

**Pre Bid Queries and Replies for RFP 05/2018-19 dated 29/06/2018 for Selection of Vendor for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank**

Sl. No.	Page No.	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	7	4. Objective:	4.1. Canara Bank wishes to have a Mobile Wallet in Android/IOS/Windows platforms as a prepaid instrument for the customers/prospective customers for carrying out the Bill payment, Online Shopping, Ticket Booking (BUS/FLIGHT/IRCTC), Merchant Payment using QR CODE /Push & Pull /NFC Payment, Bluetooth. The aim is to enable and promote the digital payments.	a. Since Windows platform holds a miniscule share of the OS market in India, does providing Windows mobile App mandatory? b. With how many billers does Canara Bank to inetgrate? c. For Ticket booking we are assuming integration with a ticketing aggregator? d. For NFC Payment, is Canara Bank looking for closed-loop P2P payment using NFC or is it looking for open-loop contactless payments using NFC-HCE ? e. Please explain bluetooth payments in detail	a. Bidder has to comply with terms of RFP b. There is no restriction to this clause c. It could be through aggregator or direct integration d. NFC Payment applicable both for P2P and P2M e. It should have the capability to support bluetooth based payment system
2	7	4. Objective:	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.	Is the requirement to enable payment using Canara Bank wallet on merchant's existing website or is bank looking for a new web interface for each merchant?	Depends on case-to-case scenario. It could be either case.
3	7	4. Objective:	4.3. As part of the solution, The platform needs to be extensible to enable the delivery of other products/services that may be offered in future and must be able to tightly integrate with other applications like Internet & Mobile Banking, UPI, Customer on Board App (interfacing with CBS), Branch or any of the Alternate channels like ATM/Net banking/Banks Payment Gateway for wallet top-up, etc.,	Kindly provide some examples of such products/services to be enabled in the future	Instant Lending, Digital on-boarding of customers, Instant Credit Card Issuance etc.
4	8	4. Objective:	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.	If the solution is provided under Semi Closed PPI, Escrow cannot be opened again in Canara Bank	Bidder to comply with terms of RFP
5	8	4. Objective:	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.	Please explain the requirements for Open Wallet in detail	As per extant guidelines of RBI



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6	8	5. Eligibility Criteria:	5.1. A vendor submitting the proposal in response to this RFP shall hereinafter be referred to as 'Bidder' and 'Implementation, Integration, Migration and Maintenance of Mobile Wallet Services in the Bank shall hereinafter be referred as "Solution".	Please clarify what Migration activity is involved	Migration Activity includes but not limited to master data of Operational Units/Admin Users/Wallet Users/Wallet Transactions/Wallet Balance Information/Bouns or Loyalty Points of Wallet Users etc.
7	8	5. Eligibility Criteria:	5.2. Interested Bidders, who can implement, Integrate, migrate and maintain Mobile Wallet Services in the Bank and meeting the Eligibility Criteria as per Annexure-3 may respond.	Same as above	Migration Activity includes but not limited to master data of Operational Units/Admin Users/Wallet Users/Wallet Transactions/Wallet Balance Information/Bouns or Loyalty Points of Wallet Users etc.
8	8	6. Deliverables:	6.1. Providing end-to-end maintenance for the wallet services provided including end to end services related to interfacing with other systems.	Kindly confirm what all systems to be interfaced	Interface details shall be shared with selected bidder
9	8	6. Deliverables:	6.5. Merchant Set Up and Training	Does this mean that bidder is responsible for on-boarding every new merchant on to the platform and providing training to every merchant	Yes
10	8	6. Deliverables:	6.7. The bidder should provide all reports daily/weekly/monthly/quarterly /half yearly/yearly as required in formats including merchant payment advice reports and also reconcile all transactions. The report formats may change as per the requirements of Bank for its own use, RBI/NPCI/MoF/Govt etc., such reports to be provided at no additional cost to Bank. Bidder also provide required data for any investigation purpose in a time bound manner.	Please share the list of required reports including their desired formats	Report details shall be shared with selected bidder



