

Prebid Proceedings - 2

RFP for Selection of Financial Institution for Open Loop Smart Card Common City Payments System



The queries raised and given by bidders, but the clarifications are not made in this online prebid proceedings shall be considered to remain unchanged as per the terms and conditions mentioned in the original RFP documents or Addenda & Corrigenda.

#	RFP Reference (Section, Page)	Content of RFP requiring clarification	Points of clarification required	Responses
1.	RFP Part 1, 1.5 VISION FOR CITY PAYMENT CARD ECO SYSTEM, Page 12	The parties who respond to the RFP are expected to manage the entire program end-to-end including supply of manpower, related equipment including printers, access control gates, etc.	Which printers and what access control gates are being referred to? Ideally, a bank would provide a certified kernel on the readers and balance everything at the station level is managed by the AFC Solution provider. What support is envisaged for banks here?	<p>Please refer RFP Part 1, Section Appendix 6: BILL OF QUANTITIES, Page 75 to 78, for the details on Bill of Quantities expected from Bidder / AFCS provider along with Addendum And Corrigendum 2.</p> <p>The printing facility including consumables must be provided by the bidder at every POS terminal either incorporated in validator or attached printer for ticket issuance and receipt generation. The BOQ for such items needs to be provided by the bidder. (Note : Only for those BoQ's in scope for procurement by FI)</p>
2.	RFP Part 1, 1.6 Scope of Work, Page 12	It is to be noted that SMC has selected a Service Provider for AFCS for BRTS and City Bus Services separately. The scope of Selected Bidder shall include card based services along with L2 kernel application development followed by certification of devices by applicable agency jointly with AFCS service provider.	<ol style="list-style-type: none"> Please provide us the details (Make, Model) of the AFCS Devices/ Terminals/ Gates which are part of the AFCS awarded to AFCS Solution Provider corp Please confirm that these devices are complied & certified (EMV CO L1) for usage in Open Loop EMV Compliant smart card Smart Card Program, for acceptance of Card based Fare media (EMV-compliant cards on ISO 14443/ISO18092/ISO7816 standards.) Please confirm that required confidential info like SDK, technical doc, data sheets will be shared with select Licensee Bank The cost of Kernel is dependant on the types of fare devices/models shall be used fare validation. This is because there cost is for each unique device/ model. Thus please detail on the fare devices/ models. 	<ol style="list-style-type: none"> 4. & 6. The specification details (like device make, model) will be shared to the selected bidder. The selected bidder and AFC vendor will work closely for L2 kernel integration. The cost of certification will be borne by FI. 2 Devices as provided by AFCS vendor for Transit will support usage of Open loop EMV compliant Contactless smart cards. The necessary details for integration between AFCS and Bank will be shared with the selected bidder. However, NDA needs to be signed. 5. Any Payment scheme (RuPay, Master card, Visa) or a combination of schemes for different card types can be proposed by bidder.

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			<p>5. In continuation of Sr. No. 4 above, MasterCard (PayPass), Visa (PayWave) and RuPay (qSparc) are all different kernels. Are all three 3 kernels needed or is it upto the bank to decide based on the partnership with the payment scheme?</p> <p>6. Finally , How many types of fare devices/models shall be used? The kernel needs to be integrated with each device model and hence the cost of the kernel shall be known only once we know the number of device types/models being used for fare validation</p>	
3.	RFP Part 1, 1.6.2. Providing Interface with Transit AFCS, Page 15	Providing Interfacing protocols, APIs of Card Management System, Central Clearing House and Smart Cards for integration with Transit AFC	<p>In reference to the whole section queries are -</p> <p>1. What are specific roles of Bank & of AFCS vendor - Can a scope with specific R&R be defined around this, since lots of ambiguity comes in later stage .</p> <p>2. In terms of connectivity between Bank Host & AFCS Host, there will be to & fro data exchange. Based on this, depending on the AFCS txn volume, what are the bandwidth been envisaged & how many of comm links are under scope of Bank ?? What is the location of AFCS DC ?? Can Card Host system be cloud based ?</p> <p>3. What is the architecture of the AFCS system finalised (between AFCS Terminals, Ticketing POS connected to Backend Host of AFCS). Please reply in reference to 'Security based certification/compliance for Network between Terminal to Bank Host' for Txn</p> <p>4. How are the Card based txns & Non-card based txns, from AFCS terminals will flow to Bank Host - based on which the recon will happen ?? Please details</p>	<p>1. AFCS provider shall provide the business rules for ticketing and manage the ticket transaction system over AFCS devices. FI shall provide necessary kernels and security infra to ensure transaction processing end-to-end.</p> <p>2. Current rider count details have been shared in Addendum And Corrigendum 2 Page 10. The system should be able to seamlessly support the growth for next 7 years. Communication bandwidth has to be estimated by FI and provisioned accordingly based on the envisaged transactions volumes. FI to provide connectivity for the devices provided by it with bank host. FI to provide connectivity between AFCS DC and bank host.</p> <p>Card Management system can be cloud based. PI. refer RFP Part 2, Sec 5.1 Reference System architecture, Page 29 for details.</p> <p>3. Security architecture and compliance matrix will have to be provided by FI to AFCS provider</p> <p>4. Acquiring devices shall send data to bank and AFCS system</p>

