

Notification pertaining to Request for Proposal (RFP) for Empanelment of Agencies for certification.

About NPCI

National Payments Corporation of India (NPCI) is a registered Company under Section 25 of the Companies Act, 1956 with its Registered Office in Mumbai, India. NPCI is promoted by 10 banks in India under the aegis of the Indian Banks' Association with majority shareholding by Public Sector Banks.

The 10 promoter banks are State Bank of India, Punjab National Bank, Canara Bank, Bank of Baroda, Bank of India, Union Bank of India, ICICI Bank Ltd, HDFC Bank Ltd, Citibank N.A., and HSBC. The vision, mission and objectives of NPCI are to operate for the benefit of all the Member Banks and the common man at large.

Objective of NPCI

CORE OBJECTIVE

Consolidate, integrate and standardize the multiple retail electronic & paper based payment systems in India into a uniform system which is secured, robust, scalable, user friendly and cost effective.

FINANCIAL INCLUSION OBJECTIVE

Making banking services available to common man across the country.

Overview

NPCI is providing various payment services like ATM sharing, value added services on ATM, Interbank Mobile Payment services, Aadhaar Based payments to its member Banks.

National Financial Switch (NFS) is an ATM sharing network which was taken over by NPCI from Institute of Development and Research in Banking Technology (IDBRT) from December, 2009. Currently there are more than 100 banks, which are part of this ATM Network.

Interbank Mobile Payment System (IMPS) offers an instant, 24X7, interbank electronic fund transfer service through mobile phones. IMPS facilitate customers to use mobile instruments as a channel for accessing their bank accounts and put high interbank fund transfers in a secured manner with immediate confirmation features. Objectives of IMPS are:

- To enable bank customers to use mobile instruments as a channel for accessing their banks accounts and remit funds
- Making payment simpler just with the mobile number of the beneficiary
- To sub-serve the goal of Reserve Bank of India (RBI) in electronification of retail payments

- To facilitate mobile payment systems already introduced in India with the Reserve Bank of India Mobile Payment Guidelines 2008 to be inter-operable across banks and mobile operators in a safe and secured manner
- To build the foundation for a full range of mobile based Banking services

Aadhaar Enabled Payment Services (AEPS) is a bank led model which allows online financial inclusion transaction at PoS (MicroATM) through the Business correspondent of a bank using the Aadhaar authentication. At present AEPS service can be availed by customers at their respective bank business correspondent outlets.

The four Aadhaar enabled basic types of banking transactions are as follows:-

- Balance Enquiry
- Cash Withdrawal
- Cash Deposit
- Aadhaar to Aadhaar Funds Transfer

RuPay is the Indian domestic card payment network being set up by National Payments Corporation of India (NPCI) at the behest of banks in India. This project has been conceived by NPCI and has the approval of Reserve Bank of India. The objectives of RuPay are:

1. Reduce overall transaction cost for the banks in India by introducing competition to international card schemes.
2. Develop products appropriate for the country particularly for financial inclusion.
3. Provide card payment service option to many banks that are currently not eligible for card issuance under the eligibility criteria of international card schemes.
4. Build environment whereby payment information of the country remains within the country
5. Shift Personal Consumption Expenditure (PCE) from cash to electronic payments in a growing economy with a population of 1.2 billion.
6. The cards will be accepted across all the channels namely:
 - Automated Teller Machine
 - Point Of Sale Terminal
 - E-Commerce
 - Interactive Voice Response
 - Mobile
 - Any other channel

Objective of this RFP

The objective of this RFP is to select and engage service provider/providers to develop and perform testing and certification services .The Bidder should have adequate experience as sought in the RFP to undertake the activities.

