



TRIPURA GRAMIN BANK
HEAD OFFICE: ABHOYNAGAR
AGARTALA – 799 005

REQUEST FOR PROPOSAL (RFP)

**FOR ATM / DEBIT CARD TRANSACTIONS&GL HEAD RECONCILIATION, COMPLAINT
MANAGEMENT AND CASH INATM RECONCILIATION SERVICE.**

TENDER REF NO:TGB/IT/ 01/2014

DATE:05.12.2014

Introduction:

Tripura Gramin Bank (TGB) is the most prominent Bank in Tripura having a spread of 65% of the area covering all 8(eight) districts and is handling a lion's share of the Govt. activities in Tripura with its network of 143 Branches. As a part of technology up gradation and providing technology enabled services to the customers, RRBs have been mandated to install onsite ATMs in all their branches and as a part of it 4(four) of Bank owned onsite ATMs have already been functional. The number is supposed to reach 27 within a span of 2(two) years apart from setting up of the offsite ATMs. It may also be mentioned that with the help of United Bank of India, the sponsor Bank, Bank has also launched the RuPay based debit cards and RuPay KCC cards, which have been accepted well by the Bank's customers and current card base of the Bank is about 80000(eighty thousand). Bank has also a projection of having a card base of 450000 within a time span of 18(eighteen) months.

To have an automated process (application) driven reconciliation system to eradicate any possibilities of manual error, Bank plans to outsource ATM / Debit Card transactions & GL Heads reconciliation, complaint management and cash in ATM reconciliation service. The Bank for this purpose invites proposal from bidders having experience in providing centralized end to end ATM / Debit Card transactions & GL Head's reconciliation, complaint management and cash in ATM reconciliation in other Banks on a service model. This document is the request for proposal from bidders which will enable the Bank to evaluate the suitability and the cost of the system being offered.

Scope of the work:

Like our sponsor Bank, United Bank of India, the project is to be executed on Total application Service Provider made. The bidder to deploy & put to use end to end Hardware, Software & adequate number of skilled manpower to carry out the work. Scope of Fallback, / disaster management arrangements must be there. The solution to be implemented by the service provider should comply all regulatory requirements of RBI, NPCI, and Finance Ministry etc. in the area of ATM / Debit card / POS reconciliation. The space for the activity and available infrastructures like telephone & workstations / PCs will be provided by the Bank.

1. Reconciliation of ATM / Debit card transactions such as on-us, issuer and acquirer with tie up files such as NFS etc. on daily basis based on Host, Switch, sponsor bank, EJ / JP log and network settlement files.
2. Reconciliation of ATM cash, switch cash balance with physical cash and journal at the ATM for both cash outsourced ATMs / CDs (not in existence now) as well as Branch managed ATMs / CDs.
3. Reconciliation of card not present transactions, POS transactions (not yet introduced) and other value added transactions when introduced by the Bank on daily basis based on Host, Switch, sponsor bank, EJ / JP log and network settlement files.
4. Reconciliation of non-financial transactions in the ATMs / CDs and offline VMT transactions.
5. Reconciliation of all settlement accounts including settlement accounts maintained with other Banks for different sharing arrangements as per accounting policy of the Bank.
6. Reconciliation of all new products and tie-ups that may happen in future.
7. Provision to accept multiple switch data files / Sponsor Bank files etc. for reconciliation.
8. Handling Charge-backs, re-presentments and Good-faith settlements.
9. Dispute & claim management.
10. Handling debit / credit adjustments.
11. Integrating & transferring the data available in the present reconciliation system for ensuring smooth & uninterrupted reconciliation service.
12. Migrating the data available in the existing recon system to answer queries arising on the transactions at a later date.
13. The reconciliation process to include reconciliation of host transactions, switch transactions, EJ data, sponsor bank data / files and shared network transactions.
14. The solution used should be compatible with EJ pulling software of ATMs / CDs supplied by NCR, Diebold, Wincor, TCBIL or any other model to be installed by the Bank.
15. Handling customer / Branch queries and complaints.
16. Maintenance of accounting to the extent warranted for reconciliation, which includes preparation of daily vouchers, taking back-ups etc.
17. Automation of transaction wise files in conformity to the core banking branch file format (Generating TTUM and / or other up loadable files as & when required).
18. Provision for interface / reports for debiting / crediting respective issuer bank against unsuccessful transaction.
19. Fee Management: Interchange fee as well as other charges for debits to customers as well reconciliation & adjustment.
20. Generation of credit vouchers received from NFS etc. on daily basis.
21. To provide a web-based complaint registration application / utility for the Branches.
22. Receiving & recording of claim applications from customers / branches / other banks, disposing them off as per procedure, maintaining electronic files with search option.
23. Provision for generating required files for charge back claims.
24. MIS reports to meet both specified and general requirement of the Bank. The bidder is expected to provide not only software solution for reconciliation and transaction level accounting but also turnkey solutions including operations.
25. Monitoring the re-presentments, provision for support system for further course of action.
26. Parameterization from time to time RBI / IBA / NPCI directives regarding ATM / POS transactions.
27. Reconciliation of all POS transactions (not yet introduced) with Finacle Host data / NFS data / sponsor bank data etc.

