

Corrigendum-2 to GeM Bid ref: 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.

It is decided to amend the following in respect of the above RFP:

a. GeM bid document (Bid End date/ Bid Opening Date, Page no. 1 of 7):

Description	Existing details	Amended details
Bid End Date/Time	06/05/2024, 15:00:00	<u>15/05/2024</u> , 15:00:00
Bid opening Date/Time	06/05/2024, 15:30:00	<u>15/05/2024</u> , 15:30:00

b.

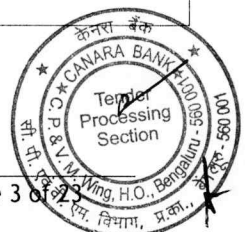
Sl No	Section/Annexure/Appendix of GeM Bid	Clause No.	Existing Clause	Amended Clause
1.	Annexure-8 Scope of Work	13. Notifications	13.3. The proposed solution should have provision to send OTP as SMS, email, app alerts, etc. as customizable by customer.	13.3. The proposed solution should have provision to send OTP as SMS, email, app alerts, etc. as customizable by <u>Bank</u> .
2.	Annexure-8 Scope of Work	Annexure-8 Scope of Work	Existing Annexure	Amended Annexure-8 Scope of Work.  Additional Clause No.21. <u>Details on Domestic Cards and International Card.</u>
3.	Annexure-8 Scope of Work	Annexure-8 Scope of Work	Sl. No.5 System Architecture	Amended Annexure-8 Scope of Work.  Sl. No.5 System Architecture 5.8. The selected bidder should have Disaster Recovery (DR) facility of the entire infrastructure with maximum failover time of <u>One hundred and twenty (120) minutes</u> within which the DR facility should become fully operational in case of failure of Data centre (DC). The DR facility should be located in different latitudes/non seismic zones.



4.	Annexure-8 Scope of Work	Annexure-8 Scope of Work	Sl. No.5 System Architecture	Amended Annexure-8 Scope of Work.  Sl. No.5 System Architecture  5.10 Selected Bidder should ensure high system availability of 99.95% with active- <u>passive</u> state at DC and DR
5.	Section C - Deliverable and Service Level Agreements	6. Penalties/ Liquidated Damages	Existing Clause	6. Amended Penalties/ Liquidated Damages attached along with this corrigendum.
6.	Annexure-2 Pre- Qualification Criteria	Sl.no 7.	<p><b>Pre-Qualification Criteria:</b> The bidder/OEM should have implemented Card Management Solution in any Scheduled commercial Banks with minimum 5000 branches in India as on RFP date.</p> <p><b>Documents to be submitted</b> In compliance with Pre-Qualification Criteria: The bidder should submit purchase Order and reference letter / satisfactory letter/reference letter from the customer duly mentioning the details of the solution.</p>	<p><b>Pre-Qualification Criteria:</b> The bidder/OEM should have implemented <u>Domestic and International Prepaid Card Management Solution</u> in any Scheduled commercial Banks with minimum <u>500</u> branches in India as on RFP date.</p> <p><b>Documents to be submitted</b> In compliance with Pre-Qualification Criteria: The bidder should submit purchase Order and reference letter / satisfactory letter/reference letter from the customer duly mentioning the details of the solution.</p>



