilize the case
77	Appendix 01	CCMS - ModuleWise Requirements	7.15 Provides view of the exact amount required to roll back an account by one or more bucket i.e. what portion of Min Due is required to move the bucket backwards	In our experience on supporting multiple Indian clients on our platform, this functionality is not requested. Please advice if this is optional capabilities expected by Bank. We prefer this to be excluded from the RFP, given the complexity of changes required and limited relevance for Indian market?	This means on payment of partial min due amount system rolls back buckets which gets satisfied with partial amount recovered. we need bucket level split of the total min due -- example a bucket 2 case will have 3 parts to the total Min Due - Bkt 0 Min due, Bkt 1 min due & bkt 2 min due wherein the bkt 2 min due will be the amount reqd to stabilize the case.
78	Appendix 01	CCMS - ModuleWise Requirements	7.18 - 7.23 drop-down option to select disposition codes after each call out API functionality to provide access to RA's to limited data fields & for RA Allocation transfer Branch Sole-id mapping (Branch Code) Pre-approved promo Code data field availability TAD/MAD enrolment data field availability Bank Account details data field availability	Please elaborate for which application these requirement is for. Also what is RA / promo Code / TAD / MAD enrolment data?	This can be considered part of Collection module. RA- Recovery Agency Promo Code - Promotion code TAD - Total Amount Due (Closing balance) MAD - Minimum Amount Due (Min Due) Enrolment Data - Demographic info during Card Acquisition TAD/MAD enrolment, drop down disposition codes, bank account details etc are all critical and to be provided for again all these are required -- critical to collections
79	Appendix 01	CCMS - ModuleWise Requirements	9.6 System allows the link to get the CIBIL report with score so that user can able to book the request depending upon the policy	Please provide more details on this requirements?	This is regarding pulling CIBIL score in real time for decisioning e.g.. For Credit Line increase
80	Appendix 01	CCMS - ModuleWise Requirements	11.1 Chargeback on Transactions thru API VISA/MasterCard should support (out going message) 11.2 Retrieval request on Transactions thru API VISA/MasterCard should support (out going message)	In our understanding, it requirement should cover both incoming and outgoing message to Schemes and also API integration is subjected to Scheme readiness of APIs Please provide more details on this requirement	Yes, the understanding is correct
81	Appendix 01	CMS - All Requirements	7.6 Reports & 7.6.15	As per the RFP section 2.7, Bank has its own DWH system. Is it fine if our system will provide extract to Bank's DWH system and from their all mentioned reports can be generated ?	The bidder must provide standard reports to be consumed by various functions within the company, this is in addition to daily data extracts for DWH & BI systems

82	Appendix 01	CMS - All Requirements	9.3 Feature of user access and trend of access to provide intelligence	Please provide more details on this requirements?	This means maintaining detailed access history of user access to facilitate reporting
83	Appendix 01	CMS - All Requirements	1.1.1 - Upload of data from Core Banking, finance system or third party loan systems 1.5.1.2 - Cycle as defined in the Loan System	Please provide more information on use cases for these upload requirements particularly 3rd party loan systems. From our understand the RFP scope is only for collections related to products managed on credit card management system (CCMS)	As per current scope it is restricted to cards but from the capability standpoint it should allow to upload data originated from external system.