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			<p>5. What is the details of necessary integration with AFCS provider’s mobile app for QR code based tickets, please detail.</p> <p>6. Please clarity on the different types of transactions and magnitude of interface protocols to be designed by the AFC contractor and the bidder.</p> <p>7. The interface protocols should be designed by the AFC contractor and the bidder. The magnitude of such interface could be to any extent if not defined. Could you please elaborate on different transaction types for interfaces?</p> <p>8. Need clarification on Degree of Integration required. For example is it real-time or at the end of the day.</p> <p>9. Integrating ticketing and payments is an extremely complicated task wherein the card and the terminal/validator specifications should cater to the transit specific elements in addition to the payment specifications provided by the payment scheme (Visa/MasterCard/RuPay). Does AMC want to implement a EMV card based or an EMV account based ticketing and payment model? Looking at the current AFC vendor availability in India, card based model shall be suggested</p>	<p>in respective formats over a routing infrastructure</p> <p>5. AFCS & FI should ensure that the citizen is able to make transit related payments using City Payment Card through Mobile app provided by AFCS. FI shall provide necessary API's to AFCS for the purpose of integration with mobile Apps and other required applications.</p> <p>6. 7. The proposed system should work in SMC’s transit and non-transit environment. The card holder should be able to make payment, topup, get access based on membership validation, receive cashback and other loyalty benefits, etc. as detailed in RFP.</p> <p>8. Some applications will require real-time interface and some may be scheduled. This will be finalized at the time of design finalization along with the successful bidder.</p> <p>9. Any Payment scheme (RuPay, Master card, Visa) or a combination of schemes for different card types can be proposed by bidder. Solution can be account based/ card based or best fit combination of two that best fit to requirements of RFP. Solution being proposed by FI should be latest and comprehensive to ensure it doesn't become out dated within 7 years.</p>
4.	RFP Part 1, 1.6.3. Providing Interface with SMC, Page 16	Providing Interfacing protocols, APIs of Card Management System, Central Clearing House and Smart Cards for integration with SMC domain systems	Please give us more details - on what are the things which are currently being envisaged for Bank Host system with SMC Domain System. Please let us know on specific requirement of Communication links between these 2 systems and Who will take the ownership of the same	Please refer RFP Part 2, Section APPENDIX I, Page 36 for different use cases. FI to provide connectivity for the devices provided by it with bank host. FI to provide connectivity between AFCS DC and bank host. FI will take ownership for this.

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5.	RFP Part 1, Appendix 6: BILL OF QUANTITIES, Page 75	<p>For BRTS and City Bus, following validators/ PoS are being installed by AFC vendor. Bidder needs to update the kernel and get it certified in coordination with AFC vendor. Below are the number of validators and PoS being installed at BRTS and city bus:</p> <ol style="list-style-type: none"> 1. Point of Sell Machines at BRT Bus Stations (POS) - 171 Nos 2. Station card validator for access barriers to be installed on flap gates/barrier at BRT Bus stations – Hardware Component - 342 Nos 3. ETM Handheld/ETM with printer for barcoded ticket issuance and reader, Valuator for smartcard readers for City Buses - 440 Nos 4. Pole based Entry/Exit Smart Card Validator for City Buses -Hardware Component - 400 Nos 	<p>In reference to this details, we understand that - POS machines under AFCS vendor scope to be integrated , through API, with FI Smart Card Host , and for acceptance of Smart Card on AFCS transit terminals, the L2 Kernel to be provided by FI.</p> <p>FI shall provide an EMV Contactless offline payment kernel to the validators and other devices of AFCS on which card related transactions (like top-up, etc.) are to happen. The licensee shall provide the AFC contractor with the API's to integrate with the payment kernels.</p> <p>Is this understanding correct?</p>	<p>L2 kernel to be provided by FI. Both AFCS vendor and FI should ensure seamless usage of Smart card for Transit use cases, and be responsible for necessary API's to connect FI Smart card Host and PoS machines.</p> <p>FI to provide payment kernel to the validators of AFCS.</p>
6.	RFP Part 2, Executive Summary, Page 2	<p>The Co-branded card itself would be available in two broad categories –Prepaid card and debit / credit card. The prepaid cards can be non-personalized general cards or personalized cards.</p> <p>The end-to-end ecosystem associated with City Payment Card is captured and the key entities and processes associated with the program are documented.</p>	<p>In reference to the Cards to be deployed : Please elaborate / detail on - apart from Stored Value Money (to be used for Off-line Transit ticketing txns) , what are the SMC BRTS/CityBuses/Other Facility Products to be created in the Cards. Please inform if the Business Rules/ Fare Rules are already created / conceptualised, specially with inter-operable transit rule . If yes, can we have some summary information ??</p>	<p>Business/ Fare/ Transit rules will be shared with the selected bidder. The proposed Open loop EMV compliant Contactless smart cards should be inter-operable across transit, merchants (SMC, Non SMC) and other services.</p>

