

**Response to pre-bid queries - RFP to empanel Agencies for reviewing complete transaction & dispute life cycle from Acquirer/Issuing Bank perspective**

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	Additional Remarks (if any)	Response
1	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019			General	The RFP calls for proposal to empanel agencies for reviewing complete transaction & dispute life cycle from acquirer/issuing bank perspective. However on page no. 10, the scope has been stated as under: 1) Assessment of current LTS/TVS status. 2) Test for LTS/TVS certification script for all ATM conditions. 3) Analyze the gap, prescribe fixes and implementation steps. 4) Assist the Bank to get the certification. 5) Certification test for all ATM conditions.	We have the required experience of providing complete transaction and dispute life cycle for acquiring/issuing banks. We are also providing ATM reversal transactions at acquirer for reducing customer complaints. We need more clarity on LTS/TVS, what is it? Whether NPCI is looking for vendor or multiple vendors who will be shortlisted for the empanelment. We suggest to have a empanelment for 1) Agencies for reviewing complete transaction & dispute life cycle from acquirer/issuing bank perspective and vendors to handle ATM related matters. In case the vendor has to provide ATM services also, suggest the broad guidelines may be provided to carry out the assignment. It may be mentioned that we had provided end to end dispute management which includes debit adjustment to arbitration verdict which includes Good Faith Cases, for more than 3 years to Rupay and NETC project. In the event of NPCI decides to segregate the ATM and dispute management services, the key deliverable may be stipulated in the addendum.	We are looking to empanel multiple vendors for the scope mentioned in the RFP. LTS - Last Transaction Status TVS - Transaction Verification Status
2	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019	11	Section 4 - Eligibility Criteria			We meet the eligibility criteria stipulated in the RFP. Hence we may be allowed to participate in the RFP.	Vendors meeting the eligibility criteria may participate in the RFP with appropriate supporting documentation
3	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019	11	4.1 Eligibility Criteria	3. The bidder shall not remain associated with this RFP in any other capacity as a part of distribution channel provided such bidder has become eligible for commercial evaluation as per this RFP.	The RFP is silent on the commercials. We trust it will be communicated to the shortlisted vendors to provide the same.		The purpose of the RFP is to empanel Agencies meeting the eligibility criteria with the requisite skill set as per scope of work mentioned. Commercial bids would be obtained as per requirement from the empanelled bidders. Please refer to Clause # 7.4 of the RFP.
4	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019			Performance Guarantee	Kindly specify the quantum of the performance guarantee to be provide by the successful empanel vendor. Request NPCI to cap it as 5% of the contract value.		Please refer Clause # 8.4. No change in RFP terms
5	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019	17	7.3 Technical Scoring Matrix:	2. Technical Expertise	Request more clarity on this point.		This is related to expertise you have in completing the scope of work. Like analysing switch reports , EJ logs, various reconciliation processes and systems, etc
6	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019	17	7.4 Successful Evaluated bidder:	For each requirement, NPCI reserves the right to discover the lowest price from the empanelled bidders either through conventional L1 price method or Reverse Auction and/or may be further deliberated through PDC if so opted by NPCI management.	Are we to provide indicative commercial bid?		The same will be notified to the empanelled bidders.

