



Notification pertaining to Request for Proposal for procurement of External Threat Intelligence Services

1. About NPCI

NPCI is a Company registered under Section 25 of the Companies Act, 1956 (corresponding to Section 8 of The Companies Act, 2013) with its Registered Office in Mumbai, India. NPCI was promoted by 10 (Ten) banks in India under the aegis of the Indian Bank's Association with majority shareholding by Public Sector Banks. Presently, 54 (Fifty-Four) banks are shareholders of NPCI. Out of which 17 (Seventeen) are Public Sector Banks (PSB), 17 (Seventeen) Private Sector Banks, 3 (Three) Foreign Banks, 10 (Ten) Multi State Cooperative Banks and 7 (Seven) Regional Rural Banks.

The vision, mission and values of NPCI are: Vision - To be the best payments network globally, Mission – Touching every Indian with one or other payment services and to make our mission possible, we live and work by six core values: Passion for Excellence, Collaboration, Customer Centricity, Agility, Security and Innovation.

NPCI, during its journey, has made a significant impact on the retail payment systems in the country. Dedicated to the nation by our former President, Shri Pranab Mukherjee, endorsed by the Hon'ble Prime Minister, Shri Narendra Modi and later made the card of choice for the ambitious Pradhan Mantri Jan Dhan Yojana, RuPay is now a known name. RuPay is an indigenously developed Payment System – designed to meet the expectation and needs of the Indian consumer, banks and merchant eco-system. The alliances with international network partners (Discover Financial Services, Japan Credit Bureau and China Union Pay) provides valuable access to global acceptance footprint and offer world class payment solutions to RuPay cardholders.

NPCI aim is to transform India into a 'less-cash' society by touching every Indian with one or other payment services. With each passing year we are moving towards our vision to be the best payments network globally.

2. Objective of RFP

Considering rise in the number of user systems to manage various aspects of IT, financial services and organizational security it has become imperative to have a system that provides a holistic view of the digital identities in an organization.

External Cyber Threat Intelligence Services provides real-time threat intelligence from technical, open web, and dark web sources for better defense against cyber-attacks.

3. Cost of the RFP

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

The bidders shall pay the Bid Cost through the following mode and the remittance proof shall be submitted to NPCI for the same, failing which the bid is liable to be rejected.

In light of the lock imposed due to the COVID-19 pandemic, the bidder shall pay the Bid Cost through the following mode:

Remittance proof in favour of “National Payments Corporation of India” payable at Mumbai” amounting to Rs.11,800/- (Rs.10,000/- plus GST @18 %) towards bid purchase cost.

The electronic / wire transfer can be done to designated NPCI bank account as detailed below:

Account Name: National Payments Corporation of India

Bank Name: HDFC Bank

Account No: 00600530001133

IFSC Code: HDFC0000060

Address: Maneckji Wadia Bldg., Ground Floor, Naik Motwani Marg, Fort, Mumbai - 400023

BSR Code: 0510062

SWIFT Code: HDFCINBBXXX

4. 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. 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. NPCI is not bound to disclose the grounds for rejection of Bid. The decision of NPCI regarding the final declaration of the successful Bidder shall be final.

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 through Pre-Bid queries.

5. 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 the prior written permission from NPCI.

6. Scope of Work

The scope of work will broadly include a comprehensive solution that integrates with our SOC and enables us with following services. NPCI intends to procure following solution and the broad scope of work will include but not limited to the following:

1	Intelligence must be gathered from various sources, ranging from public sources, technical sources, dark web & deep web, Underground forums, special access sites, Code Repositories, Past bin and human analyst.
2	Threat intelligence provider should have more than 10 years of threat intelligence collection experience, analysis and tracking of IOCs.
3	Collection of intelligence from the various sources should be automated, using technologies such as machine learning, temporal analysis and Deep Language Processing, which allows mass collection of intelligence with low false positives, in real-time.
4	The collected intelligence should have at least 10 years of historical data and should be included in query results on Portal with event details.
5	Provide IOC with reliability score, detection quality or risk score. Scores must be justified with rational behind the given scores. Scores must be dynamic to represent the automated real-time risk of the said IOC.
6	Intelligence of IOCs must be delivered with full context of related entities, such as related hashes, IPs, CVEs and Threat Actors, Threat Vectors, Malwares, Product impacted etc. The contextualised threat information should be delivered in a simple and easy to digest format.
7	Intelligence must be provided and updated in real-time as new information or context is gathered from various sources.
8	Intelligence gathered must not be restricted to English. Sources should include various languages such as Russian, Chinese, German, Persian, Arabic, Korean, Hebrew and others where Threat Actors are commonly active.