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7.	RFP Part 2, 2.1 Overarching Principles, Page 8	With RuPay as the preferred scheme, the solution to be compatible with UPI, Aadhar linked payments and National Mobility Card initiatives.	Can the Licensee (bank) partner with any one payment scheme as (Visa/MasterCard/RuPay), being an EMV compliant open loop solution, for the CCHS interfaces requirement? Or is there a preference for any one scheme?	RuPay scheme is not mandatory. Any Payment scheme (RuPay, Master card, Visa) or a combination of schemes for different card types can be proposed by bidder so far as it meets the requirements detailed in RFP.
8.	RFP Part 2, 3.2 Types of cards available for citizens, Page 14		In reference to this clause (also in reference to Clause "3.2 Types of cards available for citizens"), should we consider the solution to be based on RuPay payment scheme. In that case Card Applet, Terminals etc are to be considered under RuPay Specification, including all necessary certifications. Please confirm	RuPay scheme is not mandatory. Any Payment scheme (RuPay, Master card, Visa) or a combination of schemes for different card types can be proposed by bidder so far as it meets the requirements detailed in RFP.
9.	RFP Part 2, 3.3 Validators/PoS Terminal types, Page 17		Considering that open loop card is envisaged, we are assuming that EMV transactions shall be used for ticketing purposes with single applet and single chip concept. Is this understanding correct?	The proposed Open loop EMV compliant Contactless smart cards should be inter-operable across transit, merchants (SMC, Non SMC) and other services via terminals supporting contactless / Swipe / Dip / Online etc.
10.	RFP Part 2, 2.3 : To be built Situation > Card Issuance, Page 9	entire technology ecosystem will have a primary server (database, application server and webserver) as well as secondary server. FI will be in clustered environment where data synchronization will happen at real-time. In addition to clustered environment	We understand that there is set-up already available under AFCS Solution Provider scope at BRTS terminals. Is that understanding correct ?? If yes, what kinds of Set-up with POS are considered in line with Open Loop Smart Card Program .. Please inform. What are the process of Pass Issuance (Personalisation) under Open Loop Smart Card Program - conceptualised, which will be ideally achieved in integration with FI Host	1. For BRTS & City Bus the Validators / PoS will be installed by AFCS vendor. Kind of Hardware and their quantities have been listed in BOQ section of RFP Part1. For Transit it will be contactless. AFC Service provider shall set up control center where central TRANSIT AFC system and database would reside. 2. All personalized cards issued need to be mandatorily linked to Aadhar card (UID/ KYC). All the pass issuance would be towards the personalized cards alone, which will be issued post successful Linkage with Aadhar. Roles and responsibilities of FI for personalized card issuance can be referred in RFP Part 2, Section 3.4.7.1 Roles and Responsibilities of Financial Institution.