The application software should be web enabled and RDBMS based. The bidder should either own the software or hold the license, with the right to customize. The bidder is to provide documentary evidence in this respect. The software should be efficient enough to upload & process huge volumes of transactions with facility to upload partial data and give the pending status branch wise / number of records wise etc. It should also be scale able for taking higher transaction volume in future.

The bidder to ensure security & confidentiality of the data or information obtained from the Bank. The data received by the service provider shall be used for the sole purpose of reconciliation and thereafter the same shall be the property of the Bank and same shall be in the custody of the Bank.

The bidder to generate MIS reports in softcopy as well as printed hardcopy, the formats and the frequency of submission of MIS shall be decided by the Bank. Any other details which may be required by the Bank shall also be provided by the successful bidder in the desired format.

It will be binding upon the bidder to install the solution and integrate it with related systems. In case of problem, the same has to be settled by the bidder with the concerned vendors. The bidder should provide all interfaces required with Host, ATM Switch and other accounting systems.

The turnaround time for reconciliation of any transaction shall be T + 1 day.

The bidder to follow up for obtaining data- files, Settlement files, sponsor bank files, EJ / JP or any other information required for reconciliation and claim settlement.

The bidder to handle queries from branches on the reconciled and the pending entries etc.

The bidder to handle reconciliation of mobile banking (IMPS) transactions& internet banking transactions when introduced.

The bidder to have the provision to customize the solution if required during the tenure of the contract.

Eligibility:

1. The bidder should be a registered company in India. Documentary evidence to be submitted.
2. The bidder should be a financially sound company with positive net-worth. Audited balance sheet, Profit & loss statement for the last 3 financial years and the latest income tax clearance certificate are to be submitted as documentary evidence.
3. The bidder should be engaged in providing end to end debit card transaction & ATM Cash reconciliation in a centralized environment since last 3(three) years with at least 1(one) public sector Bank in India for last two years on continuous basis under OPEX model. The number of ATM transactions handled must be minimum 1.5 lakh per day. Letter from such bank to be enclosed as documentary evidence with contact details like Name, Telephone number etc.
4. The bidder should not have been blacklisted by any Government / Government agency / Banks / Financial institutions in India in the past. The bidder in their company's letter head shall provide declaration to this effect signed by the CEO / CS.

Earnest Money Deposit (EMD):

The bidder shall furnish an EMD of Rs.100000.00 with the bid. The EMD shall be paid by Demand Draft / Banker's Cheque / Pay Order drawn in favour of "Tripura Gramin Bank", payable at Agartala. **The EMD will not carry any interest and should be kept with the Bank for a period of 6 months. In case the processing time of tender extends beyond 6(six) months, the Bank may ask for revalidation / extension of time period of the same if required.**

The EMD made by the bidder will be forfeited if,

1. The bidder withdraws his tender before processing of the same.
2. The bidder withdraws his tender after processing but before acceptance of the work order to be issued by the Bank.
3. The selected bidder withdraws before furnishing an unconditional & irrevocable performance Bank Guarantee.
4. The bidder violates any of the provisions of the terms and conditions of the tender specification.

The EMD will be refunded to,

1. The successful bidder only after furnishing an unconditional & irrevocable performance Bank Guarantee.
2. The unsuccessful bidders, only after acceptance of the work order by the selected bidder.

Bid Submission:

The competitive bids shall be in 3(three) parts, Eligibility, Technical & Price bid. Each of the 3(three) bids shall be submitted in separate sealed envelopes. The top of the envelope containing Eligibility Bid should be super scribed with "ELIGIBILITY BID FOR ATM / DEBIT CARD TRANSACTION AND CASH IN ATM RECONCILIATION SERVICE: TENDER REFERENCE NO -", the top of the envelope containing the technical Bid should be super scribed with "TECHNICAL BID FOR ATM DEBIT/CARD TRANSACTION AND CASH IN ATM RECONCILIATION SERVICE: TENDER REFERENCE NO -", and the top of the envelope containing the price Bid should be super scribed with "PRICE BID FOR ATM / DEBIT CARD TRANSACTION AND CASH IN ATM RECONCILIATION SERVICE: TENDER REFERENCE NO -". These three separate sealed envelopes should be put together into another sealed envelope super scribing with BID FOR ATM / DEBIT CARD TRANSACTION AND CASH IN ATM RECONCILIATION SERVICE: TENDER REFERENCE NO -

The mailing address of the bid completed in all respects is:

**The Head of the Department (IT),
Tripura Gramin Bank, Head Office,
P.O: Abhoynagar, Agartala, Tripura(w),
Pin: 799005.**

The bid document is to be downloaded from Bank's website (www.tripuragraminbank.org) and to be submitted along with the application money of **Rs.5000.00 (Rupees: Five thousand only)**.

The bidders have to examine the RFP and if there are any issues / suggestions, those are to be raised in writing before a specified time of scheduled bid date.

Extension of last date of submission:

Tripura Gramin Bank may its own discretion extend the period for submission of bids by amending the bid documents / RFP, in which case all rights & obligations of Tripura Gramin Bank & bidders shall stand extended. However no request of time extension from the bidders shall be binding upon Tripura Gramin Bank.

