Replies to Pre bid Queries for GeM Bid ref. no: GEM/2024/B/4828682 dated 03/04/2024 for Selection of service provider for end to end Implementation of Card Management Solution for Domestic and International Prepaid Cards on OPEX Model for a period of 5 years

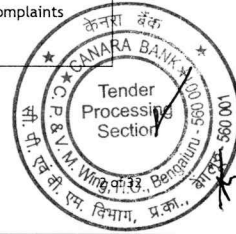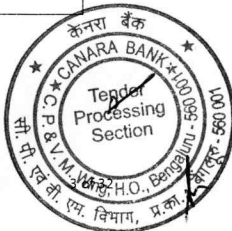| Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
1	1	GeM Bid Document	Bid End Date/Time/ 29-04-2024 15:00:00	-	Request Bank to extend timeline by 4 weeks from the submission of responses to the pre-bid queries	Bidders to refer Corrigendum-2.
2	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Project Timelines	1.2 The Solution should be fully operational within a timeframe of Twelve (12) weeks, starting from either the acceptance of the Purchase Order or from the date of instructions received from the Bank/ mutually agreed project starting date	Request bank to increase the implementation timelines to 8-10 months looking at all the integration and certification required as part of the project.	Bidder to comply with RFP/GeM bid terms.
3	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	2. Integration & Interfaces	2.1 The selected bidder has to work with different application vendors in order to integrate new solution to the existing workload or new workloads during contract period.	Assumption is that Bank shall provide complete support in getting all the data and testing support required in timely manner to integrate with different vendors. Please confirm the understanding.	Yes, We concure with your understanding.
4	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	3. Security	3.9. The selected bidder will have to establish all the necessary procedures/infrastructure/technology /personnel to ensure the Information System Security as per the guidelines prescribed by RBI and the policies of the Bank.	Understanding is that bank shall be responsible for all the connectivity between bidder and bank's as well as different vendors. Please confirm.	Yes, We concure with your understanding.
5	66	Annexure-8 Scope of Work	2. The International and Domestic Prepaid card management solution is broadly aimed to provide end-to-end management of Prepaid Card Management Solution for the following functionalities:	d. Mobile portal for customer (to be integrated with Canara mobile banking application)	Assumption is that bank's mobile gateway shall consume APIs of the bidder solution. Please confirm the understanding.	Yes, We concure with your understanding.
6	67	Annexure-8 Scope of Work	4. Solution	4.1. Solution should have the capability to: Interface with wearables if required by the bank	Is bank currently live with wearables functionality. If yes request bank to share the details of the same.	For Prepaid Card products, Bank is not live with functionality. Bidder has to provide the same if required by Bank at no extra cost.
7	68	Annexure-8 Scope of Work	4. Solution	4.6. The solution should have the provision to implement fraud-monitoring rules as suggested by the bank from time to time.	Is bank expecting bidder to integrate with bank's fraud and risk management system. Please confirm.	Selected Bidder solution will provide the reports required by Bank's monitoring team and solution should have the checks for fraud monitoring and integrate with bank's fraud and risk management system. Industry standard rules will need to be implemented. Detailed rules will be provided during implementation.
8	68	Annexure-8 Scope of Work	4. Solution	4.16. International Prepaid Card □ The proposed solution should support Dynamic currency conversion with the capability to pooling of the funds from different denomination multi-currency to facilitate the transaction.	Is bank expecting currency hunting or currency hedging for this scenario. Please confirm.	Yes, Wallet hunting

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9	69	Annexure-8 Scope of Work	5. System Architecture	5.3. The Selected Bidder is responsible for any genuine licenses /utilities/certifications required to run the solution at their own costs.	Assumption is that bank is considering license of the application that is proposed by the bidder but cost related to network or any other certification by the bank or regulatory shall be taken care by the bank. Please confirm the understanding.	Cost related to network and network related certifications will borne by Bank. if any certification required by regulator for selected bidder will be provided by bidder at their own cost. Any change required by regulator should be done without any cost.
10	69	Annexure-8 Scope of Work	5. System Architecture	5.11. Selected Bidder should have a well-defined data migration strategy and Program Evaluation Review Technique (PERT) chart with definitive timelines for migration of data from the existing set-up of the Bank if required. The cost of migration if any, would be borne by the Selected bidder.	Bidder shall be responsible for migrating the data from existing system but assumption is that bank shall provide the existing data to the selected bidder and in case any cost that is associated with the existing vendor then bank shall be taking care of the same. Please confirm the understanding.	Bank will provide the required data for recarding. Migration will be done through recarding of existing cards. No additional cost will be bared by the Bank. Cost will be as per the Amended Annexure-16 Bill of material of the RFP.
11	71	Annexure-8 Scope of Work	8. Issuance	8.2. Selected bidder has to share embossa file for card procurement to vendors selected by bank.	a. Request bank to share by how many perso vendors bidder need to integrate. B. Assumption is that network connectivity to integrate with the perso vendor and bidder datacentre shall be taken care by the bank. Please confirm.	a. Currently Canara Bank has three card perso vendors. This arrangement can be changed as per Bank requirement. B. Assumption -No, Bidder will take care of that and card personalisation file should shared directly to card personalisation vendor.
12	71	Annexure-8 Scope of Work	8. Issuance	8.8. KYC, AML-CFT verification of NTB customers to be carried out by the selected bidder.	Assumption is that bidder to integrate with bank's system. Please confirm the understanding.	Integration with Bank's KYC and AML-CFT solution. Industry standard rules will need to be implemented. Detailed rules will be provided during implementation.
13	71	Annexure-8 Scope of Work	9. Integration with Bank system	9.1. The solution should integrate with various current channels of the Bank such as CBS, Internet Banking, Mobile Banking, What's App, IVRS, SMS, SSO and any channel upgraded or introduced by the Bank in future.	Assumption is that network connectivity to integrate with various systems and bidder datacentre shall be taken care by the bank. Please confirm.	Public APIs will be provided for integration.
14	74	Annexure-8 Scope of Work	12. Reconciliation	12.3. The proposed solution should include load, reload, funding and maintenance of NOSTRO account for settlement of transactions (in case of International Prepaid).	Since bank is the principal member so NOSTRO account shall be maintained by the bank and not the bidder. Please elaborate the expectation from the bidder.	Nostro account will be maintaned by Bank. But reconciliation of Nostro balances with wallet balances and CBS (mirror balances) is expected to be done by proposed vendor.Necessary reports shall be shared from Bank for the same.
15	77	Annexure-8 Scope of Work	17. Customer support	17.1. Selected Bidder should provide CRM solutions for CRM agents for attending to the queries of the Cardholders regarding card transactions in India and from outside India.	Is bank expecting bidder to provide call centre service for bank's agents across India and overseas. Please elaborate on the requirement.	Bidder has to provide CRM solution for Bank's call centre agents. If Bank intends to integrate with Bank's CRM solution, Bidder has to make it available.
16	77	Annexure-8 Scope of Work	17. Customer support	17.5. The tickets must be closed within agreed TAT and adhering to Bank's internal customer grievance redressal mechanism and regulatory guidelines.	Is bank expecting bidder to directly provide support to the end customers to resolve their queries. Please elaborate on the requirement.	Facility for customer to raise and track complaints should be there as per RBI guidelines.

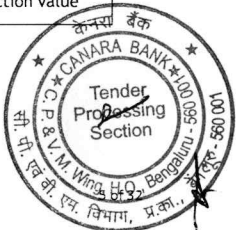| Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
17	77	Annexure-8 Scope of Work	17. Customer support	17.9. Online Dispute resolution system should be in place as per RBI guidelines.	Assumption is that bank team shall be performing the dispute management using network portals. Please confirm the understanding.	Facility for customer to raise and track complaints should be there as per RBI guidelines.
18	79	Annexure-9 Technical Evaluation Criteria	Sl No. 4	Evaluation Parameters: 24x7 Level 1 support for customer complaints redressal - 5 marks 24x7 Level 2 support for customer complaints redressal - 3 marks	Request bank to define what is expected from Level-1 and Level-2 support. Please share elaborate response.	Level-1 support : first level support to the customer Level 2 support: escalations from Level-1
19	15	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	2. Integration & Interfaces	2.1 The selected bidder has to work with different application vendors in order to integrate new solution to the existing workload or new workloads during contract period.	Request the Bank to provide the list of application the solution needs to be integrated with.	Mobile Banking, InternetBanking, WhatsApp Banking, IVRS etc.
20	75	Annexure-8 Scope of Work	13. Notifications	13.3. The proposed solution should have provision to send OTP as SMS, email, app alerts, etc. as customizable by customer.	What customisation by the customer is expected on Notification requirement? Request the Bank to elaborate.	Bidders to refer Corrigendum-2.
21	66	Annexure-8 Scope of Work	3. Currency wallet	3.1. The proposed system should be able to handle INR and multiple forex currencies as per Bank's requirement	Is the Bank expecting separate setup for Multi currency and INR card or single setup?	Any one can be provided.
22	67	Annexure-8 Scope of Work	4. Solution	4.1. Solution should have the capability to ◻ Issue domestic as well as international prepaid cards. ◻ Issue cards with Mastercard, VISA, Rupay or other networks as per Bank's requirement	Request the Bank to provide list of current networks and networks the Bank is expecting to go live within the contract period.	Currently Bank will issue card in association with VISA, Mastercard and Rupay. In future Bank may explore possibility to issue card with other Networks authorised by RBI and selected bidder has to provide the same.
23	68	Annexure-8 Scope of Work	4. Solution	4.8. The selected bidder shall provide the VbV, MasterCard Secure, 3DS 2.0, OTP etc. facility as part of the solution.	Understanding is that the Bank is expecting ACS solution as well along with prepaid solution. Request Bank to share the volumes of current and projected Ecom transactions	Yes, ACS solution to be provided.
24	71	Annexure-8 Scope of Work	8. Issuance	8.2. Selected bidder has to share embossa file for card procurement to vendors selected by bank.	Understanding is Personalisation vendor engagement will be managed by the Bank. Please confirm	Yes, We concure with your understanding.
25	71	Annexure-8 Scope of Work	8. Issuance	8.8. KYC, AML-CFT verification of NTB customers to be carried out by the selected bidder.	KYC is generally carried out by the Bank and required customer data for card issuance is shared with the Vendor. Understanding is that the vendor has to integrate with Bank's KYC process.	Integration with Bank's KYC and AML-CFT solution. Industry standard rules will need to be implemented. Detailed rules will be provided during implementation.
26	71	Annexure-8 Scope of Work	8. Issuance	8.8. KYC, AML-CFT verification of NTB customers to be carried out by the selected bidder.	Understanding is that the solution has to be integrated with Bank's AML solution, Request the Bank to confirm.	Integration with Bank's KYC and AML-CFT solution. Industry standard rules will need to be implemented. Detailed rules will be provided during implementation.
27	72	Annexure-8 Scope of Work	9. Integration with Bank system	9.5. International Prepaid Card ◻ LRS limit check,	Understanding is that the solution needs to be integrated with Bank's LRS system for limit check. Please confirm	If customer has availed any LRS limit then option to be provided for entering the limit used outside Bank's sysytem manually. Solution should have capability to capture the existing limit exausted using the CMS solution.
28	74	Annexure-8 Scope of Work	12. Reconciliation	12.4. The proposed solution should provide for Transaction Monitoring reports for monitoring of frauds and any suspicious transactions.	Understanding is that the solution needs to interface with Bank existing FRM system for Fraud monitoring. Request Bank to confirm.	Selected Bidder solution will provide the reports required by Bank's monitoring team and solution should have the checks for fraud monitoring and integrate with bank's fraud and risk management system. Industry standard rules will need to be implemented. Detailed rules will be provided during implementation.

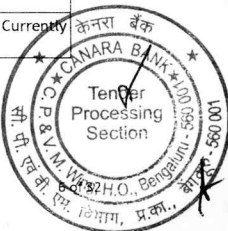| Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
29	77	Annexure-8 Scope of Work	17. Customer support	17.1. Selected Bidder should provide CRM solutions for CRM agents for attending to the queries of the Cardholders regarding card transactions in India and from outside India.	Understanding is the vendor needs to provide role based access of the solution to the Bank's CRM team to attend to cardholder queries. The system can also interface with Bank's existing CRM system. Request Bank to confirm	Bidder has to provide CRM solution for Bank's call centre agents. If Bank intends to integrate with Bank's CRM solution, Bidder has to make it available.
30	69	Annexure-8 Scope of Work	5. System Architecture	5.7. The Software Solution Application architecture/hardware/software should be scalable to meet the future volume during the contract period.	Request bank to help us with the below details: Domestic Card: •Current Count of Issued Cards •Year-wise estimate of cards to be issued during 5 years •Load amount per Card per year estimated year-wise for 5 years •Transaction value and transaction count per card per year estimated year-wise for 5 years •Validity of Domestic Card International Card: •Current Count of Issued Cards •Year-wise estimate of cards to be issued during 5 years •Load amount per Card per year estimated year-wise for 5 years •Transaction value and transaction count per card per year estimated year-wise for 5 years •Validity of International Card Required TPS. (Please refer to Annexure-A for format for the data requested)	Bidders to refer Corrigendum-2.
31	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Project Timelines	1.5.Bank reserves the right to change/modify locations for supply of the items. In the event of any change/modification in the locations where the hardware items are to be delivered, the bidder in such cases shall deliver, install and commission at the modified locations at no extra cost to the Bank 1.7.The Bank will not arrange for any Road Permit / Sales Tax clearance for delivery of hardware to different locations and the selected bidder is required to make the arrangements for delivery of hardware to the locations as per the list of locations /items provided from time to time by the Bank.	The solution shall be provided under hosted model in vendor's premises, hence as per our understanding, this clause shall not be applicable. Request bank to clarify if there is a different understanding.	This Clause stands deleted.