7.	Annexure-9 Technical Evaluation Criteria	Sl. No. 1	<p><b>Evaluation Parameters Implementation experience by the bidder /OEM.</b></p> <p>The proposed Prepaid (Domestic and International) program should have been implemented in any Scheduled Commercial Bank having at least 500 branches in India.</p> <p><b>Implementation Experience</b></p> <ul style="list-style-type: none"> <li>• 2 or more implementations with Transaction Value of 25 Crores and above - 15 marks</li> <li>• One implementation with Transaction Value of 25 Crores and above - 10 marks</li> <li>• One implementation with Transaction Value below 25 Crores - 5 marks</li> </ul> <p>It is mandatory for the Service Provider/bidder/OEM to submit past experience/ credentials.</p> <p><b>Documents to be submitted</b></p> <p>Satisfactory performance certificate from client/ copy of purchase order/ contract agreement/ work order to this effect.</p>	<p><b>Evaluation Parameters Implementation experience by the bidder /OEM.</b></p> <p>The proposed Prepaid (Domestic and International) program should have been implemented in any Scheduled Commercial Bank having at least 500 branches in India.</p> <p><b>Implementation Experience</b></p> <ul style="list-style-type: none"> <li>• 2 or more implementations with <u>successful transaction value of Rs.25 crores and above per year per implementation.</u>- 15 marks</li> <li>• One implementation with <u>successful transaction value of Rs.25 crores and above per year per implementation.</u>- 10 marks</li> <li>• One implementation with <u>successful transaction value below Rs.25 crores per year per implementation.</u>- 5 marks</li> </ul> <p>It is mandatory for the Service Provider/bidder/OEM to submit past experience/ credentials.</p> <p><b>Documents to be submitted</b></p> <p>Satisfactory performance certificate from client/ copy of purchase order/ contract agreement/ work order to this effect.</p>
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8.	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.	This Clause stands deleted.
9.	Annexure-16 Bill of Material	Annexure-16 Bill of Material	Existing Annexure	Amended Annexure-16 Bill of Material attached along with this corrigendum.
10.	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	This Clause stands deleted.
11.	Section C - Deliverable and Service Level Agreements	1. Project Timelines	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.	This Clause stands deleted.
12.	Section G - General Conditions	10. Guarant ees	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	This Clause stands deleted.







			the same are licensed and legally obtained. All hardware and software must be supplied with their original and complete printed documentation.	
13.	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.	This Clause stands deleted.
14.	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.	This Clause stands deleted.

All the other instructions and terms & conditions of the above RFP shall remain unchanged.

Please take note of the above amendments while submitting your response to the subject RFP.

Date: 06/05/2024

Place: Bengaluru

*[Signature]*  
Deputy General Manager



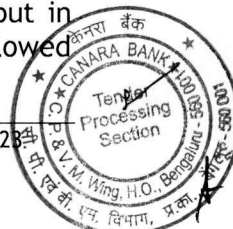
Annexure-8  
Scope of Work

(Should be submitted on Company's letter head with company seal and signature of the authorized person)

**SUB: 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**

**Ref: GEM/2024/B/4828682 dated 03/04/2024.**

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.,
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
3. Currency wallet
  - 3.1. The proposed system should be able to handle INR and multiple forex currencies as per Bank's requirement.
  - 3.2. Two types of card variants may be introduced:
    - ✓ Domestic Prepaid - only INR wallet and domestic transactions only
    - ✓ International Prepaid - only Forex wallet and forex transactions only
  - 3.3. For International travel,
    - ✓ Presently Canara Bank is issuing cards with USD, EURO and AUD which may be revised from time to time as per Bank's requirement.
    - ✓ Customer/Branch should have the functionality to open/ close multiple currency wallets permitted by the Bank in the same card as per customer requirement.
    - ✓ Customer/Branch should have the functionality to transfer funds from one currency wallet to another as per customer requirement and permitted by the bank.
    - ✓ There shall be provision for loading currency in the cards with funds directly from Exchange Earners' Foreign Currency Account (EEFC) accounts.
    - ✓ 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.

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
- ✓ On-board individual and corporate customers to the prepaid card program.
- ✓ Issue dual interface cards i.e. contactless enabled or NFC cards.
- ✓ Issue virtual cards
- ✓ Interface with wearables if required by the bank

4.2. Solution should be as per Bank's 4 tier system:

- ✓ Head Office
- ✓ Circle Office
- ✓ Regional Office
- ✓ Branch Office

4.3. The solution should support configurable limit management such as transactional limits, card level, BIN level, currency specific, merchant code specific and check on number of transaction limits on daily, weekly, monthly, quarterly and yearly basis.

4.4. The Pre-paid card should be capable of being used for cash withdrawal at ATMs and POS or for POS transactions at EDC terminals or any of the transactions within the regulatory guidelines.