Cost of the RFP

The Bidder shall bear all costs associated with the preparation and submission of its bid and NPCI shall, in no case, be held responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

The Bidders can procure the RFP document from NPCI's office at 13th Floor, South Side in R-Tech (Building 2), Pahadi, Goregaon (East), Mumbai – 400063, on payment of non-refundable amount of Rs.11,236/- (INR Eleven Thousand Two Hundred and Thirty Six only), payable in the form of Demand Draft/Pay order from any scheduled commercial bank in India favoring “**NATIONAL PAYMENTS CORPORATION OF INDIA**” payable at Mumbai. This RFP document is non-transferable and cost of RFP document is non-refundable.

RFP document containing detailed specifications and requirements with terms and conditions can be obtained by eligible Bidders on any working day during office hours from 17th August, 2012 to 27th August, 2012 at 10:30 hrs to 16:30 hrs on payment of RFP cost in the form of Demand Draft / Pay Order.

Due Diligence

The Bidders are expected to examine all instructions, terms and specifications stated in this RFP. The Bid shall be deemed to have been submitted after careful study and examination of this RFP document. The Bid should be precise, complete and in the prescribed format as per the requirement of this RFP document. Failure to furnish all information or submission of a bid not responsive to this RFP will be at the Bidders' risk and may result in rejection of the bid. Also the grounds for rejection of Bid should not be questioned after the final declaration of the successful Bidder.

The Bidder is requested to carefully examine the RFP documents and the terms and conditions specified therein, and if there appears to be any ambiguity, contradictions, inconsistency, gap and/or discrepancy in the RFP document, Bidder should seek necessary clarifications by e-mail mentioned in Section-1.

Ownership of this RFP

The content of this RFP is a copy right material of National Payments Corporation of India. No part or material of this RFP document should be published on paper or electronic media without prior written permission from NPCI.

ELIGIBILITY CRITERIA

Pre-requisite

The Bidder should possess the requisite experience, resources and capabilities in providing the services necessary to meet the requirements, as described in the tender document. The Bidder should also possess the technical know-how and the financial wherewithal that

would be required to complete the scope of work. The bid must be complete in all respects and should cover the entire scope of work as stipulated in the document. Bidders not meeting the Eligibility Criteria will not be considered for further evaluation.

The eligibility of the bidder shall be determined for services as detailed below

- Developing Overall Compliance Program for Card Manufacturer Certification, Card Personalization Certification, Terminal Certification and Third Party Processor
- Developing Test requirements for Card Manufacturer Certification, Card Personalization Certification, Terminal Certification and Third Party Processor
- Providing Test Tools for Card Manufacturer Certification, Card Personalization Certification, Terminal Certification and Third Party Processor
- Developing Certification Program for Card Manufacturer Certification, Card Personalization Certification, Terminal Certification and Third Party Processor
- Execution of Certification Program for Card Manufacturer Certification, Card Personalization Certification, Terminal Certification and Third Party Processor
- Audits on annual basis for above cases wherever applicable

Eligibility Criteria

The invitation to Bid is open to all Bidders who qualify the Eligibility Criteria as given below:

1. The bidder should be a Company registered under the Companies Act 1956 for the last 3 years.
2. The Bidder should have minimum annual turnover of Rs. 15 Cr. (including global business turnover of the bidder and / or its Group Companies in the same line of business as defined in the RFP) in each of the last 3 financial years i.e. 2009-10, 2010-11, 2011-12. (or Calendar year 2009, 2010, 2011 or the Bidder's financial years).
3. The Bidder should be a profit (profit after tax) making company in the last financial year i.e. 2011-12 or Calendar year 2011 or the Bidder's financial year.
4. The Bidder must have minimum 2 years hands-on experience for most of the services as sought in RFP & should have executed at least 2 projects each of minimum 6 months duration for any of the international card schemes.
5. The Bidder should not be currently blacklisted by any bank / institution in India or abroad.
6. The Bidder should have a physical set-up and expertise in India or should have initiated the process of building the same and is expected to be ready before the start or within 3 months of the start of the NPCI project.