84	Appendix 01	CMS - All Requirements	Real time interface with Core banking System / core solution	Same question as above - From our understand the RFP scope is only for collections related to products managed on credit card management system (CCMS)	This capability is envisaged for real time updation of payments received through core banking system in realtime
85	Appendix 01	CMS - All Requirements	8.12.1 Issuance of Receipt Books to Agencies	Please provide more information on this requirement - is this different from allocating cases to 3rd party agencies	This is regarding maintaining record of Receipt books issued to Recovery agencies
86	Appendix 01	CCMS- General Requirements	14.4.3 Systems should also have option to upload bulk requests / complaint in the provided solution.	The ticket management/complaint solution need to be part of contact center platform of BFSL particularly because contact center operations are provisioned by BFSL who will have their own front end for taking call tickets. Kindly confirm if this can be excluded from RFP scope	This is regarding interfacing with a CRM/Web portal/Mobile app where requests will be received through them and processed in CCMS. Interaction between the two would be through an API call or File exchange
87	Appendix 01	CCMS- General Requirements	14.3.4 The system must generate a unique number for each call to track each call and ensure its timely and proper completion.	Same as above. The call /ticket number is tracked in contact center solution. The actual servicing/fulfillment of customer request is done by customer care/servicing solution. We would therefore request exclusion of call ticket management from RFP scope	The Customer Care module of CCMS should integrate with a third party ticketing system to get this going. CCMS to assign a call reference number for each request processed in CCMS
88	Appendix 01	CCMS- General Requirements	15.2 - Able to set up escalation matrix for service codes	Same as above - the escalation matrix for call tickets should be managed in contact center solution.We would therefore request exclusion of call ticket management from RFP scope	Please refer to our response against point no.87
89	Appendix 01	CCMS- General Requirements	15.2.5 The CSR must be able to update the status of each request from beginning to final closure and system will send confirmation of request registration / completion to customer through email / SMS.	Same as above - the call ticket status should be managed in the contact center management solution.We would therefore request exclusion of call ticket management from RFP scope	Please refer to our response against point no. 87

90	1.7 Important Details / 11		7	Bid document cost (non-refundable) INR 10,000/-	We are as MSME. As per Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012, all the MSEs having Udyog Aadhar Memorandum are exempted from the payment of cost of RFP and EMD. Notification from the website and Udyog Aadhar Memorandum is attached. Banks are accepting our request for this exemption. Hence we request the company to exemption from submitting EMD as well as cost of the tender documents.	Extant govt. guidelines will follow
91	1.7 Important Details / 12		7	Bid Security (EMD) INR 25,00,000/-	We are as MSME. As per Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012, all the MSEs having Udyog Aadhar Memorandum are exempted from the payment of cost of RFP and EMD. Notification from the website and Udyog Aadhar Memorandum is attached. Banks are accepting our request for this exemption. Hence we request the company to exemption from submitting EMD as well as cost of the tender documents.	Extant govt. guidelines will follow
92	Annexure-01 / 4		1	The Bidder should have a minimum average turnover of Rs 50 Crore over last 3 financial years as per the audited financial statement. i.e. FY 2016-17, FY 2017-18 and FY 2018-19.	Our balance sheet for the year ended 2018-19 is not yet ready can we provide a certificate from our Chartered Accountant for the annual turnover for that year	Yes, Figures for current year certified by CA will be considered
93	Annexure-01 / 12		2	Bidder should have implemented credit card solution under Licensing/processing model for at least one bank/FI in India having active credit card base of not less than 1.8 Million (as per latest published RBI report on ATM & Card Statistics)	As per the RBI statistics only HDFC Bank, ICICI Bank, Axis Bank, Ratnakar Bank and SBI cards have more than 1 million credit cards. We cater to some public sector Banks including one of the largest public sector banks but the card base is very less. The company had projected a growth of credit card base of 125 lakhs for the next 10 years. which is less than the eligibility criteria of 1.8 million. In order to have more vendors to participate in the RFP. Request the company to stipulate that the vendor should have serviced active card base of 5 lakhs cards for all the bank put together. This request is made as we are MSME and the Government is giving more emphasise for this sector.	The projection at the end of 10th year is 138.78 Lacs which comes to 13.88 Million whereas the criteria is kept as - implementation in least one bank/FI in India having active credit card base of not less than 1.8 Million (as per latest published RBI report on ATM & Card Statistics)
94	Annexure-01 / 13		2	The Bidder should be capable of migrating entire/selective data from the existing systems to its proposed system, before going live. The Bidder should have experience of Credit Card Data migration for at least one large Credit Card player having card base of at least 0.5 million.	As inform earlier the card base of the public sector banks for whom we are providing services are less than 5 lakhs. Request the company to relax this condition to having experience of successfully migrating of card base of atleast 1 Public Sector Bank.	Estimated Live card base at the time of migration is 0.5 million cards hence criteria is kept as - The Bidder should be capable of migrating entire/selective data from the existing systems to its proposed system, before going live. The Bidder should have experience of Credit Card Data migration for at least one large Credit Card player having card base of at least 0.5 million.