4.5. The proposed solution should have Anti Money Laundering precautions put in place as per regulatory guidelines such as

- ✓ Maximum and Minimum individual load amount
- ✓ Maximum load amount or a given period - as per LRS limit for international travel card.
- ✓ Maximum balance etc.

4.6. The solution should have the provision to implement fraud-monitoring rules as suggested by the bank from time to time.

4.7. The solution should be capable of tokenization of cards as per RBI guidelines.

4.8. The selected bidder shall provide the VbV, MasterCard Secure, 3DS 2.0, OTP etc. facility as part of the solution.

4.9. Solution should comply with Password Policy of the Bank



- 4.10. Solution should adhere to Data Encryption/ Protection guidelines as per PCIDSS / card schemes and regulation
- 4.11. Bidder is responsible for Incident response and reporting procedures including Root Cause Analysis (RCA), Impact Analysis and informing corrective and preventive measures
- 4.12. Bidder is responsible for maintenance of encrypted audit trails in database/logs for all activities carried out through solution/application by all types of users
- 4.13. The proposed solution must have the provision to
- ✓ Parametrize the collection of service charges, fees, etc
  - ✓ Waive the charges
  - ✓ Reverse the charges
- 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.
- 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.
- 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.
  - ✓ 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.
  - ✓ The proposed solution should have checks to prevent any currency wallet to be overdrawn even after collection of commission or other charges.
  - ✓ The proposed solution must have proper checks in place to ensure that no currency wallet is in negative balance at any point of time.

## 5. System Architecture

- 5.1. System should have 3-tier architecture
- ✓ Application server,
  - ✓ Database server and
  - ✓ Web server
- 5.2. The proposed solution must have the same configuration and structure at Data Centre (DC) and Disaster Recovery (DR).
- 5.3. The Selected Bidder is responsible for any genuine licenses /utilities/certifications required to run the solution at their own costs.



- 5.4. The Selected Bidder is responsible for any SSL certificates required to run the solution at their own costs.
- 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.
- 5.6. The systems proposed should be scalable, fault tolerant and cost effective. Overall application architecture must be optimized in terms of high performance, low power consumption and utilize/adopt latest server technologies.
- 5.7. The Software Solution Application architecture/hardware/software should be scalable to meet the future volume during the contract period.
- 5.8. The selected bidder should have Disaster Recovery (DR) facility of the entire infrastructure with maximum failover time of One hundred and twenty (120) minutes within which the DR facility should become fully operational in case of failure of Data centre (DC). The DR facility should be located in different latitudes/non seismic zones
- 5.9. Selected Bidder should have a proper Business Continuity Plan in place.
- 5.10. Selected Bidder should ensure high system availability of 99.95% with active-passive state at DC and DR.
- 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.
- 5.12. Selected bidder to provide the UAT setup.
- 5.13. The proposed solution if hosted on cloud should provide all the necessary documents / certifications as required by bank.
- 5.14. The Service provider should co-operate with Bank for all the required migration in case Bank decides to move to own infrastructure under mutually agreed terms.

## 6. Compliance & Security

- 6.1. Solution should be
  - ✓ End to end safe & secure
  - ✓ Free from bugs or errors
  - ✓ Compliant with Payment Application Data Security Standard (PA-DSS) and Payment Card Industry Data Security Standard (PCI-DSS) guidelines
  - ✓ Protected from MIMA (Man-In-Middle-Attack)
  - ✓ Compliant with latest Open Web Application Security Project (OWASP) guidelines
- 6.2. The proposed solution should comply with the guidelines/ security views issued by Bank's Information Security Group before going live.



- 6.3. The proposed solution should comply with all existing Govt/regulatory guidelines and regulatory changes as required by the regulator or any of the statutory authorities from time to time.
- 6.4. The selected bidder should comply with VISA, MasterCard, RuPay etc. PIN Security Audit/ Other Audits and bear the cost of such audits.
- 6.5. The selected bidder shall ensure that the solution is compliant to the latest standards, advisories and mandate issued by Card schemes, regulatory bodies etc. issued from time to time at no cost to the Bank
- 6.6. The selected bidder is responsible for customization of solution whenever required as per RBI, NPCI/VISA/MASTERCARD/any other regulatory guidelines at their own costs.
- 6.7. Selected bidder shall comply with the information or cyber security guidelines or any other guidelines issued by regulators at no extra cost to Bank.
- 6.8. All data should be stored and transferred with high level of encryption.
- 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.
- 6.10. Background check certificate of the teams deployed, if any at Bank's end should be submitted to Bank.