High Level Scope

Note: The high level scope of work indicating the list of activities to be undertaken by the bidder, for each product – existing / new, in various phases is given hereunder:

- a) Review, feedback and suggestion
- b) Overall compliance & certification program setup for NPCI products and also for test tools and simulators developed by various vendors to support testing / pre-certification testing of those products
- c) Defining testing requirements for NPCI products and corresponding test tools and simulators
- d) Providing testing tools with necessary infrastructure for Card Manufacturer, Card Personalization, Terminal vendor, Third Party Processor Certification
- e) Program management and execution of certification program as well as Life cycle maintenance of the respective certifications including periodic reviews / audits and renewals
- f) Design, develop and host a web portal for certification related information

S. No.	Activity	No. of Units*
1.	Developing Overall Compliance Program	1
2.	Developing Testing Requirement	
	Card Manufacturer	1
	Card Personalization	1
	Terminal vendor	1
	Third Party Processor	1
	Members <ul style="list-style-type: none"> Card Issuance Setup Transaction Routing and Processing 	1
3.	Setting up Test Tools	
	Card Manufacturer	1
	Card Personalization	1
	Terminal vendor	1
	Third Party Processor	1
	Members <ul style="list-style-type: none"> Card Issuance Setup Transaction Routing and Processing 	1
4.	Execution of Certification Program	
	Card Manufacturer	40
	Card Personalization	40
	Terminal vendor	40
	Third Party Processor	40
	Members <ul style="list-style-type: none"> Card Issuance Setup Transaction Routing and Processing 	40

5.	Audit	
	Card Manufacturer	15
	Card Personalization	15
	Third Party Processor	15
	Members	40
	<ul style="list-style-type: none"> Card Issuance Setup Transaction Routing and Processing 	
6.	Training Cost (details to be provided)	1
7.	EMV Toolkit (including three years warranty) **	2
	Software AMC Cost	2
7.1.		
	Hardware AMC Cost	2
7.2.		
8.	Web Portal	1

BID SCHEDULE AND ADDRESS

Sr. No.	Description	
1	Name of Project	Request For Proposal for Empanelment of Agencies for Certification
2	Tender Reference Number	NPCI:RFP:2011-12/0012 dated 17.08.2012
3	Date of Commencement of Sale of Bidding Documents	17.08.2012
4	Last date and time for issue of Bidding Documents	27.08.2012 – 06:30 P.M.
5	Last date and time of receiving vendor Pre-bid clarifications in writing	30.08.2012 – 06:30 P.M.
6	Date and Time of Pre-bid Meeting	03.09.2012 – 04:00 P.M.
7	Address for Pre-Bid Meeting	National Payments Corporation of India, 13th Floor, South Side in R-Tech (Building 2), Pahadi, Goregaon (East), Mumbai – 400063
8	Last date and time for Bid Submission	12.09.2012 – 03:00 P.M.
9	Address for Sale of Bidding Document and Place of Bid Submission	National Payments Corporation of India, 13th Floor, South Side in R-Tech (Building 2), Pahadi, Goregaon (East), Mumbai – 400063
10	Date and Time of Eligibility Bid Opening	12.09.2012 – 03:30 P.M.
11	Place for Eligibility Bid Opening	National Payments Corporation of India, 13th Floor, South Side in R-Tech (Building 2), Pahadi, Goregaon (East), Mumbai – 400063
12	Name and Address for communication	National Payments Corporation of India Sr. Manager Procurement 13th Floor, South Side in R-Tech (Building 2), Pahadi, Goregaon (East), Mumbai – 400063
13	Bid Related Queries	Email: ashish.kar@npci.org.in

		Email: shweta.shukla@npci.org.in Email: prashant.awale@npci.org.in
14	Bid Cost	Rs. 11,236/- (inclusive of service tax@12.36%)
15	Bid Security	Rs.10,00,000/-

Note: 1. Bids will be opened in the presence of the Bidders' representatives who choose to attend.

2. Date and Time of technical & Commercial Bid Opening will be intimated later.

3. Bid Cost: DD shall be made in favour of "National Payments Corporation of India" of amount

Rs.11,236/- (Non-Refundable) payable at Mumbai.