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32	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6. Penalties/Liquidated Damages	6.1. Penalties/Liquidated Damages for delay in delivery/implementation of the solution: 6.1.2.Non-compliance of Migration and Go-Live of the Solution as per clause 1.3 (Phase-2) will result in imposing penalty of 0.50% on delay in migration per week or part thereof, by the Bank on the Migration cost mentioned in Table-A of Annexure-16.	Clause mentions that the penalty shall be 0.5% of Migration Cost as mentioned in Table -A, Annexure-16. However, in Annexure A, there's no requirement to mention Migration Cost separately., hence request clarity on how this penalty shall be computed.	Bidders to refer Corrigendum-2.
33	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6. Penalties/Liquidated Damages	6.3. Penalties/Liquidated damages for not maintaining uptime: 6.3.2. The maximum penalty levied under above clause 6.3.1 shall not be more than 10% of the Anticipated Annual Turnover value as per the Table-B of Annexure-16 (Bill of Material).	We infer that this capping is annual i.e. the cumulative annual penalty for a period of 12 months is capped at 10% of Anticipated Annual Turnover. Request to confirm this understanding; and request to amend the clause to make this explicit.	Bidders to refer Corrigendum-2.
34	40	SECTION G - GENERAL CONDITIONS	10. Guarantees	The bidder should guarantee that the hardware items delivered to the Bank are brand new, including all components. In the case of software, the bidder should guarantee that the software supplied to the Bank includes all patches, updates etc., and the same are licensed and legally obtained. All hardware and software must be supplied with their original and complete printed documentation.	The solution shall be provided under hosted model in vendor's premises, hence as per our understanding, this clause shall not be applicable. Request bank to clarify if there is a different understanding.	This Clause stands deleted.
35	42	SECTION G - GENERAL CONDITIONS	13. Exit Management Plan:	13.5 Bidder/Vendor/Service Provider must ensure that hardware supplied by them shall not reach end of support products (software/ hardware) at time of transition.	The solution shall be provided under hosted model in vendor's premises, hence as per our understanding, this clause shall not be applicable. Request bank to clarify if there is a different understanding.	This Clause stands deleted.
36	75	Annexure-8 Scope of Work	12. Reconciliation	12.14. Handling chargebacks and dispute raised from branches / customers through proper channel.	Call centre team will be handled by bank. Vendor's scope shall be limited to handling chargebacks and disputes. Is this understanding correct?	Selected bidder has to provide the dedicated portal for raising and tracking complaints.
37	75	Annexure-8 Scope of Work	13. Notifications	13.2. The proposed solution shall be customizable to send SMS, email, app alerts, etc. on all financial transactions, Non-financial transactions, approve & decline scenarios, uptime/down time (System maintenance) and other scenarios provided by the Bank. 13.3. The proposed solution should have provision to send OTP as SMS, email, app alerts, etc. as customizable by customer.	We assume that bank will allow vendor to integrate with bank's existing partners for SMS, Email, OTP alerts and the costs of the same shall be borne by the Bank. Please let us know if this understanding is correct.	Selected bidder has to provide the mentioned services.
38	77	Annexure-8 Scope of Work	17. Customer support	Entire Clause	Please clarify who will manage the helpdesk team	Bidder has to provide CRM solution for Bank's call centre agents. If Bank intends to integrate with Bank's CRM solution, Bidder has to make it available.
39	88	Annexure-16 Bill of Material	Table - B Cost based on Transaction value	Cost in percentage of Transaction value as per scope of work for 5 years	We assume that the % shall be applied on the load value. Please let us know if this understanding is correct.	% will apply on total successful transaction value

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40	66	Annexure-8 Scope of Work	2. The International and Domestic Prepaid card management solution is broadly aimed to provide end-to-end management of Prepaid Card Management Solution for the following functionalities:	a. Branch user portal for issuance and related activities b. Admin portal c. Help desk portal for call centre d. Mobile portal for customer (to be integrated with Canara mobile banking application) e. Web portal for customer (to be integrated with Canara Net banking portal) f. Reconciliation g. MIS reports	Kindly provide total and concurrent count of users expected by Bank for accessing Branch portal, Helpdesk portal, Mobile portal and Web Portal, Reconciliation and MIS reports	Branch users number will be equal to number of staff working in Bank. Number of customers using the mobile/ web portal will depend on the number of cards issued Detailed will be provided during implementation.
41	67	Annexure-8 Scope of Work	4. Solution	4.1. Solution should have the capability to □ Issue domestic as well as international prepaid cards.	Kindly provide total number Domestic and International Prepaid cards for current year and Year on Year Prepaid cards increase for next 5 years for infrastructure sizing	Bidders to refer Corrigendum-2.
42	67	Annexure-8 Scope of Work	4. Solution	4.1. Solution should have the capability to □ On-board individual and corporate customers to the prepaid card program.	Kindly provide the number of individual and corporate customers for Bidder solution infrastructure sizing	Bidders to refer Corrigendum-2.
43	68	Annexure-8 Scope of Work	4. Solution	4.9. Solution should comply with Password Policy of the Bank	Kindly provide Bank password policy	Relevant details will be provided during implementation stage.
44	72	Annexure-8 Scope of Work	9. Integration with Bank system	9.4 The solution should be integrated through Bank's single sign-on for all the activities with user authorization for such activities (Maker & Checker) relating to card	Kindly provide Bank user base(LDAP, Active Directory, etc) and authentication mechanism used by Bank	Relevant details will be provided during implementation stage.
45	75	Annexure-8 Scope of Work	13. Notifications	13.3 The proposed solution should have provision to send OTP as SMS, email, app alerts, etc. as customizable by customer	Kindly confirm that bank will provide SMS and Email gateway for OTP	Selected bidder has to provide the services mentioned send OTP as SMS, email, app alerts, etc. as customizable.
46	77	Annexure-8 Scope of Work	17. Customer support	17.1. Selected Bidder should provide CRM solutions for CRM agents for attending to the queries of the Cardholders regarding card transactions in India and from outside India.	Kindly provide the number of CRM agents for attending to the queries of the Cardholders regarding card transactions in India and from outside India.	Bidder has to provide CRM solution for Bank's call centre agents. If Bank intends to integrate with Bank's CRM solution, Bidder has to make it available.
47	Generic	Generic	Generic	Generic	Kindly provide the volumetric for sizing of Domestic and International Prepaid cards for current year and Year on Year Prepaid cards increase for next 5 years for infrastructure sizing	Bidders to refer Corrigendum-2.
48	Generic	Generic	Generic	Generic	Kindly share the Volumetric Transaction per day (TPD) Year on Year for next 5 years from all channels like POS, ATM, etc	Bidders to refer Corrigendum-2.
49	Generic	Generic	Generic	Generic	Kindly share the maximum Transaction per second (TPS) for current year and next 5 years Year on Year from all channels like POS, ATM, etc	Bidders to refer Corrigendum-2.
50	Generic	Generic	Generic	Generic	Kindly share total count of users from Bank Branches/Call Centre accessing the web-enabled access to check balances, block the card and other queries relating to the card account	Count of CMS users will be equal to no of staff in Bank(Approx 1,00,000.00) other details will be provided during implementation.
51	Generic	Generic	Generic	Generic	Kindly provide data size for migration	Relevant details will be provided during implementation stage.
52	Generic	Generic	Generic	Generic	Kindly provide Bank DC/DR location address for network connectivity feasibility from bidders DC	Relevant details will be provided during implementation stage.
53	Generic	Generic	Generic	Generic	Kindly provide details of Telecom service providers available at Bank DC & DR site.	Relevant details will be provided during implementation stage.
54	Generic	Generic	Generic	Generic	Kindly share the number of users concurrency for accessing the bidder solution portals/dashboards	No of user will be equal to no of staff in Bank (Currently Approx 90000)

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55	66	Annexure-8 Scope of Work	2. The International and Domestic Prepaid card management solution is broadly aimed to provide end-to-end management of Prepaid Card Management Solution for the following functionalities:	c. Help desk portal for call centre	Bidder is supposed to help with the interface to create role based access for the bank call centre. OR Integrate with the bank's customer portal and push the requested data to resolve the query. OR Bidder is requested to set-up the call centre for the Issuer. If yes then what is the number for the workstation?	Bidder has to provide CRM solution for Bank's call centre agents. If Bank intends to integrate with Bank's CRM solution, Bidder has to make it available.
56	67	Annexure-8 Scope of Work	3. Currency wallet	3.3. For International travel, □ There shall be provision for loading currency in the cards with funds directly from Exchange Earners' Foreign Currency Account (EEFC) accounts.	Understand it will be the bank's responsibility to approve or decline loading directly from the EEFC wallet.	Yes, We concure with your understanding.
57	67	Annexure-8 Scope of Work	4. Solution	4.1. Solution should have the capability to: Interface with wearables if required by the bank	We understand that the Virtual card will be a one-time use card or for a specific duration / amount, kindly confirm.	Virtual card validity will be same as physical card but usage restriction will be placed
58	68	Annexure-8 Scope of Work	4. Solution	4.16. International Prepaid Card □ The proposed solution should support Dynamic currency conversion with the capability to pooling of the funds from different denomination multi-currency to facilitate the transaction.	In case of currency conversion from one to another; ask is to convert existing currency to INR and then to the required currency. OR It is simple one currency conversion to another i.e. USD to EURO. How to handle DCC transactions in INR - decline them?	Relevant details will be provided during implementation stage.
59	69	Annexure-8 Scope of Work	5. System Architecture	5.11. Selected Bidder should have a well-defined data migration strategy and Program Evaluation Review Technique (PERT) chart with definitive timelines for migration of data from the existing set-up of the Bank if required. The cost of migration if any, would be borne by the Selected bidder.	The migration will be required both for INR PPI and Forex, please confirm. Also, post migration in case of migration customer data, old transactions (till what duration) and BIN needs to be migrated, please confirm if otherwise. Request to help with existing cards data points for both INR PPI and FOREX as per the following table: Description INR PPI Forex Count of cards: Rupay Visa Mastercard Current Monthly avg. volume Current Monthly avg. transactions Please share the # of cards, transactions and volumes for PPI and Forex for the next 5 years	Yes Migration will be required for both prepaid. In Migration Bank will prefer recarding of existing cards. Data migration will be informed during implementation. Description INR PPI Forex Count of cards: - 2500 active cards Rupay- 0 Visa -0 Mastercard - 2500 Current Monthly avg. volume - Approx Rs 1.25 crore Current Monthly avg. transactions - 5000
60	71	Annexure-8 Scope of Work	8. Issuance	8.7. Onboarding of New to Bank (NTB) as well Existing to Bank (ETB) customers through online and Branch channels.	Please explain the process of issuance of cards in branches. The branch can issue cards post OSV (Original, seen and verified) of hardcopies of KYC documents.	In branches card will be issued to Existing to bank customers only with maker/checker concept. KYC verification process will be taken care by branch as per existing guidelines. Option to upload files shoul be there in solution.