## 7. Audit

- 7.1. Selected Bidder shall allow the Reserve Bank of India (RBI), any other Regulatory Body or authorized officials from the Bank to access Canara Bank documents, records, transaction details or any other information given to, stored or processed by him in relation to the services under this Agreement, within a reasonable time failing which he will be liable to pay any charges / penalty levied by RBI or any other regulatory authority.
- 7.2. Selected Bidder shall allow the Reserve Bank of India (RBI), any other Regulatory Body or authorized officials from the Bank to conduct audits or inspection of its Books and account with regard to Canara Bank documents only, by one or more persons from such regulatory body or auditors duly authorized by Bank.
- 7.3. Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of accounts and records including Hardware, software provided to the Bank under this order and selected bidder shall extend all cooperation in this regard.
- 7.4. Selected bidder has to ensure closure of all VAPT / IS Audit observation within mutually agreed time frame between the Bank and Service provider without any additional cost to Bank.

## 8. Issuance

- 8.1. Solution should have the capability to offer the Domestic/ International Travel Prepaid card products of different variants - Personalised/Non-Personalised card of VISA/ MasterCard/ RuPay/ any other network standards as required by the bank.



- 8.2. Selected bidder has to share embossa file for card procurement to vendors selected by bank.
- 8.3. Selected bidder should provide for card design, welcome kit design as per bank requirement.
- 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).
- 8.5. The cards provided should not be Branch specific.
- 8.6. The selected bidder has to carry out BIN set up and certification at their processing centre.
- 8.7. Onboarding of New to Bank (NTB) as well Existing to Bank (ETB) customers through online and Branch channels.
- 8.8. KYC, AML-CFT verification of NTB customers to be carried out by the selected bidder.

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.
- 9.2. Solution should be capable of integrating with banks Treasury or any other forex system used by the bank.
- 9.3. Corporate customers must be able to issue cards to multiple customers linked to one source account for debit transaction.
- 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
  - ✓ Enquiry of card details,
  - ✓ KYC capture of new customers,
  - ✓ KYC update of existing customers - re-fetch from CBS (in case of updation in CBS)
  - ✓ 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 to source account,





- ✓ Generation of statement,
- ✓ End to end inventory management, etc.

**9.5. International Prepaid Card**

- ✓ LRS limit check,
- ✓ Tax collection at source (TCS) guidelines from time to time,
- ✓ Provision to upload data for reload for new trip or existing trip.
- ✓ In case of existing trip, required fields should be auto populated

9.6. The proposed solution must be capable of uploading of files such as PDF/JPEG/PNG etc. related to customer KYC or containing other information as per requirement.

9.7. The solution is required to maintain the Access role like Maker/Checker/Admin/HO/Enquiry where access/role will be defined as per requirement of Bank.

**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.

10.2. The design of the interface must be user friendly, customizable with smooth navigation.

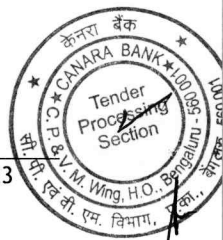
10.3. The system shall have the capability to be linked to the existing platform of the Bank using Mobile SDK/ Web APIs as decided by the Bank.

10.4. Selected bidder should provide integration with Bank's existing Mobile application solution for Android, iOS, etc.

10.5. The portal and mobile application should have the ability to handle network traffic smoothly.

10.6. The user (individual/ corporate) must be given following features:

- ✓ Login, Logout, Reset Password
- ✓ Data View
- ✓ Detailed Statement
- ✓ Loading / Refund
- ✓ Display of charges including fees, GST, conversion amount (in case of International Prepaid), etc.
- ✓ enable or disable transaction channels
- ✓ modify transaction limit for each channel - POS/ECOM/ATM/NFC, etc.



