



RFQ for Engagement of vendor for End to End Development and Implementation of APIs in Customer Portal

Dated: 12th Apr 2021.

BOB Financial Solutions Limited.
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Near Gurunanak Hospital,
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Important Details (Schedule of Events, contact & communication details etc.)

Schedule and Due Dates	Date
Release of the request for Proposal Document	12/04/2021
Bid Submission	16/04/2021 by 3:00pm
Award Letter	20/04/2021

1. Scope of work:-

Background:

Customer portal is widely used for managing the card and request for various allied services by our customers. With the current upgrade of our core systems, we need to update the services currently used in the portal with the latest APIs which will result in faster TAT in availing those services and also reduce the burden from operational teams.

Currently, the envisaged APIs to be integrated are listed here below in Table-1, and to achieve the optimal results and experience the UI will also have undergo minimum changes to match the required parameters.

Bidder is expected to analyze and make changes to associated in BO module of the respective customer portal functionality if there is any impact. Bidder is expected to perform their own analysis and update the below given list in Table-1 if any additional feature noticed during the implementation phase. The list below is prepared by the company with its limited knowledge and understanding and technical skills.

Example – Currently Rewards Points redemption is done manually and then the request is updated in BO. With this API Integration the Reward Points redemption will happen online with API call and upon successful redemption the request should be logged and auto-closed.

Table-1:

S.no	Features	Expected API call?
1	Card Holder Login	NA
2	Card Holder Registration	YES
3	Login via UID + Password	NA
4	Login via UID + OTP (New Portal)	NA
5	Forgot User ID	NA
6	Forgot Password	NA
7	Captcha	NA
8	Virtual Keyboard	NA
9	Personal Message	NA
10	User Profile	NA
11	Profile Picture	NA
12	Edit Personal Message	NA
13	Edit Mobile Number (New Portal)	YES
14	Edit Email ID (New Portal)	YES
15	Change Password	NA
16	Account Summary	YES
17	Account Summary	YES



18	Card Summary	YES
19	Reward Summary	YES
20	Billing Details + Card Payment	YES
21	Card Statements	YES
22	Card Statement for last 6 months with Download + Print	YES
23	Payment / Credit Detail - last 24 months	YES
24	Statement Print	YES
25	Statement Download	NA
26	View Transactions	YES
27	Unbilled Transactions	YES
28	Unsettled Transactions	YES
29	Requests	YES
30	Preserved Statement Request - E-Statement / Hard Copy	YES
31	Statement Delivery Mode	YES
32	Request and Complaints Status	NA
33	Request for Card Replacement	YES
34	Request for Card Renewal	YES
35	Request for Add-on Card	YES
36	De-Register Credit Card	NA
37	Auto Debit Payment Request	YES
38	Auto Debit Payment De-Registration	YES
39	Blocking of Card	YES
40	EMI Request	YES
41	Issuance/Dispatch details of Card	YES
42	PIN Reset /Regenerate PIN	YES
43	Request Status	NA
44	Card Requests 1. REPLACE/REISSUE 2. De-register card 3. Request ADD- ON CARD	YES
45	Other Request / Complaints	NA
46	Card Limit Management	YES



47	International Transaction Enable/Disable : API which can be leveraged to enable/disable POS/ECOM/ATM/MOTO international transaction	YES
48	International POS Transaction Enable/Disable: API which can be leveraged to enable/disable POS international transaction	YES
49	International ATM Transaction Enable/Disable : API which can be leveraged to enable/disable ATM international txn	YES
50	Domestic Transaction Enable/Disable : API which can be leveraged to enable/disable POS/ECOM/ATM/MOTO domestic transaction	YES
51	Domestic POS Transaction Enable/Disable: API which can be leveraged to enable/disable POS domestic transaction	YES
52	Domestic ATM Transaction Enable/Disable: API which can be leveraged to enable/disable ATM domestic transaction	YES
53	Reward Points	YES
54	Reward points Summary - Opening Bal, Earned, Redeemed, Total Bal	YES
55	Reward Points Redemption Request	YES
56	Payment Details	YES
57	Pay card bill using NetBanking (Total Amount Due, Minimum Amount Due or any other amount) : FirstVision platform provides an API, which can be leveraged to release the OTB for real time payments. account details and transaction details will be passed as inputs to the service. Service will validate the input fields and will update the OTB	YES
58	Pay card bill (Redirection to Bill Desk on Web Browser): FirstVision platform provides an API, which can be leveraged to release the OTB for real time payments. account details and transaction details will be passed as inputs to the service. Service will validate the input fields and will update the OTB	YES
59	Integration with BBPS system WIP	NA