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61	72	Annexure-8 Scope of Work	9. Integration with Bank system	9.4. The solution should be integrated through Bank's single sign-on for all the activities with user authorization for such activities (Maker & Checker) relating to card such as : □ Refund to source account,	Understand that the amount needs to be refunded back into the account in case of corporate loading the account. In case of the cardholder it will be the account mentioned by the cardholder in the mobile application.	Amount should be refunded back to source account only in each and every case.
62	72	Annexure-8 Scope of Work	9. Integration with Bank system	9.5. International Prepaid Card □ LRS limit check,	Understand that the LRS limit will be managed at the bank's end. (as LRS limit is also applicable for debit card txns) OR Bidder needs to provide the LRS limit module. Please clarify	If customer has availed any LRS limit then option to be provided for entering the limit used outside Bank's sysytem manually. Solution should have capability to capture the existing limit exausted using the CMS solution.
63	72	Annexure-8 Scope of Work	10. Customer portal - Web portal / Mobile application	10.1. All user interfaces at Branches/Customer Access through Internet/ Mobile should be GUI based and should be consistent across modules / application within the system and across all delivery channels to give uniform look and feel to the user/customer including Bank's branding guidelines.	Understand that all the modules required will be provided by the bidder and the bank will design the interface. OR Bidder needs to develop all the required modules as per the approved GUI of the bank.	Bidder needs to develop all the required modules as per the approved GUI of the bank.
64	73	Annexure-8 Scope of Work	10. Customer portal - Web portal / Mobile application	10.6. The user (individual/ corporate) must be given following features	The bidder's system needs to enable raising tickets using the Bank's existing CRM or need full fledge CRM system from the bidder	Bidder has to provide CRM solution for Bank's call centre agents. If Bank intends to integrate with Bank's CRM solution, Bidder has to make it available.
65	74	Annexure-8 Scope of Work	12. Reconciliation	12.3. The proposed solution should include load, reload, funding and maintenance of NOSTRO account for settlement of transactions (in case of International Prepaid).	Need clarity on the expected actionable from the bidder - Does the bidder directly access the NOSTROs or only provide the required files for the Bank to do these activities with the NOSTRO ?	Bidder has to provide the required reports/files for the Bank to do these activities with the NOSTRO
66	74	Annexure-8 Scope of Work	12. Reconciliation	12.4. The proposed solution should provide for Transaction Monitoring reports for monitoring of frauds and any suspicious transactions.	Please clarify whether the governing rules will be given by the bank.	Industry standard rules will need to be implemented. Detailed rules will be provided during implementation.
67	75	Annexure-8 Scope of Work	12. Reconciliation	12.13. The proposed solution should ensure tax Compliance: Accounting of income, expenditure, Service Tax/GST etc. and any other tax compliance in respect of all transactions. Ensuring all types of commission/Fee collection and accounting w.r.t. taxation and submission of necessary statements/ reports/ Data.	We understand the calculation will be given by the Canara bank.	Bank will provide the logic and bidder has to implement it in solution.
68	77	Annexure-8 Scope of Work	17. Customer support	17.2. Customer facing applications or web portal must have provision for raising tickets.	Please clarify whether the bidder needs to integrate with the CRM of the solution OR offer a solution wherein the ticket is raised in the solution as well the complete closure is in the bidder solution itself.	Bidder has to provide CRM solution for Bank's call centre agents. If Bank intends to integrate with Bank's CRM solution, Bidder has to make it available.

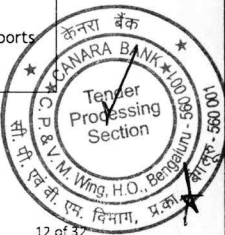| Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
69	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Project Timelines	1.3. The entire scope is classified into 2 phases with timelines for each phase defined in the table below: Phase Phase Description Timelines 1 Supply, Installation, Integration, Implementation of the proposed Solution for Card Management Solution for Domestic and International Prepaid Cards and Customization and completion of User Acceptance Testing (UAT) 10 weeks form the date of acceptance of the Purchase Order.	Request the bank to make 13 weeks for UAT Implementation and 3 weeks for Go- Live. And we understand this is excluding Business Days, Please Clarify	Bidder to comply with RFP/GeM bid terms.
70	76	Annexure-8 Scope of Work	15. Migration of Domestic and International Prepaid Cards	15.1. Existing customers of Canara Bank Domestic and International Prepaid Cards have to be migrated to the new solution.	Can we know the existing service provider for Migration and the volume.	Existing service provider details will be provided at the time of implementation and Migration will be done by recarding of existing cards.
71	66	Annexure-8 Scope of Work	2. The International and Domestic Prepaid card management solution is broadly aimed to provide end-to-end management of Prepaid Card Management Solution for the following functionalities:	d. Mobile portal for customer (to be integrated with Canara mobile banking application)	APIs can be provided that need to be integrated by the bank with its mobile portal	API can be provided for integration with Bank's Mobile Banking.
72	66	Annexure-8 Scope of Work	2. The International and Domestic Prepaid card management solution is broadly aimed to provide end-to-end management of Prepaid Card Management Solution for the following functionalities:	e. Web portal for customer (to be integrated with Canara Net banking portal)	APIs can be provided that need to be integrated by the bank with its mobile portal	API can be provided for integration with Bank's Internet Banking
73	66	Annexure-8 Scope of Work	3. Currency wallet	3.3. For International travel, □ Customer/Branch should have the functionality to open/ close multiple currency wallets permitted by the Bank in the same card as per customer requirement.	Multiple currency wallets can be enabled & will be in active mode probably with zero balance and can be loaded individually by the customer at the branch Does bank need wallet load functionality in self service portal as well?	Agreed Yes, Bank needs wallet load functionality in self service portal
74	66	Annexure-8 Scope of Work	3. Currency wallet	3.3. For International travel, □ Customer/Branch should have the functionality to transfer funds from one currency wallet to another as per customer requirement and permitted by the bank.	This is require din Branch portal as well as customer self service portal ??	Yes, We concure with your understanding.
75	67	Annexure-8 Scope of Work	3. Currency wallet	3.3. For International travel, □ There shall be provision for loading currency in the cards with funds directly from Exchange Earners' Foreign Currency Account (EEFC) accounts.	Vendor has no role for receiving payment from EEFC. The EEFC is a mode of payment, for end transaction card will be loaded agnostic to the source	Provision for loading currency in the cards with funds directly from Exchange Earners' Foreign Currency Account (EEFC) accounts should be there.
76	Generic	Generic	Generic	Generic	How does bank intend to debit/credit customer accoutn during load/reload and encashment?	If loading and refund are done by branch users then activity will be performed through CBS integration. Facility should be there to load card through DebitCard, UPI,Internet Banking etc. for domestic and international cards.

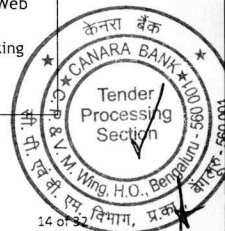| Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
77	67	Annexure-8 Scope of Work	3. Currency wallet	3.3. For International travel, ▢ Pre-authorization transactions may be enabled for the cards with option for customer to set the maximum pre-auth limit allowed. Checks must be put in place to ensure that overdrawing is not allowed by the system above the allowed Pre-auth limit. Bank must be able to set the overall pre-auth limit for all wallets as a percentage of the available limit.	Pre-Auth completion will be handled during settlement. Bank to confirm the same	Relevant details will be provided during implementation stage.
78	67	Annexure-8 Scope of Work	4. Solution	4.1. Solution should have the capability to ▢ Interface with wearables if required by the bank	Bank to elaborate on the requirement.	Selected bidder has to provide the interface for accessing the card through wearables if required by Bank.
79	67	Annexure-8 Scope of Work	4. Solution	4.5. The proposed solution should have Anti Money Laundering precautions put in place as per regulatory guidelines	Assumption is that bank will provide the AML check APIs	Industry standard rules will need to be implemented. Details will be provided during implementation. Bank will provide AML check APIs.
80	67	Annexure-8 Scope of Work	4. Solution	4.5. The proposed solution should have Anti Money Laundering precautions put in place as per regulatory guidelines such as ▢ Maximum balance etc.	Please elaborate etc or remove it	Bidder to comply with RFP/GeM bid terms.
81	68	Annexure-8 Scope of Work	4. Solution	4.6. The solution should have the provision to implement fraud-monitoring rules as suggested by the bank from time to time.	Will the vendor have to provide FRM engine or will the bank use its own FRM engine that vendor will have to integrate with?	Solution should have the checks for fraud monitoring and integrate with bank's fraud and risk management system. Industry standard rules will need to be implemented. Detailed rules will be provided during implementation.
82	68	Annexure-8 Scope of Work	4. Solution	4.9. Solution should comply with Password Policy of the Bank	Bank to share password policy	Relevant details will be provided during implementation stage.
83	68	Annexure-8 Scope of Work	4. Solution	4.10. Solution should adhere to Data Encryption/ Protection guidelines as per PCIDSS / card schemes and regulation	Will the PII data encryption in audit trails & logs suffice?	Bidder to comply with RFP/GeM bid terms.
84	68	Annexure-8 Scope of Work	4. Solution	4.14. The system should be capable of interfacing with Bank's Customer Relationship Management, Call Center CRM or any other solution as decided by Bank to check balances, temporary or permanent hotlisting of the card, etc.	Vendor will provide Customer support portal & as required APIS can be shared which Bank can integrate with their CRM.	Bidder has to provide CRM solution for Bank's call centre agents. If Bank intends to integrate with Bank's CRM solution, Bidder has to make it available.
85	68	Annexure-8 Scope of Work	4. Solution	4.15. Domestic Prepaid Card The proposed solution must have proper checks in place to ensure that no card is in negative balance at any point of time.	Bank to provide a process to handle negative wallet balance scenarios.	Bidder to comply with RFP/GeM bid terms.
86	68	Annexure-8 Scope of Work	4. Solution	4.16. International Prepaid Card ▢ Provide customized solution to cater the needs of international travel prepaid card customers travelling for education, business, leisure, medical reasons etc.	Bank to confirm that these can be configured as a separate card products	Relevant details will be provided during implementation stage.
87	68	Annexure-8 Scope of Work	4. Solution	4.16. International Prepaid Card ▢ The proposed solution should support Dynamic currency conversion with the capability to pooling of the funds from different denomination multi-currency to facilitate the transaction.	Wallet hunting as per hierarchy set of currency preference	Solution should have capability of currency conversion as per currency wallet preference to facilitate the transaction.

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
88	69	Annexure-8 Scope of Work	5. System Architecture	5.5. Hardware, software, firmware etc. should not be reaching end of support/ end of sale/ not able to comply the regulatory guidelines for 5 years from date of agreement.	Please elaborate on scope of "etc"	Bidder to comply with RFP/GeM bid terms.
89	69	Annexure-8 Scope of Work	5. System Architecture	5.11. Selected Bidder should have a well-defined data migration strategy and Program Evaluation Review Technique (PERT) chart with definitive timelines for migration of data from the existing set-up of the Bank if required. The cost of migration if any, would be borne by the Selected bidder.	Please elaborate size and scope of migration	Re carding will be done for all active card holders.Currently Domestic prepaid active card base is approx 1000 and International prepaid card is approx 2500.Figures may vary during implementation.
90	70	Annexure-8 Scope of Work	6. Compliance & Security	6.9. Audit of Web Application programming interface (API) or Software development kit (SDK) should be done through Indian Computer Emergency Response Team (CERT-IN) empanelled Information Security Auditor as and when required by the Bank.	bank and vendor to agree on the frequency for audit	Bidder to comply with RFP/GeM bid terms.
91	71	Annexure-8 Scope of Work	8. Issuance	8.3. Selected bidder should provide for card design, welcome kit design as per bank requirement.	Bank to take care of the card plastic cost and card delivery cost aspects)	Card personalisation and procurement will be done by Bank and Selected bidder should provide for card design, procurement of plastic, personalisation, welcome kit design and distribution with Bank as per bank requirement.
92	71	Annexure-8 Scope of Work	8. Issuance	8.4. Selected bidder shall provide status of the complete card kit delivery to the Bank's Branches and/or customer address (in case of personalization).	Bank to take care of the card & collateral procuring & printing cost and card delivery cost).	Card personalisation and procurement will be done by Bank and Selected bidder should provide for card design, procurement of plastic, personalisation, welcome kit design and distribution with Bank as per bank requirement.
93	71	Annexure-8 Scope of Work	8. Issuance	8.5. The cards provided should not be Branch specific.	Bank to elaborate on the requirement.	Card provided should not be branch specific and it can used by any branch by using inventory transfer option.
94	71	Annexure-8 Scope of Work	8. Issuance	8.8. KYC, AML-CFT verification of NTB customers to be carried out by the selected bidder.	Please elaborate on KYC and AML checks- M2P supports all forms of KYC and it is a separate module. For AML, we can integrate bank's existing API if any	Integration with Bank's KYC and AML-CFT solution. Industry standard rules will need to be implemented. Detailed rules will be provided during implementation.
95	71	Annexure-8 Scope of Work	9. Integration with Bank system	9.1. The solution should integrate with various current channels of the Bank such as CBS, Internet Banking, Mobile Banking, What's App, IVRS, SMS, SSO and any channel upgraded or introduced by the Bank in future.	The API integration with CBS for Card issuance and card management will be done. --> API will be provided for inetegrations. The actual integration with Internet & Mobile banking, WhatsApp, SMS, IVRS, SSO and any channel upgraded by the bank in future will be taken care by the bank?	Bidder to comply with RFP/GeM bid terms.
96	71	Annexure-8 Scope of Work	9. Integration with Bank system	9.2. Solution should be capable of integrating with banks Treasury or any other forex system used by the bank.	Bank to provide API*'s for vendor to consume.	Selected bidder has to integrated with Bank's treasury system and neccesary API will be provided by Bank.