- ✓ Pin generation or Green Pin
- ✓ Report stolen card in case of emergency
- ✓ Hot listing of the Card - temporary / permanent
- ✓ Spend limit control based on currency/ country/ channel/ merchant type
- ✓ Modify the pre-auth limit
- ✓ Raise ticket for support, etc.

#### 10.7. International Prepaid Card

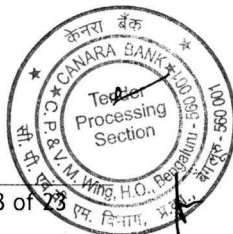
- ✓ Provision to upload data for reload for new trip or existing trip.
- ✓ In case of existing trip, required fields should be auto populated
- ✓ Currency based activation etc.

### 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.
- 11.2. MIS reports should be customizable as per Bank's requirement.
- 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.
- 11.4. The proposed solution should be able to provide any ad-hoc report required by the bank.
- 11.5. The proposed solution must be able to provide daily/monthly card/ wallet loading report, quarterly transaction, card issuance and closure report and other reports in the prescribed format required by RBI or other regulatory authorities.
- 11.6. Providing revaluation reports for mirror / replica GL of various currencies.

### 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.
- 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.
- 12.3. The proposed solution should include load, reload, funding and maintenance of NOSTRO account for settlement of transactions (in case of International Prepaid).
- 12.4. The proposed solution should provide for Transaction Monitoring reports for monitoring of frauds and any suspicious transactions.



- 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.
- 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).
- 12.7. The reports/ data files duly encrypted shall be made available to the Bank through secured mode along with MIS. Format of MIS shall be decided by the Bank.
- 12.8. The selected bidder should provide for generating the exceptions and taking appropriate action with the approval of the Bank.
- 12.9. The proposed solution should ensure prompt refund of failed transactions as per Turnaround Time (TAT) guidelines of regulator/ Network associates.
- 12.10. The proposed solution should ensure handling of EOD process and extraction and verification of mandatory reports.
- 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.
- 12.12. The proposed solution must provide daily report on service charges and fees collected and ensure daily reconciliation of the same.
- 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.
- 12.14. Handling chargebacks and dispute raised from branches / customers through proper channel.
- 12.15. Reconciliation of NOSTRO account, wallets and mirror / replica GL of various currencies. Providing daily reconciliation reports for same.

### 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.
- 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.

### 14. Testing

- 14.1. Proper version control is to be maintained by the selected vendor.
- 14.2. The proposed solution must be implemented only after final documentation and sign-off from all the stakeholders in the Bank.



- 14.3. Selected Bidder should adhere to the timelines given for testing and any deviation will result in penalty as per SLA.
- 14.4. Selected Bidder is required to demonstrate the end-to-end transaction flow including reconciliation to the Bank for acceptance of solution.
- 14.5. Selected Bidder is required to have simulator for simulation offline and online transactions end to end transaction processing.
- 14.6. Selected bidder should provide the following:
- ✓ Test Case Design & Test Script Development for functional testing
  - ✓ Payment channels & third-party interface tests - performance and security testing
  - ✓ High Volume performance testing of end-to-end performance to demonstrate scalability. This should include demonstration of the capability of the solution to scale to handle higher volume seamlessly
  - ✓ Failure mode and anomalous behaviour tests
  - ✓ Introductory, silent running & system readiness tests
  - ✓ Preparation of scope, test cases and test plan for User Acceptance activity
  - ✓ Assisting in User acceptance testing of solution by Bank's UAT team and all types of stakeholders who use the system.

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.
- 15.2. New cards may be issued to the customers as per request and balance transferred to the new wallet without incurring any financial loss to the customers.

16. Technical Support

- 16.1. Selected bidder to provide 24X7 technical and operational support.
- 16.2. Adequate support to be provided by the selected bidder as per bank's requirement.
- 16.3. Selected bidder shall impart training related to application deployment/ installation, administration and maintenance to technical and operational users of Bank. The knowledge transfer shall include initial and ongoing training and skills development, training materials, operations manuals, procedure manuals and deployment/ installation guide as mentioned under technical documentation.
- 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.
- 16.5. Selected bidder should ensure necessary environment setup, data creation to conduct end user training. End user training shall include application related training, training on handheld devices. End user training will be conducted in a centralized location or at any other location as identified by Bank.