9	Intelligence gathering must be done with deep analysis processing of at least 5+ Languages like English, Japanese, Korean, Chinese, Russian, Arabic etc. in which Threat Actors / Cyber criminals are most active in.
10	Provide nontechnical data/information/intelligence related to threat actor, attack campaign, analysis report, tactics, techniques and protocols (TTPs) and profile the Threat Actors.
11	Able to perform condition search TI from keyword on both GUI and API such as threat actor, tactics, techniques and protocols (TTPs), Command & Control, CVE, Financial targeting, Country focus.
12	Intelligence should include provisioning of hunting tools, such as YARA rules, SNORT rules or MITRE ATT&CK Identifiers to assist NPCI to hunt for adversaries, malware, or traffic of interest wherever available.
13	Intelligence provided must have reference to the source of information including Dark web and Deep web and Paste bin sites, either through a direct link to the source or a cached copy without NPCI actually going onto Dark web to look for evidence.
14	Create monitor, automate alert and report for threat on Clear/Deep/Dark Web but is not limited to, the following:
a	New critical vulnerability announcement and real-world risk of the vulnerability.
b	Monitoring activity and content related to mentions and cyber threats that are of interest to NPCI such as listed as targeted attack
c	Monitoring of the cyber threat trends to NPCI, Banking and Payment sector of India or other region.
d	Credential Leak found
e	Direct Threats to Organization
f	Brand Mentions on Sensitive Sources
g	Threats to Customer Products
h	Infrastructure Targeted or Leaked
i	Mentions of IP Addresses and Infrastructure
j	Mentions of Business Assets
k	Targeting of Customer's Industry
l	Trending Vulnerabilities
m	Threats to Customer Tech Stack
n	Threats to Industry Technologies
o	Malicious or Typosquat Domains registrations within 24 hours of information gathering.
15	Platform should also provide context around Vulnerability with real world criticality apart from CVSS score and should be able to integrate with leading vulnerability assessment vendors via Machine Readable Threat Intelligence language to enrich and prioritize Vulnerability patching.
16	TI should be able to provide alerts to respective authorities via Portal, Email, and Mobile App in real time.
17	The provider should be having a technology partnership with leading vendors or API to integrate with SIEM, SOAR, Firewalls and other devices to integrate the feeds. Please provide a list of supported solutions.
18	The facility should preferably be there to provide visibility into the threat indicators and malicious activities seen most frequently by others in the same industry and region.
19	The threat intelligence feeds must be compatible and integrated with the HP ARCSIGHT SIEM systems.
20	The feeds should provide lists of Malicious IP, Malicious Domain, Vulnerabilities and Hash with an update frequency of as low as 1 hour.
21	The provider should be able to provide the vulnerabilities being exploited by the threat actors actively.
22	The provider should provide the facility for searching the categorization of the historical data of the threat actor, threat activity, threat objects (historical data of the IPs, URLs, etc. used by the malicious entity) linked on a single view.
23	The solution should have a web browser plug-in that provides instant correlation with Risk score, Triggered risk rules and evidences that assist in prioritization for IP address, Domains, Hashes or Vulnerabilities present on any web page that is being viewed by the Analyst
24	The TI portal should also provide dedicated dashboard view for specific to Banking and Payment environment to track the global trending Malwares in Banking vertical.
25	The solution should have Mobile App for access to the Threat Intelligence on the move from anywhere on Smart phones with Internet Access
26	The solution should support additional access security by providing Two factor authentication for accessing the WebUI portal

27	The WebUI of the solution should be encrypted with SSL (https) and access to it should be available 24/7 from anywhere
28	The Implementation of your solution should not need any infrastructure requirements from us
29	The vendor should provide access to online learning content.
30	24/7 access to support team via web, email and phone.
31	The bid should include on-boarding training for NPCI analyst.
32	Automated reporting on platform adoption and Usage.