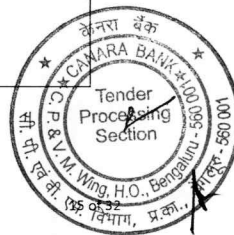| Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
97	72	Annexure-8 Scope of Work	9. Integration with Bank system	9.4. The solution should be integrated through Bank's single sign-on for all the activities with user authorization for such activities (Maker & Checker) relating to card such as ▫ End to end inventory management, etc.	for end to end inventory management - we support place card order, card & PIN printing by sending card embossa file to the card vendor through SFTP	Tracking of inventory should also supported by solution
98	72	Annexure-8 Scope of Work	9. Integration with Bank system	9.5. International Prepaid Card ▫ LRS limit check,	LRS check to be done basis APIs provided by Canara bank) API integration can be done if provided by the bank.	If customer has availed any LRS limit then option to be provided for entering the limit used outside Bank's system manually. Solution should have capability to capture the existing limit exausted using the CMS solution.
99	72	Annexure-8 Scope of Work	9. Integration with Bank system	9.5. International Prepaid Card ▫ Tax collection at source (TCS) guidelines from time to time,	the TCS slab can be configured at out end. But the identification of TCS slab will be basis the LRS limt consumption which will be maintaing by bank	Bank will provide the logic and bidder has to implement it in solution.
100	72	Annexure-8 Scope of Work	10. Customer portal - Web portal / Mobile application	10.1. All user interfaces at Branches/Customer Access through Internet/ Mobile should be GUI based and should be consistent across modules / application within the system and across all delivery channels to give uniform look and feel to the user/customer including Bank's branding guidelines.	The version will be supported to +1 & -1 of current generation of OS as well as browsers.	Bidder to comply with RFP/GeM bid terms.
101	73	Annexure-8 Scope of Work	10. Customer portal - Web portal / Mobile application	10.2. The design of the interface must be user friendly, customizable with smooth navigation.	Bank team toprovide more clarity on this requirement	RFP clause is self explanatory.
102	73	Annexure-8 Scope of Work	10. Customer portal - Web portal / Mobile application	10.3. The system shall have the capability to be linked to the existing platform of the Bank using Mobile SDK/ Web APIs as decided by the Bank.	Vendor can provide Apis that can be consumed by the Bank.	Bidder to comply with RFP/GeM bid terms.
103	73	Annexure-8 Scope of Work	10. Customer portal - Web portal / Mobile application	10.4. Selected bidder should provide integration with Bank's existing Mobile application solution for Android, iOS, etc.	M2P will expose APIs for all channels to consume and integrate with Prepaid and Forex. Hope this is the scope	Bidder to comply with RFP/GeM bid terms.
104	73	Annexure-8 Scope of Work	10. Customer portal - Web portal / Mobile application	10.6. The user (individual/ corporate) must be given following features: ▫ Modify the pre-auth limit	Bank to elaborate on the requirement.	Card holder should have facility to modify the pre-auth limit upto the maximum limit set by Bank.
105	73	Annexure-8 Scope of Work	10. Customer portal - Web portal / Mobile application	10.6. The user (individual/ corporate) must be given following features: ▫ Raise ticket for support, etc.	Raise ticket for dispute is available Bank to elaborate on etc.	Bidder to provide online dispute resolution for raising and tracking complaints
106	73	Annexure-8 Scope of Work	10. Customer portal - Web portal / Mobile application	10.7. International Prepaid Card ▫ Currency based activation etc.	Card based activation. Wallet will be in active mode during issuance.	Bidder to comply with RFP/GeM bid terms.
107	74	Annexure-8 Scope of Work	11. Reports	11.1. MIS reporting should be in multi-tier structure i.e. Institutional Admin with other end users having customized rights to view and generate reports.	pre-defined reports can be accessed, viewed,downloaded) The report generation engine is not available.	Bidder to comply with RFP/GeM bid terms. Selected bidder has to provide all types of reports as and when required by bank.
108	74	Annexure-8 Scope of Work	11. Reports	11.2. MIS reports should be customizable as per Bank's requirement.	bank and vendor can agree upon quantum customized reports?	Bidder to comply with RFP/GeM bid terms. Selected bidder has to provide all types of reports as and when required by bank.
109	74	Annexure-8 Scope of Work	11. Reports	11.3. The proposed solution must provide the reports for day-to-day monitoring of the customer transactions, branch operations and any other report as and when required.	Pre-defined & mutually agreed MIS reports wil be made available.	Bidder to comply with RFP/GeM bid terms. Selected bidder has to provide all types of reports as and when required by bank.

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
110	74	Annexure-8 Scope of Work	11. Reports	11.4. The proposed solution should be able to provide any ad-hoc report required by the bank.	Regulatory reports will be provided, on the other report requirement needs to be mutually discussed & agreed.	Bidder to comply with RFP/GeM bid terms. Selected bidder has to provide all types of reports as and when required by bank.
111	74	Annexure-8 Scope of Work	12. Reconciliation	12.4. The proposed solution should provide for Transaction Monitoring reports for monitoring of frauds and any suspicious transactions.	This will depend on bank using vendor FRM solution or its own inhouse solution	Selected Bidder solution will provide the reports required by Bank's monitoring team and solution should have the checks for fraud monitoring and integrate with bank's fraud and risk management system
112	74	Annexure-8 Scope of Work	12. Reconciliation	12.5. The selected bidder shall be fully liable for any financial loss to the bank arising out of fraud/system compromise/system malfunction/data breach etc., at selected bidders end.	This will depend on bank using vendor FRM solution or its own inhouse solution. Being a TSP it won't be applicable for vendor.	Bidder to comply with RFP/GeM bid terms.
113	75	Annexure-8 Scope of Work	12. Reconciliation	12.13. The proposed solution should ensure tax Compliance: Accounting of income, expenditure, Service Tax/GST etc. and any other tax compliance in respect of all transactions. Ensuring all types of commission/Fee collection and accounting w.r.t. taxation and submission of necessary statements/ reports/ Data.	Bank team to provide the GST calculation logic and APIs for accounting entries for all events.	Bank will provide the logic and bidder has to implement it in solution.
114	75	Annexure-8 Scope of Work	13. Notifications	13.2. The proposed solution shall be customizable to send SMS, email, app alerts, etc. on all financial transactions, Non-financial transactions, approve & decline scenarios, uptime/down time (System maintenance) and other scenarios provided by the Bank.	Bank to define what kind of app alerts are required?	Relevant details will be provided during implementation stage.
115	75	Annexure-8 Scope of Work	13. Notifications	13.3. The proposed solution should have provision to send OTP as SMS, email, app alerts, etc. as customizable by customer.	Bank to define what kind of app alerts are required?	Bidder to comply with RFP/GeM bid terms. Relevant details will be provided during implementation stage.
116	75	Annexure-8 Scope of Work	14. Testing	14.1. Proper version control is to be maintained by the selected vendor.	Bank to elaborate on the requirement.	Bidder to comply with RFP/GeM bid terms. Relevant details will be provided during implementation stage.
117	75	Annexure-8 Scope of Work	14. Testing	14.3. Selected Bidder should adhere to the timelines given for testing and any deviation will result in penalty as per SLA.	Bank to elaborate on the requirement.	Bidder to comply with RFP/GeM bid terms. Relevant details will be provided during implementation stage.
118	76	Annexure-8 Scope of Work	14. Testing	14.6. Selected bidder should provide the following: ▫ Payment channels & third-party interface tests - performance and security testing	Bank to elaborate on the requirement.	Bidder to comply with RFP/GeM bid terms. Relevant details will be provided during implementation stage.
119	76	Annexure-8 Scope of Work	14. Testing	14.6. Selected bidder should provide the following: ▫ Introductory, silent running & system readiness tests	Bank to elaborate on the requirement.	Bidder to comply with RFP/GeM bid terms. Relevant details will be provided during implementation stage.
120	76	Annexure-8 Scope of Work	15. Migration of Domestic and International Prepaid Cards	15.1. Existing customers of Canara Bank Domestic and International Prepaid Cards have to be migrated to the new solution.	Re-carding to be done for existing active Canara bank customers with a Visa card & balance transfer to be done as per confirmation from Canara Bank. No migration of previous transactional data. Bank to confirm on this understanding and provide the size and scope of migration	Re carding will be done for all active card holders. Currently Domestic prepaid active card base is approx 1000 and International prepaid card is approx 2500. Figures may vary during implementation.

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
121	76	Annexure-8 Scope of Work	16. Technical Support	16.1. Selected bidder to provide 24X7 technical and operational support.	Tech support is available for critical severity L1 issues. Standard Operational support hours are Monday to Friday 9 am to 6 pm except public holiday. (Operational support to be extended on working Saturday.)	Bidder to comply with RFP/GeM bid terms.
122	76	Annexure-8 Scope of Work	16. Technical Support	16.4. Selected bidder should provide technical documents of the solution, user manual in hard copy/ soft copy, training to the trainers of the bank or any other document as required by bank, auditor and regulatory authorities.	Bank to elaborate on the requirement "any other document"	Bidder to comply with RFP/GeM bid terms.
123	77	Annexure-8 Scope of Work	19. Deliverables:	19.3. 24X7 technical and operational support.	24x7 Tech support is available for critical severity L1 issues. There is no on-prem support agreed mutually. Standard Operational support hours are Monday to Friday 9 am to 6 pm except public holiday. (Operational support to be extended on the working Saturday). The standard Tech support will be Mon to Friday 10 am to 6 pm.	Bidder to comply with RFP/GeM bid terms.
124	1	GeM Bid Document	Bid End Date/Time/ 29-04-2024 15:00:00	-	We request the bank to provide us 3 weeks of an extension for the submission.	Bidders to refer Corrigendum-2.
125	67	Annexure-8 Scope of Work	3. Currency wallet	3.3. For International travel, ▫ There shall be provision for loading currency in the cards with funds directly from Exchange Earners' Foreign Currency Account (EEFC) accounts.	Are the pre-authorization limits set by the bank and customer independent of each other? Or, will the customer be able to set the pre authorization limits only less than or equal to the limits set by the bank?	Pre-authorization limits set by the bank and the customer will be able to set the pre-authorization limits only within precribed limit.
126	67	Annexure-8 Scope of Work	4. Solution	4.1. Solution should have the capability to: Interface with wearables if required by the bank	Does this refer to interface with wallets such as Apple Wallet, Google Wallet, Samsung Wallet, etc. which can be used in wearables such as smartwatches for making payments?	Yes, We concure with your understanding.
127	71	Annexure-8 Scope of Work	8. Issuance	8.7. Onboarding of New to Bank (NTB) as well Existing to Bank (ETB) customers through online and Branch channels.	We understand that this requirement is to integrate with the existing web portal (Online) of the bank for taking online onboarding requests. Please confirm if this understanding is correct.	Bidder has to provide online onboarding solution for New to Bank and Existing to Bank customers both.
128	72	Annexure-8 Scope of Work	9. Integration with Bank system	9.4. The solution should be integrated through Bank's single sign-on for all the activities with user authorization for such activities (Maker & Checker) relating to card such as : ▫ End to end inventory management, etc.	What activities are expected to be done by the bidder as part of the end to end inventory management?	Explained in Issuance section of Annexure-8 Scope of Work
129	72	Annexure-8 Scope of Work	9. Integration with Bank system	9.4. The solution should be integrated through Bank's single sign-on for all the activities with user authorization for such activities (Maker & Checker) relating to card such as : ▫ KYC capture of new customers,	The KYC capture of the customers who are new to prepaid cards but are existing customers of the bank will be done by integrating with CBS or should the customer submit new KYC documents?	KYC of Existing customers of the bank will be done by integrating with CBS
130	72	Annexure-8 Scope of Work	9. Integration with Bank system	9.5. International Prepaid Card ▫ Provision to upload data for reload for new trip or existing trip.	Do we need to integrate with the existing document management system of the bank for KYC document upload, loading/reloading document upload, etc.?	No , Facility to upload document in CMS solution.
131	73	Annexure-8 Scope of Work	10. Customer portal - Web portal / Mobile application	10.1. All user interfaces at Branches/Customer Access through Internet/ Mobile should be GUI based and should be consistent across modules / application within the system and across all delivery channels to give uniform look and feel to the user/customer including Bank's branding guidelines.	We understand that for mobile application we need to provide the APIs and SDKs and the same will be used for integration with the bank's existing web portal/internet banking as well. Please confirm if the understanding is correct	Bidder has to comply RFP guidelines. For customer selected bidder has to provide Web based and mobile based application. For integration with Mobile and internet banking selected bidder can provide API and SDK.

