

Tender Reference Number: NPCI:RFP:2011-12/0007

Pre-Bid meeting Admin Query						
SL No	Section Number / Annexure No	Page No	Point Para	Description in RFP	Query / Clarification sought	NPCI Comment
1	Chapter 1	9	Point 10	Date and Time of Opening of Technical Bid	After bid submission, by when does NPCI propose to carry out evaluation and commencement of the project.	<i>Please refer to section 5.1.2.6 of RFP.</i>
2	Chapter 1	9	8	Last date and time for Submission of Bid 30th August 2011 Time: 15:00	Last date and time for Submission of Bid 7th October 2011 Time: 15:00	<i>No change in RFP terms.</i>
3	5.1.3.2	21, 22	1 (ii)	Format of Attorney of signing the bid Power of Attorney (Annexure E4) / Board resolution	Do we require to maintain the same format, or any format detailing the same is OK. -----POA is already available and signed by the board. The POA tends to be address the prime consideration of giving authority on behalf of the company.	<i>As long as the legal aspects of the draft power of attorney given in the RFP is covered, it can be considered after approval from NPCI legal department.</i>
4	Annexure E3	74	-----	Bid Security	BID Security Bank Guarantee is without standard Bank Clause – need to add as under: Notwithstanding anything contained hereinabove: a) Our liability under this Bank Guarantee shall not exceed and is restricted to Rs. _____ (Rupees _____ only) b) This Guarantee shall remain in force up to and including _____ (including claim period of three months) c) Unless the demand/claim under this guarantee is served upon us in writing before _____ all the rights of NPCI under this guarantee shall stand automatically forfeited and we shall be relieved and discharged from all liabilities mentioned hereinabove.	<i>This is acceptable</i>
Pre-Bid meeting Eligibility Query						
SL No	Section Number / Annexure No	Page No	Point Para	Description in RFP	Query / Clarification sought	NPCI Comment
1	4.1	14	Point 4	The proposed Fraud & Risk Monitoring and Management software should have at least 5 live installations for different customers in India or abroad catering to Card Fraud	As this RFP for channel based frauds fraud for any of the channels why is only card channel based is sought - fraud management for any of the channels should be a sufficient eligibility criteria ----- 3D Secure is also considered to be a anti-fraud solution but has failed to stop fraud in card channels and a pure 3D Secure solution should not be admissible	<i>No change is RFP terms.</i>
2	4.1	14	Point 5	Out of the above 5 installations bidder must have at least one site processing 5 million transactions a day as a peak, real-time or near real-time, through online interface with an EFT switch and the remaining 4 installations must be processing minimum of 0.5 million transactions per day. (in either real time or near real time or Batch mode)	It is often based on the capabilities of the client deployment that such high capacities are achieved - the primary capability can be established only of the bidder/IP provider is managing a site with the necessary capacity - should it be necessary for the bidder/IP provider to provide reference for its own site with the requisite number of transactions being monitored for fraud	<i>No change is RFP terms.</i>

3	4.1	14	Point 2	The bidder must have turnover of at minimum INR 50 crore per annum for at least 2 of the last 3 years. This must be supported by audited financial statements for the FY 2008-09 or calendar year 2008 and 2009-10 or calendar year 2009 and FY 2010-11 or calendar year 2010. Unaudited financial statement for FY 2010-11 or calendar year 2010 is acceptable.	Considering the scope of work as determined under this RFP, we estimate the value of the project to be INR xx Cr. Considering this, we wish to seek clarification from NPCI regarding the turnover criteria mentioned in the RFP, which does not seem commensurate with the project cost estimate. -----We request NPCI to amend the eligibility criteria to INR xx Cr as against the mentioned 50 Cr, especially considering the importance of the project and the national value of ensuring success.	No change is RFP terms.
4	4.1	15	Point 9 e	Artificial Intelligence using statistical machine learning for fraud detection and prevention in terms of Neural Network	Neural Networks are just one form of methodologies that intelligence to detect frauds and there many more statistical technologies that can provide more detective	No change is RFP terms.
5	4.1	15	Point 10	Bidder shall agree to provide perpetual license(s) for the Fraud & Risk Monitoring and Management software, at Enterprise Level to NPCI without any limitation/constraint based on number of transactions, CPU"s, memory, members, interfaces etc.	NPCI would be requiring apart from licenses the professional services, technical know-how and software services to ensure that the whole deployment is always up to date. Licenses and services are always time bound ensuring that the IP provider allocate sufficient research and development in maintaining the solution based on the size of the solution - an enterprise license in case of a MSSP based business model of NPCI may not be right licensing model required by NPCI ----- -----A user, transaction and chennel based licensing model would ensure the right compensation and licensing fee for the deployment.	No change is RFP terms.
6	4.1	14	Point 7	Bidder or IP owner should have a local point of presence in India or undertake to setup a point of presence in India within 6 months of the work order, when issued.	The vendor should have a Support and a Research and Development centre based out of India with a strength of atleast 10 support engineers and 100+ development engineers. This is critical as the solution is going to be very complex and would require a considerable amount of focus from the Vendor/OEM/IP owner. ----- -----Bidder or IP owner should have a local point of presence in India with a support centre with at least 10 support engineers and a development centre with a strength of 100+ engineers.	No change is RFP terms.
7	4.1	15	Point 1	The Bidders should complete the Eligibility Criteria Response Sheet as given in Annexure E10.	annexure e10 is the certificate for Declaration regarding clean track by bidder. It should be Annexure E9	Corrigendum is being issued.
8	Annexure E 9	82	Point 4	The proposed Fraud & Risk Monitoring and Management software should have at least5 live installations for different customers in India or abroad catering to Card Fraud.	Same as Eligibility criteria as defined in section 4.1 , card or any other channel fraud management should be a sufficient eligibility including Internet Banking Channel fraud.	No change is RFP terms.

9	Annexure E 9	82	Point 5	Out of the above 5 installations bidder must have at least one site processing 5 million transactions a day as a peak, real-time or near real-time, through online interface with an EFT switch and the remaining 4 installations must be processing minimum of 0.5 million transactions per day. (in either real time or near real time or Batch mode).	Same as Eligibility criteria as defined in section 4.1 , the IP owner should be running its own site supporting the requisite number of transactions to ensure that the capability of the IP owner is sufficiently proven	No change is RFP terms.
10	Annexure E 9	83	Point 9 e	Artificial Intelligence using statistical machine learning for fraud detection and prevention (also known as Neural Network)	Artificial Intelligence is not "also known as Neural Network". There are various other AI systems that are not based on Neural networks - any model that has the capability to self learn can provide AI capabilities. Neural network is just one of the methodologies and its not necessary that fraud detection can only be performed with Neural Networks. This clause should enforce only AI capabilities and not the methodology. -----Neural Network requirement should be removed. Neural networks has its own deficiencies and multiple deployments has been more successful with more appropriate statistical systems like Bayesian networks that can provide predictive performance and output	This should be read as mentioned in Section 4.1 Eligibility Criteria, Point 9 e which reads as "Artificial Intelligence using statistical machine learning for fraud detection and prevention in terms of Neural Network".
11	Annexure E 9	83	Point 10	Bidder shall agree to provide perpetual license(s) for the Fraud & Risk Monitoring and Management software, at Enterprise Level to NPCI without any limitation/constraint based on number of transactions, CPU"s, memory, members, interfaces etc.	NPCI would be requiring apart from licenses the professional services, technical know-how and software services to ensure that the whole deployment is always up to date. Licenses and services are always time bound ensuring that the IP provider allocate sufficient research and development in maintaining the solution based on the size of the solution - an enterprise license in case of a MSSP based business model of NPCI may not be right licensing model required by NPCI ----- -----A user, transaction and channel based licensing model would ensure the right compensation and licensing fee for the deployment.	No change is RFP terms.
12	Annexure E 7	83	Point 7	Bidder or IP owner should have a local point of presence in India or undertake to setup a point of presence in India within 6 months of the work order, when issued.	The vendor should have a Support and a Research and Development centre based out of India with a strength of atleast 10 support engineers and 100+ development engineers. This is critical as the solution is going to be very complex and would require a considerable amount of focus from the Vendor/OEM/IP owner. -----Bidder or IP owner should have a local point of presence in India with a support centre with at least 10 support engineers and a development centre with a strength of 100+ engineers.	No change is RFP terms.
13	4.1	14	Point 4	The proposed Fraud & Risk Monitoring and Management software should have at least5 live installations for different customers in India or abroad catering to Card Fraud.	This is very specific only 1 OEM would be able to offer such reference hence request NPCI to relax	No change is RFP terms.

14	4.1	14	Point 5	Out of the above 5 installations bidder must have at least one site processing 5 million transactions a day as a peak, real-time or near real-time, through online interface with an EFT switch and the remaining 4 installations must be processing minimum of 0.5 million transactions per day. (in either real time or near real time or Batch mode)	The amount of transaction data volume again is specific and might not give NPCI opportunity to evaluate other products which are capable of delivering such req	No change is RFP terms.
15	4	14	4	General	As the project deals with sensitive fraud solution being deployed, request NPCI to add: The system integrator should have done minimum 1 deployment of fraud solution in INDIA. This is important for overall delivery of such solution from both deployment and integration perspective	No change is RFP terms.
16	4.1	14	7	Bidder or IP owner should have a local point of presence in India or undertake to setup a point of presence in India within 6 months of the work order, when issued.	The required Fraud Management Solution would be a part of the country's National infrastructure which will involve high level of sensitivity and criticality. Keeping in mind the national interest, only those bidders with an established presence in India for the past 5 years should be allowed to participate in this tender.	No change is RFP terms.
17	4.1	14		If IP owner is not directly participating in this RFP it should authorize only one bidder to participate. In such case necessary authorization from IP owner should be produced by the bidder along with an undertaking that the IP owner agrees to all RFP Terms and conditions.	Will NPCI allow the bidder to participate in the process in case the IP owner authorizes more than one bidder?	No change is RFP terms.
18	4.1	15		Bidder shall agree to provide perpetual license(s) for the Fraud & Risk Monitoring and Management software, at Enterprise Level to NPCI without any limitation/constraint based on number of transactions, CPU's, memory, members, interfaces etc.	Please confirm whether the Perpetual License(s) will be confined to Indian geography only or not?	No change is RFP terms.
Pre-Bid meeting Legal and Commercial Queries						
SL No	Section Number / Annexure No	Page No	Point Para	Description in RFP	Query / Clarification sought	NPCI Comment
1	9.1.0	47	9.1.0	NPCI seeks perpetual corporate license at Enterprise Level for the Fraud & Risk Monitoring and Management System and other software products included in this RFP document.	Licensing - perpetual license - Is NPCI willing to consider change in licensing policy as point during negotiation??	No change in RFP terms.
2	11.8	65	Point 27	Warranty of Hardware and Operating System will start after delivery and acceptance of the same. Warranty of Application Software (module wise) will start after UAT and go live with at least two member banks.	Warranty start after two members bank going live ----- It is possible to relax this condition to "implementation of production setup??" Or cap that can define period in which two banks can go live.	No change in RFP terms.
3	11.11	68	Point 2	The Bidder shall be liable to pay 0.5% per week of the total price for the phase with a cap of 5% of the price agreed for the phase.	Liquidity damage clause ----- Can NPCI relax liquidity damage clause??	No relaxation. Further corrigendum being issued for penalty for service level.