Validity of Bid:

The bidder shall keep the bid valid for a period of one year from the last date of submission of bids. However, if there is any fall in the price the bidder shall pass on the same to the Bank

The Bank may at its discretion waive any minor non-conformity or any minor irregularity in the offer. This shall be binding on all the bidders and the Bank reserves the right for such waivers.

Payment terms:

The Bank shall make the payment on a monthly basis based on the bill submitted by the Vendor for the actual work undertaken under the contract after realizing penalty, if any. The bill for payment should exclude non-financial & system reversal transactions.

Installation & Start of service:

Before the expiry of the period of validity of the proposal, TRIPURA GRAMIN BANK shall notify the successful bidder in writing by registered letter or by fax or by e-mail or by hand-delivery, that its bid has been accepted. The bidder shall acknowledge in writing receipt of the notification of acceptance and has to convey his absolute, unconditional and unqualified acceptance and thereafter enter into agreement /Contract within seven (7) days from the date of acceptance.

The notification of the acceptance shall be followed by signing of the contract. However, TRIPURA GRAMIN BANK may negotiate certain terms with successful Bidder before signing of the contract. The signing of contract Form will amount to award of contract and Bidder will initiate the execution of the work as per the terms and conditions in the Contract. The signing of contract shall be completed within 15 days of receipt of notification of the acceptance of bid.

The successful bidder is required to install the software and start the reconciliation process within 4 weeks from the date of placement of order by the Bank. Penalty to be levied unless the delay is attributed to the Bank in which case the bidder shall submit proof authenticated by the Bank official that the delay is attributed to the Bank along with the bills during payment.

Performance Guarantee:

The selected bidder shall furnish an unconditional & irrevocable performance Bank guarantee for Rs.200000.00 from a scheduled commercial bank within one week from the date of acceptance of the order towards due performance of the contract in accordance with the specifications & conditions of the bid document.

The performance bank guarantee should be valid till end of warranty period of 3 years from the date of certificate of acceptance of Reconciliation of ATM transactions. In the event of the successful bidder being unable to service the contract for whatever reason, Bank would invoke the performance guarantee.

Bank shall also be entitled to make recoveries from the successful bidder's bills / performance bank guarantee / or from any other amount due to him, the equivalent value of any payment made to him due to in-advertence, error, collusion, misconstruction or misstatement.

Service Level Agreement:

The successful bidder shall enter into a SLA with the Bank for a period of 3 years. The SLA shall enumerate the timeliness, confidentiality, financials and other terms & conditions for the efficient service to be rendered to the Bank. The performance of the successful bidder shall be reviewed after every 6 months and the Bank reserves the right to terminate the contract at any point of time after giving 1 month notice without assigning any reason. The Bank reserves the right to extend the agreement for further period of 2 years at the option of the Bank at the same terms & conditions after negotiating the rate.

The Service Provider shall not assign to anyone, in whole or in part, its obligation to perform under the contract, except with the Bank's prior written consent.

Penalty for non-performance:

The turnaround time for reconciliation of any transaction shall be T+1 day. The un-reconciled transactions to be handled as follows:

1. By credit adjustment / debit adjustment with the concerned network in case of other network acquirer transactions immediately.
2. By credit / debit to cardholders account in case of issuer transactions. Debit to cardholders account immediately and credit to the cardholders account based on the time line specified by the Bank.

The vendor has to reconcile the transactions and resolve the complaints of the customers within the timeline specified by the RBI and the network on the basis of applicable guidelines related to any transactions. The network Settlement accounts / sponsor bank files with our CBS files are to be reconciled within T+5 days along with doing actionable and should not exceed under any circumstances. In case of delay in reconciliation beyond T+5 days for the accounts mentioned above , penalty would be imposed on the vendor for the un-reconciled accounts due to the reasons attributable to the vendor, as decided by the bank , as under:

ATM Accounts:

SL NO	Period	Penalty amount(Per day / ATM)
1.	6 th day to 15 th day	Rs.15.00
2.	16 th day to 1 Month	Rs.20.00
3.	Beyond 1 Month up to 2 Months	Rs.25.00
4.	Beyond 2 Months up to 3 Months	Rs.30.00
5.	Beyond 3 Months	Rs.50.00

Network Settlement Accounts:

SL NO	Period	Penalty amount(Per Settlement A/c)
1.	6 th day to 15 th day	Rs.1500.00
2.	16 th day to 1 Month	Rs.3000.00
3.	Beyond 1 Month	Rs.10000.00

Transaction files provided by sponsor bank with our bank files:

SL NO	Period	Penalty amount(Per day A/c)
1.	6 th day to 15 th day	Rs.300.00
2.	16 th day to 1 Month	Rs.600.00
3.	Beyond 1 Month	Rs.5000.00

The penalty would be calculated and will be recovered from the billing amount payable to the vendor. The penalty mentioned above would be over & above the penalty / compensation payable to the card holders as per RBI directives/ penalty payable as per network regulations for not raising credit adjustments.