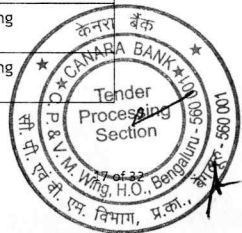| Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
132	73	Annexure-8 Scope of Work	10. Customer portal - Web portal / Mobile application	10.6. The user (individual/ corporate) must be given following features: □ Spend limit control based on currency/ country/ channel/ merchant type	Is it required to give the spend based control for currency and merchant type to the customer or is it only for the corporate and the bank?	Spend based control for currency/ country/ channel/ merchant type is required for all types of customer
133	74	Annexure-8 Scope of Work	11. Reports	11.6. Providing revaluation reports for mirror / replica GL of various currencies.	What type of revaluation is expected from the bidder for the mirror/replica GLs?	Revalution of currencies at quarter end rates needs to be done as per bank guidelines.Hence reports are necessary.
134	75	Annexure-8 Scope of Work	12. Reconciliation	12.11. The proposed solution should ensure ensuring balancing, daily Tallying & close Monitoring of GLs/Current Accounts related to transactions. Submission of Daily status of reconciliation and tallying of all GLs/Current Accounts.	Our understanding is that we will generate the reports and submit it to the bank for tallying and reconciliation. Please confirm if our understanding is correct.	End to end reconciliation for said project needs to be taken care by proposed vendor.
135	75	Annexure-8 Scope of Work	12. Reconciliation	12.13. The proposed solution should ensure tax Compliance: Accounting of income, expenditure, Service Tax/GST etc. and any other tax compliance in respect of all transactions. Ensuring all types of commission/Fee collection and accounting w.r.t. taxation and submission of necessary statements/ reports/ Data.	Are we expected to do the accounting of income, expenditure for the taxation purpose by providing manpower for the back-office operations at the bank?	Concern reports as requested by Bank should be provided for accounting of Income, Expense , tax etc.
136	75	Annexure-8 Scope of Work	13. Notifications	13.3. The proposed solution should have provision to send OTP as SMS, email, app alerts, etc. as customizable by customer.	We understand that the SMS/Email vendor will be selected by the bank and we will have to integrate with them for sending the notifications to the customer. Please confirm if our understanding is correct.	Selected bidder has to provide the mentioned services.
137	77	Annexure-8 Scope of Work	17. Customer support	17.4. Proper escalation matrix must be put in place for escalation of unresolved tickets within the selected bidder's team as well escalation to Bank team.	Our understanding is that we will just provide the CRM solution to the bank and the bank's team will manage the customer services operations. In this point, kindly confirm what kind of support is expected from the bidder's team on the unresolved tickets escalation?	Bidder has to provide CRM solution for Bank's call centre agents. If Bank intends to integrate with Bank's CRM solution, Bidder has to make it available.
138	77	Annexure-8 Scope of Work	17. Customer support	17.7. Regulatory/TRAI guidelines should be followed while contacting customers through SMS/ calls.	Our understanding is that we will just provide the CRM solution to the bank and the bank's team will manage the customer services operations. In this point what kind of support is expected from the bidder for adherence to regulatory and TRAI guidelines?	Bidder has to provide CRM solution for Bank's call centre agents. If Bank intends to integrate with Bank's CRM solution, Bidder has to make it available.
139	69	Annexure-8 Scope of Work	5. System Architecture	5.8. The selected bidder should have Disaster Recovery (DR) facility of the entire infrastructure with maximum failover time of thirty (30) minutes within which the DR facility should become fully operational in case of failure of Data centre (DC)	Clause 5.8 conflicts with clause 5.3. (The selected bidder should consider high-availability (active-passive) at DC &DR with RPO of 15 minutes and RTO of 120 minutes.). Requesting bank to confirm that RTO is 120 minutes. It may also be noted that 30 minutes RTO is not very realistic in case bank wants to exert some control on the failover part.	Bidders to refer Corrigendum-2.
140	69	Annexure-8 Scope of Work	5. System Architecture	5.13. The proposed solution if hosted on cloud should provide all the necessary documents / certifications as required by bank.	Is the bank open to a deployment that is based on a Public cloud like AWS or Azure hosted in India ?	Solution should be hosted in Cloud.

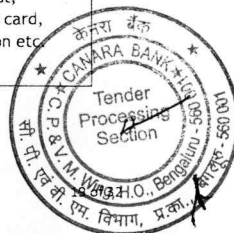| Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
141	113	Appendix-G DRAFT CONTRACT AGREEMENT	22. ADHERENCE TO BANKS IS SECURITY/CYBER SECURITY POLICIES:	22.1. VENDOR/ SERVICE PROVIDER shall comply with Bank"s various policies like Information Security policy and Cyber Security Policy, Internet Policy,Information System Audit Policy, E-Mail policy and Guidelines.	Requesting bank to provide a copy of all the policies that vendor needs to adhere to.	Relevant details will be provided during implementation stage.
142	Generic	Generic	Generic	Generic	In case of hosting on Bank's premises - Please confirm that bank will provide DC/DR space, racks, power, network, cooling, other DC non-IT infra facilities to host the servers/storage/network switches.	Solution should be hosted in Cloud.
143	Generic	Generic	Generic	Generic	Please confirm that bank will arrange all communication links required for the project to run.	Solution should be hosted in Cloud.
144	Generic	Generic	Generic	Generic	In case of deployment on Bank's premises - We understand that bidder has to factor in the following (listed A to C) alone and bank will provide all other solutions/components including - Network, security, network links, common Infra services (like AD, LDAP, DNS, SFTP, NTP), management, monitoring, backup, DC Non-IT infra and associated managed services. Bidder needs to deploy the following A) Servers with OS, and hypervisor - required for the proposed business application to run B) SAN and File storage for the business applications C) Top of the rack Network switches to connect provided servers to each other and with uplink port to connect to bank's core network.	Solution should be hosted in Cloud.
145	Generic	Generic	Generic	Generic	We propose to use Oracle 19c EE Database with RAC, ADG, Diag & Tuning Pack - in case of on-premises implementation will it be right if we assume that bank will provide the required Oracle DB licenses ?	Solution should be hosted in Cloud.
146	Generic	Generic	Generic	Generic	In case we propose Oracle WebLogic Application server and for on-premises implementation will it be right if we assume that bank will provide the required WebLogic licenses ?	Solution should be hosted in Cloud.

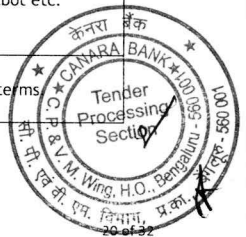| Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
147	Generic	Generic	Generic	Generic	(Please share Year 1 figures for all business volume related questions)	Bidders to refer Corrigendum-2.
148	Generic	Generic	Generic	Generic	Total Number of Pre-Paid Cards - Domestic	Relevant details will be provided during implementation stage.
149	Generic	Generic	Generic	Generic	Total Number of Pre-Paid Cards - International	Relevant details will be provided during implementation stage.
150	Generic	Generic	Generic	Generic	New Applications for Pre-Paid Cards per day - Domestic	Relevant details will be provided during implementation stage.
151	Generic	Generic	Generic	Generic	New Applications for Pre-Paid Cards per day - International	Relevant details will be provided during implementation stage.
152	Generic	Generic	Generic	Generic	Average Number of transactions per day - Prepaid Domestic	Relevant details will be provided during implementation stage.
153	Generic	Generic	Generic	Generic	Peak Number of transactions per day - Prepaid Domestic	Relevant details will be provided during implementation stage.
154	Generic	Generic	Generic	Generic	Average Number of transactions per day - Prepaid International	Relevant details will be provided during implementation stage.
155	Generic	Generic	Generic	Generic	Peak Number of transactions per day - Prepaid International	Relevant details will be provided during implementation stage.
156	Generic	Generic	Generic	Generic	Total Number of users - Bank users (Internal)	Relevant details will be provided during implementation stage.
157	Generic	Generic	Generic	Generic	Peak Number of concurrent users - Bank users (Internal)	Relevant details will be provided during implementation stage.
158	Generic	Generic	Generic	Generic	Total Number of users - Customers (external)	Relevant details will be provided during implementation stage.
159	Generic	Generic	Generic	Generic	Peak Number of concurrent users - Customers (external)	Relevant details will be provided during implementation stage.
160	Generic	Generic	Generic	Generic	Number of prepaid card Billing cycles per month	Relevant details will be provided during implementation stage.
161	Generic	Generic	Generic	Generic	Number of prepaid cards processed per billing cycle	Relevant details will be provided during implementation stage.

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
162	Generic	Generic	Generic	Generic	Number of prepaid card statements generated per day per billing cycle	Relevant details will be provided during implementation stage.
163	Generic	Generic	Generic	Generic	Number of SMS alerts expected per day (that system needs to process)	Relevant details will be provided during implementation stage.
164	Generic	Generic	Generic	Generic	Number of e-mail alerts expected per day (that system needs to process)	Relevant details will be provided during implementation stage.
165	Generic	Generic	Generic	Generic	Number of transactions per day in dispute and redressal management system	Relevant details will be provided during implementation stage.
166	Generic	Generic	Generic	Generic	Year on Year growth rate (for prepaid cards, transactions etc.)	20% YOY
167	Generic	Generic	Generic	Generic	In case database data migration is involved from the old system then please specify the size of data (in GB)	Relevant details will be provided during implementation stage. Solution should be capable for any size volume.
168	1	GeM Bid Document	Bid End Date/Time/ 29-04-2024 15:00:00	-	Request the Bank to extend the deadline by 2 weeks atleast since a comprehensive response is needed with a number of documents.	Bidders to refer Corrigendum-2.
169	79	Annexure-9 Technical Evaluation Criteria	Sl No. 4	Evaluation Parameters: 24x7 Level 1 support for customer complaints redressal - 5 marks 24x7 Level 2 support for customer complaints redressal - 3 marks	Does the Bank require Call Centre operations or application support to address customer complaints ?	Bidder has to provide CRM solution for Bank's call centre agents. If Bank intends to integrate with Bank's CRM solution, Bidder has to make it available.
170	79	Annexure-9 Technical Evaluation Criteria	Sl No. 1	Evaluation Parameters: Implementation experience by the bidder /OEM. The proposed Prepaid (Domestic and International) program should have been implemented in any Scheduled Commercial Bank having at least 500 branches in India. Implementation Experience • 2 or more implementations with Transaction Value of 25 Crores and above - 15 marks • One implementation with Transaction Value of 25 Crores and above - 10 marks • One implementation with Transaction Value below 25 Crores - 5 marks It is mandatory for the Service Provider/bidder/OEM to submit past experience/ credentials.	Request the bank to kindly consider - - A platform that is working with Scheduled commercial bank in India for Cards (Either of Credit/ Debit or Prepaid) - Implementation experience to be considered global - 2 or More card product Implementations with transaction value of 25 CR and above in India, Or 4 or More card product implementations with transaction value of 50 Cr and above globally.	Bidder to comply with RFP/GeM bid terms.
171	21	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	14. Subcontracting	14.1. Principle bidder only can participate and bidder should not sub-contract to any other company/firm/trust.	As part of the solution, services/products of other vendors like 3DS, FRM, Embossing etc. shall be utlized. Request the Bank to allow the use of third party partner solutions. Requesting bank to allow sub contracting as per RBI outsourcing gudelines.	Bidder to comply with RFP/GeM bid terms.
172	28	SECTION D - BID PROCESS	13. Submission of Bids	13.1. The bidder has to submit their response in GeM portal before the bid end date & time mentioned in the GeM bid document. The physical documents (viz., EMD, Integrity Pact etc.,) should be submitted to the below mentioned officials before the bid end date & time at the Venue specified in the Bid Schedule.	Request the Bank to consider soft copy submission of bid documents over email, instead of submitting the response in GeM portal.	Bidder to comply with RFP/GeM bid terms.

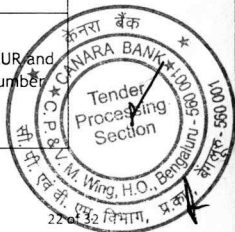| Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
173	57	Annexure-2 Pre-Qualification Criteria	Sl. No. 4	Pre-Qualification Criteria: The Bidder should be a partnership firm registered under LLP Act, 2008/Indian Partnership Act, 1932 or Company in India as per Indian Companies Act, 1956 or Indian Companies Act, 2013 and should have been in operation for a period of at least three years as on RFP date.	The Indian entity for which the bid is being submitted is a newly formed entity with less than 3 years since registered, hence not meeting this criteria. However, our parent international entity is more than 7 years old, and we are now legally under an umbrella organization via acquisition, which has been operational in India for more than 2 decades. We are keen to participate in the RFP and believe that we have most advance platform capable to meet current and future needs of the Bank. Thus, request Bank to relax the stated clause and gave us opportunity to participate in the RFP	Bidder to comply with RFP/GeM bid terms.
174	58	Annexure-2 Pre-Qualification Criteria	Sl. No. 8	Pre-Qualification Criteria: The bidder should have an average annual turnover of Rs.5 Crores during last 3 financial years (i.e., 2020-21, 2021-22 & 2022-23) from Indian operations. This must be the individual company turnover and not of any group of companies.	The Indian entity for which the bid is being submitted is a newly formed entity with less than 3 years since registered, hence not meeting this criteria. However, our parent international entity is more than 7 years old, and we are now legally under an umbrella organization via acquisition, which has been operational in India for more than 2 decades. We are keen to participate in the RFP and believe that we have most advance platform capable to meet current and future needs of the Bank. Thus, request Bank to relax the stated clause and gave us opportunity to participate in the RFP	Bidder to comply with RFP/GeM bid terms.
175	59	Annexure-2 Pre-Qualification Criteria	Sl. No. 9	Pre-Qualification Criteria: The bidder should have positive Net Worth as on 31/03/2023 and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2023.	We are an International organization having experience of both Domestic and International. Being a Global firm we request Bank to allow us to meet the stated requirement from our parent entity. Bank is requested to make the required amendment in the stated clause	Bidder to comply with RFP/GeM bid terms.
176	11	SECTION B - INTRODUCTION	5. Requirement Details	5.1. Bank invites proposal/offers in GeM portal from prospective bidders Implementation of end to end solution of Card Management Solution for Domestic and International Prepaid Cards on OPEX Model for a period of 5 years in Canara Bank as per the terms & conditions, scope of work and functional & technical specifications/requirements described elsewhere in this document.	Request the Bank to provide the projected volume of cards, projected count of transactions, average transaction value, growth in the number of cards, growth in the count of transactions, Card type wise number of active cards for the next 5 years.	Projected volume of cards - 5000 per year(For Both Domestic and International), Transaction Value Projection - 20.00 Crore Per Year with 20% growth per year. Currently Canara bank is issuing Forex Card in 1200(approx.) Branches and with new solution Bank will issue card from its all 9500(Approx) branches.
177	11	SECTION B - INTRODUCTION	5. Requirement Details	5.1. Bank invites proposal/offers in GeM portal from prospective bidders Implementation of end to end solution of Card Management Solution for Domestic and International Prepaid Cards on OPEX Model for a period of 5 years in Canara Bank as per the terms & conditions, scope of work and functional & technical specifications/requirements described elsewhere in this document.	Request the Bank to let know of the number of cards/accounts to be migrated to the new platform.	Re carding will be done for all active card holders.Currently Domestic prepaid active card base is approx 1000 and International prepaid card is approx 2500.Figures may vary during implementation.
178	66	Annexure-8 Scope of Work	2. The International and Domestic Prepaid card management solution is broadly aimed to provide end-to-end management of Prepaid Card Management Solution for the following functionalities:	c. Help desk portal for call centre	What are the features expected of the Call Center Portal?	Card Hotlisting, Card replacement request, Statement Request, Activation of Backup card, Transaction Dispute complaint registration etc