16.6. Training must be provided under annual maintenance on application architecture management, monitoring, operations, reconciliation etc.

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.

17.2. Customer facing applications or web portal must have provision for raising tickets.

17.3. The tickets raised must be prioritized as high, medium and low and TAT must be assigned accordingly.

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.

17.5. The tickets must be closed within agreed TAT and adhering to Bank's internal customer grievance redressal mechanism and regulatory guidelines.

17.6. Helpdesk should attend to temporary/ permanent Hot listing of Cards, Reset of PIN, Modify transaction limit after due verification of customer request.

17.7. Regulatory/TRAI guidelines should be followed while contacting customers through SMS/ calls.

17.8. The selected bidder should provide any information required by the Bank such as complaints received, attended, resolved, presently open, escalated etc., on daily basis through various channels.

17.9. Online Dispute resolution system should be in place as per RBI guidelines.

18. **Direct Selling Agents**

18.1. Bank may appoint Direct Selling Agents (DSAs) for marketing and issuance of the cards as and when required.

18.2. Necessary application / solution/ API should be provided by the selected bidder if required.

19. **Deliverables:**

The selected bidder must be able to deliver the following:

19.1. Adherence to MasterCard/ VISA/ Rupay /other network standards as required by the bank.

19.2. High system availability of 99.95% with active-active state at DC and DR.

19.3. 24X7 technical and operational support.

19.4. Providing necessary reports to the Bank for settlement of the daily transactions with VISA, MasterCard, RuPay etc. networks whichever applicable.

19.5. Prompt refund of failed transactions as per Turnaround Time (TAT) guidelines of regulator/ Network associates.



19.6. Handling of EOD process and balancing, daily Tallying & close Monitoring of GLs/Current Accounts related to transactions.

19.7. Any information required by the Bank such as complaints received, attended, resolved, presently open, escalated etc., on daily basis through various channels.

20. Turn Around Time

Remarks	Priority	TAT
General enquiries on the product	High	24 hours
Hotlisting of card	High	24 hours
Reset of PIN	High	24 hours
Statement generation	High	24 hours
Modify transaction limit	High	24 hours
Refund of failed transaction	Medium	T+ 3 days
Enquiry on successful transaction	High	24 hours
Chargeback	Medium	As per network standards.
MIS reports related queries	Medium	2 days
Issuance of new card to customer	Medium	2 days
Issuance of inventory to Branches	Medium	3 days
Issuance of renewal cards for expiring cards	Medium	T-30 days
Login issues at branch/ customer/ DSA portal	High	24 hours

21. Details on Domestic Cards and International Card

Domestic Card (Approximate):

- Current Count of Issued Cards- 36000 (Active 1000)
- Year-wise estimate of cards to be issued during 5 years - 12500
- Load amount per Card per year estimated year-wise for 5 years - Load amount varies as per variant.
- Transaction value and transaction count per card per year estimated year-wise for 5 years - 2.00 crore per year and 20% growth YOY
- Validity of Domestic Card - Gift card - 1 Year, other - 5 Years

International Card:

- Current Count of Issued Cards - 35000 (Active- 2500)
- Year-wise estimate of cards to be issued during 5 years - 12500
- Load amount per Card per year estimated year-wise for 5 years - As per customer request
- Transaction value and transaction count per card per year estimated year-wise for 5 years - 16.00 crore with 20% growth YOY



- Validity of International Card- 5 Years

\*Figures may vary during implementation. Projections mentioned above are based upon current structure. 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. Solution should be capable for any size volume.

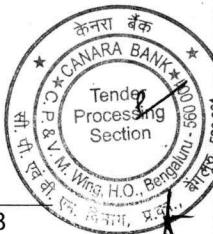
All points mentioned in scope of work are mandatory to comply and non-compliance to any of the point lead to disqualification of the bidder during evaluation.