The vendor will also be liable to bear the actual loss on account of wrongful / excess credits or wrong / delayed reporting in reconciliation / dispute process activities undertaken by the vendor due to reasons attributable to the vendor.

Penalty on account of RBI directives / Network regulations:

The penalty compensation payable to the cardholders as per RBI directives present and future, for delayed settlement of failed ATM transactions has to be borne by the vendor. The penalty payable to NFS for delayed processing of credit adjustment in case of acquirer transactions has to be borne by the vendor. In addition to the above existing Guidelines of RBI / Network the penalty payable to modification / introduction of new guidelines by RBI / existing network / new network which the Bank may join, will be to the account of the vendor.

The Bank may consider the following exemptions on case to case basis:

- Non receipt of EJ, report on overage & shortages
- Non – receipt of relevant files from MasterCard / Visa / NFS or any other shared payment network to which the Bank is a member.
- Non –receipt of host data files.

Force Majeure:

Force Majeure is herein defined as any cause, which is beyond the control of the selected bidder or the Bank as the case may be which they could not foresee or with a reasonable amount of diligence could not have foreseen and which substantially affect the performance of the contract, such as:

- Natural phenomena, including but not limited to floods, droughts, earthquakes, epidemics.
- Acts of Government including but not limited to war, declared or undeclared, priorities, quarantines, embargoes.
- Terrorist attack, public unrest in work areas

Provided either party shall within 10 days from the occurrence of such a cause notify the other in writing of such causes. The bidder or the Bank shall not be liable for delay in performing his / her obligations resulting for any force majeure cause as referred to and / or defined above.

Authorized signatory:

The selected bidder shall indicate the authorized signatories who can discuss & correspond with the Bank, with regard to the obligations under the contract. The selected bidder shall submit at the time of signing the contract, a certified copy of the resolutions of their board, authenticated by Company Secretary, authorizing an official or officials of the company to discuss, sign agreements / contracts of the Bank, raise invoice and accept payments and also to correspond. The bidder shall furnish proof of signature identification for above purposes as required by the Bank.

Tender Schedule:**Tender Advt. date: 10.12.2014**

PARTICULARS	DEADLINE
Last date of receipt of queries / pre bid technical discussions.	18 December 2014, 12.00 AM
Last date & time of receipt of the Bids (eligibility, technical & price)	20 January 2015 at 2-30 PM
Date & time of opening eligibility& technical bid.	20 January 2014 at 3.00 PM
Date & time of opening of price bid	28 January 2015 at 12.00 AM
Address for communication	HOD IT, Tripura Gramin Bank, Head Office, Abhoynagar, Agartala, Tripura(w), Pin: 799005. Mail ID: hodit@tripuragraminbank.co.in Tel: 0381-2316987 Cell: 9436131297
Place of opening of bids	Head Office, Tripura Gramin Bank, Abhoynagar, Agartala, Tripura(W), Pin: 799005.

Applicable law & Jurisdiction of the Court:

The contract with the selected bidder shall be governed in accordance with the Laws of India for the time being enforced and will be subject to the exclusive jurisdiction of courts at Agartala (with the exclusion of all other courts). The venue of the arbitration shall be at Agartala, India.

Liquidated Damages:

In case the vendor / service provider fails to start the services as per the terms of this tender, the Bank shall be entitled to charge penalty / liquidated damages of Rs.5000.00 per week or part thereof.

Indemnity:

- The bidder shall indemnify, protect & save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from any action of the employees or agents of the vendor.
- The bidder shall indemnify, protect & save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringements of any patent, trademark, copyright etc. or such other statutory infringements in respect of all the hardware & software provided and used by the vendor.
- Bank reserves the right to suspend and re-instate execution of the whole or ant part of the work invalidating the provisions of the contract. Bank will issue orders for suspension or re-instatement of the work to the successful bidder in writing.

Selection Methodology:

The eligibility & the technical bids will be opened in presence of the bidder's representatives who choose to attend the eligibility & technical bid opening. The technical bids of eligible bidders will be processed next on the basis of the following criteria.

1. The response of bidders against each item under the Technical/Functional requirement (Annexure- 4) will be scored as per the following table.

Response	Description	Score
A	Available	10
C	Customizable free of cost before acceptance By the Bank.	5

2. The price bid of technically qualified bidders will only be opened.
3. The price bids will be opened in presence of the technically qualified bidder's representatives who choose to attend the price bid opening as per tender schedule.
4. The cost of reconciliation for one transaction shall be considered for the purpose of price comparisons to arrive at the lowest offer and to decide L1 bidder. The transaction rate quoted should be inclusive of all i.e. taxes, duties etc., if any. Accordingly there should not be any other hidden charges. The Bank will award the contract to the bidders elected as the lowest (L1) bidder as per their submission in the prescribed format in Annexure -5. The name of bidders, Bid Prices, Discount, etc. will be announced at the meeting.

Clarification of Bids:

During both technical and commercial evaluation of bids, Tripura Gramin Bank may, at its discretion, ask the bidder for a clarification of its bid. The request for clarification and response shall be in writing. If the response to the clarification is not received within the prescribed period, Tripura Gramin Bank reserves the right to make its own reasonable assumptions to the total risk and cost of the bidder.