4	11.5	54	11.5	Commercial Bid should be inclusive of all taxes, duties, charges and levies of State or Central Governments as applicable, VAT/Sales Tax/Service Tax, insurance, service taxes etc except Octroi.	Can we preassume that the insurance cost will be borne by the vendor and covered for only 5 years as per the contract?	<i>Corrigendum is being issued.</i>
5	11.7	55	point c - i	Payment of AMC will be done half yearly in arrears.	(1) Can the payment be made quarterly? (2) At the receipt of the invoice, within how many days NPCI can make the payment?	<i>No change in RFP terms.</i>
6	11.8	56	Point 11	NPCI shall be free to use all software procured, developed, modified and/or supplied to NPCI, to provide services to banks and financial organizations in India as well as abroad under the software licenses provided under this contract.	Can we have a license based model only for NPCI, India ? Can we charge NPCI separately any additional licenses which NPCI requires for their customers in India and abroad ?	<i>No change in RFP terms.</i>
7	Annexure C28	127	Annexure/AMC	Benchmark of Fraud & Risk Monitoring and Management Solution	How will NPCI measure the benchmarking pricing?	<i>No change in RFP terms.</i>
8	11.8	55	Point 5	NPCI reserves the right to use and transfer of all the software licenses to any of its subsidiaries or group companies at no additional cost and without the imposition of any conditions for such transfer.	Kindly elaborate the exact expectations of licensing here.	<i>Please refer to Chapter 9, Section 9.10 of the RFP.</i>
9	11.8	55	Point 6	NPCI reserve the right to give access / provide interfaces to banking and non-banking entities or any vertical which wholly or partially use this infrastructure without any additional cost / license.	Kindly elaborate	<i>No change in RFP terms.</i>
10	11.8	55	Point 7	NPCI reserve the right to inspect bidder location(s) or any other location(s) and interact with the staff where the work relating to this project is being done.	Kindly elaborate	<i>No change in RFP terms.</i>
11	11.8	56	Point 11	NPCI shall be free to use all software procured, developed, modified and/or supplied to NPCI, to provide services to banks and financial organizations in India as well as abroad under the software licenses provided under this contract.	Kindly elaborate the exact expectations of licensing here.	<i>No change in RFP terms.</i>
12	11.8	59, 60	Point 15	Insurance	Kindly elaborate the exact expectations	<i>Corrigendum is being issued.</i>
13	11.8	64	Point 23	NPCI at its own discretion may request bidder to conduct benchmark of the proposed solution in at mutually agreed location. Bidder to provide the benchmark cost as part of Bill of Material.	Kindly elaborate the exact expectations	<i>No change in RFP terms.</i>
14	11.8	65	Point 33	NPCI reserve the right to consider inclusion of customization cost for computation of AMC on a case to case basis post implementation. Bidder should not compute AMC on the customization cost in the commercial bid.	Kindly elaborate the exact expectations	<i>No change in RFP terms.</i>

20	11.6	54	Point 1	Bidder will implement the services with at least 2 member banks and complete requisite training of the member banks. The services will go live with at least 2 member banks. This is called as Pilot Go-Live	Please mention the location of the member banks	<i>This will be discussed with the successful bidder.</i>
21	Annexure T 15	98	Point 40	The system should allow the administrator to modify the rules at their end rather than raising a request with the vendor. All the parameters of the transactions should be available to write a rule as per the requirement of the organization.		<i>No change in RFP terms.</i>
22	11.5	54	point 1, 2, 3	<p>1. All taxes deductible at source, if any, at the time of release of payments, shall be deducted at source as per current rate while making any payment.</p> <p>2. Commercial Bid should be inclusive of all taxes, duties, charges and levies of State or Central Governments as applicable, VAT/Sales Tax/Service Tax, insurance, service taxes etc except Octroi.</p> <p>3. Change in the Applicable Law Related to Taxes and Duties: If, after the date of the contract, there is any change in the Applicable Laws of India with respect to taxes and duties, which are directly payable by the Bidder for providing the services, then the remuneration and reimbursable expenses otherwise payable to the Bidder under the contract shall be increased or decreased accordingly and corresponding adjustments shall be made.</p>	<p>• All taxes deductible at source, if any, at the time of release of payments, shall be deducted at source as per current rate while making any payment. NPCI shall provide the Bidder with appropriate receipts and other applicable documentation for any taxes so withheld and paid by NPCI to the applicable taxing authority on behalf of the Bidder.</p> <p>• Commercial Bid should be exclusive of all taxes, duties, charges and levies of State or Central Governments as applicable, VAT/Sales Tax/Service Tax, insurance, service taxes etc except Octroi. All taxes, duties & levies related to the transaction will be borne solely and exclusively by NPCI, excluding any tax leviable on the Bidder's income and personal property.</p> <p>• Change in the Applicable Law Related to Taxes and Duties: If, after the date of the contract, there is any change in the Applicable Laws of India with respect to taxes and duties, which are directly payable by the Bidder for providing the services, then the remuneration and reimbursable expenses otherwise payable to the Bidder under the contract shall be increased or decreased accordingly and corresponding adjustments shall be made.</p> <p>• Taxes quoted will be as prevailing on the date of bid submission. Any escalation in taxes and levies will have to be additionally reimbursed by NPCI based upon actuals.</p>	<i>No change in RFP terms.</i>
23	11.6	54	3	NPCI will communicate, within a period of 15 days from initiation of review of deliverables, to the bidder of any gap found during such review for appropriate rectification / implementation.	NPCI will communicate, within a period of 15 days from initiation of review of deliverables, to the bidder of any gap found during such review for appropriate rectification / implementation so that they are in compliance with the agreed specifications.	<i>No change in RFP terms.</i>

24	11.7	55	11.7	<p>a. Payment of Hardware and System Software</p> <p>i. 90% payment of Hardware and System Software cost after delivery and acceptance of same.</p> <p>ii. Balance 10% payment will be made post warranty or against Bank guarantee valid for 1 year.</p> <p>b. Payment of Application Software and customization cost</p> <p>i. 80% payment of Application Software will be made after sign-off.</p> <p>ii. Balance 20% payment of Application Software will be made after 3 months of payment made above.</p> <p>c. AMC Payments</p> <p>i. Payment of AMC will be done half yearly in arrears.</p> <p>11.8 General</p>	<p>a. Payment of Hardware and System Software</p> <p>i. 100% payment of Hardware and System Software cost after delivery and installation of the same</p> <p>b. Payment of Application Software and customization cost</p> <p>i. 80% payment of Application Software will be made after Delivery.</p> <p>ii. Balance 20% payment of Application Software will be made after 3 months of payment made above.</p> <p>c. AMC Payments</p> <p>i. Payment of AMC will be done half yearly in advance.</p> <p>Additional Clause: All payments shall be due on the receipt of the invoice and shall be payable by NPCI within 30 days of the receipt of the invoice. If NPCI fails to make the payment within the specified period, then NPCI shall be liable to pay a late payment fee on the amount outstanding, @ 2% of the late amount per month or portion thereof calculated on the number of days the payment is received late.</p>	No change in RFP terms.
25	11.8	55	Point 1, 4, 5	<p>1. As and when approved, NPCI reserves the right to call regular meetings of the bidder during the tenure of the contract.</p> <p>4. Price shall remain fixed during the contract period. There shall be no increase in price for any reason whatsoever and therefore no request for any escalation of the cost / price shall be entertained.</p> <p>5. NPCI reserves the right to use and transfer of all the software licenses to any of its subsidiaries or group companies at no additional cost and without the imposition of any conditions for such transfer.</p>	<p>1. As and when approved, NPCI reserves the right to call regular meetings of the bidder during the tenure of the contract after prior written intimation and a reasonable notice to the bidder.</p> <p>4. Price shall remain fixed during the contract period. There shall be no increase in price for any reason whatsoever and therefore no request for any escalation of the cost / price shall be entertained. However, additional charges may also apply (such as special handling or travel related expenses or other expenses which cannot be reasonably foreseen at the time of submission of proposal) whenever such additional charges apply.</p> <p>5. NPCI reserves the right to use and transfer of all the software licenses to any of its subsidiaries or group companies that have been identified in the relevant schedule of this Agreement at no additional cost and subject to without the imposition of any conditions by the Bidder for such transfer.</p>	No change in RFP terms.

26	11.8	56	Point 9	<p>Maintenance under this agreement shall cover, inter alia, free provision of such spares, parts, kits, software upgrades as and when necessary to ensure that the Equipments function in a trouble-free manner. Bidder shall correct any faults and failures in the Equipments and shall repair and replace worn out defective parts of the Equipments 24 hours a day, 7 days a week. In cases where unserviceable parts of the Equipment need replacement on account of product malfunction caused by circumstances not attributable to NPCI, Bidder shall replace such parts at no extra cost to NPCI with new parts or those equivalent to new parts in performance.</p>	<p>9. Maintenance under this agreement shall cover, inter alia, free provision of such spares as are commercially available, parts, kits, software updates grades as and when necessary to ensure that the Equipments function in a trouble-free manner. Bidder shall correct any faults and failures in the Equipments arising due to their non compliance with the specifications and shall repair and replace worn out defective parts of the Equipments 24 hours a day, 7 days a week. In cases where unserviceable parts of the Equipment need replacement on account of product malfunction caused by circumstances not attributable to NPCI, Bidder shall replace such parts at no extra cost to NPCI with new parts or those equivalent to the agreed new parts in performance.</p>	<p><i>No change in RFP terms.</i></p>
27	11.8	56	12	<p>12. Order Cancellation NPCI reserves its right to cancel the order in the event of one or more of the following situations, that are not occasioned due to reasons solely and directly attributable to NPCI alone; a. Delay in customization / implementation / installation beyond the specified period as set out in this Agreement before acceptance of the product; or, b. Serious discrepancy in the quality of service / hardware / functionality of software expected during the implementation, rollout and subsequent maintenance process. c. If a bidder makes any statement or encloses any form which turns out to be false, incorrect and/or misleading or information submitted by the bidder turns out to be incorrect and/or conceals or suppresses material information. In case of order cancellation, any payments made by NPCI to the Bidder for the particular product would necessarily have to be returned to NPCI with interest @ 15% per annum from the date of each such payment. Further the Bidder would also be required to compensate NPCI for any direct loss incurred by NPCI due to the cancellation of the contract and any additional expenditure to be incurred by NPCI to</p>	<p>12. Order Cancellation NPCI reserves its right to cancel the order in the event: >> A bidder intentionally makes any statement or encloses any form which turns out to be false, incorrect and/or misleading or information submitted by the bidder turns out to be incorrect and/or conceals or suppresses material information In case of order cancellation, NPCI agrees to pay all charges for the services and any products and deliverables delivered by the bidder up to the date of cancellation, and any reimbursable expenses incurred by the bidder through such termination</p>	<p><i>No change in RFP terms.</i></p>