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179	66	Annexure-8 Scope of Work	2. The International and Domestic Prepaid card management solution is broadly aimed to provide end-to-end management of Prepaid Card Management Solution for the following functionalities:	a.Branch user portal for issuance and related activities	Is Branch portal the only channel from where the Card issuance will be done?	Branch's will issue cards to existing to Bank(ETB). Facility should be there so New to Bank and ETB customers can apply through online channel.
180	66	Annexure-8 Scope of Work	2. The International and Domestic Prepaid card management solution is broadly aimed to provide end-to-end management of Prepaid Card Management Solution for the following functionalities:	d. Mobile portal for customer (to be integrated with Canara mobile banking application)	The services provided by CMS for Card holders will be consumed in the form of API's via Banks Mobile Banking Platform. Please confirm. What are the features of the Mobile Portal?	Bank will consume the API provided. Mobile portal should have facility for all card controls.Enquiry of card details, Display of charges including fees, GST, conversion amount (in case of International Prepaid) etc., Issuing new card / renewal card, Replacement for existing card, Hot-listing - temporary/ permanent, Enable or disable transaction channels- POS/ECOM/ATM/NFC, etc., Modify transaction limit for each channel, Card/ wallet reload, Refund/ closure to source account, Generation of statement,
181	66	Annexure-8 Scope of Work	2. The International and Domestic Prepaid card management solution is broadly aimed to provide end-to-end management of Prepaid Card Management Solution for the following functionalities:	e. Web portal for customer (to be integrated with Canara Net banking portal)	What are the features expected of the Web Portal for Customers?	Portal should have facility for all card controls. Enquiry of card details, Display of charges including fees, GST, conversion amount (in case of International Prepaid) etc., Issuing new card / renewal card, Replacement for existing card, Hot-listing - temporary/ permanent, Enable or disable transaction channels- POS/ECOM/ATM/NFC, etc., Modify transaction limit for each channel, Card/ wallet reload, Refund/ closure to source account, Generation of statement,
182	66	Annexure-8 Scope of Work	3. Currency wallet	3.2. Two types of card variants may be introduced: □ International Prepaid - only Forex wallet and forex transactions only	It is assumed Full Hunting will be done on the Wallets for the checking on existence of available Balance. Please confirm	Yes, We concure with your understanding.
183	68	Annexure-8 Scope of Work	4. Solution	4.6. The solution should have the provision to implement fraud-monitoring rules as suggested by the bank from time to time.	What are the fraud monitoring rules expected from the Prepaid Solution?	Industry standard rules will need to be implemented. Detailed rules will be provided during implementation.
184	68	Annexure-8 Scope of Work	4. Solution	4.14. The system should be capable of interfacing with Bank's Customer Relationship Management, Call Center CRM or any other solution as decided by Bank to check balances, temporary or permanent hotlisting of the card, etc.	What are the Bank's 'other solutions' that the bank expects the Prepaid Solution to interface with?	other solutions may be introduced by the Bank in future such as Whatsapp/ IVRS/ Chatbot etc.
185	68	Annexure-8 Scope of Work	4. Solution	4.8. The selected bidder shall provide the VbV, MasterCard Secure, 3DS 2.0, OTP etc. facility as part of the solution.	Apart from OTP, what are the other authentication mechanisms expected by the Bank ?	Bidder to comply with RFP/GeM bid terms.

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
186	68	Annexure-8 Scope of Work	4. Solution	4.8. The selected bidder shall provide the VbV, MasterCard Secure, 3DS 2.0, OTP etc. facility as part of the solution.	It is assumed there is no Data migration involved in 3DS. Please confirm.	Solution should be 3DS 2.0 compliant
187	67	Annexure-8 Scope of Work	4. Solution	4.1. Solution should have the capability to ▢ Interface with wearables if required by the bank	Please provide the Services for the wearables. Accordingly Api's will be provided by CMS	Relevant details will be provided during implementation stage.
188	71	Annexure-8 Scope of Work	8. Issuance	8.2. Selected bidder has to share embossa file for card procurement to vendors selected by bank.	Could you provide the number of vendors for card procurement?	Currently Canara Bank has three card perso vendors. This arrangement can be changed as per Bank requirement.
189	71	Annexure-8 Scope of Work	8. Issuance	8.8. KYC, AML-CFT verification of NTB customers to be carried out by the selected bidder.	Assumption is we integrate with Banks KYC and AML-CFT solutions. Please confirm	Integration with Bank's KYC and AML-CFT solution. Industry standard rules will need to be implemented. Detailed rules will be provided during implementation.
190	71	Annexure-8 Scope of Work	9. Integration with Bank system	9.2. Solution should be capable of integrating with banks Treasury or any other forex system used by the bank.	Would the Bank require real-time integration with the Bank's Forex system or a flat file be provided by the Bank to upload into the CMS for Dynamic currency conversion	Currently Bank will provide rates in file format and selected bidder has to integrate with Bank's treasury system when integration is available.
191	73	Annexure-8 Scope of Work	10. Customer portal - Web portal / Mobile application	10.6. The user (individual/ corporate) must be given following features: ▢ Modify the pre-auth limit	Could elaboration be provided on the requirement for Card Holder to modify the pre-auth limit?	Card holder should have facility to modify the pre-auth limit upto the maximum limit set by Bank.
192	73	Annexure-8 Scope of Work	10. Customer portal - Web portal / Mobile application	10.7. International Prepaid Card ▢ Provision to upload data for reload for new trip or existing trip. ▢ In case of existing trip, required fields should be auto populated	For a new Trip, the Cards to be issued will be provided as Batch File. For the same trip, the Top-up will be done on the same card that was issued. The Travel Details need not be captured in the system. Please confirm	If card holder is starting a new trip, when existing trip date is exipred, solution should have provision to upload data for new trip
193	68	Annexure-8 Scope of Work	4. Solution	4.15. Domestic Prepaid Card The proposed solution must have proper checks in place to ensure that no card is in negative balance at any point of time.	What are the various channels for Domestic Cards through which Top-ups will be done?	Top-up can be done with mobile app/Internet Banking,debit/credit card, IMPS/NEFT/RTGS,UPI etc.
194	Generic	Generic	Generic	Generic	The assumption is that both international and domestic cards can be implemented on the same instance of the proposed solution. Please confirm	Both international and domestic cards may be implemented on the same instance of the proposed solution
195	67	Annexure-8 Scope of Work	4. Solution	4.1. Solution should have the capability to ▢ Interface with wearables if required by the bank	Please provide the Services for the wearables. Accordingly API's will be provided by CMS	Relevant details will be provided during implementation stage, if required.
196	72	Annexure-8 Scope of Work	9. Integration with Bank system	9.5. International Prepaid Card ▢ LRS limit check,	The LRS Limit Value will be manually configured on the Prepaid System. Please confirm	If customer has availed any LRS limit then option to be provided for entering the used limit.
197	17	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6. Penalties/Liquidated Damages	6.2. Penalties/Liquidated Damages for not maintaining the success rate and TAT (Turnaround Time): 6.2.1. Bidder solution should provide a success rate of 99% for the transactions. If the selected bidder fails to maintain the success rate during the month, the penalty will be deducted as under and recovered from the monthly invoice raised by Bidder.	Could the Bank provide on how the success rate is computed for the PCMS solution?	Based upon the transaction data provided.

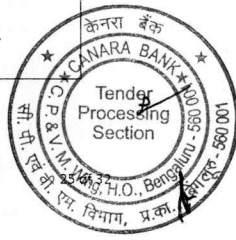| Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
198	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Project Timelines	1.3. The entire scope is classified into 2 phases with timelines for each phase defined in the table below: Phase Phase Description Timelines 1 Supply, Installation, Integration, Implementation of the proposed Solution for Card Management Solution for Domestic and International Prepaid Cards and Customization and completion of User Acceptance Testing (UAT) 10 weeks form the date of acceptance of the Purchase Order.	The mentioned timeline(10 weeks) for implementation is very short and not realistic. Request bank to provide at least 25 weeks for implementation.	Bidder to comply with RFP/GeM bid terms.
199	71	Annexure-8 Scope of Work	9. Integration with Bank system	9.1. The solution should integrate with various current channels of the Bank such as CBS, Internet Banking, Mobile Banking, What's App, IVRS, SMS, SSO and any channel upgraded or introduced by the Bank in future.	Could the Bank provide the services Prepaid Solution will provide to these channels?	Facility for all card controls. Enquiry of card details, Display of charges including fees, GST, conversion amount (in case of International Prepaid) etc., Issuing new card / renewal card, Replacement for existing card, Hot-listing - temporary/ permanent, Enable or disable transaction channels-POS/ECOM/ATM/NFC, etc., Modify transaction limit for each channel, Card/ wallet reload, Refund/ closure to source account, Generation of statement,
200	80	Annexure-9 Technical Evaluation Criteria	Sl No. 5	Evaluation Parameters: Application Software / Solution Provisions • Real time Inventory Management	Could elaboration be provided on the expectation of the Bank on Real-time inventory Management?	Solution provider has to provide the balance of inventory availble/used/transffered at Branch/RO/CO/HO level.
201	Generic	Generic	Generic	Generic	Request bank to provide the following details with respect to volumes : I. Cards Volumes(Monthly/Yearly) and the anticipated growth for 5 years ii.Transaction Volumes (Monthly/Yearly) and the anticipated growth for 5 years	Active cards - 3500(Growth 20%each Year) , Transaction Volume - Rs 20.00 crore (20 % growth each year) Currently Canara bank is issuing Forex Card in 1200(approx.) Branches and with new solution Bank will issue card from its all 9500(Approx) branches.
202	74	Annexure-8 Scope of Work	12. Reconciliation	12.1.The selected bidder should undertake end to end reconciliation, settlement & accounting of all transactions and provide reports of Reconciled, Un-reconciled, Exception transactions, etc. to the Bank.	Please let us know how many prepaid cards are launched by the bank and with which schemes?	Relevant details will be provided during implementation stage.
203	74	Annexure-8 Scope of Work	12. Reconciliation	12.1.The selected bidder should undertake end to end reconciliation, settlement & accounting of all transactions and provide reports of Reconciled, Un-reconciled, Exception transactions, etc. to the Bank.	Please provide details of domestic and foreign transaction cards category.	Relevant details will be provided during implementation stage.
204	74	Annexure-8 Scope of Work	12. Reconciliation	12.1.The selected bidder should undertake end to end reconciliation, settlement & accounting of all transactions and provide reports of Reconciled, Un-reconciled, Exception transactions, etc. to the Bank.	For multi-currency forex prepaid cards, please let us know name of all forex currencies involved.	Currently Bank is issuing forex card in USD.EUR and AUD and Bank can increase/ decrease the number of currency as and when required.