Rectification of Errors:

Decision as to any arithmetical error manifest or otherwise in response to Bid Document / RFP shall be decided at the sole discretion of TRIPURA GRAMIN BANK and shall be binding on the bidder. Any decision of TRIPURA GRAMIN BANK in this regard shall be final, conclusive and binding on the bidder.

Rejection / Acceptance of bid:

TRIPURA GRAMIN BANK reserves the right to accept or reject any or all the bids without assigning any reason whatsoever. Any decision of TRIPURA GRAMIN BANK in this regard shall be final, conclusive and binding on the bidder.

Cancellation of bid:

TRIPURA GRAMIN BANK reserves the right to re-issue /re-commence the entire bid process in case of any anomaly, irregularity or discrepancy in regard thereof. Any decision of TRIPURA GRAMIN BANK in this regard shall be final, conclusive and binding on the bidder.

TRIPURA GRAMIN BANK is not bound to accept the lowest or any bid and has the right to reject any bid without assigning any reason whatsoever. Any decision in this regard by TRIPURA GRAMIN BANK shall be final, conclusive and binding on the bidders.

Termination of Contract:

Bank reserves the right to terminate Contract / agreement after giving 3 months due notice to the Bidder selected during the tenure of the Contract for any unsatisfactory services provided by the Bidder and may place the order to any other bidder / such Service Provider.

Disclaimer

The information contained in this Request for Proposal (RFP) document for information provided subsequently to bidder(s) or applicants whether verbally or in documentary form by or on behalf of TRIPURA GRAMIN BANK, is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided.

This RFP is not an agreement or an offer and is only an invitation by TRIPURA GRAMIN BANK for the interested parties for submission of bids. The purpose of this RFP is to provide the bidder(s) with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each bidder may require. Each bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP and where necessary obtain independent advice. TRIPURA GRAMIN BANK makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. TRIPURA GRAMIN BANK may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

Offer Reference No.: _____

Annexure-1

Covering letter format

Date: dd/mm/2014

To
The Chairman,
Tripura Gramin Bank,
Head Office, Abhoynagar, Agartala,
Tripura (W), Pin: 799005.

Dear Sir, Re:- Tender reference no date

Having examined the tender document including all Annexure the receipt of which is hereby duly acknowledged, we, the undersigned, offer to undertake the services in conformity with the said tender in accordance with the Schedule of Prices indicated in the commercial offer and made part of this offer.

If our offer is accepted, we undertake to commence operations within four weeks calculated from the date of receipt of your Notification of Award/Letter of Intent.

We agree to abide by this offer till 1 year from the date of opening of the commercial offer by the Bank and our offer shall remain binding upon us and may be accepted by the Bank any time before the expiration of that period.

Until a formal contract is prepared and executed, this offer, together with the Bank's written acceptance thereof and the Bank's notification of award, shall constitute a binding contract between us.

We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive without assigning any reason whatsoever.

Dated this day of 2014

Signature: _____

In the capacity of: _____

Duly authorized to sign the offer for and on behalf of: _____

ELIGIBILITY COMPLIANCE

SL No	CRITERIA	YES/NO	DOCUMENTS ATTACHED
1	The bidder should be a registered company in India		
2	The bidder should be a financially sound with Positive net worth.		
3	The bidder should be engaged in providing end to end debit card transaction and ATM cash reconciliation in a centralized environment since last 3 years with at least one Public Sector Bank in India for last two years on continuous basis under OPEX model. The number of ATM transactions handled must be minimum 1.5 Lac per day.		
4	The application software to be used for the said purpose should be web enabled and RDBMS based. The bidder should either own the software or hold license, with the right to customize the application software.		
5	The bidder should not have been blacklisted by any Government / Government agency / Banks / Financial Institutions in India in the past.		

VENDOR INFORMATION

Sl. No	Information Required	Particulars/Response
1	Name of the bidder/ Company Name	
2	Date of Incorporation/Registration (enclose certificate of incorporation and certificate of commencement of business)	
3	Constitution of the bidder, i.e., Limited Company, Private Limited Company, Partnership, Sole Proprietorship, or any other type	
4	Bidder's registered address	
5	Bidder's corporate address	
6	Name(s) of partner(s), if applicable	
7	Address(s) of partner(s), if Applicable	
8	Name(s) of the authorized executive(s)	
9	Turnover for last three years (Year wise turnover)	2010-11 2011-12 2012-13
10	Profit & Loss for last three year [Net Profit/Loss(-)]	2010-11 2011-12 2012-13
11	Experience of handling ATM/Debit Card Reconciliation activity. Name of the Banks served with years of service: Monthly average number of transactions currently Being handled for each Bank (Bank-Wise) Scope of work/service delivered. (Attach certificates from the Bank as documentary evidence to the above statement)	
12	E-mail address(es) of authorized representative(s)	
13	Phone nos. of authorized representative(s)	
14	Fax nos. of authorized representative(s)	
15	Escalation Matrix: Level-1 Level- 2 Level- 3	