28	11.8	57	<p>13</p> <p>13. Compliance with Applicable Laws</p> <p>The Bidder shall undertake to observe, adhere to, abide by, comply with and notify NPCI about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this Agreement and shall indemnify, keep indemnified, hold harmless, defend and protect NPCI /officers/staff/personnel/representatives/agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from.</p> <p>The Bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate NPCI and its employees/officers/staff/personnel/representatives/agents from and against all claims or</p>	<p>13. Compliance with Applicable Laws</p> <p>The Bidder shall undertake to observe, adhere to, abide by, comply with all laws in force or as are or as made applicable in future, pertaining to or applicable to them, and their business as provider of information technology services, their employees or their obligations towards them and shall indemnify, keep indemnified, hold harmless, defend and protect NPCI /officers/staff/personnel/representatives/agents from any fines and penalties that are imposed by a government for failure or omission on its part to do so and all other statutory obligations arising there from.</p> <p>The Bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc.,that the Bidder is statutorily required to obtain for any of the purposes of this Agreement or for the conduct of their own business under any Law, Government Regulation/Guidelines applicable to the Bidder as provider of information technology services and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate NPCI and its employees/officers/staff/personnel/representatives/agents from and against all fines and penalties that are imposed by the government may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from and NPCI will give notice of any such claim or demand of liability within reasonable time to the Bidder.</p> <p>NPCI shall comply with laws applicable to it.</p>	<p><i>No change in RFP terms.</i></p>
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29	11.8	58	14	Representation and Warranties	<p>The Bidder represents to NPCI that it is competent and eligible to undertake the business of this agreement and accordingly it possesses necessary experience, expertise and ability to undertake and fulfil its obligations, under all phases involved in the performance of the provisions of this RFP (agreement). The Bidder represents that (a) all software shall conform to its specifications; (b) hardware and infrastructure material, is to be supplied by the Bidder shall be free from defects in materials and workmanship and conform to its specifications; and (c) the services shall be performed with reasonable care and skill. The Bidder shall be required to independently arrive at a solution, which is suitable for NPCI, after taking into consideration the effort and resources estimated for implementation of the same. Any services, functions or responsibilities not specifically described in this Agreement are an inherent or necessary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this Agreement, they shall be provided on mutually agreed terms and conditions.</p> <p>The Bidder represents that the documentation to be provided to NPCI shall contain a complete and accurate description of the software, hardware and other materials and services (as applicable), and shall be prepared and maintained in accordance with reasonable skill and care. The Bidder represents and undertakes to obtain and maintain validity throughout the project, of all appropriate registrations permissions and approvals, which are statutorily required to be obtained by the Bidder for performance of the obligations of the Bidder.</p> <p>The Bidder further undertakes to inform and reasonably assist NPCI for procuring any registrations, permissions or approvals, which may at any time during the contract period be statutorily required to be obtained by NPCI for availing services from the Bidder.</p>	<i>No change in RFP terms.</i>
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30	11.8	60	16	Indemnity	<p>The Bidder hereby indemnifies, protects and saves NPCI and holds NPCI harmless from and against all costs, damages and expenses (including reasonable attorney fees) that are finally awarded by the Court of competent jurisdiction or included in a settlement approved by the Bidder, relating to or resulting directly or indirectly from (i) infringement of any third party patent or copyrights in respect of all deliverables provided by the Bidder under this agreement to fulfill the scope of this project, (ii) claims for unpaid benefits made by the employees, partner, partner's employees, who are deployed by the Bidder for which Bidder is legally liable, under this contract, (iii) breach of non-disclosure and misappropriation obligations of the Bidder, (iv) actual bodily injury or loss of damage to real property or tangible personal property caused due to gross negligence solely attributable to the Bidder or by any agency, contractor, sub contractor or any of their employees by the bidder for the purpose of any or all of the obligations under this agreement. The Bidder shall indemnify NPCI against the foregoing, provided that, (i) NPCI notifies the Bidder in writing immediately on being aware of such claim, (ii) the Bidder has sole control of defence and all related settlement negotiations, and (iii) NPCI cooperates with the Bidder in the defense and any related settlement negotiations.</p> <p>NPCI hereby indemnifies, protects and saves the Bidder and holds Bidder harmless from and against all costs, damages and expenses (including reasonable attorney fees) that a court finally awards or that are included in a settlement approved by NPCI, relating to or resulting from (i) claims made by the employees, sub-contractor, sub-contractor's employees, who are deployed by NPCI, under this contract and for which NPCI is legally liable, (ii) breach of non disclosure and misappropriation obligations of NPCI, (iii) gross negligence that results in bodily injury (including death) or damage to real property or</p>	No change in RFP terms.
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31	11.8	62	17	Inspection and Audit -	<p>Inspection Record</p> <p>All the Bidder records with respect to any matters covered by this Agreement and that are statutorily required shall be made available to NPCI or its designees, RBI authorities or any other regulatory authority at any time during normal business hours, upon at least 30 days prior written notice to audit and examine the accuracy of the charges levied by the Bidder for past twelve months' activities. The said records are subject to examination by such statutory authorities.</p> <p>Monitoring and Audit</p> <p>Compliance with agreed security practices may be monitored by computer security audits performed by or on behalf of NPCI. The periodicity of these audits will be decided mutually by the Bidder and NPCI but shall not occur more than once in each calendar year and shall be conducted expeditiously, efficiently and shall be limited to the previous twelve month' activities. These audits may include, but are not limited to, a review of: access and authorization procedures, physical security controls, backup and recovery procedures, network security controls and program change controls. To the extent that NPCI and the Bidder mutually deem it necessary to carry out a program of inspection and audit for Bidder's compliance with security obligations agreed to protect confidentiality, integrity, and availability of data, the Bidder may, subject to mutually agreed terms and conditions, afford NPCI's representatives limited access to the Bidder's facilities, installations, technical resources, operations, documentation, records, databases and personnel.</p> <p>The audit shall be subject to a prior written notice of 30 days. Bidder's relevant records with respect to any matters covered by this Agreement shall be made available to NPCI or its designees, at any time during normal business hours, to audit or examine relevant data to verify the accuracy of charges levied by the</p>	No change in RFP terms.
32	11.8	63	18	Bidder's Liability	<p>The Bidder's aggregate liability in connection with obligations undertaken as a part of the Project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the total value of the contract. This is the maximum for which the Bidder, its employees, subcontractors and program developers are collectively liable. The Bidder's liability in case of claims against NPCI resulting from negligence of the Bidder or its employees which causes actual bodily injury or damage to real property or tangible personal property or from infringement of patents or copyrights of a third party or breach of confidentiality obligations shall be unlimited.</p> <p>NPCI shall not be held liable for and is absolved of any responsibility or claim/litigation arising out of the use of any third party software or modules supplied by the Bidder as part of this Agreement to the extent such use is in accordance with the instructions given by the Bidder or such third party.</p> <p>In no event shall either party be liable for any loss of, or damage to, data, indirect, incidental, exemplary, special or consequential damages or liability, lost profits, business, revenue, goodwill, or anticipated savings under or in connection with or arising out of this Agreement or the hardware or the</p>	No change in RFP terms.

33	11.8	66	Point 35, 36	<p>35. The Acceptance Test shall be carried out on the servers / equipments / software"s jointly by the representatives of the NPCI and the Bidder, after the installation is completed. NPCI may engage a third party for conducting Acceptance Testing.</p> <p>36. Bidder shall take such remedial measures as necessary, including replacement of some or all equipment at no additional cost to NPCI, to ensure that the servers / equipments/ software, customizations meet the requirements of NPCI as envisaged in the RFP document.</p>	<p>35. The Acceptance Test shall be carried out on the servers / equipments / software"s jointly by the representatives of the NPCI and the Bidder within [please insert number] days, after the installation is completed to ensure that such servers / equipments / software are in compliance with the agreed specifications. NPCI may engage a third party for conducting Acceptance Testing.</p> <p>36. Bidder shall take such remedial measures as necessary, including replacement of some or all equipment at no additional cost to NPCI, to ensure that the servers / equipments / software, customizations meet the agreed specifications. Notwithstanding anything contained herein, a deliverable shall be considered to have been accepted if NPCI fails to conduct the acceptance test within the specified period, or after the conduct of the acceptance test fails to notify the Bidder about the result of such test within a period of [please insert number] days from the date of its conclusion, or fails to the certify the acceptance of the deliverables within a period of [please insert number] days after the successful completion of the acceptance test. In any event, the deliverables shall be considered to have been accepted if NPCI makes productive use of it without the Bidder's written consent.</p>	No change in RFP terms.
34	11.1 0	67	11.1 0	Termination of Contract	<p>For Convenience NPCI by written notice sent to the Bidder may terminate the contract in whole at any time, after the initial [please insert number] month period following the commencement date, for its convenience giving three months prior notice. The notice of termination shall specify that the termination is for convenience and the date upon which such termination become effective. In case of termination for convenience under this clause, NPCI shall be liable to pay the applicable termination fees, the total charges due for the deliverables and services delivered until the effective date of termination and any other reimbursable or other reasonable costs and expenses incurred by the Bidder through such termination.</p> <p>For Material Breach Either party reserves its right, upon providing notice to the other party, to terminate the contract in the event the other party commits material breach of this Contract and fails to cure such breach within and fails to cure such breach within 30 days from the date of receipt of such notice. Upon termination, NPCI agrees to pay the Bidder for all charges for the services and any products and deliverables delivered by the Bidder up to the effective date of termination, and reimbursable expenses incurred by the Bidder through such termination.</p> <p>For Non Payment of Dues If any amount due and payable by NPCI under the contract is more than [please</p>	No change in RFP terms.

35	11.11	68	11.11	Liquidated Damages	<p>1. Due to any critical delay caused by the Bidder, if NPCI suffers losses, and incurs damages, the quantification of which may be difficult, the amount specified hereunder shall be construed as reasonable estimate of the damages and the Bidder shall agree to pay such liquidated damages as defined hereunder:</p> <p>2. If the deliverables are delayed or not submitted as per the implementation schedule and project phasing or extensions in writing as may be given by NPCI due to reasons solely attributable to the Bidder, the Bidder shall be liable to pay 0.5% of the total price for the phase for each week of delay.</p> <p>3. If the deliverables are not in compliance with the agreed specifications, the Bidder shall rectify the Defects. If the Defects as stated in the Notice by NPCI are not rectified by the Bidder, due to reasons solely attributable to such Bidder, within two weeks of the receipt of the Notice, or such extensions in writing as may be given by NPCI resulting in critical delay, the Bidder shall be liable for liquidated damages for an amount equal to 0.5% of the total price for the phase for each week of delay.</p> <p>4. The total cumulative amount of liquidated damages under this Contract shall not exceed 5% of the total value of the contract.</p> <p>5. NPCI shall be entitled to claim liquidated damages only for critical delays by the Bidder which have been identified separately under the contract. Liquidated damages shall be NPCI's sole and exclusive remedy for all such delays and shall</p>	No change in RFP terms.
36	11.12	68	11.12	Force Majeure	<p>1. Notwithstanding the provisions of the RFP, the successful bidder or NPCI shall not be liable for liquidated damages or termination for material breach if and to the extent that it's delay in performance or other failure to perform its non-monetary obligations under the contract is the result of as event of Force Majeure. For purposes of this clause, "Force Majeure" means an event beyond the reasonable control of either party and not involving NPCI or bidder's fault or negligence and not reasonably foreseeable. Such events may include, but not restricted to wars, terrorism, riots, civil disorders, rebellions or revolutions, epidemics, acts or regulations of government bodies, court orders, strikes, pandemics, lockouts, labour difficulties fire, flood, earthquake, elements of nature, natural disasters etc.</p> <p>2. If Force Majeure situation arises, the affected party shall promptly notify the other party in writing of such condition and cause thereof. .</p> <p>3. Delays in delivery or in meeting completion dates due to Force Majeure will automatically result in extension of completion dates for a period equal to the duration of such events, plus an additional period of time that is reasonable under the circumstances.</p> <p>4. If the recommencement of services requires the successful bidder to incur</p>	No change in RFP terms.