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11.	RFP Part 2, 2.3 : To be built Situation > Card Issuance, Page 9	Personalized cards to be issued by FI from both SMC premises as well self-managed outlets.	The product level personalisation (Pass Issuance for Transit) rule is defined under AFCS for BRTS system, under AFCS Solution Provider purview. Please confirm. How, this personalisation process with AFCS & FI data / interface have been conceptualised at this atage ?? Please detail	Personalized card rules are defined in the console exposed by FI to SMC. Please refer Addendum & Corrigendum 2 for more details on features expected from the console.
12.	RFP Part 2, VI. BRTS Usage, Page 10	One of the use cases where the process flow relies on validators procured from AFC vendor. The centralized FI software would need to communicate with these validators. The certification of these validators would be a joint responsibility of FI along with AFC vendor. FI should comply with the business rules set by AFCS	1. Please provide us the detail specification , along with Make & Model, of the Validators or Any Other terminals, where FI Smart Card will be used 2. In reference to Certification of Validators, we understand that these Validators are EMV CO L1 certified & PCI certified .. Please confirm. 3. FI will be responsible for L2 kernel creation & certiofcation only .. Please confirm if this understanding OK. 4. Business Rule based application (L3 App) will be created & certified by AFCS Vendor based on Kernel ... Please confirm, if this understanding is OK	1. The make and model of AFCS devices will be shared with selected bidder 2. Validators will be EMV CO L1 certified & PCI certified. 3. & 4. Please refer PrebidProceedingsRFPCityPaymentCard.pdf, clarification shared against query s.no 21 & 48. L3 application development and certification responsibility will be with AFCS vendor, for validators provided by AFCS vendor. For all validators provided by FI, L1, L2 and L3 development and certification would be a responsibility of FI.
13.	RFP Part 2, IX. Transport Usage, Page 10	This business process would be defined by AFCS service provider and the FI's system should integrate with AFCS. Typical use case scenario is a city bus which does not have a regulated path like BRTS.	Please inform us on the current status of Transit business Rules and Fare Rules, including interoperability feature - for BRTS & City buses, under AFCS implementation. Is this already available ??	Business/ Fare/ Transit rules will be shared with the selected bidder.
14.	RFP Part 2, X. Mobile Usage (Wi-Fi), Page 10	his process pertains to users who want Wi-Fi access codes and can pay for the same using City Payment Cards/e-wallet.	Please detail on this requirement, process . Is FI supposed to create a Wi-Fi Infra for providing access to users for Mobile based payment on Wi-Fi Data channel ??	Please refer Use case detailed in RFP Part 2, section Appendix I.X - Mobile Usage (Wi-Fi) Process, Page 63 . FI is not supposed to create WiFi infra.

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15.	RFP Part 2, 5. Functional spec, Page 12	The City Payment Card initiative aims to provide the citizens of Surat with an easy to use payment instrument with the convenience of "tap and go". The underlying technology being considered is contactless smart card	We understand that : The Smart Cards will be both Contact & Contactless for Loading/ Charging/ Retail Sale / Withdrawaletc for this type cards. However, for Transit Debit Sale/ Txns, it will be contactless "Tap & Go". Please confirm, if this is OK. [Ref Figure 9 - Readers and Validators types, at Page No 17 : shows intergated POS - Swipe & DIP]	For BRTS & City Bus the Validators / PoS are being installed by AFCS vendor. Kind of Hardware and their quantities have been detailed in BOQ section of RFP Part1. For Transit it will be contactless.
16.	RFP Part 2, 3.3 Validators/PoS Terminal types, Page 17	Ref : Various POS machines like "Standalone PoS Swipe & Dip/ PoS machines for add value, card issuance, Contactless POS, Contactless Gate, Integrated PoS – Swipe & Dip	Please inform, who are organisations responsible for these various types of POS, Gates, Validator. If some of them are from AFCS vendor & finalised already, please provide us the specification, make, model etc and confirmation on Certification required under this SMart Card Program	For Transit cases, the make and model of devices will be shared with selected bidder. For Non-transit cases the FI should come up with their specifications.
17.	RFP Part 2, 3.4.5.2 System Resilience, Page 20	All equipment like Readers / Validators, ETMs, etc. should be reliable.	We believe that this equipments are provided by AFC solution provider and reliability should be confirmed by them. Is this understanding correct?	FI stands responsible for reliability of only those readers/ validators provided by them, as detailed in RFP Part 1, Section Appendix 6: BILL OF QUANTITIES, Page 77.
18.	RFP Part 2, 3.4.7.1.3 Hardware provisioning; Page 22	Certify devices, cards, etc. as per EMV and PCI-DSS standards	We understand that Certification Resp under FI scope will be limited for - Card, POS Set-up to be done by FI and Kernel Certification of AFCS vendor terminals . Please confirm if this is correct	RFP terms prevail. Please refer PrebidProceedingsRFPCityPaymentCard.pdf, clarification shared against query s.no 21 & 48.
19.	RFP Part 2, 3.4.7.1.14 e-Payment gateway, Mobile application and web-portal, wallet software; Page 24	Mobile application (Android/iOS/Windows) connected to mobile wallet to be developed for all user services like secure QR based tickets, app based payments for parking, etc.	Please detail on this. What is the functional requirement & Purposed of Mobile based QR ticket ? - Is it going to be used for Transit of BRTS/ City Buses ?? If yes, then that will be under the scope of AFCS vendor - please confirm with proper understanding	RFP terms prevail AFCS & FI should ensure that the citizen is able to make transit related payments using City Payment Card through Mobile app provided by AFCS. FI shall provide necessary API's to AFCS for the purpose of integration with mobile Apps and other required applications. For other use cases FI to provide mobile app which also supports QR based payments and generation of tickets and passes across all services as listed in RFP.

