

Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	2	<u>A-Bid Schedule</u>	<u>NA</u>	Pre-bid Meeting Date a Time	RFP number and date written in last column is different than RFP number written in first column of the same page.	Kindly treat the same as Typo Error and read RFP ref. no. as "RFP 07/2019-20 dated 20/05/2019"
2	9	<u>B. INTRODUCTI ON</u>	<u>4. Objective:</u>	4.2. There should also be a web interface to attach to certain merchants like IRCTC, Online shopping web sites etc. through which customers can make payment using the mobile number, wallet PIN and/or any second factor authentication like Aadhaar validation through eKYC using OTP/Finger Print/Iris, etc.	Kindly request bank to clarify on need of attaching the merchants to the customer's wallet. The wallet shall be available as one of the payment options.	Yes. In addition to the app's payment option, necessary payment options to be enabled in web interface also.
3	10	<u>B. INTRODUCTI ON</u>	<u>4. Objective:</u>	4.5. The solution may be a semi-closed wallet and there should be a provision to later on convert to Open Wallet based on the guidelines issued by RBI/Gol, Bank.	Does bank have any semi-closed loop wallet? Which needs to be considered for migration? Request bank to share the transaction flow of the existing semi-closed loop wallet transaction	No. At present, Bank does not have any Semi-Closed loop wallet.
4	10	<u>B. INTRODUCTI ON</u>	<u>7. Requirement Details:</u>	NA	We understand that Reconciliation is part of the scope, Request bank to confirm.	Yes. Reconciliation is a part of the scope.
5	10	<u>B. Introduction</u>	<u>7. Requirement Details:</u>	7.5. Merchant Set Up and Training	The bidder would request the bank to provide clarification on this clause, whether the Bidder needs to provide training to individual Merchant onboarded by the Bank or will it be a common training for all the Merchants onboarded.	Bidder needs to provide training to individual Merchant onboarded by the Bank and to other stake holders.
6	11	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	The Solution should be available in all major Mobile Operating systems mandatory for Android, IOS and Windows. The solution must provide end-to-end development and maintenance of the digital wallet service which will interface with other systems of the bank.	Should this app be built using Native mobile app platform or Hybrid, does bank have any particular specifications about the development platform	Presently our Mobile Banking is on native model. Solution should support Integration of wallet with in native / hybrid model.



7	11	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	The Solution should be available in all major Mobile Operating systems mandatory for Android, IOS and Windows. The solution must provide end-to-end development and maintenance of the digital wallet service which will interface with other systems of the bank.	Windows mobile operating system has negligible presence in country and maintenance of wallet for windows platform will result in to increased cost and effort for bank as well as service provider. This should be removed from mandatory specification.	RFP Clause is modified as under: "The Solution should be available in all major Mobile Operating systems mandatory for Android and IOS. The solution must provide end-to-end development and maintenance of the digital wallet service which will interface with other systems of the Bank."
8	11	<u>B. Introduction</u>	<u>8. Scope of Work</u>	The Solution should be available in all major Mobile Operating systems mandatory for Android, IOS and Windows. The solution must provide end-to-end development and maintenance of the digital wallet service which will interface with other systems of the bank.	Request the bank to remove Windows platform as the customer base is very low for windows.	RFP Clause is modified as under: "The Solution should be available in all major Mobile Operating systems mandatory for Android and IOS. The solution must provide end-to-end development and maintenance of the digital wallet service which will interface with other systems of the Bank."
9	11	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	8.1. Mobile Wallet Solution must have: 8.1.1. Integrating the digital wallet service with the bank's mobile banking app and enabling customers to pay using the digital wallet service.	Kindly request bank to list the specification preferred for integration.	Bank has proposed to integrate the wallet with mobile banking app of the bank. Specification will be shared with the selected bidder.
10	11	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	8.1. Mobile Wallet Solution must have: 8.1.2. Integrating bank's products into the digital wallet through APIs provided by the bank, including but not limited to, digital lending, etc.	Kindly request bank to list down all the required integration touch points which needs to be integrated with the digital wallet.	Bank has proposed to integrate the wallet with mobile banking app of the bank. However specification is to be shared to the selected bidder.
11	11	<u>B. Introduction</u>	<u>8. Scope of Work</u>	8.1. Mobile Wallet Solution must have: 8.1.3. Integration to different payment methods/gateways so that Canara Wallet must appear as one of the payment method .e.g PAYTM, PHONEPE etc appears as one of the payment option in different merchants. Similarly Canara Wallet must also appear.	Bidder would request the Bank to provide list of payment gateways. Also, kindly clarify if the Bank would provide APIs for respective vendors for Integration.	The bidder to tie up with payment gateway provider/aggregators and enable Canara Bank Wallet as an additional option for the customer while choosing to make payment.