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
205	74	Annexure-8 Scope of Work	12. Reconciliation	12.1.The selected bidder should undertake end to end reconciliation, settlement & accounting of all transactions and provide reports of Reconciled, Un-reconciled, Exception transactions, etc. to the Bank.	Is load/re-load of fund on prepaid card wallet is part of reconciliation requirement?	Yes, load/re-load of fund on prepaid card wallet is part of reconciliation.
206	74	Annexure-8 Scope of Work	12. Reconciliation	12.2 The proposed solution shall provide necessary reports to the Bank for settlement of the daily transactions with VISA, MasterCard, RuPay etc. networks whichever applicable.	Please let us know how GLs and Pool accounts are managed for Visa, Master card, Rupay prepaid cards including the GL used for loading/reloading of fund.	Same shall be part of recon process flow that will be finalised with mutual consent of involved stakeholders after vendor is finalised.
207	74	Annexure-8 Scope of Work	12. Reconciliation	12.2 The proposed solution shall provide necessary reports to the Bank for settlement of the daily transactions with VISA, MasterCard, RuPay etc. networks whichever applicable.	Please let us know if funds movement from one currency wallet to another currency wallet is possible? If so, how is the GL impacted.	Same shall be part of recon process flow that will be finalised with mutual consent of involved stakeholders after vendor is finalised.
208	74	Annexure-8 Scope of Work	12. Reconciliation	12.4. The proposed solution should provide for Transaction Monitoring reports for monitoring of frauds and any suspicious transactions.	What is the expectations for monitoring of frauds? What are the parameters to be used for suspicious transactions?	At the time of implementation Bank will inform about varients details to launched.
209	74	Annexure-8 Scope of Work	12. Reconciliation	12.4. The proposed solution should provide for Transaction Monitoring reports for monitoring of frauds and any suspicious transactions.	Reconciliation being offline activity being done on T+1 day for all transactions. Please confirm our understanding that no real time monitoring of suspicious transaction is possible.	Bidder to comply with RFP/GeM bid terms and provide for Transaction Monitoring reports for monitoring of frauds and any suspicious transactions.
210	74	Annexure-8 Scope of Work	12. Reconciliation	12.6.The proposed solution should comply with all regulatory/ statutory guidelines, guidelines of Network associates regarding transactions (Reconciliation/ Settlement/ Handling disputes, unauthorized transactions including fraudulent transactions).	Please confirm our understanding that bidder is not liable for any unauthorised and/or fraudulent transactions during reconciliation stage as reconcilaitions system deals with only offline transactions on T+1 day.	Query is not clear
211	75	Annexure-8 Scope of Work	12. Reconciliation	12.10 The proposed solution should ensure handling of EOD process and extraction and verification of mandatory reports.	Please let us know what is expected from Recon Operation team during EOD process? Will there be any effect on recon operations activities during bank's EOD process?	3 way reconciliation - Nostro balances, wallet balances and CBS mirror accounting needs to be done. CBS balances upto EOD will be provided from Bank.
212	75	Annexure-8 Scope of Work	12. Reconciliation	12.14. Handling chargebacks and dispute raised from branches / customers through proper channel.	Raising CB is generally performed using online system by banks. Please let us know if bank is raising chargeback online using VROL system of Visa and Mastercom system from Mastercard.	Dipute management / chargeback handeling needs to be taken care by vendor through repective network systems.
213	75	Annexure-8 Scope of Work	12. Reconciliation	12.15 Reconciliation of NOSTRO account, wallets and mirror / replica GL of various currencies. Providing daily reconciliation reports for same.	Kindly let us know how many Nostro accounts are being maintained by the bank? Is the file to be provided for different Nostro A/c transactions will have same format?	Number of Nostro accounts to be maintained will depend upon number of currencies opted for said project. Format for various curriencies shall be the same.
214	75	Annexure-8 Scope of Work	12. Reconciliation	12.15 Reconciliation of NOSTRO account, wallets and mirror / replica GL of various currencies. Providing daily reconciliation reports for same.	For Nostro account reconciliation, we understand that this will be a two-way recon between Nostro A/c and Mirror A/c. Please confirm our understanding.	3 way reconciliation - Nostro balances, wallet balances and CBS mirror accounting needs to be done.
215	75	Annexure-8 Scope of Work	12. Reconciliation	12.15 Reconciliation of NOSTRO account, wallets and mirror / replica GL of various currencies. Providing daily reconciliation reports for same.	Please let us know how many replica GLs are being maintained in backend system? Please provide more details on this recon.	Replica GL for wallets and Nostro shall be maintained depending upon number of currencies opted for the project.

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
216	75	Annexure-8 Scope of Work	13. Notifications	13.1 Proposed solution should support and notify all events such as loading, transactions, PIN change, and temporary/permanent block/unblock, user login transactions, closure of card etc.	From reconciliation process point of view, please let us know if notification of various stages at recon process is required to be sent to the user?	Yes, notification of various stages at recon process is required to be sent to the user. Solution should support and notify all events such as loading, transactions, PIN change, and temporary/permanent block/unblock, user login transactions, closure of card etc.
217	76	Annexure-8 Scope of Work	15. Migration of Domestic and International Prepaid Cards	15.1. Existing customers of Canara Bank Domestic and International Prepaid Cards have to be migrated to the new solution.	Please confirm if old unreconciled data is required to be migrated to new recon system or not?	No such unreconcilied data exists.
218	76	Annexure-8 Scope of Work	16. Technical Support	16.3 Selected bidder shall impart training related to application deployment/ installation, administration and maintenance to technical and operational users of Bank.	From reconciliation perspective under Opex model, please let us know if User training will be required by bank officials?	Yes,User training will be required for bank officials.
219	Generic	Generic	Generic	Generic	Will bank issue any closed loop cards or will it work with only open loop cards?	Bank will issue cards as per business requirement
220	75	Annexure-8 Scope of Work	12. Reconciliation	12.14. Handling chargebacks and dispute raised from branches / customers through proper channel.	Is Dispute management system required to handle dispute or bank will be using their own CRM?	Dispute management system needs to be handeled by proposed vendor.
221	67	Annexure-8 Scope of Work	4. Solution	4.1 Issue cards with Mastercard, VISA, Rupay or other networks as per Bank's requirement	Request bank to confirm the interchanges which they will be issuing cards	Currently Bank will issue card in association with VISA, Mastercard and Rupay. In future Bank may explore possibility to issue card with other Networks authorised by RBI and selected bidder has to provide the same.
222	67	Annexure-8 Scope of Work	4. Solution	4.1 Issue dual interface cards i.e. contactless enabled or NFC cards.	Is NFC Recon expected from system or will it be managed by existing vendor?	NFC Recon expected from system of proposed vendor.
223	67	Annexure-8 Scope of Work	4. Solution	4.1 Interface with wearables if required by the bank	Request bank to elaborate this requirement, if possible, please mention the number of interfaces required.	Relevant details will be provided during implementation stage.
224	67	Annexure-8 Scope of Work	4. Solution	4.2.Solution should be as per Bank's 4 tier system	Request bank to please elaborate the requirement.	Bank is currently organised as Four Tier system - Head Office - Circle Office - Regional Office - Branch Office
225	Generic	Generic	Generic	Generic	Required Prepaid card issuance projection details for next 5 years by segment wise. Like Fresh issuance, reissuance & renewal	Fresh issuance projection is 20% growth year of current Card issuance.Card will issue with five year validity. Reissuance will be done on case to case basis.
226	Generic	Generic	Generic	Generic	Does the scope include procurement of cards and collateral, as well as the embossing of the cards.	Card and Collateral procurement will be taken care by Bank.Selected bidder has to share the emboss file, design of card and collaterals.
227	Generic	Generic	Generic	Generic	Require clarification regarding whether card dispatch vendor (courier) will be managed by the bidder or Bank	Card dispatch will be taken care by Bank. Data will be shared by solution provider.
228	Generic	Generic	Generic	Generic	Require clarification regarding whether the issuance of the PIN should be in the form of a green PIN or a physical PIN	Non-personalised and personalised card will be issued with green Pin facility by default. But solution should have capability to issue physical PIN mailer on specific request.
229	Generic	Generic	Generic	Generic	Is identification vendor card in scope.	No
230	Generic	Generic	Generic	Generic	What are the support function in this scope and need the volume for the same	Bidder has to provide CRM solution for Bank's call centre agents. If Bank intends to integrate with Bank's CRM solution, Bidder has to make it available.

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
231	Generic	Generic	Generic	Generic	Is call center service for prepaid in scope	Bidder has to provide CRM solution for Bank's call centre agents. If Bank intends to integrate with Bank's CRM solution, Bidder has to make it available.
232	16	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	4. Acceptance	If the Solution experiences no failures and it functions according to the requirements of the RFP as determined by the Bank during the implementation period, and the solution will be accepted by the Bank and then the project will be considered for sign-off.	Bank to let us know the acceptance period once the Solution is delivered.	RFP clause is self explanatory. Bidder to comply with RFP/GeM bid terms.
233	16	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	6. Penalties/Liquidated Damages	<Entire Clause>	Bidder suggests the additional clause for waiver of penalty/LD for delay in Services caused due to any other reasons beyond the control of Bidder. Bidder suggests that penalty/LD in a particular month for delay in Services shall be subject to cap which shall not exceed 5% of the total monthly invoice amount actually received by the Bidder for the Services rendered to Bank.	Bidder to comply with RFP/GeM bid terms.
234	18	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	7.Payment Terms	7.7.The payments will be released through NEFT / RTGS after deducting the applicable LD/Penalty, TDS if any, by centrally by Head Office at Bengaluru and the selected bidder has to provide necessary Bank Details like Account No., Bank's Name with Branch, IFSC Code etc.	Bidder suggests to waive the deduction of applicable penalty/LD statement. The service invoice payments and any payable penalty needs to be on a different transaction.	Bidder to comply with RFP/GeM bid terms.
235	19	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	8.Scope involved during Contract period	8.3.Any corruption in the software/License/media shall be rectified during the full period of the contract, at no extra cost to the Bank.	Bidder suggest Bank to revisit this clause. Rectification shall be done only if such corruption are made due to the action by the Bidder.	Bidder to comply with RFP/GeM bid terms.
236	49	SECTION G - GENERAL CONDITIONS	26.Corrupt and Fraudulent Practices	26.7.Any effort/attempt by a bidder to influence the Bank in its decision on bid evaluation, bid comparison or contract award may result in rejection of the Bidder's bid and/or blacklisting the Bidder. The Bidder agrees not to hire, solicit or accept solicitation either directly or through a third party from any of the employees of the Bank directly involved in this contract during the period of contract and one year thereafter, except as the parties may agree on the case to case basis.	Bidder Suggest this solicitation provision needs to be on a mutual basis.	Bidder to comply with RFP/GeM bid terms.
237	97	Appendix-F Pre Contract Integrity Pact	(This has to be submitted in the non-judicial Stamp Paper	<entire Appendix>	Bidder would like to know if this needs to executed on a 100rs NON-Judicial Stamp paper.	Bidders to execute the Integrity Pact in Non-Judicial Stamp paper complying the state stamp act.
238	106	Appendix-G DRAFT CONTRACT AGREEMENT	10.ORDER CANCELLATION/TERMINATION OF CONTRACT	10.1. Bank shall serve the notice of termination to the Vendor/Service Provider at least 30 days prior, of its intention to terminate services.	Bidder would like to proceed with 180 days.	Bidder to comply with RFP/GeM bid terms.
239	107	Appendix-G DRAFT CONTRACT AGREEMENT	10.ORDER CANCELLATION/TERMINATION OF CONTRACT	10.7.Notwithstanding anything contained hereinabove, the Bank may terminate this contract by giving a 30 day's notice without assigning any cause.	Bidder would like to proceed with 180 days.	Bidder to comply with RFP/GeM bid terms.

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
240	111	Appendix-G DRAFT CONTRACT AGREEMENT	14.INDEMNITY:	14.5.Bidder's aggregate liability shall be subject to an overall limit of the total Cost of the project.	Bidder suggests that the liability of Bidder arising out of this RFP or the Agreement shall in no event exceed the one year fees actually received by the Bidder in the last 12 months from which the claim arose.	Bidder to comply with RFP/GeM bid terms.
241	Generic	Generic	Generic	Generic	The understanding is that proposed solution is required to be hosted by bidder(at bidder's data center or public cloud) and the required hardware (Physical servers) ,system software(operating system,database,webserver etc) need to be provisioned by the bidder. Please confirm.	Solution should be hosted in Cloud.
242	21	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	14. Subcontracting	14.1. Principle bidder only can participate and bidder should not sub-contract to any other company/firm/trust. After Selection process of the bidder and order placement, resources deployed should be employed with the selected bidder and they should be on the payroll of the selected bidder. 14.2. The selected bidder shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the selected bidder under the contract without the prior written consent of the Bank.	Point 14.1 states that sub-contracting is not allowed. However in the subsequent point, sub-contracting is permitted provided bank provides written consent. Please confirm whether bidder soliciting the written consent will be part of the proposal submisson. Sub-contracted vendors will adhere to the guidelines as given by the bank.	Bidder to comply with RFP/GeM bid terms.
243	25	SECTION D - BID PROCESS	5. Preparation of Bids	5.1. Part A - Technical Proposal 5.1.3. It is mandatory to provide the compliance to Scope of Work/ Technical and Functional Requirements in the exact format of Annexure-8.	"It is mandatory to provide the compliance to Scope of Work/ Technical and Functional Requirements in the exact format of Annexure-8." Format is not provided in the ATC document, requesting bank to give clarity on how the response is expected. Additionally, requesting bank to give clarity on whether there is another Technical and Functional Requirement section that is supposed to be part of the ATC document	Bidder to provide compliance as per Annexure-12 of the RFP document.
244	29	SECTION E - SELECTION OF BIDDER	3. Evaluation of Bids	3.3. Technical Evaluation of Bidders 3.3.3. Against each of the specifications under Technical requirements there is Bidder's response column where the bidder has two options viz., (Yes or No) to indicate their response.	"Against each of the specifications under Technical requirements there is Bidder's response column where the bidder has two options viz., (Yes or No) to indicate their response." Please confirm whether this is for each specification, and where this sheet will be available.	This Clause stands deleted.
245	54	SECTION H- PURCHASE PREFERENCE	3. Procurement through Local Suppliers (Make in India):	3.9. In cases of procurement for a value in excess of Rs.10 Crores, the 'Class-I Local supplier'/'Class -II local supplier' shall be required to provide a certificate from the statutory auditor or cost auditor of the company (in case of companies) or from a practicing cost account or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content.	Please confirm if the bank has a specified format for this certificate to be obtained from chartered accountant.	Bidder to submit local content certificate as per Annexure-5 of the RFP document.