Annexure-4

Functional/Technical Specifications

SrNo	Requirements	Response (A/C)	Remarks
A.	Debit /ATM Card Reconciliation and Accounting		
A.1	Extraction/Downloading Host, Switch, Network & EJ Data files and verification of the files.		
A.2	Validation of the data files for reconciliation and for The settlement amount, integrity and structure.		
A.3	Reconciliation of the transactions based on Host, tie up / partner Banks, Switch, Network(NFS / tie up Banks / Networks) present & future when introduced &EJ for all types of transactions.		
A.4	Reconciliation of the transactions based on Host, Switch, Network (VISA, MASTER, NFS,) For Issuer transactions.		
A.5	Rule based reconciliation of entries–perfect match i.e. all the fields match, Manual reconciliation – based on fields to be relaxed–rules to be specified by the Bank.		
A.6	Generation of un-reconciled reports like: entries Un-reconciled with various networks/us-on-us outstanding etc.		
A.7	Fully Reconciled transactions-Transactions present in Switch/Host/Partner/EJ(Acquirer)		
A.8	Un-reconciled transactions: a) ISSUER: (Transactions present in Partner/Host and not in switch) (Transactions present in Host/Switch and not present in Partner) (Transactions present in partner and not present in Switch/Host) (Transactions present in Host and not present in switch/Partner) (Transaction present in Switch and not present in Host/ Partner) (Transactions present with successful response code in Host/Partner and not present in switch) (Transactions twice debited to accounts present in switch with partner bad response)		

	<p>b) ACQUIRER : (After introduction of the service by the Bank) (Transactions present with successful response code in Partner/Host/EJ and not present in switch) (Transactions present with successful response code in Host/Switch/EJ and not present in Partner) (Transactions present with successful response code in Partner/Switch/EJ and not present in Host) (Transactions present with successful response code in Partner/Switch/Host and not present in EJ) (Transactions present with successful response code in partner and not present in Switch/Host/EJ) (Transactions present with successful response code in Host and not present in switch/Partner/EJ) (Transaction present in Switch and not present in Host/Partner/EJ) (Transactions present with successful response code in EJ and not present in Switch/Host/Partner)</p>		
A.9	Manual Reconciliation of the un-reconciled entries after the above Column 7 reconciliation.		
A.10	Claiming the amount from other networks for successful transactions but settlement not received Immediately i.e. on T+1 basis, first presentment.		
A.11	Excess cash (received from branches-different networks) upload and raising credit adjustments (generation of files to be uploaded(bulk upload) in various networks) for unsuccessful transactions based on remittance received and based on reports (EJ Bad response, switch uncertain dispense, partner good response) and generating letters to branches for remitting the amount for credit adjustments raised based on report/upload in database.		
A.12	Date-wise reconciled and un-reconciled reports containing all the reconciled & un-reconciled transactions separately based on the rules.		
A.13	Upload of claims registered by branches in the required format in various networks.		
A.14	Saving/verifying proof for rejected claims and generation of letters to branches enclosing proof.		
A.15	Generation of file to be uploaded in CBS for remitting amount to branches for loro not generated transactions.		

A.16	Accept/reject claims on us after verifying EJ, Host Data and switch and data file provided by various networks /generating letters to branches to send remittance in respect of claims accepted Upload of claims on us from various networks/status upload in the database.		
A.17	Changes in procedures and policies, accounting and settlements in line with VISA/MASTER / NFS/Future Tie up banks / Networks etc. requirements.		
A.18	Verification of Interchange Fee and other charges levied by various Networks for ATM transactions.		
A.19	Generating up-loadable files for debiting or crediting customer's accounts for customer claims and un-reconciled entries.		
A.20	Computation of Issuer fees, acquirer fees, balance enquiry fees and any other charges/difference in charges for debiting to cardholders account		
A.21	Generating the files for the ATM Reconciliation Cell /Branches to debit/credit the cardholders.		
A.22	Separating the reconciled transactions based on rules as in Col 8 above and matching with the GL balances maintained by the Bank.		
A.23	Updating the bank on a daily basis the status of reconciled and un-reconciled transactions, including all stages of disputes resolution, pending, resolved, Charge back pending, rejected and accepted i.e. T+1 basis.		
A.24	Alerting and Informing the Bank immediately Without any delay after processing the data if there is any huge variation in the transaction accounting by the CBS host		
A.25	Verifying the switch data and host data with the settlement reports of other sources and providing error reports of any missing data or error data to the switch or CBS team of the Bank.		
A.26	Verifying the EJ pulled by the switch and providing error reports of any missing data or error data to the switch team of the Bank.		
A.27	Contacting the Branches for obtaining EJ files/ATM Cash tallying report where cash tallying is done by the Branch for disputes resolution and where EJ is not pulled by the switch.		