95	4.4 Interface & Integration requirements / 3		16	Company expects that the integration/interface architecture is based around industry best practices.	We are PCI - DSS and PA-DSS certified. We request the company to provide your list of best practices for integration / interface architecture as we follow adaptive practices.	The interface/integration architecture should support encryption, secured data exchange etc.

96	4.4 Interface & Integration requirements/9		17	The Bidder must ensure to incorporate all necessary security & control features within the application, operating system, database, etc. so as to maintain integrity and confidentiality of data at all times.	Kindly provide the security guidelines and control features for integration / interface architecture as we follow adaptive security guidelines and control features	This should be as per PCI/ISO standards
97	4.5 Software Licenses		17	The Company will not be responsible or liable for any infringements or unauthorized use of the licensed products. In the event of any claims against the Company for any license related issues, the selected Bidder will have to act upon the same and all liabilities and claims whatsoever will have to be settled by the selected Bidder. Further if the selected Bidder has missed out providing any required licenses to the Company, then the Company will not bear any additional amount for procurement of such licenses at a later date. Selected Bidder is required to consider the Technical Support of the Solution and related application software for the period of contract from day one.	Request the company to define the ownership various licenses including not limited to database, OS, web interface, etc.	This is for processing bid wherein all licenses and its related processes will be owned by the bidder.
98	4.11 Customization / 6		20	Over and above the Company MIS/report requirements (including regulatory reports) specified in the Appendix 01 - Techno Functional Specification, the Bidder must additionally make provision for configuration/customization/development and delivery of a total of 100 simple and 50 customized reports/MIS from the Solution.	For additional report the company may discuss with the successful vendors about the timeline and scope. The vendor will finalize the commercial by mutual discussion with the company.	The company expects successful bidder to provide 100 simple reports which is required by the company to run routine processes and 50 customized reports which could be company's adhoc requirement.
99		5.4	29	Availability measurements	Request the company to consider the availability measurements as: Critical - Real time host - 97%, Key - Business infrastructure & systems - 95%, Significant - Business Infrastructure & Systems - 90%	The company may examine such requests of the successful bidder on merits during contracting stage
100		5.5	29	Performance Measurements	Request the company to define the working hours and to reduce the RPO to 30 min	The company may examine such propositions with successful bidder on merits during contracting stage
101	Appendix 11		1	Experience format	Request the company to accept the reference letter mentioning the level of services as satisfactory from the bank instead of calling for the certificate as per the format asked for by the company.	Reference letter can be considered
102	General		General	General	Request the company to extend the Bid submission to 10 days from the date of publication of pre bid queries on the banks website.	No change
103	1.7 Important Details	7		Last Date & time for Submission of Bids - 6th Sept before 15:00hrs IST	Request the bank to provide an extension of atleast 15 days for the bid submission post publishing the corrigendum.	No change
104	General	-		Reported Incidents	Can a bidder participate in case the bidder has a reported /recorded incident of breach of security or data compromise notified by Bank/IBA/MasterCard / Visa/ NPCI / RBI any regulator	The Bidder should not have been blacklisted by any Government department/PSU/PSE/Company in India at the time of the bid submission

105	Annexure 01 - Eligibility Criteria compliance/# 6	-	The bidder should be capable of providing Credit Card Management solution under both licensing and processing model.	The RFP is drafted for processing model, so it is assumed that experience related to processing shall be considered. By processing we are referring to where transaction processing switch is maintained & managed by the bidder and it is at bidder's premises? Please confirm our understanding.	No change in criteria
106	Annexure 01 - Eligibility Criteria compliance/# 6	-	The bidder should be capable of providing CrediCard Management solution under both licensing and processing model.	Request to consider changing it to the following "The bidder should be capable of providing CrediCard Management solution under both licensing and/or processing model."	No change in criteria
107	Annexure 01 - Eligibility Criteria compliance/# 12	-	Bidder should have implemented credit card solution under Licensing/processing model for at least one bank/FI in India having active credit card base of not less than 1.8 Million (as per latest published RBI report on ATM & Card Statistics)	Bidder requests to revise the Criteria as "Bidder should have implemented credit card solution under processing model for at least two bank/FI in India having active credit card base of not less than 4 lakhs (as per latest published RBI report on ATM & Card Statistics)"	No change in criteria, please refer to our response against point no 93 above