12	11	<u>B. Introduction</u>	<u>8. Scope of Work</u>	<u>8.1. Mobile Wallet Solution must have:</u> 8.1.4. Integrating bank's various payment instruments within the digital wallet service.	Please provide list of bank's payment instruments	There should be a provision to integrate various payment instruments such as Debit Card , Internet Banking, UPI etc., in the proposed wallet either through direct or payment gateway integration.
13	11	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> 8.1.4. Integrating bank's various payment instruments within the digital wallet service.	Kindly request bank to list down their available payment instruments.	There should be a provision to integrate various payment instruments such as Debit Card , Internet Banking, UPI etc., in the proposed wallet either through direct or payment gateway integration.
14	11	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> 8.1.5. Offer Zone:- Customers get various Cash Back Offers/Loyalty rewards/bonus points and discounts with merchants.	The cashback offers, loyalty, bonus points and discounts shall be maintained by the merchants and shall not be offered by the bank. The offer zone shall display only the offers shared by the merchants. Kindly clarify	In addition to the offers provided by merchants, Bidder/ Bank may also run the offers to the wallet customers
15	11	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> 8.1.5. Offer Zone:- Customers get various Cash Back Offers/Loyalty rewards/bonus points and discounts with merchants.	Is bank already having a Offer zone or is it part of the proposal to be built	No. Bidder to take care of the same from 25% which is reserved for promotional activities.
16	11	<u>B. Introduction</u>	<u>8. Scope of Work</u>	<u>8.1. Mobile Wallet Solution must have:</u> 8.1.5. Offer Zone:- Customers get various Cash Back Offers/Loyalty rewards/bonus points and discounts with merchants.	Please clarify if bank have any loyalty management system currently? Can the same be leveraged?	No. Bank does not have any loyalty management system currently.
17	11	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> 8.1.7. Customer to carry out self check-out at stores by scanning the Barcode /enter Barcode, where scan shows error, of the items purchased/ food ordered, make payments with wallet/credit or debit card/through UPI.	Kindly request bank to clarify on this requirement in detail. Does the bank refer to QR code instead of Barcode at the check-out. Please specify the standard of QR-code or Bar-code to be adhered	The solution should be capable of supporting such futuristic technology



18	11	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> 8.1.7. Customer to carry out self check-out at stores by scanning the Barcode /enter Barcode, where scan shows error, of the items purchased/ food ordered, make payments with wallet/credit or debit card/through UPI.	Would the Bank provide these interfaces - the mobile app needs to be integrated with other payment interface for making payment example UPI	Necessary specifications will be shared to the selected bidder wherever applicable.
19	11	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> 8.1.7. Customer to carry out self check-out at stores by scanning the Barcode /enter Barcode, where scan shows error, of the items purchased/ food ordered, make payments with wallet/credit or debit card/through UPI.	Bidder would request the Bank to provide clarity about the expected method of payment in this clause. Also, kindly provide the list of stores where such facility is to be implemented.	Bidder has to comply with RFP Terms.
20	11	<u>B. Introduction</u>	<u>8. Scope of Work</u>	<u>8.1. Mobile Wallet Solution must have:</u> 8.1.8. Bidder should be able to provide wealth management services by partnering with third party vendors.	Please clarify if bank will provide wealth management vendors or the cost partnering with third party vendors to be factored in bidding cost .	The bidder may engage any third party wealth management solution vendor on mutually agreed terms and conditions.
21	11	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> 8.1.8. Bidder should be able to provide wealth management services by partnering with third party vendors.	Kindly request bank to list the 3rd party vendor facilitating wealth management services and their specification to be considered for integration	The bidder may engage any third party wealth management solution vendor on mutually agreed terms and conditions.
22	11	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> 8.1.8. Bidder should be able to provide wealth management services by partnering with third party vendors.	What are the services that bank is looking at through Wealth Management.	Investment in mutual funds, Gold etc., may be offered as a part of wealth management solutions
23	11	<u>B. Introduction</u>	<u>8. Scope of Work</u>	<u>8.1. Mobile Wallet Solution must have:</u> 8.1.11. Integration with Major Aggregators for:	Please clarify if bank will provide the services/Api's needed for Payment gateway, BBPS, Ticket booking, toll payments etc. or the cost of partnering with third party Aggregator to be factored in bidding cost .	Bidder need to arrange for necessary API / services from third party aggregators.