A.28	Verifying the charges debited by CBS host / sponsor Bank etc. for various transactions as prescribed by the Bank for Financial and Non-financial transactions / taking action against the discrepancies, report & settle.		
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A.29	Verifying CBS host file/switch file single / sponsor Bank files etc. debits and multiple reversals or single credits and multiple debits for transactions.		
A.30	Completing the entire reconciliation process including credit adjustment to other networks/credit to our cardholders account of unsuccessful transactions before beginning of business hours at Branches/Offices specified by the Bank and or specified by the network		
A.31	Parameterized application software for adding /modifying/deletion of new branches/ ATMs/ Network/any field in the reconciliation software.		
A.32	<p>Configuration:</p> <p>Source Data Configuration</p> <p>BIN Configuration</p> <p>Member BIN Configuration</p> <p>Network Account Configuration</p> <p>Terminal Configuration</p> <p>Key field Configuration for matching.</p> <p>Domestic Fee Configuration</p> <p>International Fee Configuration</p> <p>GL Account Configuration</p> <p>Dispute Configuration</p>		
A.33	<p>Tie-up/Sponsor/Associate Bank Recon & Accounting</p> <p>Reconciliation of both Issuer and Acquirer Transactions.</p> <p>Automated Accounting entries for tie-up/Sponsor/Associate bank transactions</p> <p>Update and Reconcile transactions</p> <p>Generation of settlement files bank-wise</p> <p>Transaction based accounting</p> <p>Computation of fees for Issuer/Acquirer transactions</p>		

A.34	<p>Accounting</p> <p>Reconciliation linked to Accounting Transaction level accounting Maintenance of ledger accounts Maintenance of Trial Balance Maintenance of Profit & Loss Accounts Interface for Manual Accounting Entry</p> <p>Daily Summary Voucher: To generate and print Vouchers/Accounting entries for the specified date for accounting in Core Banking system.</p> <p>Interbank/Intra Bank Branch transaction accounting: bank or for different departments of the same branch</p> <p>Reconciliation of settlement Bank Accounts as per needs.</p>		
A.35	Transaction history for all transactions (reconciled/un-reconciled, disputed/not disputed, credited/rejected, un-reconciled credit/debited (debit adjustment)/letter sent		
A.36	Maintenance of parallel GLs accounting/tallying.		
A.37	Day end report showing amount of chargeback/pre-Arbitration/arbitration/credit adjustment/debit adjustment/re-presentment as per different networks and uploaded in database.		
A.38	Transaction reconciliation with sponsor Bank and related settlement accounting.		

B	Cash in ATM Reconciliation & Tallying		
B.1	Reconciliation and generation of mismatches on a Daily basis of the ATM transactions (EJ File) with Bank's CBS host, ATM switch file, Network files.		
B.2	Reconciliation of ATM in Cash based on report received from cash loading vendor/Branches. Generation of reconciled and un-reconciled entries - ATMid-wise along with vouchers to be posted in CBS system. Upload of load and unload cash details to the system and generation of reports including tallying of cash with GL balance.		
B.3	Verification of overages / shortages at the time of load / unload provided by the outsourced vendor based on reconciliation.		
B.4	Upload Electronic / Manual Cash position of each ATM-ATM wise.		
B.5	Reconciliation position of ATMs from one stage of Cash Replenishment to next Cash Replenishment or EOD/BOD to EOD/BOD balances in Switch/ATM/CBS.		

B.6	Reconciliation of transactions of various network to which bank is associated like VISA, MASTERCARD, NFS, etc. and in any other network which the bank may become member.		
B.7	Providing up loadable file of unsuccessful transactions for re-credit to card holders' account of our Bank and other network separately for credit adjustments.		
B.8	Providing up loadable file of successful transactions but not debited to accounts for debit to cardholders account of our Bank and other network separately for debit adjustments.		
B.9	Maintenance and tallying of un-reconciled – Unidentified entries (Suspect) after ATM cash tallying in a separate account and daily reconciliation and tallying.		
B.10	Comparing the Switch and calculated amount of cash load and unload with that of the information sent by the nodal branch for tallying.		
B.11	Rule based identification of unsuccessful transactions based on Switch/Network parameters.		
B.12	Reconciliation of cash loaded and unloaded in ATMs through nodal branch by outsourced vendor based on advices/reports/admin reports received from Nodal Branch/Cash loading vendor.		
B.13	Identifying multiple debit/reversals by ATM switch based on ATM EJ and CBS host data.		
B.14	Cash tallying certificate of individual ATMs on a daily basis and maintaining for production to Ombudsman along with other documents to be produced before Ombudsman or consumer forums in case of disputes.		
B.15	Alerting the Bank immediately without any loss of time any huge variance in ATM cash as per reports Submitted by the cash loading vendor/branches with GL balance at any time.		
B.16	Generation of up loadable files for debiting of charges for transactions either fully or partly for domestic and international transactions.		
B.17	Maintenance of currency rates for international Transactions (Yet to be introduced) and generation of up loadable file for debiting the customer's account the full/partial (un-debited online) amount.		
B.18	Generation of up loadable files for charges/ surcharge/tips not debited online in case of issuer transactions at other networks ATM or POS terminals.		
B.19	Reconciliation and accounting of card-to-card transfers(inward and outward)on a daily basis.		
B.20	EJ files to be preserved and maintained for future reference.		