108	Annexure 01 - Eligibility Criteria compliance/# 13	-	The Bidder should be capable of migrating entire/selective data from the existing systems to its proposed system, before going live. The Bidder should have experience of Credit Card Data migration for at least one large Credit Card player having card base of at least 0.5 million.	The Bidder should be capable of migrating entire/selective data from the existing systems to its proposed system, before going live. The Bidder should have experience of Credit Card Data migration for at least one large Credit Card player and would request to relax or remove the card base to min 1 lakh .	No change in criteria, please refer to our response against point no 94 above
109	Annexure 01 - Eligibility Criteria compliance	-	Authorization & back office in India	Bidder requests the Bank to have their own centralized hosting and data processing facility with international gateways for authorization and back office support systems in India.	No change
110	Annexure 01 - Eligibility Criteria compliance #7	-	Experience bidder	Request the Bank to consider that "Bidder's should have at least Five years' continuous experience of past Five years in providing end to end credit card operations including card manufacturing, managing a switch, managing the back office functions for credit card operations etc., with necessary VISA, MasterCard and NPCI Registration /certification for a at least TWO reputed banks in India, out of which at least ONE should be a public sector Bank in India and should have a tie-up with a VISA,MASTER CARD and NPCI certified bureau for card personalization".	No change
111	Annexure 01 - Eligibility Criteria compliance #7	-	The Bidder should have been registered as third party service provider with MasterCard, VISA for Card operations and must have capabilities to introduce Rupay cards.	Request the Bank to consider Bidder's should have been registered as third party service provider with MasterCard and VISA for credit card for operations for Atleast 2 reputed banks(Out of which atleast one should be Public sector bank)	No change in criteria

112	Appendix 02 - Bill of Material	-	<p>Cost Summary Card & Collection Management Advance Risk Management</p>	<p>Bidder requests the Bank to provide clarity on the Slab wise Calculations in the 'Card & Collection Management' sheet & 'Advance Risk Management' sheet and how will it be translated Year wise in the 'Cost Summary Sheet'?</p> <p>Request the Bank to provide the cost working details and formula to arrive at TOTAL COST OF OWNERSHIP (TCO) and the L1 Bidder for this project.</p>	<p>Calculation is linked to year wise projections. Please refer to Payment Terms clause of RFP. Eg. For year-1: Opening Card Base is 5 Lacs and Closing Card base is 10.24 Lacs thus Average card base for the year is 7.62 Lacs. Now to arrive year-1 cost we need to consider slab wise pricing of bidder, which can be assumed for the purpose of illustration as under:</p> <ul style="list-style-type: none"> • 0-1 Lacs - Re 2 per month • 1-5 Lacs - Rs. 1.5 per month • 5-10 Lacs - Rs. 1 per month • 10 onwards Rs. 0.50 per month <p>With this the first year account Maintenance Fee would be 24 Lacs+72 Lacs +31.44 Lacs=127.44 Lacs</p> <p>Likewise for Auth Transaction the bidder may have slab as under:</p> <ul style="list-style-type: none"> • 0-10 Million - 2 paise • 10 Million onwards - 1 paise <p>With given year1 transaction is 38 Million the transaction cost for year1 would be 2 Lacs+2.8 Lacs=4.8 Lacs</p> <p>Advancement Risk Management Fee: Please refer to payment terms wherein it is advised to consider <u>65% of average card base</u> as active account hence year-1 number for this item would be 4,95,300. Like above illustrations we may consider the below slab for advance risk solution</p>
113	2.3 Applications	11	card generation and processing	<p>Bidder requests the Bank to provide the following details:</p> <ol style="list-style-type: none"> 1. Which scheme 2. Stationery is to be procured by bank or Bidder 3. Card plastic is to be procured by Bank or Bidder 4. Card personalisation is to be handled by Bank or Bidder 5. Card dispatch is to be handled by Bank or Bidder 6. 14. Specifications for all consumables 7. Who will handle the RTO 	<p>Card Schemes - MasterCard, Visa, Rupay</p> <p>Plastic procurement, personalization and dispatch will be managed by the Company</p>
114	2.3 Applications	11	card generation and processing	<p>Bidder requests the Bank to provide the following details:</p> <ol style="list-style-type: none"> 1. PIN printing is to be handled by Bank or Bidder 2. PIN dispatch is to be handled by Bank or Bidder 3. RTO Tracking is to be handled by Bank or Bidder 4. Delivery tracking is to be handled by Bank or Bidder 5. Courier is to be handled by Bank or Bidder 	<p>PIN mailers dispatch and related process will be managed by the company</p>

115	2.3 Applications	11	Billing	Bidder requests the Bank to provide the following details: 1. Statement printing is to be handled by Bank or Bidder 2. Statement dispatch is to be handled by Bank or Bidder 3. Statement delivery is to be handled by Bank or Bidder	Statement mailers dispatch and related process will be managed by the company
116	2.3 Applications	11	Credit Card & Collections Management Solution: a. Card Management - Help Desk	Is this for call center (In bound / out bound calls) services?	No, this confines to system capability only
117	2.6 Data Migration	12	The data is in Oracle Database and/or in other electronic formats.	Does this means current data is in Oracle Database? What is the size of data ??	Yes, the current data is in Oracle Database.