We hereby comply with the above Scope of Work without any deviations.

Date:  
Place:

Signature with seal  
Name:  
Designation:

Internal





Amended Annexure-16  
Bill of Material

(Should be submitted on Company's letter head with company seal and signature of the authorized person)

**SUB: 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**

Ref: GEM/2024/B/4828682 dated 03/04/2024.

Notes

1. These details should be on the letterhead of Bidder and each & every page should be signed by an Authorized Signatory with Name and Seal of the Company.
2. Please be guided by RFP terms, subsequent amendments and replies to pre-bid queries (if any) while quoting.
3. Do not change the structure of the format nor add any extra items.
4. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.

Table - A

One-time setup cost (including Migration)

[Amount in Indian Rupees]

Sl. No.	Details	Total Cost (excl. of tax)	Tax for Column a		Total Cost (incl. of tax)
			% tax	Tax Amt	
		a	b	c	d=a+c
1.	One time setup cost (including migration)				
2.	Total Cost for One time setup (including migration)				

Table - B

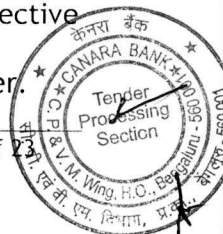
Cost based on Transaction value

[Amount in Indian Rupees]

Sl. No.	Description	Percentage of cost to be shared with the Vendor in words and figures	Total Cost to be shared with the vendor based on Transaction value for 5 years [excl. of tax]	Tax for Column b		Total Cost** to be shared with the vendor based on Transaction value for 5 years [incl. of tax]
				% tax	Tax Amt	
				a	b	
1.	Cost in percentage of Transaction value as per scope of work for 5 years (Considering the anticipated transaction value of Rs.125 Crores for 5 years)*					
2.	Total Cost based on Transaction value					

\*The transaction value mentioned above is indicative only. The transaction value may increase or decrease, however the payment will be made on the actual transaction value for the respective month.

\*\* Cost mentioned in the Table-B means the Revenue to be shared with the successful bidder.



Note: Forex Currency to INR conversion will be as per FEDAI rates published on last working day of billing month.

**Table-C**  
**Total Cost for 5 Years Contract Period**

[Amount in Indian Rupees]

Sl. No.	Details	Total Cost (inclusive of taxes)
1.	Total Cost for One time setup (including migration)	
2.	Total Cost based on Transaction value	
3.	Total Cost of Ownership for 5 Years	

**Undertaking**

- Bill of material is submitted on the letter head and is signed by an Authorized Signatory with Name and Seal of the Company.
- We confirm that we have gone through RFP clauses, subsequent amendments and replies to pre-bid queries (if any) and abide by the same.
- We have not changed the structure of the format nor added any extra items. We note that any such alternation will lead to rejection of Bid.
- We agree that no counter condition/assumption in response to commercial bid will be accepted by the Bank. Bank has a right to reject such bid.
- We are agreeable to the payment schedule as per "Payment Terms" of the RFP.

Date:  
Place:  
Designation

Signature with seal  
Name:



**SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS**

**6. Penalties/Liquidated Damages**

**6.1. Penalties/Liquidated Damages for delay in delivery/implementation of the solution:**

6.1.1. Non-compliance of the Supply, Installation, Integration, Implementation, Customization and UAT completion for the proposed solution as per clause 1.3 (Phase-1) of Section-C will result in imposing penalty of 0.50% on delay in implementation per week or part thereof, by the Bank on the One time setup cost (including migration) mentioned in Table-A of Annexure-16.

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 One time setup cost (including migration) mentioned in Table-A of Annexure-16.

6.1.3. However, the total Penalty/LD to be recovered under clause 6.1.1 & 6.1.2 shall be restricted to 10% of the total cost of Table-A of Annexure-16.