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20.	RFP Part 2, 3.4.7.1.15 Data Recovery and Business Continuity Plan, Page 24	<< Details Not Given >>	What kind of BCP being thought of ?? IS FI to create DC / DR scenario for 2 set-ups ??	<p>FI to propose and implement a BCP framework helping in mitigating the impact arising due to any risks or unforeseen circumstances, and ensure there is no impact on the services and operations offered by FI.</p> <p>FI should also performs periodic BCP drills to ensure readiness of environment, operations etc.</p>
21.	RFP Part 2, 5.1 Reference System architecture, Page 31	Entire technology ecosystem will have a primary server (database, application server and webserver) as well as secondary server. FI will be in clustered environment where data synchronization will happen at real-time. In addition to clustered environment there will be Disaster recovery site.	The FI's are running large cards program across India and shall be reusing their existing infrastructure to support the program. We shall be bound with the SLAs for the program and shall be allowed to architect our solution based on the requirements. Please confirm if the understanding is correct.	RFP terms prevail. If FI has better infrastructure and solution in place, the same can be used provided it meets the requirements specified in RFP.
22.	RFP Part 2, 5.1 Reference System architecture, Page 31	Entire technology ecosystem will have a primary server (database, application server and webserver) as well as secondary server. FI will be in clustered environment where data synchronization will happen at real-time. In addition to clustered environment there will be Disaster recovery site.	It is extremely important to understand the connectivity that the Licensee shall be responsible for from a costing stand-point. Hence, the queries below: 1) For gate validators, we understand that the validators shall be connected to the central server/router/switch via the station server/router/switch using OFC cable. The Licensee shall only be responsible for establishing 1:1 MPLS connectivity with the AFCS central server location 2) For city bus validators, handheld ETMs and other non OFC cable connected devices, SMC shall procure Private APN GPRS SIM cards relevant for banking card transactions and connect it to the central location/WAN of the telecom operator from where Licensee shall have 1:1 MPLS line. Is the above understanding correct?	Communication bandwidth has to be estimated by FI and provisioned accordingly based on the envisaged transactions volumes. FI to provide connectivity for the devices provided by it with bank host. FI to provide connectivity between AFCS DC and bank host.

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			Based on above scenario, it is requested, if the communication & connectivity requirement from FI, can be defined in details	
23.	RFP Part 2, 3.4.7.2 Roles and Responsibilities of SMC, Page 25	AFC vendor to provide validators on bus terminals, city bus, BRTS, etc.	Please provide us the details (Make, Model, L1 Certification status) of validators on bus terminals, city bus, BRTS, etc. being provided by the AFC Vendor. We assume that these Terminals are compliant (Certification, Performance, Data Security, Storage Space for Card Data in Alias Form & Black List Data etc) to Open Loop Smart Card System Program. Please confirm.	The make and model of AFCS devices will be shared with selected bidder.
24.	RFP Part 2, 4.1 Key Performance Indicators, Page 25	Performance Indicator : SI No 4 > Card validators/readers not accepting cards ..	Refer : Various Acceptable limit of performance indicator. We understand that Card Validators/Readers and its L3 Application will be provided by the AFCS Vendor. Hence	Incomplete statement.
25.	RFP Part 2, Biometric verification, Page 45	Biometric verification	As per our understanding, biometric verification setup and infrastructure is not in Bank's scope. Please confirm.	RFP terms prevail. As detailed in RFP Part 1, Sec Appendix 6: BILL OF QUANTITIES, Page 78, The expectation from FI is to only Integrate with SMC domain systems, MIS and Dashboard, biometric/ iris readers. Procurement of Biometric devices will be under SMC/SSCDL scope. The query has already been responded in earlier Prebid Proceedings Point - 62.
26.	Addendum and Corrigendum 2: Point 8, Sec 3.4.7.1.11 - Admin console for SMC, Page 8	Send Greetings / Alerts / Notifications/ Announcements to citizens	The licensee bank can only send transaction related or banking related notifications or SMS	SMS needs to be sent only for those scenarios related to City payment card issuance/ Usage throughout the life cycle of the card.
27.	Addendum and Corrigendum 2: Part 2,	Usage/Membership details	Following data is required- 1. BRTS and City buses- average ticket size, % of	Relevant information will be shared with the selected bidder.