37	11.14	69	11.14	Resolution of Disputes	<p>Each party will allow the other reasonable opportunity to comply before it claims that the other has not met its obligations under the Contract. All disputes or differences between NPCI and the bidder shall be attempted in good faith to be settled amicably. If, however, the parties are not able to resolve them, the same shall be finally settled by arbitration in accordance with the applicable Indian Laws, and the award made in pursuance thereof shall be final and binding on the parties without appeal and shall be in writing and set forth the findings of fact and the conclusions of law .</p> <p>1. NPCI and the Bidder shall make every effort to resolve amicably by direct informal negotiation, any disagreement or dispute arising between them under or in connection with the Contract.</p> <p>2. If, the Bank and the Bidder have been unable to resolve amicably a Contract dispute even after a reasonable period, either party may require that the dispute be referred for resolution by arbitration.</p> <p>3. The dispute resolution mechanism to be applied shall be as follows:</p> <p>a. In case of Dispute or difference arising between NPCI and the Bidder relating to any matter arising out of or connected with this agreement, such disputes or difference shall be settled in accordance with the Arbitration and Conciliation Act, 1996. The arbitral tribunal shall consist of 3 arbitrators, one each to be appointed by NPCI and the Bidder. The third Arbitrator shall be chosen by the two arbitrators appointed by the parties, who shall act as the chairman of the proceedings. Vacancies in the post of chairman shall be filled by the president</p>	<i>No change in RFP terms.</i>
38	11.8	65	25	Any delay in the same will attract penalty of 0.5% of the purchase order value per week. However, NPCI may not penalize the bidder for delays not attributable to the bidder on account of uncontrollable circumstances.	Any delay in the same will attract liquidated damages of 0.5% of the purchase order value per week subject to a maximum cumulative amount of 5% of the total contract value. Liquidated damages shall be capped in accordance with sub-clause 18 of clause 11.8 (Bidder's Liability). Payment of liquidated damages shall be NPCI's sole and exclusive remedy for the delays for which liquidated damages are payable. However, NPCI will not levy liquidated damages on the bidder for delays not solely attributable to the bidder .	<i>No change in RFP terms.</i>
39	11.8	65	27	Warranty of Hardware and Operating System will start after delivery and acceptance of the same. Warranty of Application Software (module wise) will start after UAT and go live with at least two member banks.	Warranty of Hardware, Application Software and Operating System will start from the date of installation of such item.	<i>No change in RFP terms.</i>
40	11.8 General Terms and Conditions	64	24	The implementation schedule for the project is as follow: a. Hardware delivery and installation within 6 weeks b. Implementation of Fraud & Risk Monitoring and Management System within 12 weeks.	<p>Is this schedule for just the Phase 1 of the project or it is expected to cover Phase 2 of the project within these timelines as well?</p> <p>The implementation schedule laid down by NPCI appears to be unrealistic. As such kind of projects, where there are lot of integration requirements, may take more than 6 months with maximum aggression.</p> <p>Would NPCI be willing to accept a mutually agreeable project plan and schedule from the successful bidder prior to the start of the project?</p>	<i>Corrigendum is being issued.</i>

41	5	18	5.1.2.2	Prices quoted in the bid should include all costs including all applicable taxes, duties levies, VAT/Sales Tax/Service Tax and fees whatsoever, except Octroi. The VAT/Sales Tax/Service Tax should be shown separately in the Price Schedule.	The prices should be exclusive of VAT /Service Tax –which shall be payable on actual	<i>No change in RFP terms.</i>
42	11.8	58	11.8	Representation and Warranties	All warranty provisions shall be subject to standard exceptions and exclusions.	<i>No change in RFP terms.</i>
43	11.6	54	11.6	Acceptance & Sign-off Procedure	Need to add a provision for deemed acceptance , in event of NPCI not issuing acceptance certificate within a reasonable time after completion of acceptance test or starts using the deliverables in live environment before issuing such acceptance certificate.	<i>No change in RFP terms.</i>
44	11.7	54	11.7	Payment Terms	Need to add clause for overdue interest payment for delayed payments.	<i>No change in RFP terms.</i>
45	11.8	60	Point 16	Indemnity	Indemnity provisions are without standard exceptions /exclusions – need to add them in it. Further On page61 last Para and Page 62 first Para – following line to be deleted: “However indemnity would cover damages, loss or liabilities, compensation suffered by NPCI arising out of claims made by its customers and/or regulatory authorities.”	<i>No change in RFP terms.</i>
46	11.8	64	point 18	Bidder's Liability	Last line of this clause given hereunder – to be deleted : provided that the claims against customers, users and service providers of NPCI would be considered as a direct claim.	<i>No change in RFP terms.</i>
47	11.10	68	11.10	Termination of Contract	This termination shall be with 30 days notice to cure the failure . Similarly the Bidder shall also have a right to terminate the contract by giving 30 days notice to NPCI , in event of NPCI’s breach of any terms and conditions of this contract, provided the breach is not cured by NPCI within such notice period.	<i>No change in RFP terms.</i>
48	11.5	55	11.5	Taxes & Duties	Bidder requests for following addition: "change in the Applicable Law Related to Taxes and Duties: If, after the date of <u>submission of bid</u> , there is any change in the Applicable Laws of India with respect to taxes and duties, which are directly payable by the Bidder for providing the services, then the remuneration and reimbursable expenses otherwise payable to the Bidder under the contract shall be increased or decreased accordingly and corresponding adjustments shall be made"	<i>No change in RFP terms.</i>
49	11.13	70	Point 3	Future Assistance: The bidder must provide any reasonable clarification or assistance required by NPCI even after the project is completed upto a mutually agreed time period.	The bidder must provide any reasonable clarification or assistance required by NPCI after the project is completed upto a mutually agreed time period. Please specify the time period requested and what would be the scope?	<i>No change in RFP terms.</i>
50	11.11	69	11.11	Liquidated Damages	Bidder requests following change : "If the deliverables are not submitted as per the implementation schedule and project phasing or extensions in writing as may be given by NPCI, the Bidder shall be liable to pay 0.5% per week of <u>undelivered portion</u> of the total price for the phase with a cap of 5% of the price agreed for the phase."	<i>Corrigendum is being issued.</i>
51	11.10	67	11.10	NPCI reserves its right to terminate the contract in the event the Bidder repeatedly fails to deliver in accordance with the scope of work given in the Contract.	Bidder requests for a 30 days notice for curing the default before terminating for non-performance	<i>No change in RFP terms.</i>

52	11.8	65	Point 25	Any delay in the same will attract penalty of 0.5% of the purchase order value per week. However, NPCI may not penalize the bidder for delays not attributable to the bidder on account of uncontrollable circumstances.	Bidder requests for the following modification: "Any delay in the same will attract penalty of 0.5% of undelivered value of the purchase order value per week upto the maximum extent of 5% of the total purchase order value paid to Bidder in the preceding 12 months. However, NPCI may not penalize the bidder for delays not attributable to the bidder on account of uncontrollable circumstances".	No change in RFP terms.
53	11.6.6	55	11.6.6	Acceptance & Sign-off Procedure	Request for the following modification: If no gap found NPCI will accept the deliverable within 30 days, failing which, it will be deemed to be accepted or when NPCI uses the Deliverable in its business, whichever occurs earlier ("Deemed Acceptance").	No change in RFP terms.
54	11.8	57	Point 12	Order cancellation	Bidder requests for following modification: NPCI reserves its right to cancel the order in the event of one or more of the following situations, after 30 days of prior written notice to the Bidder to cure the default, that are not occasioned due to reasons solely and directly attributable to NPCI alone; (a).....(b).....(c) In case of order cancellation, any payments made by NPCI to the Bidder for the particular product would necessarily have to be returned to NPCI with interest @ 15% per annum from the date of each such payment. Further the Bidder would also be required to compensate NPCI for any direct loss incurred by NPCI due to the cancellation of the contract and any additional expenditure to be incurred by NPCI to appoint any other Bidder. This is after repaying the original amount paid. Notwithstanding anything contained above, NPCI shall pay Bidder all fees as specified in the contract and expenses up to the effective date of the termination, including work in progress, plus fees for the applicable notice period irrespective of whether Company requires Bidder's services during such period.	No change in RFP terms.
55	11.8	61,62,63	Point 16	Indemnity	Request for the following deletion as indemnity are provided for claims by third party and not for breach of contract: (I) an act of omission or commission of the Bidder, its employees, or employees of its partner in the performance of the services provided by this Agreement,(ii) breach of any of the terms of this Agreement or breach of any representation or warranty or false statement or false representation or inaccurate statement or assurance or covenant by the Bidder, (iii) bonafide use of the deliverables and or services provided by the Bidder,.....(vii) gross negligence or gross misconduct solely attributable to the Bidder or by any agency, contractor, sub contractor or any of their employees by the bidder for the purpose of any or all of the obligations under this agreement.The Bidder shall indemnify NPCI (including its employees, directors or representatives) from and against claims, losses, and liabilities arising from: NPCI Confidential 61 RFP for Fraud & Risk Monitoring and Management System indirectly from(i) an act of omission or commission of the Bidder, its employees, or employees of its partner in the performance of the services provided by this Agreement, (ii) breach of any of the terms of this Agreement or breach of any representation or warranty or false statement or false representation or inaccurate statement or assurance or covenant by the Bidder, (iii) bonafide use of the deliverables and or services provided by the Bidder, (iv) misappropriation of any third party trade secrets or infringement of any patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components provided to fulfill the scope of this project, (v) claims made by the employees, partner, partner's employees, who are deployed by the Bidder, under this contract, (vi) breach of confidentiality obligations of the Bidder, (vii) gross negligence or gross misconduct solely attributable to the Bidder or by any agency, contractor, sub contractor or any of their employees by the bidder for	No change in RFP terms.