60	Alerts & Notifications	YES
61	PUSH notifications on Offers	NA
62	Statement Generations	YES
63	Bill Due : API which can be leveraged to inquire the card holder statement to verify the outstanding balance	YES
64	Static pages	NA
65	Spend Analyzer	NA (just have to use values from the Dashboard API call)
66	Interest Calculator	NA
67	About Us	NA
68	FAQs	NA
69	Contact Us	NA
70	Offers	NA
71	Terms & Condition	NA
72	ReKYC Requirement: Update customer PI info Mobile, Email, PAN and Address in VisionPLUS after approval in Portal. it will call API of V+ for these updates once the Portal Back Office user approves the request and is should get updated in VisionPLUS immediately/post EOD processing.	YES
73	Loyalty Points Redemption	YES
74	EMI Conversion	YES
75	Card Replacement due to Damage/Lost	YES
76	Update Mobile Number & Email ID	YES
77	Activate e-statement	YES
78	Activate Paper Statement	YES
79	Activate Both type of statement	YES
80	Auto Debit Activation	YES
81	Card Upgrade	YES
82	Real Time Alert	YES
83	Green Pin	YES
84	Bill Payment	YES

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To Bridge this gap and stand and with a vision of a customer centric organization, we hereby propose to initiate the modification of existing customer portal for field level changes and develop for the API integration with middleware API platform which will be integrated with new Core Card Management System which are in line with the upgraded core system.

2. Objective

Definition of End-to-End API based service request customer portal:

The Company has conceptualized, designed and implemented the required API stack.

- Make the changes in the BFSL portal and its BO module for API calls through ESB platform which is integrated with new Card Management System and its associated systems.
- Data Transfer between the Bank and vendor systems should be in encrypted and secured manner. Sensitive data like card details should be in Hash format, in compliance with the security guidelines of the Bank/Regulator/Government or related Agencies, throughout the systems of the Bidder/sub-contractor.
- The agreement will be for this project and can be extended based on the satisfactory performance of the Bidder at the sole discretion of the Bank.
- The Bank at its sole discretion, at any point of time during the contract period, may choose to add other alternate Banking Channels to the scope basis the business requirement and revised timelines and commercials can be revised for the same.
- The solution partner and the technical partner have to be hosted in India and atleast have an active clientele for 1 to 3 Indian PSU card issuers.

Bank has the discretion to choose and avail any or all of the below mentioned requirements as part of this RFQ.

3. Scope of Work

Functionalities required under the revamping the customer portal are as follows:

- The Bidder should be able to conceptualize, design, implement and manage the customer portal for the credit card base customers as specified by the Bank including designing customized solutions as and when felt necessary by the Bank.
- The Bidder should have End-to-End API development and implementation solution to manage the customer portal for the credit card customers. It should have all aspects of management which includes minor tweaking and technical integration.
- The Bidder should be capable of launching, implementing and maintaining of the portal

4. Portal Functionalities:

- **Card Holder Login (API Required: Maybe – To validate Mobile)**

Login Module already has the capability of validating the user, CAPTCHA, personal message, virtual keyboard. It can also login through password route or using OTP. Other supporting features like forgot UserName and Password are also working as desired. We may require an API to be developed to validate the Mobile number in case of duplicate userid found.



- **Card Holder Registration (API Required: No)**

The application allows the customer to register into the portal using the issued credit card. The very first time, the customer is mandated to register by entering the card details and other mandatory questionnaire. There is also realtime check in place for identifying the duplicate userid which monitors the registration process for creating unique userid. The complete process is validated through OTP sent to customer mobile and application only proceeds after authorizing the valid OTP and CAPTCHA.



- **Dashboard (API Required: Yes)**

Post login the customer is redirected to the Dashboard page where the entire summary of the credit card activity is displayed. This area is used to display the account details like the credit limit, outstanding balance, the bill due, recent transactions etc. Following are the list of services to be provided through API.

- Card Summary
- Billing Summary
- Outstanding Amount
- View statement
- Recent Transactions
- Reward points summary
- PIN Generation
- Block card

- **Payment & Statements (API Required: Yes)**

In this section, the customer can view and pay their monthly credit card bill. It also has sections where the customer can get their monthly statements (currently upto last 6 months, this will be extended to last 24 months). The customer can also view their recent transactions which are Unbilled as well as Unsettled.

- **User Profile (API Required: Yes)**

The customer can view their personal details in this section and can also modify their current password, mobile number and email id. Besides this the application also displays their current address and lists the number of Add-On card services availed.