24	11	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> <u>8.1.11. Integration with Major Aggregators for:</u> 8.1.11.2. Facility for Utility bills payment towards Gas, Electricity, Water, Landline, Broadband Internet	Will bank provide the BBPS interface for such bill payment, or is it the responsibility of the bidder to source the biller aggregator	Bidder need to arrange for necessary API / services from third party aggregators.
25	11	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> <u>8.1.11. Integration with Major Aggregators for:</u> 8.1.11.3. Recharge of Metro Transit Card	Request clarity whether Bank would arrange interface to recharge Metro Transit Card	Bidder need to arrange for necessary API / services from third party aggregators.
26	12	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> <u>8.1.11. Integration with Major Aggregators for:</u> 8.1.11.4. Recharge prepaid mobile connections & pay Postpaid bills through Wallet/Direct Debit from Account	Will bank provide the biller aggregator or bidder to source aggregators	Bidder has to source the aggregators.
27	12	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> <u>8.1.11. Integration with Major Aggregators for:</u> 8.1.11.5. Pay other bills (DTH, Data card, Insurance)	Will bank provide the biller aggregator or bidder to source aggregators	Bidder has to source the aggregators.
28	12	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> <u>8.1.11. Integration with Major Aggregators for:</u> 8.1.11.6. Ticket booking for -BUS/Railway/Flight etc, facility must be there. Customer should be able to pay using different payment options including Canara Bank Wallet	Will bank provide the biller aggregator or bidder to source aggregators	Bidder has to source the aggregators.
29	12	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> <u>8.1.11. Integration with Major Aggregators for:</u> 8.1.11.8. Pay Bills at Hospitals	Will Bank facilitate/provide these tie-ups	Bidder has to arrange tie-ups



30	12	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> <u>8.1.11. Integration with Major Aggregators for:</u> 8.1.11.9. Pay toll fees	Bank to arrange for acceptance of Canara Bank wallet at Toll Plaza	Bidder has to arrange tie-ups
31	12	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> <u>8.1.11. Integration with Major Aggregators for:</u> 8.1.11.10. Pay Petrol Bills	Bank to arrange for acceptance of Canara Bank wallet at Petrol stations	Bidder has to arrange tie-ups
32	12	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> <u>8.1.11. Integration with Major Aggregators for:</u> 8.1.11.11. Make payments Merchants across India (eg: School / College / Educational Institutions / Universities Fees, Retail outletsetc)	Please clarify whether Bank will arrange these tie-ups	Bidder has to arrange tie-ups
33	12	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> <u>8.1.11. Integration with Major Aggregators for:</u> 8.1.11.12. On-Demand Cab & Auto Booking through reputed parteners. Customer should be able to pay using different payment options including Canara Bank Wallet	Please clarify whether Bank will arrange these tie-ups	Bidder has to arrange tie-ups
34	12	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.1. Mobile Wallet Solution must have:</u> <u>8.1.11. Integration with Major Aggregators for:</u> 8.1.11.13. On-Demand Food Ordering through reputed parteners. Customer should be able to pay using different payment options including Canara Bank Wallet.	Please clarify whether Bank will arrange these tie-ups	Bidder has to arrange tie-ups
35	12	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	<u>8.2. Mobile Wallet Solution preferably have following options also:</u> 8.2.2. QR code based Transactions (Mandatory)	Request bank to clarify on the standard to be followed for QR code	Solution should support static, dynamic QR codes



36	12	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	8.4. The bidder has to maintain pooling account with Canara Bank for Wallet transactions. The Balance at the End of the Day in the pooling accounts to be matched with the outstanding balance in transactions and wallet.	The bidder would request the bank to provide clarification on this clause, whether any minimum Balance needs to be maintained in the pool account by the Bidder	Summation of balance held in the wallet account of the customer to be maintained as minimum balance
37	12	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	8.6. The bidder should maintain helpdesk with the sufficient number of officials for attending to the queries of the Bank Customers and Merchants. Bidder shall also handle the settlement and payment related queries by the Merchants / Customers of the Banks.	Kindly request bank to clarify on the location from which the help desk officials shall be operating.	It will be mutually decided at the time of implementation
38	13	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	8.8. The bidder should have the capability to supply, install and manage Mobile Digital Wallet operations and required interface to other systems of the Bank.	Kindly request bank to list down the other systems to be integrated	All the required interface / integration for integrating of wallet into mobile Banking app of the Bank to be in place
39	13	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	8.12. The bidder should have the capability to rollout the product after doing the necessary customizations within 90 days from the date of Purchase Order.	Kindly request bank to extend the rollout date of the product from 90 days to 180 days	Bidder has to comply with RFP Terms.
40	14	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	8.21. Bidder has to on board all present and future merchants on the Canara Bank Wallet.	Kindly request bank to list down the number of current merchants to be migrated and the projected merchants for next 5 years (YoY)	Presently there is no such commitment from Banks end
41	14	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	8.23. The bidder has to assist the Bank with such measures as would be taken in the case of its own customers on the matter of ensuring KYC compliance of wallet users, other than Bank's own full KYC compliant customers, who subscribe to the proposed e-wallet.	We understand that the customers KYC data will be provided by the bank in the required format for bidder, Request bank to confirm.	Bidder has to comply with RFP Terms.