56	11.11	68	11.11	Liquidated Damages	Bidder requests for following changes: "If the deliverables are not submitted as per the implementation schedule and project phasing or extensions in writing as may be given by NPCI, the Bidder shall be liable to pay 0.5% per week of undelivered portion of the total price for the phase with a cap of 5% of the price agreed for the phase".	No change in RFP terms.
Pre-Bid meeting Scope of Work Query						
SL No	Section Number / Annexure No	Page No	Point Para	Description in RFP	Query / Clarification sought	NPCI Comment
1	9.3	44	9.3	Certificate from NPCI switch (Annexure T26) vendor that integration with NPCI EFT switch is possible, should be obtained.	Certificate from NPCI switch vendor a - Is it required to obtain certificate from vendor before the bid?? b - Can NPCI provide interface specifications??	a- Yes b- Not at this stage. This will be taken up with the successful bidder.
2	9.5	45	9.5	Recovery Point Objective (RPO) Primary Site to High Availability 0 Recovery Point Objective (RPO) Primary Site to Disaster Recovery Site Near Zero Recovery Time Objective (RTO) between primary and high availability 15 minutes Recovery Time Objective (RTO) between DC and DR excluding network 30 minutes	Recovery point objective to be zero--- Can NPCI consider changing it to international practices for fraud system such as "near-to-zero"??	No change is RFP terms.
3	Annexure E 9	82	Point 4	The proposed Fraud & Risk Monitoring and Management software should have at least 5 live installations for different customers in India or abroad catering to Card Fraud.	5 site installation and 5 M transaction per day ----- NPCI should request vendors to get reference letter such clients.	No change is RFP terms.
4	Annexure T 15	94	Point 22	The solution should be able to interface with any lists/credit rating agencies (for e.g. CIBIL) to provide real-time information of new customers to the participating members to assist during on-boarding etc.	Interface with credit rating agencies ---- Interface specification framework??	RFP is clear with respect to requirements.
5	11.11	68	Point 2	The Bidder shall be liable to pay 0.5% per week of the total price for the phase with a cap of 5% of the price agreed for the phase.	Liquidity damage clause ----- Can NPCI relax liquidity damage clause??	No relaxation. Further corrigendum being issued for penalty for service level.
6	NA	NA	NA		Issuer banks sharing data ----- Can we have details on NPCI's is planning to get issuer data from member banks??	No change is RFP terms.
7	8.1.1	30	Point 1	The solution should support transaction from the following channels a. ATM b. POS c. Internet d. Micro ATM e. Mobile f. IVR	Channels mentioned like ATM, PoS, Micro ATM etc are more subjective and not elaborative. What is the basis of evaluation in these areas	No change is RFP terms.
8	8.1.1	30	Point 2	The solution should support all of the following payment instruments a. Card(Debit, Pre-paid and Credit with all variants) b. Account with IFSC Code c. Mobile d. UID e. Cheque	Payment Instruments like Card, Mobile, UID, IFSC code, Cheque which are mentioned are more subjective and not elaborative. What is the basis of evaluation in these areas. Can NPCI provide more details on UID, IFSC Code?	No change is RFP terms.

9	8.1.1	31	Point 3	Support multi-institution/multi channel/ multi-currency/ multi-participant/ configuration wherein participating members can opt for anti-fraud services which would address participating member"s organizational needs. The solution should be able to integrate with member banks" existing Fraud Management Systems.	Whether costs for the integration with 2 Banks will be a apart of the costs? For other integrations, who will bear the cost?	No change is RFP terms. Refer to section 9.1
10	8.1.1	33	Point 22	The solution should be able to interface with any lists/credit rating agencies (for eg. CIBIL) to provide real-time information of new customers to the participating members to assist during on-boarding etc.	Who will bear the costs for Integration?	No change is RFP terms. Refer to section 9.1
11	8.1.11	41	Point 3	The Solution should be capable of interfacing with NPCI"s Switch, CTS System, ACH System and any other off-line/back office systems like Clearing Systems/Dispute Management Systems to fetch/integrate/consolidate the data for analytics.	How many systems are there in total and who will bear the integration costs	Refer to section 9.1
12	9.3	44	9.3	Certificate from NPCI switch (Annexure T26) vendor that integration with NPCI EFT switch is possible, should be obtained.	Who is NPCI Switch vendor? In how many days the Switch Vendor will issue a certificate to us? What will NPCI switch Vendor require from us to issue a certificate?	Euronet Services India Pvt Ltd. Is the switch vendor of NPCI which may be contacted for this purpose. Their contact details are as follows: Mahesh Patel 2nd Floor, Marwah House, Krishnanlal Marwah Marg, Off Saki Vihar Road Andheri East Mumbai - 400 072 email - mapatel@euronetworldwide.com
13	9.12	48	9.12	The AMC rate for hardware and System Software can be up to 10% of cost of hardware and licensed System Software, inclusive of all taxes. AMC rate for application software and database can be up to 12% inclusive of all taxes.	Can we assume that the AMC is fixed (10% and 12% as mentioned in the RFP)?	No change is RFP terms.
14	10.1	51	10.1	Training	How many training sessions in a Year will we have to give to NPCI?	No change is RFP terms.
15	Annexure T15	91	Annexure	Functionality can be supported with major / high customization (time requirement more than 15)	If customization is required, 15 days from which starting point will be considered?	RFP is clear. Please refer to clause 11.8 point no 24
16	3	13	Point 4	Configuring /parameterization / customization of solution as per NPCI requirement	Is NPCI envisaging performing investigation of alerts or is it to generate the score for 100% transactions on real time basis for analysis?	Investigation of alerts can be done both by NPCI and concerned member bank. Alerts may need to be generated even when online score is being generated online.
17	8.1.1	31	Point 3	Support multi-institution/multi channel/ multi-currency/ multi-participant/ configuration wherein participating members can opt for anti-fraud services which would address participating member"s organizational needs. The solution should be able to integrate with member banks" existing Fraud Management Systems.	Explain in more detail the requirements where " The solution should be able to integrate with member banks existing Fraud Management Systems". To confirm, is the integration with NPCI or Member Banks?	No change is RFP terms.

18	8.1.1	31	Point 5	Should check for URL tampering while the request is sent for authentication/authorization.	explain in more detail the requirements where should check for URL tampering while the request is sent for authentication/authorization	RFP is clear with respect to requirements.
19	8.1.2	35	Point 2	The system should allow the admin to decide which databases & reports can be accessed by which particular acquirer and issuer.	explain in more detail the requirements where the system should allow the admin to decide which databases & reports can be accessed by which particular acquirer and issuer.	RFP is clear with respect to requirements.
20	9.8	45	9.8	Testing	Does NPCI expect to vendor provide UAT and System Testing Scripts.	Yes
21	8.1.1	31	Point 3	Support multi-institution/multi channel/ multi-currency/ multi-participant/ configuration wherein participating members can opt for anti-fraud services which would address participating member's organizational needs. The solution should be able to integrate with member banks' existing Fraud Management Systems.	Request NPCI to elaborate the purpose of integrating NPCI's proposed System with member bank's existing Fraud Management System.	RFP is clear with respect to requirements.
22	8.1.11	41	Point 3	The Solution should be capable of interfacing with NPCI's Switch, CTS System, ACH System and any other off-line/back office systems like Clearing Systems/Dispute Management Systems to fetch/integrate/consolidate the data for analytics."	Request NPCI to provide more details on the systems like CTS and interfacing requirements such as APIs.	RFP is clear with respect to requirements.
23	9.3	44	9.3	Certificate from NPCI Switch Provider	We assume that NPCI would facilitate the discussion with its existing switch provider for the details of interface message format required to integrate with NPCI's existing switch. Please confirm.	Euronet Services India Pvt Ltd. Is the switch vendor of NPCI which may be contacted for this purpose. Their contact details are as follows: Mahesh Patel 2nd Floor, Marwah House, Krishnanlal Marwah Marg, Off Saki Vihar Road Andheri East Mumbai - 400 072 email - mapatel@euronetworldwide.com
24	3	13	Point 2	Implementation of Fraud & Risk Monitoring and Management System at test, primary, high availability and disaster recovery site.	How many total deployments are to be provided ? Can we assume that the primary site itself would have 2 deployments, 1 for test, the other as primary and high availability mode, the 3rd deployment at DR site - hence 3 deployment with only the primary site in HA mode.	RFP is clear with respect to requirements.
25	3	13	Point 9	Go live with at least two member banks.	Would NPCI be responsible to identify and get the banks onboard ? Would there be any separate requirements for each bank ?	a. NPCI will identify the banks for onboarding. B. Yes
26	3	13	Point 11	Escrow of fraud and risk monitoring and management software	What does this mean? Do we need to escrow the software or the source code? We could probably consider the escrow of customizations but not the whole software/code.	RFP is clear with respect to requirements.
27	Annexure T14	89	Point 10	IS proposed solution is PA-DSS certified [Yes/ No].	The risk and fraud management solution would not be storing only user profile data and not any sensitive PCI data like CVV , PIN etc. data - a more appropriate certification for this solution would around the overall security assurance provided by the solution , e.g. Common Criteria certification - request relaxation of this criteria to include CC certification as an alternate certification	No change in RFP terms.

28	Annexure T15	90	Point 1	The solution should support transaction from the following channels a. ATM b. POS c. Internet d. Micro ATM e. Mobile f. IVR	Support for each of the channels involves major analysis of fraud patterns specific to that channel as well as how the cross channel fraud be carried out. Support also includes the ability for the risk engine to identify specific information unique to that channel and ability to extract the same from the transactions - Additional of any new channel cannot be performed just by configuration change if the support required is to be of any acceptable strength. -----Additionally, all vendors would have varied degree of capability on each of the channels - how would the relative maturity of support for each of the channels evaluated by NPCI.	No change in RFP terms.
29	Annexure T15	90	Point 2	The solution should support all of the following payment instruments a. Card (Debit, Pre-paid and Credit with all variants) b. Account with IFSC Code c. Mobile d. UID e. Cheque	Apart from Card, Account number with IFSC code and cheque none of the other instruments may not be unique across accounts - de-duplication of ownership information would be a major criteria for fraud management across accounts - how would NPCI provide this information to the risk engine. Additional of any of these non-unique instruments may require would require major analysis for de-duplication and cannot be performed by just configuration changes	RFP is clear with respect to requirements.
30	Annexure T15	91	Point 5	Should check for URL tampering while the request is sent for authentication/authorization	The URL tampering information can only be ascertained if the web transaction that hits the participating bank's website is provided as an information to NPCI along with the total session data - this can normally be achieved by directly integrating with the Bank's website - how would NPCI facilitate this integration as this activity would be a major exercise. ----- -----There are various other solutions which provide a better protection against URL related frauds like Phishing, Pharming, trojan, Spyware on the customer PC. These frauds can be addressed with specialized services like Anti-Phishing, Anti-Pharming and Anti-Trojan Services. These services are critical as these types of attacks eventually lead to the fraud you are trying to address by this RFP. For an effective solution it is highly recommended that a comprehensive solution be requested as part of this RFP including above mentioned service viz; Anti-Phishing, Anti-Pharming and Anti-Trojan.	No change in RFP terms.
31	Annexure T15	93	Point 16	Should be able to interface with authorization systems and processes to address improper transactions before, during or immediately after they occur.	Any authorization would either be based on transaction/instructions from the end banks - are there any additional authorization system that NPCI would be running apart from the authorization from the participating banks ? How would these authorization systems be talking to the fraud management system ?	This refers to NPCI Switch system.
32	Annexure T15	94	Point 20	The Solution should provide facility to member banks to download different lists and verify/cross check as to whether the new member is on the hotlist or blacklist while on-boarding him.	Is this on-boarding facility of a new bank or a new user ? If it is a bank , then, wouldn't a proper manual due diligence be performed by NPCI before onboarding and why would the fraud management solution be required to verify the credentials of the new member.	Please read the word 'new member' as 'new merchant'.