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11	9	<p><u>7. Scope of Work:</u></p> <p><u>7.1. Mobile Wallet Solution must have:</u></p>	<p>7.1.4. Integration with Major Aggregators for:</p> <p>7.1.4.1. TOP-UP to Wallet</p> <p>7.1.4.1.1. Top-up from Bank Accounts thru Net Banking/Credit Card/Wallet/Debit Cards/Bharat QR/UPI etc.</p> <p>7.1.4.1.2. Should be compatible to introduce top-up through any other channels like UPI/AEPS, introduced by regulators.</p> <p><u>7.1.4.2. Utility bills for (Gas, Electricity, Water, Landline, Broadband Internet)</u></p> <p>7.1.4.3. Metro Transit Card</p> <p>7.1.4.4. Recharge prepaid mobile connections &amp; pay Postpaid bills</p> <p>7.1.4.5. Pay other bills (DTH, Data card, Insurance)</p> <p>7.1.4.6. Ticket Booking (BUS/Railway/Flight etc)</p> <p>7.1.4.7. Pay Bills at Hospitals</p> <p>7.1.4.8. Pay toll fees</p> <p>7.1.4.9. Pay Petrol Bills</p> <p>7.1.4.10. Make payments Merchants across India (eg: School / College / Educational Institutions / Universities Fees, Retail outlets etc)</p>	<p>Please provide the number of billers with whom integration is required</p>	<p>There is no restriction to this clause</p>



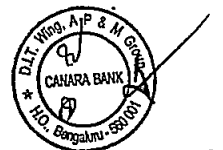
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13	9	<p><u>7. Scope of Work:</u></p> <p><u>7.2. Mobile Wallet Solution preferably have following options also:</u></p>	<p><u>7.2.1. Support for English, Hindi and all the vernacular Languages.</u></p> <p>7.2.2. QR code based Transactions</p> <p>7.2.3. Near By Alert Mechanism, where in customers of the solution get an alert of the nearby Merchants using this solution</p> <p>7.2.4. Push Notification:- to send some of the important notifications/promotional messages to Customers using this app.</p>	<p>Is it mandatory to provide support for vernacular languages?</p>	<p>Yes</p>



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14	9	<u>7. Scope of Work:</u>  <u>7.2. Mobile Wallet Solution preferably have following options also:</u>	7.2.1. Support for English, Hindi and all the vernacular Languages. <u>7.2.2. QR code based Transactions</u> 7.2.3. Near By Alert Mechanism, where in customers of the solution get an alert of the nearby Merchants using this solution 7.2.4. Push Notification:- to send some of the important notifications/promotional messages to Customers using this app.	We assume this is for merchants using closed-loop static/dynamic QR codes and not open loop QR code system such as mVisa and MasterPass QR	It includes supporting other interoperable QR such as UPI and Bharat QR.
15	9	<u>7. Scope of Work:</u>	7.4. Cloud & App based hosting: - Complete solution to be hosted on cloud and bidder to set up cloud infrastructure with managed services and it should be in the name of the Bank.	Please clarify whether that the application must be compatible to cloud based hosting Or Bank wants to implement only cloud based environment	Bank wants to implement the Solution in Cloud based environment only.
16	9	<u>7. Scope of Work:</u>	7.4. Cloud & App based hosting: - Complete solution to be hosted on cloud and bidder to set up cloud infrastructure with managed services and it should be in the name of the Bank.	Can the bidder use a public cloud such as Oracle Cloud, AWS or Azure?	Data should reside in India in any cloud.
17	9	<u>7. Scope of Work:</u>	7.5. 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.	Does this mean bidder need to setup and operate a call centre solution to handle all the queries from customers/merchants?	Bidder to set up online instant response system using e-Mail/SMS/Chat Bot etc or set up a call centre based on volume and frequency of complaints/queries.
18	10	<u>7. Scope of Work:</u>	7.15. Bidder has to on board all present and future merchants on the Canara Bank app.	Does Canara Bank has an existing merchant portal? How many merchants exist on the paltform currently?	Canara Bank has tie-up with all major aggregators.
19	10	<u>7. Scope of Work:</u>	7.17. 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.	Does this mean bidder also need to verify the KYC documents submitted by the customers at the time of registration on the platform?	KYC Verification as per extant Policy of RBI, applicable for all Wallet Users and Merchants