118	2.6 Data Migration	12	Data Migration	Will require support from bank and existing vendor to understand current business activities/logics/processes. This is also important to meet schedule.	Necessary support from Company/existing bidder would be provided during migration process
119	2.7 Interfaces	12	Interfaces	Requesting bank to provide details of interfaces for us to arrive at efforts and cost. Can bidder use their own standard specifications.	The Company has listed its requirement for interfaces, integration specifications would be as per market best practices
120	2.7 Interfaces	12	Interfaces	Whether bank is having their own customer web system and/or mobile app and bidder should integrate with such systems ? OR bidder to provide customer web interface and/or mobile app	Yes, bidder need to integrate with company identified web portal/Mobile app vendor.
121	2.9.7	12	Proof of Concept(point 7)	What data should be submitted by bidder for PoC	This requirement is optional and only applicable when such need arises.
122	4.3 Deployment of Credit Card Collections Management Solution	16	Bidder may also need to implement part of proposed solution/application at offices of the Company and other locations depending on the proposed solution	How many such locations are there? Will all Network connectivity be borne by Bank? Network management will be done by bank or Bidder for this connectivity? Also we understand that entire DC & DRC will be hosted model at Bidder's Datacenter. Please confirm our understanding.	Telcom lines between the company office and bidder's DC will be owned by the company. Yes, the understanding is correct
123	4.1	17	Business Process Definition	Will require support from bank and existing vendor to understand current business activities/logics/processes. This is also important to meet schedule.	Necessary support from Company/existing bidder would be provided during project execution.
124	4.6 Hardware - ponit no. 2	17	2. System should be sized to ensure that data relating to customer master information accounts etc. will be retained online for entire lifecycle. The other data will be retained on-line for a period of 3 years, beginning from the previous 2 years and ending with the current year after which it will be archived for retrieval if required by the Company.	Please confirm if data can be kept online data for 1 year and purge the data older than 1 year and same can be shared bank for further storing?	Retention of 3 year transaction data is a business requirement however company may consider reduction of such period to 2 years
125	4.6 Hardware - ponit no. 3	18	3. The selected Bidder is required to provide appropriate interface for quick retrieval of data from the archives as and when required without any cost. Data archival process must be fast and user friendly on demand system.	Please confirm if if 1 year Data will be stored online and older than 1 year will be handed over to bank / or can be stored by Bidder as offline (Backup Tape Media). Please clarify.	