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	Sec 2.4, Usage/Membership details, Page 10		<p>pass holders</p> <p>2. Library- Average fees, slabs of fees etc.</p> <p>3. Swimming pool- Average fees, payment cycles, slabs</p> <p>4. Gardens, Nature Park - Ticket size</p> <p>5. Pay and Park- Number of parking sites, average charges, vehicles estimate</p> <p>6. City Civic Centre, Integrated Ward Offices, Mobile Van & Field Payment Collection- Volume of charges currently collected, breakup of card based and cash based transactions</p> <p>7. Gopitalav- Transaction volumes, current cash based and card based estimates</p> <p>8. Science center- Average ticket size</p> <p>9. Hospitals and urban health centers- Current transaction volumes</p> <p>10. Water sports, amusement park, aquarium- Current transaction volumes</p> <p>11. Surat Wifi, SAFAL, Housing scheme- Current transaction volumes,</p>	
28.	PrebidProceedingsRFPCityPaymentCard.pdf, S.no 5, Page 1	Selected Bidder shall provide/share all required APIs and interfacing protocols of Card Management System, Central Clearing House and Smart Cards to SMC domain system in order to ensure all non-payment use cases are implemented.	The licensee bank cannot take responsibility of non payment use cases (like attendance, access/membership etc.). The licensee will be liable only for customer and payment related transactions.	<p>RFP terms prevail.</p> <p>The selected bidder will remain responsible for the responsibilities required to be performed as part of the non-payment use cases.</p>
29.	PrebidProceedingsRFPCityPaymentCard.pdf, S.no 6, Page 1	Clarification sought	The settlement will be net settlement after deducting the Bank's charges.	Please refer Addendum & Corrigendum-4

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30.	PrebidProceedingsRFPCityPaymentCard.pdf, S.no 24, Page 4	CMS system should be able to handle card validity for a daily/weekly cards issued to visitors and also able to support bundled offers like 2 visit to science museum, 3-day pass for BRT and city bus, one visit to nature park, one visit to amusement park for an assumed bundled value of 500	The response to this query requires us to refer to Addendum and Corrigendum- 2. Unable to find any point on this.	Please refer Point 8, Page 8 in AddendumAndCorrigendum2SelectionofFinancialInstitution.pdf
31.	PrebidProceedingsRFPCityPaymentCard.pdf, S.no 31, Page 5	RFP terms prevail FI should maintain a separate pool account for each category of Card offered to citizens. This pool account will hold and reflect the consolidated balance of all cards under a specific card & category. There will also be a separate account for each SMC merchant like Library, swimming pool etc. which will be used to settle the transactions involving the respective SMC merchant.	1. Bank does not own merchant accounts and hence cannot maintain them 2. There will be one pool account for all cards as per Bank's norm	1. Account will be owned by SMC, but maintained in FI's books. Settlement responsibilities resides with FI. 2. Proposed solution by FI should suffice the requirements as detailed on RFP part 1 & 2 and related Addenda & Corrigenda.
32.	PrebidProceedingsRFPCityPaymentCard.pdf, S.no 42, Page 6	FI would not have visibility to the utility account owned by SMC . Kindly clarify the recon requirement in this case	FI would not have visibility to the utility account owned by SMC. Kindly clarify the recon requirement in this case	Utility account of SMC refers to the respective SMC's merchant account. Settlement responsibilities resides with FI.
33.	PrebidProceedingsRFPCityPaymentCard.pdf, S.no 48, Page 7	FI to support AFCS vendor for device certification with regards to FI's scope related to validators.	Request if SMC can clearly define the scope of the Bank here. As per our understanding, Bank will only be responsible for L2 kernel development and certification. Please confirm. Device certification and L3 application certification should be the sole responsibility of the AFC provider.	Please refer PrebidProceedingsRFPCityPaymentCard.pdf, clarification shared against query s.no 21 & 48. L3 application development and certification responsibility will be with AFCS vendor, for validators provided by AFCS vendor.

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				For all validators provided by FI, L1, L2 and L3 development and certification would be a responsibility of FI.
34.	RFP Part 1 and RFP Part 2 Scope of Work, Overall Scope of work	Generic	From the scope mentioned in the RFP, Bank shall do some activities by itself and would outsource others to its service providers. Bank would add a detailed roles and responsibilities matrix in the agreement which clearly distinguishes role of the bank and role of its service providers. Hope this is ok.	For SSCDL, SMC - FI will remain responsible for the requirements mentioned in RFP
35.	RFP Part 1, Generic	Generic	Request you to enlist the agreements/NDA (if any) to be entered into by the Bank with AFC provider for execution of works	The list will be shared with the selected bidder.
36.	RFP Part 1, Sec no 6(ii), Page 71	If the Selected Bidder fails to perform its obligations under the License Agreement to be entered License Agreement dated _____ into between SSCDL and the Selected Bidder pursuant to issuance of Letter of Acceptance by SSCDL to Selected Bidder	Guarantor cannot guarantee obligations which have not arisen at the time guarantee is furnished. Thus, PG should be executed only after execution of License Agreement.	PG is only expected from selected bidder, along with signing of Agreement
37.	RFP Part 1, Generic	Generic	Clauses pertaining to damages, liquidated damages, termination, limitation of liability should also be incorporated in the agreement.	Please refer Addendum & Corrigendum-4
38.	RFP Part 1, 2.12 TERMS OF LICENSE (c), Page 24	Selected Bidder shall operate, maintain, and manage the project during the License Period of 7 (seven) years commencing from the date of issuance of Project Acceptance/Go Live Certificate for first Request Order. Provided in the event of earlier termination of the Contract, this period shall be ending with the date of termination	There is a need to specifically mention that the selected bidder shall operate the Surat Municipal Corporation Bank Accounts solely for a seven year period	RFP Terms prevail Requirement is already detailed as part of RFP Part 2, Please refer Sec 3.4.7.1.7, Reconciliation and Settlement, Page 22