7	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019	19	8.4 Performance Bank Guarantee	The Successful bidder shall, within 14 working days of receipt of Purchase Order, submit a Performance Bank Guarantee (PBG) equal to 10% of total value of the Purchase order (exclusive of taxes), valid for 3 years, with a claim period of 12 (twelve) months from the date of expiry of the validity period of the Bank Guarantee (BG), as per statutory provisions in force.	Request NPCI to give 30 working days time to provide the performance guarantee from the date of acceptance of purchase order.		No change in RFP terms
8	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019	8	Bid Schedule and Address	Bid cost - Rs. 11,800/- (Rs. 10,000/- plus GST @18 %) Bid Security - Rs 5,00,000/- (Rs Five lakhs only)	As per MSME clause, an organisation is exempted from paying Bid cost and Bid Security. Hence, we request you to exempt us from paying Bid cost and Bid Security. Please refer MSME clause and MSME Certificate attached( We have already got exemption with the same clause from other PSU's)		National Payments Corporation of India (NPCI) is neither a Government Company nor it is any Department of Government of India. As such the extant provisions would not apply to NPCI. Hence there would be no change in RFP terms.
9	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019	10	Scope of work:	The high level scope of work for the bidder is to provide the following services:	The Reports will be already generated for all the transactions and provided to our team for our analysis? ( YES / NO )		Yes
10	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019				The Reports will be , for pass as well fail transactions OR only failure reports will be given for analysis? Pls confirm		It will be for both successful and failed transactions.
11	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019				How many banks' reports will be provided for analysis? Pls provide rough estimates		We are looking to analyse reports of around 10 banks.
12	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019				Will our team be given basic understanding about the expected result(pass scenario) to analyse the failure transactions? (Yes/No)		We will share basic understanding. However, we expect your expert opinion whilst you are doing analysis and observations / investigation.
13	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019				Will the analysis of Reports be enough to find the root cause of issues OR any other documents will be required to be referred in support? (Yes/no, if yes then what other data can be provided)		Alongwith your analysis report you may share sample transactions details as per your observation and analysis and suggest measures to reduce the cause that has been identified.
14	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019				The entire activity will be of analysis of transactions by looking at reports/logs; and team is not expected to generate any transactions themselves? (Yes/No) pls confirm		Yes
15	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019				Is hardware testing part of scope? ( Yes / No )		No
16	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019				Will there be different types of ATM to be tested like, Normal/EMV/Biometrics/Mirco ATM.		No. However, reports generated of all ATM makes like EJ, transaction logs, etc should be analysed.
17	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019				Details of card issuer (ex.Visa/Mastercard) to be tested ?		No
18	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019				What will be number of data elements to be tested?		All data elements related to transaction which has impact on transactions and customer disputes need to be checked.

19	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019				Whether various combinations of operation to be checked e.g to verify if there will be an electricity loss in the middle of the operation.		Yes, you need to cover all scenarios for your complete analysis.
20	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019				To Verify the functionality of the receipt printer ( Yes / No )		No
21	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019				To Verify the functionality of the cash dispenser ( Yes / No )		No. However, the message that generated due to cash dispenser which captured in EJ and terminal log, need to be checked.
22	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019				To Verify the 'ATM Card Insertion Slot' ( Yes / No )		No
23	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019	10	3.1	Section 3 - Scope of the work	To complete the scope of work, access to Switch and Recon will be helpful. Kindly permit.		Reports extracted from Switch and recon will be shared for the purpose of scope of work.
24	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019	10	3.1.4	Section 3 - Scope of the work	Kindly elaborate what kind of assistance is required to bank forget the certification.		Basis the reports shared, you will have to provide suggestion or ways to improve the system performance and reduce customer complaints.
25	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019	11	4.1.2	Section 4 Eligibility Criteria	Do we need to deploy any resources in NPCI?	This is mentioned in Annexure H also.	Nominated person may be deployed at NPCI as well at Bank. Also, should be available on call and at NPCI premises as & when required.
26	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019				If Bank has two switches, example ICICI bank has FIS and Base 24, will this be considered as Two Banks?	This is a generic query	No, it will be considered as one bank.
27	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019	16	Page 16 Section 7.2 Phase 2		We don't see a place to quote commercials in this RFP.	Is it to be given after successful completion of Phase 1 as under Page 16 Section 7.2	This RFP is for empanelment. The commercial follows once the empanelment is completed.
28	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019	8	Section 1 SS.No 13	Bid cost	Understanding is the cost of the Bid has to be sent by way of Demand Draft in Envelope A	Kindly provide the Name in which the DD has to be sent	Please refer RFP Clause # 5.6 Earnest Money Deposit (EMD)
29	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019	21	8.16	Extension of Contract	What is the estimated timeline for this project		Around 3 months
30	NPCI/RFP/2019-20 /IT / 25 dated 17.12.2019	21	8.16	Extension of Contract	Should we depute our resource full time with NPCI / Bank during this cycle?		Resource may be deployed at NPCI as well at Bank. Also, should be available on call and at NPCI premises as & when required.