126	4.6 Hardware - ponit no. 5	18	For Active-Active Authorization configuration, the design must ensure that there is equitable distribution of the load in the configuration and if a failover occurs then the server running should be able to take full load of the failed server.	Does this means Active-Active at same location. Please confirm the understanding	This means active-active status between DC /DR with hot standby for authorization
127	4.11.6	18	Point 6	Requesting bank to provide details of existing reports. This will be impacting commercials, as bidder also need to consider 100 simple and 50 customized reports. Requesting bank to consider standard reports of bidder.	Please refer to our response against point no. 98
128	4.15.8.viii	21	The Company will not bear any additional cost for data migration, nor will be responsible for the same.	Bidder will bear cost for any development as required for data migration. Bank will bear cost(if any) to be paid to existing vendor for getting this data. Please confirm this understanding	Yes, the understanding is correct
129	5.5 Performance Measurements	30	Disaster Recovery Site Availability - The RPO required is 15 min and RTO required is 120 min.	Please confirm if RPO = 30 Mins can be considered?	The company may examine such propositions with successful bidder on merits during contracting stage
130	Appendix 1/Techo-Functional Specification/ CMS - All Requirement/1.1.1	-	Should also support manual upload of data from Core Banking, finance system or third party systems	Would like to know what is the need for supporting data upload from Core Banking as the entire Credit Card Details will be in the CMS which maintained by the bidder?	This means capability to consume data originated from other systems
131	Appendix 1/Techo-Functional Specification/ CMS - All Requirement/3.1.1	-	Product - such as Personal finance, Cards, Mortgages and so on	Will this Collection Management System be restricted to cards or will it be extended to other modes specified in the clause like Personal Finance, Mortgages?	As per current scope it is restricted to cards but from the capability standpoint it should allow to upload data originated from external system.
132	Appendix 1/Techo-Functional Specification/ CMS - All Requirement/3.3.1	-	Rule (algorithm) based work list generation for the day, from actions such as	Will this rule be applicable for agency or for individual collectors ?	Both
133	Appendix 1/Techo-Functional Specification/ CMS - All Requirement/4.2.2	-	Search based on standard fields	What are these standard fields on which search has to be made?	Standard fields e.g.. card/account number, DOB, PAN, Aadhar, this info is indicative not exhaustive
134	Appendix 1/Techo-Functional Specification/ CMS - All Requirement/7.1	-	Preparation of Dunning letters/SMS/email (Auto-dunning and Batch)	What is the frequency of generation of these letters, SMS & Email?	This should be basis configurable parameters
135	Appendix 1/Techo-Functional Specification/ CMS - All Requirement/8.10	-	Computation of Agency Billing	Are the billing parameters specified as part of this section are exhaustive in nature ?	No, this is indicative
136	Appendix 1/Techo-Functional Specification/ CMS - All Requirement/9.3	-	Real time interface with Core banking System / core solution	What is the need for real time interface with Core Banking System?	This capability is envisaged for real time updation of payments received through core banking system
137	Appendix 1/Techo-Functional Specification/ CMS - All Requirement/9.5	-	Ability to generate SMS and e-mail messages	Will the existing SMS, Email gateway of the Bank will be used or does bidder needs to use its own gateway?	Yes, bidder need to integrate with company identified SMS/email gateway.
138	Appendix 1/Techo-Functional Specification/ CMS - All Requirement/9.10	-	Support limited inquiry capability for external collection Agencies	What is the scope of services which have to be covered under limited inquiry capability?	This means exposing system to external collection agencies with limited Fields/access
139	Appendix 1/Techo-Functional Specification/ CCMS - General Requirement/1.10	-	The system should provide scalability i.e. handle peak transaction loads, future increase in transaction, please provide relevant comments in Vendor comments column	What is the current and future TPS which bank is looking at?	Please refer to tentative projections as per section 3.2 of RFP to arrive at sizing
140	Appendix 1/Techo-Functional Specification/CCMS - General Requirement/3.2.1	-	Ability to create/define loan products not necessarily linked to cards based on the market without software customization.	This loan product will be managed by Loan Management System and not by Card Management System. Please confirm.	This is regarding loan/EPP products managed through a Card Platform.

141	Appendix 1/Techo-Functional Specification/ CCMS - General Requirement/3.7	-	Able to create a suite of different currency corporate cards for a Company, i.e. 1 USD Corporate Card, 4 GBP Corporate Cards, 10 EUR Corporate cards, etc. please furnish process flow chart.	Can you elaborate further on this requirement?	The system should support issuance of cards in different currencies
142	Appendix 1/Techo-Functional Specification/ CCMS - General Requirement/5.5	-	Standalone Loan Product	This loan product will be managed by Loan Management System and not by Card Management System. Please confirm.	Please refer to response against point no. 140
143	Appendix 1/Techo-Functional Specification/ CCMS - General Requirement/12.1	-	Loyalty and Redemption	This will be managed by Loyalty Service Provider. The CMS needs to share the transaction details with service and enable redemption against cash back to customer account. Please confirm.	The solution should have capabilities spelt out under this section of Techno functional specs. Interfacing with third party vendor would be a different aspect.