42	14	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	8.23. The bidder has to assist the Bank with such measures as would be taken in the case of its own customers on the matter of ensuring KYC compliance of wallet users, other than Bank's own full KYC compliant customers, who subscribe to the proposed e-wallet.	a. Please share the Banks KYC policy for wallet customer on-boarding. b. Is eKYC allowed, if yes bank should provide required interface for integration	Existing KYC guidelines which is in vogue to be followed. Bank may allow the eKYC services in case of need.
43	14	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	8.26. API integration / interface for existing solutions such as BBPS, Chatbot etc. to be taken care by the bidder.	As a bidder we will provide required API, and integration should be taken care by respective channels.	Wherever required/applicable, existing vendor of Mobile Banking will extend support for integration of wallet in co-ordination with the selected Bidder
44	14	<u>B. Introduction</u>	<u>8. Scope of Work</u>	8.25. There should be provision for SDK integration (Canara Mobile Banking) and the integration to be taken care by the bidder.	A. Please specify the features that should be present in the Wallet SDK . B. Integration of Mobile wallet SDK s should be carried out by vendor maintaining the source code of mobile banking. Please remove the clause integration to be taken care by bidder.	Wherever required/applicable, existing vendor of Mobile Banking will extend support for integration of wallet in co-ordination with the selected Bidder
45	14	<u>B. Introduction</u>	<u>8. Scope of Work</u>	8.27. Digital lending to be integrated to the merchant portal of wallet service.	Please clarify the scope of this clause.	Wallet should have the capability to inbuilt or integrate digital lending solution.
46	14	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	8.28. For Bank identified merchants on boarding to be done by the Wallet Service Provider.	Please share the Merchant onboarding policy guideline of bank, as the cost is associated with that.	Selected Bidder and Bank shall frame the necessary Merchant Onboarding Policy



47	14	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	8.30. In-app experience to be provided to the customers in Net Banking / Mobile Banking.	We understand that the integration of Mobile Wallet solution is required with the Mobile Banking and Internet Banking solution of the Bank. Kindly provide clarity that the Bidder needs to provide only the interface for integration and the frontend (UI) of the solution will be taken care by the respective existing vendor of the Bank. Bidder would request the Bank to share the vendor details for: 1. Mobile Banking 2. Internet Banking 3. AML Solution 4. ATM Solution	User Interface / User experience will be finalised in consultation with selected bidder and Mobile Banking vendor. The development of such functionalities has to be done by the bidder. Necessary changes on the Mobile Banking solution will be undertaken by Mobile Banking vendor.
48	14	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	8.33. The bidder to use PPI license of Canara Bank for proposed Wallet service.	Bidder would like to know, does Bank have PPI License for Card or Wallet? In both the situations is it currently used by the Bank ?	Bank has both PPI and Card license
49	14	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	8.37. Merchant settlement to be managed by the bidder.	As a bidder , we will submit merchant settlement report, basis which the amount should be settled by bank from the ESCROW account.	Bidder has to comply with RFP Terms.
50	15	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	8.44. Bidder shall be responsible for KYC/AML/Other Regulatory compliance with regard to merchants/customers on-boarded by the Bidder.	We understand that the customers KYC data will be provided by the bank in the required format for bidder, Request bank to confirm.	Bidder has to comply with RFP Terms.
51	15	<u>B. Introduction</u>	<u>8. Scope of Work:</u>	8.44. Bidder shall be responsible for KYC/AML/Other Regulatory compliance with regard to merchants/customers on-boarded by the Bidder.	Please clarify if bank will provide the services/Api's for KYC/AML/Other regulatory compliance to be integrated with digital wallet.	Bidder has to comply with RFP Terms.