33	9.5	45	9.5	Recovery Point Objective (RPO) Primary Site to High Availability 0 Recovery Point Objective (RPO) Primary Site to Disaster Recovery Site Near Zero Recovery Time Objective (RTO) between primary and high availability 15 minutes Recovery Time Objective (RTO) between DC and DR excluding network 30 minutes	What is the proposed location for Primary and DR sites, and approx distance b/w them ?	Primary Site - Mumbai DR Site - Chennai
34	Annexure T15 – Technical Response 2	91	3	"The solution should be able to integrate with member banks" existing Fraud Management Systems."	Please clarify what scenarios require the proposed solution to integrate with the Banks existing Fraud Management Systems. Does this imply that the proposed solution should provide API's/interfaces/reports that can be accessed from the Bank's existing Fraud Management Systems.	The RFP is clear with respect to requirement.
35	8.1.11	41	1	Bulk uploads facility for member banks/NPCI for uploading card/ customer/ merchant profile when required.	Does the solution have to import data related to Card / customer/ merchant profile from member banks, OR do these data already reside within NPCI Switch and can be utilized	Both
36	8.1.4, 8.1.6, 8.1.8	36		Reporting, Case Management, Historical analysis	Does the scope involve migration of existing Payments transaction data for the purpose of Fraud & Risk Analytics OR Historical analysis	Existing data migration is in the scope (at least 3 months data).
37	Annexure T15	98	Point 40	The system should allow the administrator to modify the rules at their end rather than raising a request with the vendor. All the parameters of the transactions should be available to write a rule as per the requirement of the organization.		RFP is clear with respect to requirements.
38	9.13	49	9.13	NPCI would require these services in 2 shifts X 365 days at PR site. At DR site, it would be one shift X 365 days. For carrying out above mentioned services, bidder would provide 2 onsite, experienced resource at Primary site and 1 experienced resource at DR Site. The bidder has to provide remote expert technical support for any issues / bugs not resolved by onsite resource within specific time frame. Such support will also include DR drill etc.	Please specify the shift working hours at PR and DR site. Please confirm NPCI will provide remote access.	This will be discussed at the time of implementation.
39	8.1.1	30	point 2	The solution should support all of the following payment instruments a. Card (Debit, Pre-paid and Credit with all variants) b. Account with IFSC Code c. Mobile d. UID e. Cheque The list is illustrative and not exhaustive. Addition to the above list should not result in major change / customization, and should be feasible to be handled through configuration change.	What is the mechanism for cheque fraud detection: whether cheque imaging is to be supported or would that be a manual process?	Checking image is not in scope

40	8.1.1	31	3	Support multi-institution/ multi channel/ multi-currency/ multi-participant/ configuration wherein participating members can opt for anti-fraud services which would address participating member"s organizational needs. The solution should be able to integrate with member banks" existing Fraud Management Systems.	a. What are the Multi-tenancy needs? Will there be customization at each member bank level and what level of customization is expected? b. Will case management be separately used in connection with the existing fraud management systems of member banks?	<i>RFP is clear with respect to requirements.</i>
41	8.1.1	31	4	Should be able to restrict/allow transactions based on IP address, city, country, ZIP Code, and any other geographic variables, terminal id(POS / ATM / URL / mobile number / UID etc).It should also be possible to define any dynamic variable which could be part of overall message set for restricting / monitoring transactions.	Will the transaction data come as feeds or is this to be picked from a database or central location?	<i>RFP is clear with respect to requirements.</i>
42	8.1.1	32	13	All the criteria of the monitoring module are configured by combining the programmed rules of operations and variable parameters. The programmed rules of operations may include the identification, by the system, of such transgressions as the following: a, b, c, d, e, f, g, h, i, j, k, l, n	Will the rules be given by NPCI or should the vendor build the rule set?	<i>Vendor to provide rule set. To be customised / modified as per NPCI requirements.</i>
43	8.1.1	33	16	Should be able to interface with authorization systems and processes to address improper transactions before, during or immediately after they occur.	Please elaborate what authorization systems and processes the system should interface with?	<i>RFP is clear with respect to requirements.</i>
44	8.1.1	33	19	Support behavioral analysis, environmental profiling and predictive detection techniques for high-risk CNP and Internet/Mobile transactions.	a. Is the fraud management system expected to provide a view all to the previous transactions of accounts in case of profiling? Where do we get this data from? What are the interfacing needs of such inputs? b. What are the different dimensions of behavioral analysis required?	<i>RFP is clear with respect to requirements.</i>
45	8.1.1	33	24	Support Network (wire line and wireless) related frauds (Internet/ Mobile/ MOTO/ IVRS etc) based on IP or detection of anomaly in transaction content due to MitM or MitB attacks. The solution should support the ability to track behavior based upon IP address.	Does the network firewall maintain any log for unauthorized access? What is the format in which we get the feed and at what frequency?	<i>RFP is clear with respect to requirements.</i>
46	8.1.1	33	26	Support analysis of common point of compromise (CPC) and also possible points of compromise. It should support automated way of identifying point of compromise basis frauds reported by member banks and alert. It should also have the capability to de-dupe and provide suspect compromised accounts basis the identified point of compromise.	What are the different mechanisms on different channels by which there can be a compromise?	<i>RFP is clear with respect to requirements.</i>

47	8.1.1	34	28	The Solution should support analysis of PoS clearing and settlement data with any particular reason code such as fraudulent transactions etc and monitor excessive charge backs merchant wise/ATM wise.	Pls elaborate POS clearing and settlement data infrastructure? What is the transaction volume per day?	<i>NPCI is building the POS Clearing and Settlement infrastructure.</i>
48	8.1.1	34	31	Capability to import data (Fraud/Dispute related) from other systems such as clearing and dispute management systems and apply custom rules for generation of MIS/Reports.	What is the volume and the format for the same? Does NPCI have a ETL tool to get the data feeds?	<i>RFP is clear with respect to requirements. NPCI does not have ETL tool as of now.</i>
49	8.1.1	34	36	System should not store /display sensitive information like CVV / Pin / Authentication data etc. which is part of the transaction data.	Is there any need for Credit card number masking?	<i>RFP is clear with respect to requirements.</i>
50	8.1.2	35	2	The system should allow the admin to decide which databases & reports can be accessed by which particular acquirer and issuer.	Do we need a front-end for access permissions for database?	<i>RFP is clear with respect to requirements.</i>
51	8.1.3	35	4	Ability to integrate other critical information like frauds reported, retrieval requests, chargeback etc and set detection scenarios basis certain thresholds.	Is this information to be consolidated by the engine or is it made available by member banks?	<i>RFP is clear with respect to requirements.</i>
52	8.1.3	35	5	Ability to place terminal level limits to monitor transactions at merchants (real time / near real time).	What action has to be taken in case of reaching terminal limits?	<i>RFP is clear with respect to requirements.</i>
53	8.1.3	35	6	Monitoring Key entry transactions.	What does 'key entry transactions' refer to?	<i>RFP is clear with respect to requirements.</i>
54	8.1.3	35	8	Monitoring of fall back transactions	Do we get a separate feed for fall back transactions with all the necessary details?	<i>RFP is clear with respect to requirements.</i>
55	8.1.3	36	3	Detection scenarios basis error codes generated, reversals etc.	Please detail on the requirement	<i>RFP is clear with respect to requirements.</i>
56	8.1.4	36	4	Common Point of Purchase (CPP): The system should be able to identify merchant locations at which account data may have been compromised and subsequently used to effect fraudulent transactions at other points of interaction.	Is there is any action expected by the system in this process?	<i>RFP is clear with respect to requirements.</i>
57	8.1.4	36	6	Online: The system should have a tool that can be used to view, add, modify, delete, or confirm transaction information online.	What transaction information can be manipulated here?	<i>RFP is clear with respect to requirements.</i>
58	8.1.5	37	12	Should support flexibility to assign alerts basis rule priority, score, amount of transactions, risk category etc.	What does the term 'Amount of transactions' refer to in this case?	<i>Amount of transaction refer to transaction amount</i>
59	8.1.5	37	14	Appropriate rules to enable early detection and deflection of frauds at merchant level, ATM and other channels from acquiring perspective.	Does the early detection mechanism have to be based on artificial intelligence?	<i>RFP is clear with respect to requirements.</i>

60	8.1.5	37	15	Few of the rules that the risk engine should monitor & deploy to throw alerts are mentioned as under: <input type="checkbox"/> IP checks: De-duplication Fraudulent IPs and decline transactions <input type="checkbox"/> Velocity checks <input type="checkbox"/> Device authentication checks <input type="checkbox"/> Risk Scoring based on rules deployed to accept or reject transactions <input type="checkbox"/> Country/ Geographic de-duplication <input type="checkbox"/> Skimming alerts (Round-off) <input type="checkbox"/> High transaction amount alerts <input type="checkbox"/> Unusual transaction pattern <input type="checkbox"/> Behavioral change in the customer's transactions <input type="checkbox"/> Transaction limits at card level, BIN level & merchant level etc	a. What does the term 'Unusual transaction patterns' refer to? b. What is the period to be considered as look back, in case of behavioral detection?	<i>RFP is clear with respect to requirements.</i>
61	8.1.6	38	6	The system should support disposal of cases.	Pls elaborate as to what is 'disposal of cases'?	<i>RFP is clear with respect to requirements.</i>
62	8.1.8	39	1	System should support comprehensive fraud and risk reporting in desired formats which can be circulated to member banks / institutions (e.g. Performance of rules, performance of analyst, scoring etc). Report should be available in any format like- pdf, xls, html etc. The report format must be flexible to customize and can run on multiple templates	Will NPCI give the Report templates? What is the approximate number of reports that can be expected to be built?	<i>RFP is clear with respect to requirements.</i>
63	8.1.8	39	2	The solution should have rich query mechanism to retrieve data related to various financial/non-financial transactions emanating from different channels and different formats.	More details needed on 'rich query' and examples needed.	<i>RFP is clear with respect to requirements.</i>
64	8.1.8	39	6	The system should support comprehensive and customizable management dashboard.	What are the different dimensions the dashboards would be required on? Are there any standard dashboards to be made available?	<i>RFP is clear with respect to requirements.</i>
65	8.1.9	40	5	The Solution should be able to do online risk scoring based on the issuer's model (ie. different issuers may have different scoring methodology)	Does NPCI give prior information about what kinds of scoring methodologies are present in the issuers' systems?	<i>This can be discussed at the time of implementaion.</i>
66	8.1.10	40	1	The Solution should have comprehensive alerts management with severity as per set parameters and send the same to addressees by SMS, E-mail IVRs or off-line through messages/reports etc.	What are offline messages?	<i>RFP is clear with respect to requirements.</i>
67	8.1.11	41	3	The Solution should be capable of interfacing with NPCI's Switch, CTS System, ACH System and any other off-line/back office systems like Clearing Systems/Dispute Management Systems to fetch/integrate/consolidate the data for analytics.	Can we elaborate on the interfacing mechanism expected with each of the systems mentioned here?	<i>RFP is clear with respect to requirements.</i>