144	Appendix 1/Techo-Functional Specification/ CCMS - General Requirement/18.39	-	Two extra field for modification	Please elaborate this requirement	This means availability to additional blank fields to store new field value in future
145	Appendix 1/Techo-Functional Specification/CCMS - General Requirement/18.42	-	Statement processing English or Hindi	Does it mean that stationary will be printed in English and Hindi but the statement contents will be English?	Yes, this is regarding use of Hindi language on pre printed customer communication.
146	Appendix 1/Techo-Functional Specification/ CCMS - ModuleWise Requirement/2.74	-	The system should have the capability of PA-DSS Switching wherein no critical values will be stored on database or displayed on the screen in clear texts	What is the need for having PA-DSS?	Please read as PCI-DSS
147	Appendix 1/Techo-Functional Specification/ CCMS - ModuleWise Requirement/7.11 - 7.30	-		All the activities mentioned in these points will be available as part of Collection Module. Please clarify	The company is ok if some of the listed items are covered under Collection Module.
148	Appendix 1/Techo-Functional Specification/ CCMS - Other Requirements/3.1.1	-	During the Credit Card Application process	What all stages during the application process should trigger SMS/Email?	This should be a configurable parameter for events managed within CCMS however currently onboarding is being managed through a third party system
149	Appendix 01 - General Requirement - 1.13	-	The system should be able to interface with other third party applications	What are type of these third party applications. As each interface will have its own functionality and will require specific customization	The company has already published list of interfaces as per section 2.7 of RFP
150	Appendix 01 - General Requirement	-	The solution should be capable of integrating with services accessible through API, web services, call center operations, IVR etc	Will the IVR(or IVR vendor) be managed by bank and bidder should have integration with such IVR ?	Yes, the understanding is correct
151	Appendix 01 - CCMS module wise requirement - 2.48	-	Card hotlisting thru SMS	Whether cost of short code to be borne by bidder ?	No
152	Appendix 01 - CCMS module wise requirement - 4.2	-	TLV format for statement printing and merchant billing	Whether physical statement printing will be managed by BoBCards ? If yes, whether the printing be managed thru banks own module ? For what purpose such TLV format file is required ?	Merchant billing is out of scope and BOBFSL will get statement printed by its identified vendor. Currently statement file is provided in TLV file
153	Additional points	-	Migration (Additional information will be requested by Bidder on finalization of project)	More information on data migration	The Company will discuss Data Migration Strategy with the successful bidder and all necessary information will be provided during migration process.
154	Additional points	-	Data Migration	<u>Bidder requests the Bank to provide the Data for below points:</u>	The Company will discuss Data Migration Strategy with the successful bidder and all necessary information will be provided during migration process.

155	-	-	-	Data required in format specified by bidder
156	-	-	-	Explanation of each field
157	-	-	-	All types of masters
158	-	-	-	Credit card application related data
159	-	-	-	Complete customer, account, card data, transactions, authorizations, billing data, BT/EMI, rewards, delinquency, NPA, audit trails, dispute/chargebacks, call center history along with data base design for all such data
160	-	-	-	Banks existing website domain (if any) to be shifted to bidder, along with flash files and images and complete web-site hosting pages
161	-	-	-	Keys migration (including CVK, PVK, MDK)
162	-	-	-	Any specific logic/rules used currently for credit card program
163	-	-	-	Parameters passed to HSM for PIN, CVV, ICVV, CVV2. Values for decimalization table, account number, PIN validation data, method used for generating PIN. Card expiry date format passed while generating CVV, service code field value for CVV, CVV2 and iCVV.
164	-	-	-	All types of Parameters (along with explanation) defined in the system like Billing Cycle Dates, Interest Rates, all types of Tolerance Amounts, Minimum Due amount, service codes, all type of velocity parameters etc.)
165	-	-	-	Technical specifications for all types of integrations (online/offline)
166	-	-	-	All existing Bureau related information such as chip card templates, Coral draw (CRD) images for all types of card art works, stationary etc
167	-	-	-	Photo and signature images with link to card records
168	-	-	-	Card Numbering Logic