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20	10	<u>7. Scope of Work:</u>	7.18. Promotion through all Social Media listening (Facebook / Twitter / Whatsapp / Google / Yahoo / Likedin etc) to be done bidder.	Does bidder need to handle the entire marketing plan for the Cnara Bank wallet including social media and other media such as TV, print etc.?	Wallet is a collaboration between bidder and the Bank. Popularizing the product is the responsibility of both. However, bidder to comply with terms of RFP.
21	10	7. Scope of Work:	7.18. Promotion through all Social Media listening (Facebook / Twitter / Whatsapp / Google / Yahoo / Likedin etc) to be done bidder.	Request bank to handle all promotion through bank's marketing team. We can put any promotional content/banner provided by the bank	Wallet is a collaboration between bidder and the Bank. Popularizing the product is the responsibility of both. However, bidder to comply with terms of RFP.
22	10	7. Scope of Work:	7.18. Promotion through all Social Media listening (Facebook / Twitter / Whatsapp / Google / Yahoo / Likedin etc) to be done bidder.	Please clarify Whether promotion material and content will be provided by Bank or we have to our own	Promotion material/content has to be approved by the Bank before it is released on public domain
23	10	<u>7. Scope of Work:</u>	7.21. Digital lending to be integrated to the merchant portal of wallet service.	Please provide more details on this use-case	The platform should support Instant Lending such as personal loans/consumer loans etc. for the wallet users and business loans for merchants.
24	10	7. Scope of Work:	7.21. Digital lending to be integrated to the merchant portal of wallet service.	Please clarify what does merchant portal mean ?	Admin portal given to merchants by the wallet service providers should have the option to apply for loans
25	10	7. Scope of Work:	7.23. In wallet payment gateway, Canara Bank name to appear along with other Wallet Service Providers name.	Please elaborate	Bidder has to integrate with Merchants, so that Canara Bank Wallet payment option appears on Merchant site
26	10	<u>7. Scope of Work:</u>	7.23. In wallet payment gateway, Canara Bank name to appear along with other Wallet Service Providers name.	Please provide more details on the requirement	Bidder has to integrate with Merchants, so that Canara Bank Wallet payment option appears on Merchant site



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27	10	<u>7. Scope of Work:</u>	7.24. In-app experience to be provided to the customers in Net Banking / Mobile Banking.	Is the requirement to integrate the wallet into the existing mobile banking App of Canara Bank and also providing a web interface to the customers?	Yes
28	11	<u>7. Scope of Work:</u>	7.26. Offer codes used to be customised with Bank's name. Offer codes displayed in the payment pages of e-commerce sites to have offer details of Canara Bank without the name of Wallet Service Provider.	Please provide more details on the requirement	Promotional Offer Codes should be in the name of the Bank e.g. CB100, CanBank100 etc
29	11	<u>7. Scope of Work:</u>	7.27. The period of engagement of the bidder for Wallet services will be for a period of five years from the date of commissioning. However, Bank may request for closure of wallet services at its discretion during the contract period. The bidder should agreeable for the same and enable smooth transition without any additional cost. Also, data should be handed over to the Bank upon such closure, at no extra cost. Bidder should provide archival and retrieval support to attend to Regulators/any other external agency's queries, which may involve retrieval and presenting data at short notice.	Please clarify on the notice period of either party	As per the termination clause in RFP
30	11	<u>7. Scope of Work:</u>	7.27. The period of engagement of the bidder for Wallet services will be for a period of five years from the date of commissioning. However, Bank may request for closure of wallet services at its discretion during the contract period. The bidder should agreeable for the same and enable smooth transition without any additional cost. Also, data should be handed over to the Bank upon such closure, at no extra cost. Bidder should provide archival and retrieval support to attend to Regulators/any other external agency's queries, which may involve retrieval and presenting data at short notice.	This is unilateral provision that can harm the interests of bidders who deploy the solution and related infrastructure at considerable expense. We request that such an effort should not be dismissed overnight without due cause and reasonable notice.	Bidder to comply with terms of RFP