52	16	<u>C. Deliverables & Service Level Agreements (SLAs).</u>	<u>1. Delivery, Installation, Configuration and Integration:</u>	1.4. The successful bidder should ensure installation, configuration and commissioning of the delivered Solution & related Hardware & Software Items and complete all the works specified in the Scope of Work at the bank branch/office within 60 days from the date of delivery of the solution.	Request clarity - Not sure of the relevance of this clause as the platform is hosted in cloud	All the applicable delivery items such as software and license to be ensured
53	17	<u>C. Deliverables & Service Level Agreements (SLAs).</u>	<u>3. Penalties/Liquidated Damages:</u>	<u>3.1. If the bidder fails to maintain the guaranteed revenue (as promised in Bill of Material), Penalty will be deducted as under:</u> % short of Guaranteed Revenue Penalty amount 95% to 100% No Penalty would be deducted 85% to < 95% 10% (Plus GST) of Bidder's Yearly revenue share 75% to <85% 20% (Plus GST) of Bidder's Yearly revenue share 65% to <75% 30% (Plus GST) of Bidder's Yearly revenue share 55% to <65% 40% (Plus GST) of Bidder's Yearly revenue share <55% 50% (Plus GST) of Bidder's Yearly revenue share	Revenue through digital platforms depend on many external factors such as demography of customers, types of merchant, acceptability in the market etc. Though the service provider can help in onboarding merchant and promote the wallet for maximised adoption by revenue may not be guaranteed. So, the penalty clause should not be there.	Bidder has to comply with RFP Terms.
54	17	<u>C. Deliverables & Service Level Agreements (SLAs).</u>	<u>3. Penalties/Liquidated Damages:</u>	3.3. The total penalty deductible in above clauses towards the downtime & revenue shall be restricted to 60% (plus GST) of Bidder's yearly revenue share.	Request Bank to limit over all penalty to 25% of contract value	Bidder has to comply with RFP Terms.
55	18	<u>C. Deliverables & Service Level Agreements (SLAs).</u>	<u>4. Support:</u>	4.1. Bidder has to provide Online / Offsite Technical and Operational Support for contract period from the date of acceptance of the solution by the Bank.	Please confirm if onsite is required, as the entire host is managed by the bidder	Bidder has to comply with RFP Terms.



56	18	<u>C. Deliverables & Service Level Agreements (SLAs).</u>	<u>4. Support:</u>	4.2. Technical/operation support should be provided onsite/offsite on 24x7x365 basis. However, if the problem is not resolved through online/offsite, onsite support should be provided.	Since the solution is hosted in cloud and managed by bidder does bank still require onsite support	Bidder has to comply with RFP Terms.
57	18	<u>C. Deliverables & Service Level Agreements (SLAs).</u>	<u>4. Support:</u>	4.3. Bidder has to ensure that installation, upgradation, integration, updation, releases, patches are done onsite at Bank's premises during Contract period (if contracted).	Since the hosting is at cloud and managed by bidder, does it still require to be managed from bank premises	Bidder has to comply with RFP Terms.
58	19	<u>C. Deliverables & Service Level Agreements (SLAs).</u>	<u>9. Escrow arrangement during Contract period:</u>	9.2. The Bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within agreeable days of implementation in escrow with a reputable agency acceptable to both the parties. The modalities of the versions to be kept etc., can be finalized at the time of lodging the software for escrow. 9.3. The escrow will be released to the Bank in the event of the Contract being terminated for either default or Insolvency of the Bidder or should be Bidder cease, or give notice of intention to cease to provide maintenance or technical support services for the software as required by the contract. The release will be effected by the agent within 15 days of receipt of written demand from the purchase therefore.	Source code for any solution comes under IP rights of service provider and it should remain with the service provider.	Bidder has to comply with RFP Terms.
59	28	<u>E. SELECTION OF BIDDER</u>	<u>5. Normalization of Bids</u>	Whole Clause	Request bank to explain more about normalization process, how bank will use normalization to evaluate the bidder.	Clause is self explanatory. Bidder has to comply with RFP Terms.



60	31	<u>F. Ownership & Awarding of Contract:</u>	<u>2. Proposal Ownership</u>	The proposal and all supporting documentation submitted by the bidder shall become the property of the Bank. As the Bidder's proposal is important to the evaluation and selection process, it is necessary that, the bidder carefully prepares the proposal as per the prescribed format only. Under no circumstance, the format can be changed, altered or modified. Bidders must provide categorical and factual replies to specific questions. Bidders may provide additional technical literature relating to their proposal but in a separate Annexure. Correct and current technical details must be completely filled in. The Appendices/Annexures to this RFP shall form integral part of the RFP.	Bidder would like to clarify that the proposal would contain proprietary information of the Bidder and hence requests that the proposal may be used for the sole purpose of evaluating the Bidder and confidentiality be maintained.	Clause is self explanatory. Bidder has to comply with RFP Terms.
61	31	<u>F. Ownership & Awarding of Contract:</u>	<u>1. Bid Validity Period</u>	The Offer submitted and the prices quoted therein shall be valid for 1 year from the date of issue of Letter of Intent. Bid valid for any shorter period shall be rejected by the Bank.	As per page 36 of RFP validity is mentioned to be 180 days, Request bank to confirm whether the validity to be considered as 180 days or 1 year	RFP Clause is modified is as under: "The Offer submitted and the prices quoted therein shall be valid for 180 Days from the date of issue of Letter of Intent. Bid valid for any shorter period shall be rejected by the Bank."
62	32	<u>F. Ownership & Awarding of Contract:</u>	<u>8. Security Deposit / Performance Bank Guarantee</u>	8.1. The successful bidder should submit a Security Deposit / Performance Guarantee for 15% of total value of the contract (Bill of Material Table A Sl. No. 6) within 15 days from the date of acceptance of the Order or within 21 days from the date of receipt of order whichever is earlier.	Request bank to limit PBG to 10% of contract value as per the industry standards	RFP Clause is modified is as under: " 8.1. The successful bidder should submit a Security Deposit / Performance Guarantee for 10% of total value of the contract (Bill of Material Table A Sl. No. 6) within 15 days from the date of acceptance of the Order or within 21 days from the date of receipt of order whichever is earlier."