- **Requests (API Required: Yes)**

The most important section of the entire solution is Request; this is the area where customer interacts with the application the most. All the services are booked using the Request section. Key features which requires an API integration are listed here

Regenerate PIN request with OTP authentication

- Card block
- Add on card request
- Card Limit Management
- Statement delivery mode
- Preserved statement request
- Auto debit payment
- Auto debit payment De-Registration
- Reward Points Redemption
- Reward points Summary
- EMI request



- **Realtime Bill Payment (API Required: Yes)**

There should be an integration with the “Realtime Payemnts” API provided from the core system. The core application has the capability to release the OTB instantly which will enhance the customer experience where customer can use the realtime credit limit as and when they make payments

- **Real time Alerts & Notifications (API Required: Yes)**

Based on the responses from the various services, the application should send relevant notification using the existing SMS & Email channels.

5. General features of Portal

Bidder will also build, deploy and manage an online interactive website portal as instructed by BFSL. The features of the portal are described below:

- **Design**

Should be aligned in spirit to the BFSL’s brand, be user friendly, modifiable with smooth navigation, etc.

- **Traffic Management**

The website should have the ability to handle traffic smoothly with a rich customer experience.

- **Language Support**

The website should be navigable by members/customers in English

- **Features**

Bidder should ensure the modifications to the web pages must be mobile responsive. The current design and live features should be maintained intact and ensure the existing experience is not spoiled with the additional to be developed features as per business requirements.

- **Management**

- The Web Site coding should be flexible to incorporate changes to customer interface for any other purposes as and when required by the BFSL or with the approval of BFSL

- **Security**

- Privacy & Secure Storage of Customer Profile/Data is of paramount importance and should be maintained effectively & efficiently

6. Liquidated Damages and Penalty:

- I. Company expects that the selected bidder completes 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 penalty clause.

- II. The proposed rate of penalty would be per week cost of the project for the each week of the delay. 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.
- III. Thereafter, at the discretion of the Company, the contract may be cancelled. Company also has the right to invoke the Performance Guarantee, Penalty Clause on delay which is not attributable to Company and is attributable to the selected Bidder.
- IV. Inability of the selected bidder to provide services at the service levels defined would result in breach of contract and would invoke this penalty clause.
- V. Notwithstanding anything contained above, no such penalty will be chargeable on the selected bidder for the inability occasioned, if such inability is due to reasons entirely attributable to Company.

7. Timelines / Delivery Schedule

The selected Vendor is expected to complete the implementation of upgraded Portal with APIs within a period of **6 weeks** from the date of acceptance of Purchase Order/ LOI.

8. Eligibility Criteria

The bidders are required to comply with all the below stated criteria:

Sl.	Details	Support Documents to be submitted
1.	The Bidder should be a company incorporated in India and should have been in operation for a period of at least 2 years in India as on date of the RFP.	Certified copy of Certificate of Incorporation in case of a private limited company and Certificate of Commencement of Business in case of a public limited company.
2.	The technical team of the bidder to be inhouse or a Indian third party who has been operation for a period of at least 2 years in India	Certified copy of Certificate of Incorporation in case of a private limited company and Certificate of Commencement of Business in case of a public limited company.
3.	The Bidder should have the infrastructure for providing timely support	A declaration to this effect has to be submitted by the Bidder.
4.	The Bidder should be in existence for last two years.	Audited financial statements for the previous 2 years to be submitted.
5.	The bidder needs to start the project with full time dedicated resources from the next	In case of COVID lockdown the situation can be revised with mutual agreement.



	working day of the awarding this project either onsite at BFSL office in Mumbai.	
6.	The Bidder should not have been blacklisted by any Govt. / Govt. Agency /Bank(s) / Financial Institutions in India or overseas in the last three years.	The Bidder has to submit self-certification on its letterhead.
7.	The bidder has to ensure the data shared by BFSL is in confidential and secured manner and no breach on the same will occur.	

The bidder needs to comply with all the eligibility criteria mentioned above. Non-compliance to any of these criteria would result in outright rejection of the bidder's proposal.

The Bidder should enclose proof in support of all eligibility criteria while submitting the Bid Proposal, failing which, the Bid Proposal will not be considered for further evaluation.

There is no restriction on the number of credentials a bidder can provide, however all credential letters should be appropriately labelled and segregated in the respective areas. Bank reserves the right to relax any of the above stipulations in deserving cases.

9. Technical Evaluation Criteria

The criteria for evaluation of technical bids are as under. Credentials and other evaluation criteria mentioned below will be computed for the bidder selections process:

It may be noted that commercial bids will be subjected to the above evaluation process. Based on the technical evaluation criteria, each Bidder will be given certain marks. This evaluation will solely be dependent on BFSL IT team as per the seamless integration, time bound initiation and secured process enhances customer experience.