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		of the Contract (the "License Period/Contract Period").		
39.	RFP Part 1, 5.1 PRE-QUALIFICATION CRITERIA / BASIC ELIGIBILITY CRITERIA (3), Page 32	The Lead Bidder should have its financial switch certified for operating credit/debit/prepaid debit card acquiring and issuing in India.	In most banks cases it will be TSP who is running this for the bank, SMC needs to make a note of this	Please refer Addendum & Corrigendum-2
40.	RFP Part 1, 5.1 PRE-QUALIFICATION CRITERIA / BASIC ELIGIBILITY CRITERIA (4), Page 32	The Bidder proposed for the project must have the experience of Contactless Smart Card design, supply and operations.	The word "Contactless Smart Card" needs to be replaced by Prepaid Payment Instruments, SMC needs to provide equal opportunity to all banks who have an experience in Prepaid and not just Contactless Smart Card. Finally this project is riding on RBI's Prepaid guidelines and technology is an enabler and the capabilities for the same needs to be assessed based on the specifications of the product being provided. Finally there are limited card suppliers and manufacturers and all banks will be procuring the card from these suppliers, maybe SMC may put some specs to assess the technology bit. Using the word "Contactless Smart Card" denies the bidding rights to most banks who may have very good prepaid experience but limited smartcard experience.	RFP Term prevails Either of the consortium partner should have the experience of contactless smart card design, supply and operations.
41.	RFP Part 1, 5.1 PRE-QUALIFICATION CRITERIA / BASIC ELIGIBILITY CRITERIA (6), Page 32	The Bidder should have a payment acceptance infrastructure of at least 500 POS machines in Surat city limit at the time of submission.	This clause needs to be revised to "POS machines or Bank branches / banking correspondents in Surat region should be at least 250"	RFP Term prevails
42.	RFP Part 1, 5.2 TECHNICAL EVALUATION PARAMETERS (4), Page 34	Existing Customer base / POS volume / Loyalty partners in Surat	This needs to be a generic clause, remove the word Surat. By putting this clause SMC is implying that it is only wanting local vendors to bid and not give an opportunity to global companies who may	RFP Term prevails Current existence in Surat to ensure quick adoption of the payment cards

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			have better tech but not have prior experience in Surat.	
43.	RFP Part 1, Table 5.2.1 Project Understanding and Approach (6), Page 36	Relevant Experience highlighting Open Loop projects, Number of cards issued, volume of transactions and usage of multiple instruments in transport/ ULB/ non-banking services.	Include "Semi closed projects issued by banks"	RFP Term prevails
44.	RFP Part 1, 1.6.5 Establishing Marketing and Channels, Page 17	Selected Bidder shall set up approx. 1000 card recharging, dispensing and/or municipal bill payment services through its network of service providers within the city limit.	Considering the spread of the city, 1000 service delivery points seems to be a very high number. Request you to reduce this number to 500.	RFP Term prevails
45.	RFP Part 1, Appendix 6: BILL OF QUANTITIES, Page 75	Card readers, printers and POS machines need to be installed for the services provided by SMC located in various parts of Surat. POS machines with functionality to pay, to map & read SMC domain system info. to/from card and to top-up card	By POS machines, we understand that the bank is expected to provide EDC terminals. Please confirm if the understanding is correct.	The PoS or EDC machine, should be compliant to accept all EMV cards and should facilitate payments by way of card swipe, dip and Contactless payments. All cards issued by the FI under this scheme (like Prepaid, Debit or credit), should be acceptable in the all types of PoS or EDC machines procured by FI.
46.	RFP Part 1, Form1.11- List of Subcontractor, Page 63	Form1.11- List of Subcontractor	While the Bank can provide a tentative list of subcontractors, but this list is subject to change basis the requirements, commercials etc. The Bank shall keep SMC updated at all times if there is any change. Please confirm if this is ok.	Any change in sub-contractor should be duly informed in advance by SMC, while the FI shall remain responsible/ liable from SMC/ SSCDL's perspective for the tasks handled / delivered by sub-contractor.
47.	RFP Part 1, Price Proposal, Page 67	Either Party shall make Payment quarterly as per the terms specified in Draft License Agreement.	What payment is being referred to here? Please clarify.	Please refer Addendum & Corrigendum-4