63	33	<u>F. Ownership & Awarding of Contract:</u>	<u>9. Execution of Agreement</u>	Whole Clause	Bidder requests that the final binding agreement shall be considerate to the comments contained herein and mutually negotiated considering the interests of both parties.	Bidder has to comply with RFP Terms.
64	34	<u>F. Ownership & Awarding of Contract:</u>	<u>11. Order Cancellation/Termination of Contract:</u>	Whole Clause	<p>Bidder requests to modify the termination for mere breach to material breach.</p> <p>Bidder requests for mutual termination right to Bidder as well. Bidder also requests that any and all termination under this agreement shall be with sufficient cure period to the Bidder to rectify the breach, if any.</p> <p>Bidder also requests deletion of the provision to claim additional expenditure from the Bidder under clause 11.5 since it would be unreasonable to claim the expenses after the extreme step of cancellation of contract.</p>	Bidder has to comply with RFP Terms.
65	38	<u>Annexure-2</u>	<u>Eligibility Criteria Declaration</u> <u>Criteria No. b</u>	<p><u>Eligibility Criteria:</u> Must have been in wallet operations for a minimum of One (1) Year in India.</p> <p><u>Documents to be submitted:</u> Bidder has to submit Self-declaration to this effect. & Bidder has to submit Google/Apple/Windows Downloads report</p>	<p>Biider would like to request Bank to change the clause to "Must have been in wallet operations for a minimum of One (1) Year in India or outside India".</p>	<p><u>Eligibility Criteria is modified as under:</u> Must have been in wallet operations for a minimum of One (1) Year in India.</p> <p><u>Documents to be submitted:</u> Bidder has to submit Self-declaration to this effect. & <u>Bidder has to submit Google and Apple Downloads report."</u></p>



66	38	Annexure-2	<p><u>Eligibility Criteria Declaration</u></p> <p><u>Criteria No. b</u></p>	<p><u>Eligibility Criteria:</u> Must have been in wallet operations for a minimum of One (1) Year in India.</p> <p><u>Documents to be submitted:</u> Bidder has to submit Self-declaration to this effect. & Bidder has to submit Google/Apple/Windows Downloads report</p>	<p>Bidder requests modification of the original clause as below: Have implemented mobile wallet solution for a minimum of 1 year in India.</p>	<p><u>Eligibility Criteria is modified as under:</u> Must have been in wallet operations for a minimum of One (1) Year in India.</p> <p><u>Documents to be submitted:</u> Bidder has to submit Self-declaration to this effect. & <u>Bidder has to submit Google and Apple Downloads report."</u></p>
67	38	Annexure-2	<p><u>Eligibility Criteria Declaration</u></p> <p><u>Criteria No. b</u></p>	<p><u>Eligibility Criteria:</u> Must have been in wallet operations for a minimum of One (1) Year in India.</p> <p><u>Documents to be submitted:</u> Bidder has to submit Self-declaration to this effect. & Bidder has to submit Google/Apple/Windows Downloads report</p>	<p>Request the Bank to Omit the supporting document for the following:- "Bidder has to submit Google/Apple/Windows Downloads report"</p>	<p><u>Eligibility Criteria is modified as under:</u> Must have been in wallet operations for a minimum of One (1) Year in India.</p> <p><u>Documents to be submitted:</u> Bidder has to submit Self-declaration to this effect. & <u>Bidder has to submit Google and Apple Downloads report."</u></p>
68	44	Annexure 6	Annexure 6	Non-Disclosure Agreement	Bidder requests to have the NDA mutually applicable to protect the interests of both the parties.	Bidder has to comply with RFP Terms.
69	45	Annexure-7	<p><u>Functional Requirement for Mobile Wallet Solution</u></p> <p><u>A. SCOPE</u></p> <p><u>Point No. 1</u></p>	1. Capable of making in-store payments in medical shops, retail shops, canteens, salary payments, labour payments, etc.	Kindly request bank to describe in detail on the in-store payment. What all the different ways to be supported for in-store payments.	Bidder has to comply with RFP Terms.