- Threat Intelligence feeds in machine readable format
- On-line Brand protection service
- Surface Web, Deep Web and Dark Web monitoring
- Social Media Monitoring.
- Infra-Structure Monitoring
- Pre-NVD and Critical Vulnerability Dashboard specific to NPCI.
- Industry Trends and Threats

Business Benefits (but not limited to):

- Context and Evidence based Threat Intelligence.
- Reduce time to analyze incident.
- Reduce False Positives
- Reduce fraud losses from online abuse, phishing and malware;
- Prevents cybercriminals from hacking our Brand;
- Reduce and mitigate reputational risk;
- Identify and mitigate compromised accounts in real
- Bidder should demonstrate compliance to Technical requirements documented in this document for the solution implemented. **(This is mandatory)**
- Bidder should ensure OEM training (Comprehensive/detailed) is provided along with certification to the members of NPCI and training to existing vendors. Training should be done prior to implementation and post implementation **(This is mandatory requirement)**
- The OEM shall provide 24*7*365 basis post implementation technical support for the components supplied.
- Implementation of the solution to be done by OEM directly.
- Bidders are expected to provide the onsite support if the technical issues are not remotely resolved by them.

Detailed technical specifications and scope of work will be provided in the RFP document.

7. Eligibility Criteria

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

Sr. No.		MSME	Other than MSME
1.	Registration and incorporation	<p>The bidder is a Company registered under the Companies Act/ Partnership / LLP at least since last three (3) years.</p> <p>a) In case the bidder is the result of a merger / acquisition, at least one of the merging companies should have been in operation for at least two (2) years as on date of submission of the bid.</p> <p>b) In case the bidder is the result of a demerger / hiving off, at least one of the demerged company or resulting company should have been in operation for at least two (2) years as on</p>	<p>The bidder is a Company registered under the Companies Act/ Partnership / LLP at least since last five (5) years.</p> <p>a) In case the bidder is the result of a merger / acquisition, at least one of the merging companies should have been in operation for at least five (5) years as on date of submission of the bid.</p> <p>b) In case the bidder is the result of a demerger / hiving off, at least one of the demerged company or resulting company should have been in operation</p>

		the date of submission of bid.	for at least five (5) years as on the date of submission of bid.
2.	Turnover & profitability	<p>The bidder should have reported minimum annual turnover of Rs. 4 Crores as per audited financial statements in each of the last three financial years (i.e. 2016-2017, 2017-2018 and 2018-2019) and should have reported profits (profit after tax) as per audited financial statements in at least two of last three financial years (i.e. 2016-2017, 2017-2018 and 2018-2019).</p> <p>In case audited financial statements for 2018-2019 are not ready, then management certified financial statement shall be considered for 2018-2019; however, this exception is not available in case of previous financial years.</p> <p>In case the bidder is the result of a merger or acquisition or demerger or hive off, due consideration shall be given to the past financial results of the merging entity or demerged entity as the case may be for the purpose of determining the minimum annual turnover for the purpose of meeting the eligibility criteria; should the bidder be in operation for a period of less than 2 financial years. For this purpose, the decision of NPCI will be treated as final and no further correspondence will be entertained on this.</p>	<p>The bidder should have reported minimum annual turnover of Rs. 10 Crores as per audited financial statements in each of the last three financial years (i.e. 2016-2017, 2017-2018 and 2018-2019) and should have reported profits (profit after tax) as per audited financial statements in all three financial years (i.e. 2016-2017, 2017-2018 and 2018-2019).</p> <p>In case audited financial statements for 2018-2019 are not ready, then management certified financial statement shall be considered for 2018-2019; however, this exception is not available in case of previous financial years.</p> <p>In case the bidder is the result of a merger or acquisition or demerger or hive off, due consideration shall be given to the past financial results of the merging entity or demerged entity as the case may be for the purpose of determining the minimum annual turnover for the purpose of meeting the eligibility criteria; should the bidder be in operation for a period of less than 2 financial years. For this purpose, the decision of NPCI will be treated as final and no further correspondence will be entertained on this.</p>
3.	Period of operations	<p>Period of operations in required domain: Minimum 2 years preceding the bid participation OR 2 successful customer implementation into production and handling transaction</p>	<p>Period of operations in required domain: Minimum 3 years preceding the bid participation. OR 3 successful customer implementation into production and handling transaction</p>
4.	Manufacturer authorization (MAF)	<p>The bidder should be authorized to quote for the OEM products and support. Further, the bidder shall submit the declaration stating that bidder will 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</p>	<p>The bidder should be authorized to quote for the OEM products and support. Further, the bidder shall submit the declaration stating that bidder will 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</p>
5.	Blacklisting	The Bidder should not be currently blacklisted by any bank / institution	The Bidder should not be currently blacklisted by any bank / institution