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48.	RFP Part 1, Generic	Generic	Will the FI also be responsible for tax payments through cash/other bank card at 1000 service delivery points. Will the FI be paid charges for the same? Can the FI propose commercials for the same?	Selected bidder is not expected to collect taxes through service delivery points.
49.	RFP Part 1, Appendix 6, Page 75	BOQ is to be submitted online, not to be sent physically`	While the note mentions that the BOQ needs to be submitted online, the first line on page 75 mentions that the Bidder shall have to provide rates, make and Models for each BOQ item in separate envelope along with Originals of Technical Proposal. Please confirm how exactly the BOQ needs to be submitted.	Please refer Addendum and Corrigendum 4
50.	RFP Part 1, 2.6.1 and 4.4, Page 20 and 29	Placement of EMD, Bid fee and technical proposal	There seems to be a discrepancy between points 2.6.1 and 4.4 regarding placement of documents in envelopes and naming of envelopes. Request you to clarify on the envelopes, placement of documents and naming convention.	Please refer Addendum & Corrigendum-4
51.	RFP Part 1, Technical Evaluation Parameters (point 3), Page 33	Average daily volume (count) of Card/ mobile based financial transactions (in number) in Smart card based payment solution project for Transit system/Toll Solution/ City wide payment solutions/any other project for which the Bidder has undertaken (either implemented or in process of implementation) Card Services either as a single Bidder or along with its Technical Partner (Card Hosting/ Clearing House Solution / establishing Top up facilities through Banking Channels /and	With reference to the evaluation criteria of average daily volume of 20,000 transactions, we suggest that in order to create a proper reference point for evaluation of the bidders, this transaction number should be an average over a period of time (For e.g- a month or a quarter). This would ensure that the bidder demonstrates successful scalability of its project over a significant period of time.	Please refer Addendum and Corrigendum 4

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		acted as a Co- Branded Partners and /or have retail merchants)		
52.	AddendumAndCorrigendum2SelectionofFinancialInstitution, Sec 2.4, BRTS/City Bus traveler numbers, Page 10	BRTS - 38,000 travelers per day City bus- 45,000 travelers per day	Do these numbers represent the number of tickets sold or do they represent the actual number of unique travelers.	Data here represents the ticket sold
53.	RFP Part 1, Scope of Work and Terms of license, Page 12 and 24	Project site definition	"Project site" should be clearly defined in the Definitions part of the RFP	Project site is SMC premises
54.	RFP Part 1, 2.12, Page 24	Definition of "License"	The term "License" should be defined to clearly state as to what would constitute a license.	Please refer RFP Part 1, Sec 7.3 SIGNING OF LICENSE AGREEMENT for more details
55.	RFP Part 1, Clause 3 of draft license agreement, Page 72	Clause 3 of draft license agreement	We suggest that a table should be inserted in the RFP as annexure stating all the activities which would be undertaken by sub contractors and activities which would be undertaken by the bank. It should also be stated in License Agreement that the activities shall be carried out in accordance with the said annexure.	RFP terms prevail FI shall remain responsible/ liable from SMC/ SSCDL's perspective for the tasks handled / delivered by sub-contractor.
56.	RFP Part 1, 1.6.4, Page 16	Authority's right to deduct damages	In case any delay is made due to any default on part of Authority or any party appointed by the Authority to conduct any work under the License Agreement, Successful Bidder should not be made liable to pay damages. In view of the same, the clause may be amended as follows: "For any delay in settlement of daily cash collection/card based transaction to SMC Merchant's accounts beyond T+2 days, the Authority reserves the right to deduct the Damages as amount by charging interest rates of 12% per annum for any additional period for	Please refer Addendum & Corrigendum-4

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			which cash settlement is delayed provided the delay is attributable to the Successful Bidder”.	
57.	RFP Part 1, Suggested addition to RFP	Procedure followed in case a force majeure event occurs	Force Majeure Event should be defined along with the procedure in case of force majeure event.	Please refer Addendum & Corrigendum-4
58.	RFP Part 1, Suggested addition to License agreement	Suggested addition to License agreement	Limitation of Liability should be inserted in the agreement. The liability of either party, whether under the Contract, in tort or otherwise, shall not exceed a fixed amount.	Please refer Addendum & Corrigendum-4
59.	RFP Part 1, License Agreement, Page 72	License Agreement	In the legal contract agreement, Bank should be allowed to define the scope of its activities and the activities that it will outsource. The liabilities can be placed on the entities accordingly. Clauses pertaining to damages, liquidated damages, termination, limitation of liability should also be incorporated in the agreement. We suggest that the liability should be capped at a certain percentage.	Please refer Addendum & Corrigendum-4