SR#	Parameter	Max Score
A	Project Execution Methodology	25
A1	Defined approach in the methodology	
A2	Defined milestones in workplan	
A3	Clear definition of deliverables of each	
A4	Understanding of database of existing application	
A5	Ease of converting database version provided by existing version in new formats	
B	Solution Architecture and Design – Key Features and Functionalities	25
B1	Support for new features	
B2	Integration capability with other solutions	
B3	APIs provided to be consumed for integrations	
B4	Customization of functionalities (average lead time on changes in system)	
C	Adherence to Project Timelines	25
C1	Clearly defined work streams with timelines	
C2	Clearly defined list of stakeholders responsible for adherence to timelines	



C3	Capacity enhancement to meet timelines	
C4	Escalation matrix & Support teams for project delivery	
C5	Contingencies /risk defined for delay	
D	Execution Competency (Solution Accelerators, Functional & Technical Competency)	25
D1	Availability of solution accelerators/relevant systems for execution	
D2	Prior execution experience of technical team in similar projects	
D3	Prior execution experience of functional team in similar projects	
D4	Availability of dedicated technical team	
D5	Availability of dedicated functional team	
TOTAL Marks		100

Format of commercial bid.

Items	Amount	Tax Type	Tax %	Tax Value (INR)	Total Amount including Tax (INR)
Development Charges with 6 months support warranty	-				

Techno-commercial evaluation criteria

The Bidder is expected to quote the costs for all items required for fully complying with the requirements of the RFQ (including addendums, Corrigendum's , if any) in the respective sections of the price bid. The prices for the respective sections would be deemed to include all components required to successfully implement and maintain the solution for the period of the contract.

The evaluation methodologies vis-a-vis the weightages are as under:

Score will be calculated for all technically qualified Firms using the following formula:

$$S = (T/T \text{ High} \times 60) + (C \text{ Low}/C \times 40)$$

Where:

S = Score of the Firm

T = Technical score of the Firm

T High = Highest Technical score among the Firms

C = Quote as provided by the Firm (please refer to Annexure 7)

C Low = Lowest Quote of C among the Firms

The Firm securing the highest score becomes the successful Firm

For example – There are three Bidders A, B and C.

Technical score will be arrived at treating the marks of the Bidder scoring the highest marks (A) in Technical evaluation as 100. Technical score for other Bidders (B, C, etc.) will be computed using the formula Marks of B / Marks of highest scorer A*100.



Similarly Commercial Score of all technically cleared Bidders will be arrived at taking the cost quoted by L1 Bidder i.e., the lowest quote from all technically qualified Bidder (say C) as 100. Marks for other Bidders will be calculated using the formula $\text{Commercial Score} = \text{Cost of L1 Bidder} / \text{Cost quoted by Bidder} * 100$.

A “Combined score” will be arrived at, taking into account both marks scored through Technical Proposal evaluation and the nominal commercial quotes with a weightage of 60% for the Technical Proposal and 40% for the Financial Proposal as described below.

The combined score is arrived at by adding Technical Score and Commercial Score. The successful Bidder will be the one who has highest Combined Score.

Sr. No.	Bidder	Bidder Technical Evaluation marks (T)	Nominal Bid Price in INR(C)	Technical Score	Commercial Score	Combined Score (out of 100)
1	A	95	20	$95/95*60=60.00$	$10/20*40=20.00$	$60.00+20.00=80.00$
2	B	85	15	$85/95*60=53.68$	$10/15*40=26.66$	$53.68+26.66=80.34$
3	C	90	10	$90/95*60=56.84$	$10/10*40=40.00$	$56.84+40.00=96.84$

In the above example Bidder C with highest score becomes the successful Bidder.



ANNEXURE -I

**UNDERTAKING FOR NON- BLACKLISTED
(To be provided on letter head of the Bidder's Company)**

Asst. Vice President Procurement,
BOB Financial Solutions Ltd.
303, 3rd Floor,
Hallmark Business Plaza,
Near Gurunanak Hospital,
Kalanagar, Bandra East
Mumbai – 400 051
Tel: 022-4208 6613,

Dear Sir,

We, M/s_____, do hereby confirm that we have not been blacklisted/banned/ declared ineligible for corrupt and fraudulent practices by any Govt. Financial Institutions/Banks/ Government/ RBI/ ICAI/ Semi Government Departments/ PSUs in India and have no disciplinary proceedings pending against the applicant firm or any of the partners.

This declaration is been submitted and limited to, in response to the tender reference mentioned in this document

Dated at __day of _____ 2021.

Thanking You,

Yours faithfully,

Signature of Authorized Signatory
Name of Signatory:
Designation:
Seal of Firm/LLP