**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.

Level of Success rate calculated on monthly basis (%)	Penalty Amount
99.00 and above	No penalty
Above 98 and upto 98.99	2% of the monthly billed amount
Above 97% and upto 97.99%	3 % of the monthly billed amount
Above 96% and upto 96.99%	4 % of the monthly billed amount
Above 95% and upto 95.99%	5 % of the monthly billed amount
Less than 95%	10 % of the monthly billed amount

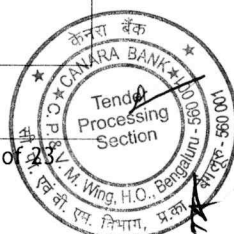
6.2.2. If monthly Success rate is less than 95%, the Bank shall levy penalty as above and shall have full right to terminate the contract under this GeM bid and invoke PBG. The right of termination shall be in addition to the penalty.

6.2.3. However, the total Penalty/LD to be recovered under clause 6.2.1 shall be restricted to 10% of the total monthly billed amount.

**6.3. Penalties/Liquidated damages for not maintaining uptime:**

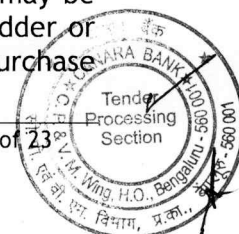
6.3.1. If the selected bidder fails to maintain the guaranteed monthly uptime of 99.95% for the solution as per Scope of Work, Functional and Technical requirements (Annexure-8) during the entire contract period, the penalty for monthly Uptime will be deducted as under:

Level of availability calculated on monthly basis	Penalty Amount
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99.95% and above	No penalty
Above 99% and upto 99.94%	0.25% of Anticipated monthly revenue shared with the Vendor as mentioned in the
Above 98% and upto 98.99%	0.50% of Anticipated monthly revenue shared with the Vendor
Less than 98%	1% of Anticipated monthly revenue shared with the Vendor

- 6.3.2. The maximum penalty levied under above clause 6.3.1 shall not be more than 10% of the Anticipated monthly revenue shared with the Vendor as per the Table-B of Annexure-16 (Bill of Material).
- 6.3.3. If in any month during the contract period, the uptime is less than 98%, the Bank shall levy penalty as above and shall have full right to terminate the contract under this RFP and invoke Performance security. The right of termination shall be in addition to the penalty. The above penalty shall be deducted from any payments due to the selected bidder during contract period.
- 6.3.4. However, the total Penalty/LD to be recovered under clause 6.3.1 shall be restricted to 5% of the Anticipated monthly revenue shared with the Vendor.
- 6.4. **Penalties/Liquidated Damages for non-performance:** If the selected bidder does not meet the specifications/terms of the RFP during various tests/stages, the selected bidder shall rectify the same at bidders cost to comply with the specifications/terms of the RFP immediately to ensure the committed uptime/terms, failing which the Bank reserves its right to withhold the payment, impose penalty and invoke the Bank Guarantee/ nullify the contract.
- 6.5. The selected bidder shall perform its obligations under the agreement entered into with the Bank, in a professional manner.
- 6.6. If any act or failure by the selected bidder under the agreement results in failure or inoperability of systems and if the Bank has to take corrective actions, to ensure functionality of its property, the Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers for such failures.
- 6.7. If the selected bidder fails to complete the due performance of the contract in accordance with the specification and conditions of the offer document, the Bank reserves the right either to cancel the order or to recover a suitable amount as deemed reasonable as Penalty / Liquidated Damage for non-performance.
- 6.8. Any financial loss to the Bank on account of fraud taking place due to selected bidder, its employee or their services provider's negligence shall be recoverable from the selected bidder along with damages if any with regard to the Bank's reputation and goodwill.
- 6.9. Bank may impose penalty to the extent of damage to its any equipment, if the damage was due to the actions attributable to the staff of the selected bidder.
- 6.10. The liquidated damages shall be deducted / recovered by the Bank from any money due or becoming due to the selected bidder under this purchase contract or may be recovered by invoking of Performance Security or otherwise from selected bidder or from any other amount payable to the selected bidder in respect of other Purchase



Orders issued under this contract, levying liquidated damages without prejudice to the Bank's right to levy any other penalty where provided for under the contract.

- 6.11. All the above LDs are independent of each other and are applicable separately and concurrently.
- 6.12. LD is not applicable for the reasons attributable to the Bank and Force Majeure.

Intext