68	8.1.11	41	8	The data should be readily available to all the users in the last 1 year for reference. Data Quality Controls:	What are the archiving needs? How many years data is to be maintained?	<i>RFP is clear with respect to requirements.</i>
69	8.1.11	41	8a	Effective editing Ensure the collection of accurate information for global fraud trend analysis	Need clarity on the term 'effective editing'	<i>RFP is clear with respect to requirements.</i>
70	9.2	44	5	Enterprise license of software should be provided so that scaling results only in hardware upgrade.	Is there a need of Performance test to be done on the said volumes?	<i>RFP is clear with respect to requirements.</i>
71	9.3	44	9.3	Certificate from NPCI switch (Annexure T26) vendor that integration with NPCI EFT switch is possible, should be obtained	How do we procure the NPCI certification?	<i>Euronet Services India Pvt Ltd. Is the switch vendor of NPCI which may be contacted for this purpose. Their contact details are as follows: Mahesh Patel 2nd Floor, Marwah House, Krishnanlal Marwah Marg, Off Saki Vihar Road Andheri East Mumbai - 400 072 email - mapatel@euronetworldwide.com</i>
72	9.8.2	46	4	The vendor to provide testing tools / simulators and comprehensive test cases to support major NPCI as well as member"s configurations/risk/fraud patterns/fraud rules etc.	Who would provide the test data for Performance and other testing, where high volumes are involved?	<i>Test data is the responsibility of bidder</i>
73	9.12	48	2	Proactive and preventive measures are to be a part of the AMC.	What is the scope of these measures?	<i>RFP is clear with respect to requirements.</i>
74	9.13	48	9.13	Facility Management	Is the entire infrastucture (hardware, software and databases) to be maintained by the vendor on on-going basis as part of AMC?	Yes
75	10	51	10	Training	What is the frequency and duration of the training required and would it be required after go-live?	<i>RFP is clear with respect to requirements.</i>
76	8.1.1	31	3	Support multi-institution/ multi channel/ multi-currency/ multi-participant/ configuration wherein participating members can opt for anti-fraud services which would address participating member's organizational needs. The solution should be able to integrate with member banks" existing Fraud Management Systems.	Can NPCI share the integration requirements with member banks' Fraud Management Systems in a little more details. For example; Is it possible for NPCI to share the interface details, message content and file/data formats required by the member banks' Fraud Management systems.	<i>This will be taken with the successful bidder</i>
77	8.1.1	31	5	Should check for URL tampering while the request is sent for authentication/authorization	URL tampering checks are performed at the Payment Gateway level and not by the Fraud Risk Management application. Once payment gateway blocks the transaction, this information can be shared with fraud management system for profile updation.	<i>RFP is clear with respect to requirements.</i>
78	8.1.1	32	15	Should support multiple fraud scoring models. Should be able to have customized fraud scoring model to manage the unique risk profile of each of the portfolios.	Can NPCI elaborate the term "risk portfolio".	<i>RFP is clear with respect to requirements.</i>

79	8.1.11	41	1	Bulk uploads facility for member banks/NPCI for uploading card/ customer/ merchant profile when required.	Can NPCI provide more information on the data that will be uploaded in the solution?What are the file formats in which the data would be uploaded? Is this facility required for performing offline / batch mode fraud detection?	<i>RFP is clear with respect to requirements.</i>
80	8.1.11	41	5	Support uploads of XML and other files/messages such as txt/ASCII/CSV/ISO 8583/ISO 20022/other standard and proprietary formats(Does Actimize support other proprietary formats)	Can NPCI share the details of the proprietary formats that need to be supported by our Fraud Management Solution? We would require this information to assess whether any customization would be required at our end to meet NPCI requirements.-----We suggest that"other standard and proprietary formats" should be removed from the RFP requirement.	<i>RFP is clear with respect to requirements.</i>
81	8.1.11	41	7	Upload of ACH and CTS data for analysis and necessary alerts generation	Need more clarity. It is not understood how CTS data will hit the switch and will be available to FRM system. Please explain.	<i>RFP is clear with respect to requirements.</i>
82	9.3	44	NA	Certificate from NPCI switch (Annexure T26) vendor that integration with NPCI EFT switch is possible, should be obtained.	Instead of the certificate from the NPCI switch vendor, we suggest NPCI to share the technical specifications for integration with NPCI switch. Standard connectivity possibilities using FRM solution:- Batch mode -Text files (Direct / FTP) -Databases (ODBC) Real Time -Messaging middleware *MQSeries *Tibco Rendez vous *MSMQ -TCP/IP Streaming -Web Services -C++ API	<i>No change in RFP terms.</i>
83	Annexure E10	85	Annexure	Engagement of bidder to develop Card Scheme and Card Acceptance Network.	Is there an typographic error in the sentence - " I have carefully gone through the Terms and Conditions contained in the above referred RFP for Engagement of bidder to develop Card Scheme and Card Acceptance Network. " It should be " ..for Engagement of bidder for Supply, Implementation and Maintenance of a Fraud & Risk Monitoring and Management System for NPCI "	<i>Corrigendum is being issued.</i>
84	9.13	49	NA	NPCI would require these services in 2 shifts X 365 days at PR site. At DR site, it would be one shift X 365 days	Does NPCI require onsite support personnel to be available on Saturdays/Sundays /public holidays?	<i>No change in RFP terms.</i>
85	Annexure T17	111	NA	Enclose Audit report of Benchmarking if available. Also indicate the largest implementation details with relevant hardware and software.	Kindly let us know if you have any performance, architecture, environment, location or any other specific criteria for Benchmark Evaluation. We'll design and price the benchmark accordingly.	<i>RFP is clear with respect to requirements.</i>
86	9.9	47	9.9	Proposed Infrastructure -- The bidder must clearly state the software, hardware infrastructure and databases to be deployed at NPCI for running the solution at Primary Site, High Availability, Disaster Recovery System, Test system.	Is network infrastructure such as Routers, Layer-3 Switch, Layer-2 Switch, Internet bandwidth, Load-Balancers (Link and Server) and replication bandwidth between Primary Site, High Availability Site and DR included in scope of proposed infrastructure? Or will NPCI allow using their existing infrastructure.	<i>Network infrastructure is not in the scope.</i>

87	9.9	47	9.9	Proposed Infrastructure -- The bidder must clearly state the software, hardware infrastructure and databases to be deployed at NPCI for running the solution at Primary Site, High Availability, Disaster Recovery System, Test system.	Is security infrastructure such as Firewall, IPS and Server Anti-Virus etc included in scope of proposed infrastructure? Or will NPCI allow using their existing infrastructure.	<i>Security infrastructure is not in scope.</i>
88	9.13	48	9.13	Facility Management	Is scope of facility management limited to Fraud & Risk Monitoring and Management System? Is bidder suppose to take care of overall facility management of other facilities such as Primary Site, High Availability site and DR site?	Yes
89	9.13	49	9.13	Facility Management----- -----The Facilities Management services would broadly include: A. Software Maintenance a. Software Support b. Change Management c. Version Control and Management d. Server Administration e. DR Setup Management including DR Drills and role swaps f. Operations Management g. Software Distribution h. Software License Management i. Anti-Virus Management j. Security k. Software updates, patch management, security updates, data updates from one application to another application in the switching environment. l. System documentation. m. Problem management n. Extensive MIS and reporting o. Escalation management	Is bidder supposed to provide separate Anti-Virus solution for Fraud & Risk Monitoring and Management System? What is expected from Anti-Virus Management? Please elaborate	Yes <i>Anti virus management on the Fraud and Risk management solution</i>
90	9.9	47	9.9	The bidder must clearly state the software, hardware infrastructure and databases to be deployed at NPCI for running the solution at Primary Site, High Availability, Disaster Recovery System, Test system.	We understand High Availability Site refers to Near Site where data is replicated synchronously from the Primary Site. NPCI is requested to clarify whether our understanding is correct.	<i>Primary and HA site are same.</i>

91	9.2	44	9.2	The current requirements for Fraud & Risk Monitoring and Management system are as follows: 1. The implemented system should have availability of 99.9% monthly. 2. Should be capable of handling 20 million transactions per day (online or offline). 3. The system should have storage capacity for 1 year based on the daily volume mentioned above. 4. Maximum transaction response time for online scoring should be ≤ 250 milliseconds. The average response time should be ≤ 100 milliseconds 5. Enterprise license of software should be provided so that scaling results only in hardware upgrade.	Please clarify whether the systems provided at the High Availability site and Disaster Recovery site have to meet these requirements.	Yes
92	9.5	45	9.5	RTO and RPO requirements	Please specify the locations of:- a) Primary Site b) High Availability Site c) Disaster Recovery Site	1. Mumbai 2. Mumbai 3. Chennai
93	9.7	45	9.7	Future Requirements ----- ----- 1. Solution should be scalable up to 50 million transactions per day. Such scalability should not warrant software enhancement and should not result in performance degradation. 2. Transaction volume scalability should result in only additional hardware requirement. NPCI can procure such additional hardware from the either from the bidder or directly.	Does it mean the existing Hardware designed for 20Million transactions per day should be vertically upgradable or it can be new addition.	No change in RFP terms.
94	9.13	49, 50	9.13	Facility management--NPCI would require these services in 2 shifts X 365 days at PR site. At DR site, it would be one shift X 365 days. For carrying out above mentioned services, bidder would provide 2 onsite, experienced resource at Primary site and 1 experienced resource at DR Site. The bidder has to provide remote expert technical support for any issues / bugs not resolved by onsite resource within specific time frame. Such support will also include DR drill etc.	Please clarify the following : What type of coverage required at High Availability site? What about resources at High Availability site?	Primary and HA site are same.
95	9.13	48	9.13	DR drills	NPCI is requested to provide the frequency of DR Drills.	RFP is clear with respect to requirements.
96	Annexure E10	85	Annexure E10	I have carefully gone through the Terms and Conditions contained in the above referred RFP for Engagement of bidder to develop Card Scheme and Card Acceptance Network.	Please clarify the statement "development of card scheme and card acceptance network".	Corrigendum is being issued.