		in India or abroad.	in India or abroad.
6.	Bid cost	The bidder has paid the bid cost as given in the RFP at the time of purchasing the bid document or has paid or submitted along with the bid submission in case the bid document is downloaded from the NPCI website	The bidder has paid the bid cost as given in the RFP at the time of purchasing the bid document or has paid or submitted along with the bid submission in case the bid document is downloaded from the NPCI website
7.	Bid earnest money (EMD)	The Bidder has paid or submitted along with the bid submission required EMD as mentioned in the RFP.	The Bidder has paid or submitted along with the bid submission required EMD as mentioned in the RFP.

8. Technical requirement

All the technical specifications/ requirements are mentioned in the RFP document.

9. Bid Schedule and Address

Sr. No.	Description	
1	Name of Project	Request for proposal for Procurement of External Threat Intelligence Services
2	Tender Reference Number	NPCI/RFP/2020-21/IT/12
3	Date of commencement of sale of bidding documents	24.06.2020
4	Last date and time for sale of bidding documents	16.07.2020 *
5	Last date of receiving pre-bid clarifications in writing from vendors	20.07.2020 *
6	Date and Time for Pre-bid Meeting	Not applicable
7	Last date and time for Bid Submission	24.07.2020, 5:00 PM
8	Address for Sale of Bidding Document and Place of Bid Submission	Unit no. 202, 2nd floor, Raheja Titanium, CTS No. 201, Western Express Highway, Goregaon East, Mumbai – 400063
9	Date and Time of Eligibility & Technical bid Opening	24.07.2020, 5:00 PM Electronic bid response submission is acceptable to the following email address: Envelope A (Eligibility) & Envelope B (Technical): siddhesh.chalke_tls@npci.org.in astha.bhogle@npci.org.in nolan.dsouza@npci.org.in
10	Date and Time of Commercial Bid Opening	Envelope C: Commercial bid should be password protected. The password to Commercial bid needs to be shared only upon notification of technical qualification. Commercial Bid to be submitted in the Password Protected PDF Document along with Technically Bids. The password to be shared only after request from NPCI's designated authority. The date and time of Commercial bid opening will be intimated prior in advance to the technically

		qualified Bidders. NPCI reserves the right to discover the lowest price through Reverse auction OR Price discussion mechanism or both if opted by NPCI. NPCI will inform the method of price negotiation to technically qualified bidders.
11	Name and Address for communication	Head – Strategic IT Procurement National Payments Corporation of India, Unit no. 202, 2nd floor, Raheja Titanium, CTS No. 201, Western Express Highway, Goregaon East, Mumbai 400063
12	Bid Related Queries	Satya Kanungo Contact: +91 8108108658 Email id: satya.kanungo@npci.org.in Samuel Thiyagarajan Contact: +91 8454811137 Email id: samuel.thiyagarajan@npci.org.in Sumeet Raykar Contact: +91 9152085754 Email id: sumeet.raykar@npci.org.in Siddhesh Chalke Contact: +91 9820114126 Email id: siddhesh.chalke_tls@npci.org.in Astha Bhogle Contact: +91 8879772773 Email id: astha.bhogle@npci.org.in Nolan Dsouza Contact : +91 7506446552 Email id: nolan.dsouza@npci.org.in
13	Bid cost	Rs. 11,800/- (Rs. 10,000/- plus GST @18 %)
14	Bid Security	Rs. 5,00,000/- (Rupees five lakhs only)

*** Sr. no. 4 to 5 will only be applicable for the new bidders.**

Note:

1. Bids will be opened in the presence of the bidders' representatives who choose to attend the bid opening meeting.
2. Bid Cost: Online transfer shall be made in favor of "National Payments Corporation of India" for an amount of Rs 11,800/- inclusive of taxes (Non-Refundable) payable at Mumbai.