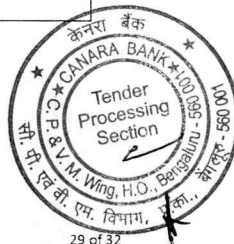| Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
246	57	Annexure-2 Pre-Qualification Criteria	Sl. No. 4	Pre-Qualification Criteria: The Bidder should be a partnership firm registered under LLP Act, 2008/Indian Partnership Act, 1932 or Company in India as per Indian Companies Act, 1956 or Indian Companies Act, 2013 and should have been in operation for a period of at least three years as on RFP date.	Please confirm if there is relaxation on years of operations for Startup / MSE	Bidder is eligible for relaxations as per the Govt. guideline. Bidder has to submit documentary proof to substantiate the relaxations.
247	58	Annexure-2 Pre-Qualification Criteria	Sl. No. 7	Pre-Qualification Criteria: The bidder/OEM should have implemented Card Management Solution in any Scheduled commercial Banks with minimum 5000 branches in India as on RFP date.	Please confirm if this point also allows PO for credit card implementation with a scheduled commercial bank.	Bidders to refer Corrigendum-2.
248	58	Annexure-2 Pre-Qualification Criteria	Sl. No. 7	Pre-Qualification Criteria: The bidder/OEM should have implemented Card Management Solution in any Scheduled commercial Banks with minimum 5000 branches in India as on RFP date.	Please confirm if this point will allow prepaid implementation in a non-bank regulated licensed issuer.	Bidders to refer Corrigendum-2.
249	64	Annexure-6 List of Major Customers of the bidder in last 3 Years and references in providing Card Management Solution	NA	NA	Please confirm if this annexure also allows credit card implementation proof with scheduled commercial banks	Bidder to comply with RFP/GeM bid terms.
250	66	Annexure-8 Scope of Work	1. The selected bidder has to provide under OPEX model, end-to-end Prepaid card (both domestic as well as international) management solution including issuance, back-end services of switch maintenance and authorization, network management and authorization, MIS, Settlement services, etc.,	NA	Please confirm whether switching / card processing is allowed to be sub-contracted with the bank's permission. Sub-contracted vendors will adhere to the guidelines as given by the bank. Bidder will be responsible for the relationship with the sub-contracted vendor.	Bidder to comply with RFP/GeM bid terms.
251	79	Annexure-9 Technical Evaluation Criteria	Sl No. 1	Evaluation Parameters: Implementation experience by the bidder /OEM. The proposed Prepaid (Domestic and International) program should have been implemented in any Scheduled Commercial Bank having at least 500 branches in India. Implementation Experience • 2 or more implementations with Transaction Value of 25 Crores and above - 15 marks • One implementation with Transaction Value of 25 Crores and above - 10 marks • One implementation with Transaction Value below 25 Crores - 5 marks It is mandatory for the Service Provider/bidder/OEM to submit past experience/ credentials.	"The proposed Prepaid (Domestic and International) program should have been implemented in any Scheduled Commercial Bank having at least 500 branches in India." Please confirm whether this point will also allow implemented credit card management system for scheduled commercial bank.	Bidder to comply with RFP/GeM bid terms.

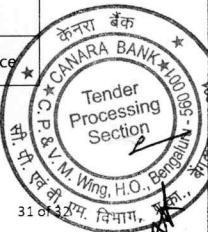| Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
252	79	Annexure-9 Technical Evaluation Criteria	Sl No. 1	Evaluation Parameters: Implementation experience by the bidder /OEM. The proposed Prepaid (Domestic and International) program should have been implemented in any Scheduled Commercial Bank having at least 500 branches in India. Implementation Experience • 2 or more implementations with Transaction Value of 25 Crores and above - 15 marks • One implementation with Transaction Value of 25 Crores and above - 10 marks • One implementation with Transaction Value below 25 Crores - 5 marks It is mandatory for the Service Provider/bidder/OEM to submit past experience/ credentials.	"The proposed Prepaid (Domestic and International) program should have been implemented in any Scheduled Commercial Bank having at least 500 branches in India." Please confirm whether point will allow prepaid programs implemented for a non-bank, regulated prepaid card issuing entity.	Bidder to comply with RFP/GeM bid terms.
253	11	SECTION B - INTRODUCTION	4. Objective	4.2. The Bidders satisfying the Qualification Criteria as per the RFP and having experience in Implementation of Card Management Solution including Domestic and International Prepaid Cards in any of the Central / State Governments/ PSUs/ BFSI Sector/ public Sector Enterprises in India may respond.	As our solution for international cards is under implementation. Request the Bank to accept bidders with domestic cards experience.	Bidder to comply with RFP/GeM bid terms.
254	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Project Timelines	1.3. The entire scope is classified into 2 phases with timelines for each phase defined in the table below: Phase Phase Description Timelines 1 Supply, Installation, Integration, Implementation of the proposed Solution for Card Management Solution for Domestic and International Prepaid Cards and Customization and completion of User Acceptance Testing (UAT) 10 weeks form the date of acceptance of the Purchase Order.	Request the Bank to give 16 weeks time for Supply, Installation, Integration, Implementation of the proposed Solution and completion of User Acceptance Testing (UAT)	Bidder to comply with RFP/GeM bid terms.
255	14	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	1. Project Timelines	1.3. The entire scope is classified into 2 phases with timelines for each phase defined in the table below: Phase Phase Description Timelines 2 Migration of existing customers and Go-Live of the Solution 2 weeks from the date of customization and completion of UAT.	Request the Bank to give 4 weeks time from date of customization and completion of UAT.	Bidder to comply with RFP/GeM bid terms.
256	16	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	5. Uptime	5.3. The selected bidder should consider high-availability (active-passive) at DC & DR with RPO of 15 minutes and RTO of 120 minutes.	However on page number 69 in point 5.10 it is stated as "active-active state at DC and DR". Kindly clarify.	Bidders to refer Corrigendum-2.

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
257	19	SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS	7.Payment Terms	7.5. Payment shall be released within 30 days from the date of submission of relevant documents as per RFP terms.	Request the Bank to release the payment within 15 days from the date of submission of invoice.	Bidder to comply with RFP/GeM bid terms.
258	34	SECTION F - OWNERSHIP & AWARDING OF CONTRACT	9. Performance Security	9.1. The successful bidder should submit a Performance Security equivalent to 5% of the Total Cost of Ownership (TCO) within 30 days from the date of acceptance of the Purchase Order.	Request the bank to give 45 days time to furnish the Performance Security.	Bidder to comply with RFP/GeM bid terms.
259	38	SECTION G - GENERAL CONDITIONS	4. Human Resource Requirement	4.1. The selected bidder shall provide a contingent of well trained personnel and extend necessary mentoring and operational support to the intermediary network of agents, etc. as part of the solution/service.	Request the Bank to provide the tentative number of resources required to be deployed a Banks premises.	Relevant details will be provided during implementation stage.
260	57	Annexure-2 Pre-Qualification Criteria	Sl. No. 2	Pre-Qualification Criteria: The bidder (including OEM and OSD/OSO, if any) should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16/09/2020.	Request the Bank to accept this certificate duly signed by Chartered Accountant.	Bidder to comply with RFP/GeM bid terms.
261	58	Annexure-2 Pre-Qualification Criteria	Sl. No. 7	Pre-Qualification Criteria: The bidder/OEM should have implemented Card Management Solution in any Scheduled commercial Banks with minimum 5000 branches in India as on RFP date.	Request the Bank to amend this clause to "The bidder/OEM should have implemented Card Management Solution in any Scheduled commercial Bank / Payment Bank / Co-operative Bank in India as on RFP date.	Bidders to refer Corrigendum-2.
262	Generic	Generic	Generic	Generic	Request the bank to extend the Bid submission date by 15 days from the date of publishing the pre-bid clarifications.	Bidders to refer Corrigendum-2.
263	79	Annexure-9 Technical Evaluation Criteria	Sl No. 1	Evaluation Parameters: Implementation experience by the bidder /OEM. The proposed Prepaid (Domestic and International) program should have been implemented in any Scheduled Commercial Bank having at least 500 branches in India. Implementation Experience • 2 or more implementations with Transaction Value of 25 Crores and above - 15 marks • One implementation with Transaction Value of 25 Crores and above - 10 marks • One implementation with Transaction Value below 25 Crores - 5 marks It is mandatory for the Service Provider/bidder/OEM to submit past experience/ credentials.	In the pre-qualification criteria (Page No. 58), it is mentioned 5000 branches and in the technical evaluation as 500. Please suggest what is the expected number of branches.	Bidders to refer Corrigendum-2.

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
264	79	Annexure-9 Technical Evaluation Criteria	Sl No. 1	Evaluation Parameters: Implementation experience by the bidder /OEM. The proposed Prepaid (Domestic and International) program should have been implemented in any Scheduled Commercial Bank having at least 500 branches in India. Implementation Experience • 2 or more implementations with Transaction Value of 25 Crores and above – 15 marks • One implementation with Transaction Value of 25 Crores and above - 10 marks • One implementation with Transaction Value below 25 Crores - 5 marks It is mandatory for the Service Provider/bidder/OEM to submit past experience/ credentials.		Bidders to refer Corrigendum-2.
265	79	Annexure-9 Technical Evaluation Criteria	Sl No. 1	Evaluation Parameters: Implementation experience by the bidder /OEM. The proposed Prepaid (Domestic and International) program should have been implemented in any Scheduled Commercial Bank having at least 500 branches in India. Implementation Experience • 2 or more implementations with Transaction Value of 25 Crores and above – 15 marks • One implementation with Transaction Value of 25 Crores and above - 10 marks • One implementation with Transaction Value below 25 Crores - 5 marks It is mandatory for the Service Provider/bidder/OEM to submit past experience/ credentials.	Is 25 crore of transaction value per year ? Please confirm	Bidders to refer Corrigendum-2.

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
266	79	Annexure-9 Technical Evaluation Criteria	Sl No. 1	Evaluation Parameters: Implementation experience by the bidder /OEM. The proposed Prepaid (Domestic and International) program should have been implemented in any Scheduled Commercial Bank having at least 500 branches in India. Implementation Experience • 2 or more implementations with Transaction Value of 25 Crores and above – 15 marks • One implementation with Transaction Value of 25 Crores and above – 10 marks • One implementation with Transaction Value below 25 Crores - 5 marks It is mandatory for the Service Provider/bidder/OEM to submit past experience/ credentials.	Is this 25 crores of transaction value combined across all the implementations or per implementation.	Bidders to refer Corrigendum-2.
267	79	Annexure-9 Technical Evaluation Criteria	Sl No. 1	Evaluation Parameters: Implementation experience by the bidder /OEM. The proposed Prepaid (Domestic and International) program should have been implemented in any Scheduled Commercial Bank having at least 500 branches in India. Implementation Experience • 2 or more implementations with Transaction Value of 25 Crores and above – 15 marks • One implementation with Transaction Value of 25 Crores and above – 10 marks • One implementation with Transaction Value below 25 Crores - 5 marks It is mandatory for the Service Provider/bidder/OEM to submit past experience/ credentials.	Is this 25 crores of transaction value combined across all the implementations or per implementation.	Bidders to refer Corrigendum-2.
268	63	Annexure-5 Make in India Certificate	Bidder's Reference No	Bidder's Reference No	What is the reference number to be captured as part of Reference No ?	Bidder can mention any reference number.
269	64	Annexure-6 List of Major Customers of the bidder in last 3 Years and references in providing Card Management Solution	Entire Annexure	Entire Annexure	Is this list of customers could be across other card management system as well (Like Credit/Debit)	RFP clause is self explanatory.
270	67	Annexure-8 Scope of Work	4. Solution	4.2.Solution should be as per Bank's 4 tier system	What is expectation from the prepaid card management system for the bank's 4 tier system.	Branch/Regional Office/Circle Office/Head Office

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
271	30	SECTION E - SELECTION OF BIDDER	3. Evaluation of Bids	3.3. Technical Evaluation of Bidders 3.3.3. Against each of the specifications under Technical requirements there is Bidder's response column where the bidder has two options viz., (Yes or No) to indicate their response.	Kindly highlight on which page is the specifications for Technical requirements. Not able to locate the same	This Clause stands deleted.
272	2	SECTION A. BID SCHEDULE & ABBREVIATIONS	1. Bid Schedule	Sl. No. 8 Last Date, Time and Venue for Submission of Bids Bid End Date/Time as per GeM Bid Document. Response should be submitted in GeM portal and required physical documents (like EMD BG, Pre-contract integrity Pact etc., should be submitted at below mentioned address before due date/time)	We understand that EMD BG/DD and Pre-contract integrity pact to be delivered physically at Bank's Office. What are the other documents to be delivered physically. Is there any specific section where it has been clearly mentioned ?	RFP clause is self explanatory. Documents to be shared as per the RFP terms and conditions.

Date: 06/05/2024
Place: Bengaluru

Deputy General Manager