97	8.1.1.	32	13 c	Operations which decrease the card account's amount/balance/limit available by a certain percentage of the original amount. Rules based on utilization of credit limit immediately on issue of card.	Whether the data will be available with NPCI or the proposed solution should get the data on realtime basis from the member system's like Card Management System, Core Banking System, Switch etc. before decisioning?	<i>RFP is clear with respect to requirements.</i>
98	8.1.1.	32	13 g	The responses to certain transgressions, such as blocking a card or notifying the card owner of a performed operation.	What is the mode or channel/s that is required for the notification to be communicated to the card owner	<i>RFP is clear with respect to requirements.</i>
99	8.1.1.	32	13 l	System should support member institution to set their rules and parameters.	It is assumed that this is applicable only for cases where NPCI is providing Fraud and Risk Management Services to Members. Please confirm.	<i>RFP is clear with respect to requirements.</i>
100	8.1.1.	32	13 m	Should support inactive BIN monitoring for inactive and non-issued accounts	How NPCI will get data for BIN monitoring from members	<i>RFP is clear with respect to requirements.</i>
101	8.1.1.	32	13 n	Should manage risk at the portfolio level in real-time/near real-time	How are the Portfolio Levels defined ? Whether the portfolio refers to the portfolio of NPCI or the members	<i>RFP is clear with respect to requirements.</i>
102	8.1.1.	34	point 35	System should be support rules to auto block the card for subsequent transactions and an option to manually remove post investigations/analysis	Can it be assumed that this action will be done to the list/database maintained in the solution database. Whether any trigger needs to be sent to the member's host system for blocking/unblocking	<i>RFP is clear with respect to requirements.</i>
103	10	52	10.1	Training would be provided by the bidder before a module / service goes live. Bidder has to provide 4weekstraining on various aspect of solution as described in this chapter. Bidder has to provide expert team of 2 resources for imparting training	Is the training to be given for is for 4 weeks only. And to do the same vendor has to provide 2 associates for 4 weeks. Is the assumptions correct and that there will no training required during the lifecycle of the project.	<i>RFP is clear with respect to requirements.</i>
104	5.1.3.2	21, 22	5.1.3.2.2	Certificate from NPCI Switch Provider (T26)	What is the expectation from this? What should the certificate talk about.	<i>RFP is clear with respect to requirements.</i>
105	9.2	44	9.2 -- Point 1	The implemented system should have availability of 99.9% monthly.	All uptime requirements under this RFP document shall be subject to standard downtime exceptions provisions.	<i>RFP is clear with respect to requirements.</i>
106	9.11	47	9.11	Warranty of Hardware and System Software will start after delivery and acceptance of the same. Warranty of Application Software (module wise) will start after go live with at least two member banks and training of members. Bidder must give a warranty of one year for the solution implemented (including hardware and software). Any rectification of defect or functionality finalized during documentation of Functional Specification must not be charged at a later date.	All Hardware warranties shall be pass through as provided by the Vendor/ OEM of the hardware.	<i>RFP is clear with respect to requirements.</i>
107	3	13	point 1	Supply of software and hardware for Fraud & Risk Monitoring and Management System as detailed in functional and technical requirement.	* Do bidder need to provide network devices, firewall at DC and DR site or NPCI has network infrastructure already available. Also what is the network bandwidth available between DC & DR or bidder need to propose the same. * Do bidder need to propose passive componets like Server rack's, structure cabelling, patch cords, FC cables or NPCI will provide the same. * Bidder assumes that space/Power/Cooling/Networking device/Bandwidth will be provided by NPCI.	1. Network equipments are not in scope 2. No 3. Yes

108	3	13	Point 2	Implementation of Fraud & Risk Monitoring and Management System at test, primary, high availability and disaster recovery site.	Do you mean that the implementation will be done at Near DR site for High Availability?	Primary and HA site are same.
109	3	13	Point 3	Interfacing with NPCI existing system.	How many existing systems at NPCI need interfacing? Can you please provide the complete list of existing systems. Please provide the functionality NPCI wants to achieve	RFP is clear with respect to requirements.
110	3	13	Point 7	Comprehensive training to NPCI member bank staff.	Can bidder assume Fraud & Risk Monitoring and Management System software training will be provided to NPCI Member bank staff and basic infrastructure (Server, Storage, Platform) training to NPCI IT team.	RFP is clear with respect to requirements.
111	3	13	Point 9	Go live with at least two member banks	Please clarify what does: "Go live with at least two member banks" means?	RFP is clear with respect to requirements.
112	3	13	Point 12	Benchmarking of proposed solution if desired by NPCI.	At which stage bench marking will be required - after the selection of the solution but before implementation or during the evaluation process? Please help us with venue benchmark details	Benchmark exercise is not part of evaluation process.
113	9.3	44	9.3	Certificate from NPCI switch (Annexure T26) vendor that integration with NPCI EFT switch is possible, should be obtained.	Is it mandatory to obtain Certificate from NPCI Switch vendor? What are the parameters to be considered and what basis they will issue the certificate? Whether NPCI is going to facilitate this activity? Please share a format for bidders to adhere?	Euronet Services India Pvt Ltd. Is the switch vendor of NPCI which may be contacted for this purpose. Their contact details are as follows: Mahesh Patel 2nd Floor, Marwah House, Krishnanlal Marwah Marg, Off Saki Vihar Road Andheri East Mumbai - 400 072 email - mapatel@euronetworldwide.com
114	8.1	30	8.1	Functional Requirement	Please clarify whether: "Shall the change in the rules expected to be done by the vendor/OEM or the same shall be done by NPCI's team"	RFP is clear with respect to requirements.
115	Annexure T19	113	Annexure T 19	Facility management Scope Annexure	Please advise whether NPCI has any infrastructure monitoring tool deployed which shall be extended for the monitoring of IT infrastructure set-up for fraud and risk management solution. * If response is 'Yes' please providing monitoring tool details. * If response is 'No', please advise whether the vendor can introduce own or OEM tools for the IT infrastructure monitoring	Yes. NPCI has solution from CA which will be extended fraud and risk management solution.
116	9.13	49	9.13 A - f	Operations Management	Is operations management support required to be delivered on-site or vendor can provide the off-site support by deploying shared Operations Manager?	On-site.
117	9.13	49	9.13	Facility management Scope	Considering the large infrastructure required for the deployment of the Fraud and Risk Management solution and the criticality of the same, the team size indicated by NPCI seems to be on a lower side. Is vendor allowed to size the team based on the infrastructure involved for managing the given SLA?	No change in RFP terms.
118	8.1.11	41	8.1.11	Data Upload / Interfacing Requirements	Please advise whether the data upload shall be carried out by member themselves or the same shall be provided to NPCI for upload. Does vendor have to play any role for uploading the data?	RFP is clear with respect to requirements.
119	9.2	44	9.2 point 3	The system should have storage capacity for 1 year based on the daily volume mentioned above.	Is the vendor supposed to provide support for storage hardware management? If yes, whether the storage management services would be required on 24*7 basis?	RFP is clear with respect to requirements.

120	9.7	45	9.7	Future Requirement	In case of hardware upgrade happening within 5 years of the solution implementation, will NPCI allow the vendor to scale up the Facility Management team if the upgrade deployment demands the same to manage the SLA?	<i>This will be discussed at the time of upgrade implementation.</i>
121	9.2	44	9.2	The implemented system should have availability of 99.9% monthly.	The implemented system should have availability of 99.9% monthly. Please clarify whether "this applies to Fraud & Risk Monitoring and Management System software or hardware/Network devices as well". Bidder assumes Failover and Failback will be done manually. Do bidder require automation.	<i>This applies to fraud and risk management system and related hardware. Network equipments are not in the scope. Bidder may propose appropriate mechanism for availability requirement.</i>
122	9.12	48	9.12	Annual Maintenance Contract	Bidder requests banks to modify the clause for AMC, as for some of the database and application the AMC are upto 22%+ AMC and taxes exclusive	<i>No change in RFP terms.</i>
123	9.13	49	9.13	Facility Management	Does the bidder need to propose any AV solution at DC & DR, and for how many clients. Please let us know your present AV solution? Is this a Enterprise solution?	<i>AV solution for proposed fraud systems is envisaged.</i>
124	9.13	49	9.13	Facility Management	Please elaborate what is expected as Software distribution, which all software are expected for distribution and on how many clients.	<i>RFP is clear with respect to requirements.</i>
125	9.13	49	9.13	Facility Management	Please clarify whether NPCI has any existing backup software and device, or bidder need to propose?	<i>Bidder need to propose.</i>
126	9.12	48	9.12	Annual Maintenance Contract	Once the solution is deployed, will NPCI provide the new patterns and latest compliance mandates for local and foreign regulators to the vendor for uploading/integrating with the solution or is it that NPCI would upload the same.	<i>These have to largely come from the solution provider.</i>
127	9.13	49	9.13 A (f)	Facility Management	Is operations management support required to be delivered on-site or vendor can provide the off-site support by deploying shared Operations Manager?	<i>Day to day operation management would be part of FM team which will be placed on-site.</i>

Pre-Bid meeting Evaluation Query

SL No	Section Number / Annexure No	Page No	Point Para	Description in RFP	Query / Clarification sought	NPCI Comment
1	7.2	28	Point 7	Minimum score of 70% is required in technical evaluation to qualify for further evaluation.	Can NPCI consider the techno commercial as a combined score for awarding the contract and not just the L1 score post vendors technical qualification?	<i>No change in RFP terms.</i>

Pre-Bid meeting Others Query

SL No	Section Number / Annexure No	Page No	Point Para	Description in RFP	Query / Clarification sought	NPCI Comment
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1	Additional Clause			<p><u>Bidder wishes inclusion of the following missing clauses in this Agreement:</u></p> <p>Non Exclusivity: Each party is free to enter into similar agreements with others to develop, acquire, or provide competitive products and services.</p> <p>Title, Risk of Loss and Insurance: Equipment becomes the property of NPCI upon payment of all amounts due for the equipment.</p> <p>The Bidder shall bear the risk of loss or damage in equipment up to the time it is delivered to the bidder-designated carrier for shipment to NPCI or its designated location. Thereafter, NPCI shall assume the risk.</p> <p>Equipment will be covered by insurance, arranged and paid for by the Bidder for NPCI, covering the period until it is delivered to NPCI or its designated location.</p> <p>In the event of any loss, damage, breakage or leakage or any shortage, NPCI must report the loss or damage in writing to the Bidder within 10 business days of delivery and follow the applicable claim procedure.</p>	No change in RFP terms.
2	Additional Clause			<p>Since this solution would be part of national infrastructure, we recommend that the technical requirement should include the following:-</p> <p>"The proposed solution should be rated as a positive/ strong positive by leading independent international reasearch and analysis firms such as Gartner, Forrester etc." If this is not followed, NPCI may run the risk of choosing a non standard product which may not be scalable to meet future requirements.</p>	No change in RFP terms.
3	Generic			<p>Please provide postal details of DC/Nearsite/DR location?</p> <p>Bidder requests bank to clarify on the distance between all the three site/ location and the existing bandwidth size for the RPO and RTO</p>	DC and HA site is in Mumbai (same premises). DR Site is Chennai.
4	Generic			<p>Would NPCI provide any warehouse for storing of equipments as per scope?</p>	No
5	Generic			<p>Please advise whether NPCI will provide the infrastructure required such as desktops/laptops, printer facility, sitting arrangement, stationery, telephone and internet connection to Facility Management team to deliver services?</p>	Facility Management team as specified in RFP will be provided with necessary infrastructure as per NPCI policy.
6	Generic			<p>Pass Through Warrantmy</p> <p>Since bidder is acting as a reseller of completed products, bidder shall "pass-through" any and all warranties and indemnities received from the manufacturer or licensor of the products and, to the extent, granted by such manufacturer or licensor, the Customer shall be the beneficiary of such manufacturer's or licensor's warranties and indemnities. Further, it is clarified that Bidder shall not provide any additional warranties and indemnities with respect such products.</p>	No change in RFP terms.

7	Generic				<p>Invoicing & Payment. Company will pay invoices within fifteen (15) days from the date of invoice, except for those portions of any invoice that the Company disputes in good faith and in writing. Bidder may charge interest at the rate of 1.5% per month for delayed payments. Invoices shall be deemed to have been accepted if Company does not furnish a written objection specifying the nature of the dispute within sixty (60) days from the date of invoice.</p>	<p><i>No change in RFP terms.</i></p>
8	Generic				<p>Savings Clause Notwithstanding anything contained herein, Bidder's failure to perform its contractual responsibilities, to perform the services, or to meet agreed service levels shall be excused if and to the extent Bidder's non-performance is caused by Company's or any third parties omission to act, delay, wrongful action, failure to provide Inputs, or failure to perform its obligations under this Agreement.</p>	<p><i>No change in RFP terms.</i></p>