70	45	Annexure-7	<p><u>Functional Requirement for Mobile Wallet Solution</u></p> <p><u>A. SCOPE</u></p> <p><u>Point No. 7</u></p>	<p><u>7. Ability to TOP-UP Wallet:</u></p> <p>a. Top-up from Bank Accounts through Net Banking /Debit Cards/IMPS/MasterPass etc.</p> <p>b. Should be compatible to introduce top-up through any other channels like UPI, introduced by regulators.</p> <p>c. <u>Should be compatible to integrate & have interface with Banks Alternate Channels like ATM to allow withdrawal of money(optional)</u></p>	<p>Pleae provide details with the scope of this clause</p>	<p>It is a optional clause. However, this feature will lead to Cardless withdrawal.</p>
71	46	Annexure-7	<p><u>Functional Requirement for Mobile Wallet Solution</u></p>	<p><u>A. SCOPE</u></p> <p>8. System shall have capability to configure & manage cash back, loyalty points and redemption features, introduction of special offers during festival times by way of configuration of new variant products, spend through wallet measurement.</p>	<p>The loyalty schemes referred in this points refers to the customer/ wallet user wallet. Kindly clarify.</p>	<p>Current loyalty schemes refers to the customer only.</p>
72	46	Annexure-7	<p><u>Functional Requirement for Mobile Wallet Solution</u></p>	<p><u>B. Certification/Compliance/Regulatory/Hardware/SDK Requirements:</u></p> <p>b. Bidders to assist Bank in submit compliance certificates to auditors, regulators as per the frequency set for product offered.</p> <p>The solution offered shall have features to detect any AML / KYC violations as prescribed by regulatory authorities.</p> <p>Should have an online real-time fraud detection and monitoring mechanism built into the system.</p> <p>Bidder must ensure that transactions conducted through Mobile Digital Wallet are strictly in line with RBI/ MOF/ IBA/ NPCI guidelines.</p>	<p>Does bank have an existing FRM Solution which can be leveraged by integration? Kindly clarify.</p>	<p>Bank and selected bidder may decide mutually in case of integration required for EFRM solution.</p>



73	59	Annexure-16	Bill Of Material	<p><u>Table B - Cost for Wallet Services Implementation</u></p> <p>Sl. No. 1: Assured Revenue Excluding GST in Rs. (by the bidder) (A) Constant or incremental only</p>	Request bank to provide existing revenue making stream details for bidder to consider for their calculation.	Bidder has to comply with RFP Terms.
74	59	Annexure-16	Bill Of Material	<p><u>Table B - Cost for Wallet Services Implementation</u></p> <p>Sl. No. 1: Assured Revenue Excluding GST in Rs. (by the bidder) (A) Constant or incremental only</p>	We understand that the bidder is required to share the calculated percentage with the bank, request bank to confirm.	Bidder has to comply with RFP Terms.
75	59	Table C - Total Cost for 5 Years Contract Period	Total Revenue as per Table-B	<p><u>Table B - Cost for Wallet Services Implementation</u></p> <p>Sl. No. 5: Bank's Share in absolute terms E= (C*D)/100</p>	Request bank to clarify whether the total revenue mentioned in table B means revenue including bank's share or only bidders share after removing marketing cost.	Kindly refer the Amendment-1.
76	59	Annexure-16	Bill Of Material	<p><u>Table B - Cost for Wallet Services Implementation</u></p> <p>Sl. No. 1: Assured Revenue Excluding GST in Rs. (by the bidder) (A) Constant or incremental only</p>	Request bank to provide existing revenue making stream details for bidder to consider for their calculation.	Bidder has to comply with RFP Terms.
77	59	Annexure-16	Bill Of Material	<p><u>Table B - Cost for Wallet Services Implementation</u></p>	Request the bank to remove assured revenue model and consider revenue sharing for the transactions made by end customers of the on- boarded merchants. E.g. End Customer "A" does a mobile recharge transaction of 100 INR. Merchant pays 2INR as commission to the provider of wallet service. The same 2 INR can be shared by the wallet service provider and the bank as discussed mutually.	Assured revenue model will be continued.