B.21	Various operations, supervisory and business reports for MIS purposes with full card details, Network routed, etc.		
C	Dispute & Claim Management		
C.1	Automated processing & settlement of dispute resolution at different stages under various networks as per rules of each network.		
C.2	Dispute resolution of our Bank cardholders on automatic re-credit of unclaimed amount by other networks after a certain period.		
C.3	Dispute resolution of our debit card holders at other Banks ATM &POS (to be introduced) by taking with other networks through the network as per procedure prescribed by each network including automated procedure.		
C.4	Follow-up with the network /acquiring bank (when introduced)/ sponsor Bank the status of the claims/chargeback raised, escalating to the next level if disputed by the cardholders e.g. Pre- arbitration etc.		
C.5	Ensuring credit adjustment of transactions of unsuccessful acquiring transactions after specific period decided by the Bank including upload option to the network. e.g. DMS of NFS etc.		
C.6	Maintenance of records for production before Ombudsman in case of successful transactions from reconciliation.		
C.7	Resolving the disputes within the period specified by RBI /network regulations at present and modified in future.		

C.8	Monitoring the disputes at every stage and escalating within the specified period with Information to the cardholders of status by letter and proof through the Branch for complaints received through Branch/to cardholder one mail for email complaints/updation in the intranet/internet application for the information of Branch/cardholders.		
C.9	Handling acquirer charge backs by verifying the EJ, Switch file and Host file and ATM cash tally report including acceptance/rejection with necessary proof through the system prescribed by each network for ATM &POS transactions.		
C.10	Tallying the daily disputes resolved both issuer and Acquirer with necessary reports and matching with the General ledger balances maintained by the Bank.		
C.11	Recovery of charges for retrieval request raised on behalf of cardholders and other charges for disputes resolution as specified by the Bank.		

C.12	Good faith, pre-arbitration, arbitration requests of our debit cardholders within and outside the dispute system of the network through stages prescribed by the network or directly with the acquiring bank in case of our cardholders disputes beyond the period prescribed by network and resolving the same within the time specified by the Bank.		
C.13	Good faith requests received from other Banks outside/within the system i.e. through email– attending to the requests and resolving the same within the period specified by the Bank.		
C.14	Registration of disputes by branches/office/ cardholders/call center through intranet and intranet and validation of data during registration and intimation of status of registered disputes at every stage to the Branch/offices/call centre /cardholders through intranet/internet.		
C.15	Reporting of frauds to networks and filing of necessary formats and documents.		
C.16	Automation in initiating retrieval request and Uploading fulfilled retrieval requests. Proof of re-presentment/pre-arbitration/Arbitration to be stored and retrieved in the system.		
C.17	Daily Summary Voucher: To generate and print Vouchers/Accounting entries for the specified date for Accounting in CBS relating to all Dispute stages		

D	MIS Reports		
D.1	MIS reports for reporting to regulatory (RBI) and network operators on ATM &POS transactions, disputes, resolved, pending age wise etc.		
D.2	Generation of daily MIS statement. Status of reconciliation–Branch-wise, Date-wise, transaction type-wise/Network-wise etc.		
D.3	Summary reports like outstanding/ pending reconciliation branch-wise /transaction-wise Branches and ATMs pending for reconciliation.		
D.4	Monthly Statements: List of ATMs where Acquirer transactions are more with details, where issuer transactions are more, location wise etc based on parameters specified by the Bank.		
D.5	List of cardholders with drawing cash/non-financial transactions based on amount and number from our ATMs and other Bank ATMs – details of ATM location wise etc report based on parameters specified by the bank.		
D.6	List of cardholders performing transactions outside India(when introduced) and within India based on parameters specified by the Bank. For e.g, at least one transaction abroad or beyond a threshold limit etc.		

D.7	Age-wise summary of un-reconciled transactions based on the parameters specified by the Bank with number of transactions and amount.		
D.9	Reports of number of transactions / Charge backs/disputes and other details on the basis of which charges are levied by network for verifying the switching/network fees paid to other networks like NFS etc.		
D.10	Summary reports to verify the interchange received and paid to various networks on a daily basis including international transactions.		
D.11	Periodical reports to Top-management specified by the Bank and ad-hoc reports to assess the performance of the Debit card product/ATM deployed (owned or outsourced) by the Bank.		
D.12	International transactions (when introduced)by our cardholders based on country, currency, amount and number including based on MCC code of POS transactions.		
D.13	Audit trail of the entire application with periodical Backup of the data to be provided to the Bank in a format readable by the Bank and specified by the Bank.		

NOTE: Please use the ratings given below to respond to the requirement.

A = Available

C=Customizable, free of cost, in the current version itself, before acceptance of by the Bank.

PRICE BID

Name of the Bidder: _____

Sl.No	Service Offered	Rate per transaction (All Inclusive in INR.)	
1	ATM/Debit Card Transaction & Cash in ATM Reconciliation Activity (up to the Logical closure of the transaction including Resolution of the Complaint, if any)	In figures	
		In words	

NOTE:

1. The bidder has to submit the price bid only in the above format. Any other format would be summarily rejected at the time of opening the bid.
2. In case there is any difference in rate quoted given in words and figures, the rate written in words shall be considered final & binding.
3. No extra cost shall be payable by the Bank for integration with all relevant applications/systems for reconciliation.
4. The “per transaction rate” quoted should be all inclusive.