78	59	<u>Annexure-16</u>	<u>Bill Of Material</u>	Table B - Cost for Wallet Services Implementation	Request the bank to provide the per transaction cost	No cost per transaction.
79	60	<u>Annexure-16</u>	<u>Bill Of Material</u>	Table C 2. Total Revenue as per Table B	Please clarify if the total revenue to be considered is Row Number 3, Net Revenue C from the Table B or suggest otherwise.	Kindly refer the Amendment-1.
80	NA	<u>NA</u>	<u>NA</u>	NA	Bidder requests that final binding agreement shall include a mutual non-solicitation clause to protect the interests of both parties.	Bidder has to comply with RFP Terms.
81	NA	<u>NA</u>	<u>NA</u>	NA	Request Bank to provide payment terms, as the RFP is missing the same.	Bidder has to comply with RFP Terms.
82	NA	<u>G. General Conditions</u>	<u>8. Assignment</u>	<p>8.1. The vendors shall not assign to any one, in whole or in part, its obligations to perform under the RFP/contract, except with the Bank's prior written consent.</p> <p>8.2. If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this RFP shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the Vendor under this RFP.</p>	Bidder requests exception for assignment to subsidiaries & affiliates and in the event of merger & acquisition.	Bidder has to comply with RFP Terms.



83	NA	<u>G. General Conditions</u>	<u>12. Intellectual Property Rights</u>	<p>12.2. In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, bidder shall at its choice and expense: [a] procure for Bank the right to continue to use such deliverables; [b] replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or [c] if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse bank for any amounts paid to bidder for such deliverables, along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. However, Bank shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, the bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the bank to use the proposed solution.</p>	<p>Bidder requests that the obligation to indemnity shall not apply if the claim arises due to the use of the software/hardware with infringing materials, use in combination, modify the software/ hardware without Bidder knowledge etc. and when the claim arises due to the reasons attributable to the Bank.</p>	<p>Bidder has to comply with RFP Terms.</p>
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84	NA	<u>G. General Conditions</u>	<u>13. Confidentiality and Non-Disclosure</u>	<p>13.1. The bidder shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. Bidder shall suitably defend, indemnify Bank for any loss/damage suffered by Bank on account of and to the extent of any disclosure of the confidential information. The bidder shall furnish an undertaking as given in Annexure-6.</p> <p>13.2. No media release/public announcement or any other reference to the RFP or any program there under shall be made without the written consent of the Bank, by photographic, electronic or other means.</p>	Bidder requests that the confidentiality obligations should be mutually applicable to both the parties.	Bidder has to comply with RFP Terms.
85	NA	<u>G. General Conditions</u>	<u>14. Indemnity</u>	<p>14.1. The bidder shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of:</p> <p>14.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by the bidder;</p> <p>14.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by the bidder;</p>	Bidder requests that indemnity may be agreed for material breach and not mere breach.	Bidder has to comply with RFP Terms.



86	NA	<u>G. General Conditions</u>	<u>14. Indemnity</u>	<p>14.2. The bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of Solution supplied by them.</p> <p>14.2.3. All Employees engaged by the Bidder shall be in sole employment of the bidder and the bidder shall be solely responsible for their salaries, wages, statutory payments etc. That under no circumstances shall the Bank be liable for any payment or claim or compensation (including but not limited to compensation on account of injury / death / termination) of any nature to the employees and personnel of the bidder.</p>	Bidder requests that the liability for death or injury could not be disclaimed when the same arises due to the reasons attributable to the Bank.	Bidder has to comply with RFP Terms.
87	NA	<u>G. General Conditions</u>	<u>14. Indemnity</u>	14.3. Bidder's aggregate liability shall be subject to an overall limit of the total Cost of the project.	Bidder requests to have the limitation of liability as consideration paid in the 12 months immediately preceding the date of the claim.	Bidder has to comply with RFP Terms.
88	NA	<u>G. General Conditions</u>	<u>6. Inspection of Records</u>	Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of accounts and records including Hardware, Software & other items provided to the Bank under this RFP and the vendor shall extend all cooperation in this regard.	<p>Bidder requests that any and all inspection shall be with prior written notice of minimum seven working days and subject to safety and confidentiality policies of the Bidder.</p> <p>Bidder requests that when any third party is involved for inspection a tripartite NDA shall be entered between the parties involved.</p>	Bidder has to comply with RFP Terms.
89	NA	<u>G. General Conditions</u>	<u>22. Social Media Policy</u>	Whole Clause	Bidder requests that compliance to Social Media Policy shall be subject to sharing of the applicable policies by the Bank to the Bidder.	Bidder has to comply with RFP Terms.

Date : 01/06/2019

Place : Bangalore


 Deputy General Manager