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31	11	7. Scope of Work:	7.30. The bidder to extend their existing and future merchant network (offline & online) to Canara Bank. Bidder should not show discrimination on the matter of connecting its merchants between its own wallet users and the Bank's, unless the Bank exercises its discretion not to expose its wallet users to certain class of merchants. Bank does not intend to enter into any direct relationship with the bidder's merchants. Bidder shall not discriminate Bank's wallet users on the matter of Price Points / offers / discounts / Delivery Preferences or any other matter under whatever pretext while such users consume goods / services from bidder's merchants. Similarly, bidder shall not woo the Bank's wallet users to be his own.	Request bank to modify the clause and not include bidder's merchant as the merchant could be other partner banks. Request bank to keep only bank's existing and new merchants network to be included. If bidder has its own independent merchant for few services, that would be automatically provided to Canara bank	Bidder to comply with terms of RFP
32	11	7. Scope of Work:	7.32. The bidder to manage the marketing and promotion of the wallet including cash back schemes.	Request bank to modify the clause, as the bidder will be a technology provider only. Marketing needs to be managed by bank's team. Bidder can work with bank's team to come up with cashback schemes	Bidder to comply with terms of RFP
33	11	7. Scope of Work:	7.32. The bidder to manage the marketing and promotion of the wallet including cash back schemes.	Whether commercial should include the above cost ? If so, Bnk must spell out clearly the amount o be spent on marketing and promotion and method of promotion	No. Wallet is a collaboration between bidder and the Bank. Popularizing the product is the responsibility of both.
34	11	7. Scope of Work:	7.33. New features of wallet product introduced by the Bidder for its own users / such users as have been acquired by the Bidder in its capacity of Partner to any other institutions would be brought to the benefit of Bank's e-wallet users under the terms of the RFP within a period of 90 days of launch of such new features, provided such features have been explained to the Bank and the Bank agrees to them.	This will be provided if the feature are generic and not specific	Bidder to comply with terms of RFP





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35	19	24. Technical Evaluation Criteria:	24.2. Based on the scoring matrix as per ANNEXURE-13, each Bidder will be given certain marks. Only those Bidders scoring 85% (85 marks out of 100) or above in the technical evaluation criteria-scoring matrix and fulfilling the Technical Specification will be short-listed for commercial evaluation.	Request to make the Qualifying mark to 45% .	Bidder to comply with terms of RFP
36	19	24. Technical Evaluation Criteria:	24.2. Based on the scoring matrix as per ANNEXURE-13, each Bidder will be given certain marks. Only those Bidders scoring 85% (85 marks out of 100) or above in the technical evaluation criteria-scoring matrix and fulfilling the Technical Specification will be short-listed for commercial evaluation.	Suggestion : Cut off of 85% is high owing to following and will request re-look at cut off at 75. 1. Annual Turnover : Most of the Indian coroprates in this space are start ups & SMEs thus such high turnover will be a deterrent. 2. Google/Apple / Windows Store rating : Most of the payment apps in India are at sub 4.5 scores ; even apps like facebook & Google Maps are at 4.1 & 4.3 in Google play store ; such high cut off will be a deterrent.	RFP Clause is amended as under: "24.2. Based on the scoring matrix as per ANNEXURE-13, each Bidder will be given certain marks. Only those Bidders scoring 75% (75 marks out of 100) or above in the technical evaluation criteria-scoring matrix and fulfilling the Technical Specification will be short-listed for commercial evaluation."
37	21	31. Project Ownership:	31.2. Ownership letter by the bidder to be submitted (Undertaking letter by the bidder taking the ownership of the project execution) in case third party is also involved in project execution either fully or partially. The bidder shall also submit the ownership certificate issued by the third party clearly mentioning the extent of ownership.	In normal course of business certain merchants are linked with the wallet through certain aggregators e.g Bill Desk . Does this clause mean that the bidder need to submit a letter from the third party stating the ownership of services so provided to the bidder ?	The intent of this clause is that in case the bidder is dependent on a third party for delivering the Scope of Work, complete ownership should lie with the bidder only.
38	40	Annexure-3 Eligibility Criteria Declaration Criteria no. c	<u>Eligibility Criteria:</u> Bidder must have Mobile Digital Wallet services deployed/available in Google/Apple stores on their own or partnership with at least one single entity with a customer/user base of 5 Million as on the date of the RFP. <u>Documents to be submitted:</u> Bidder has to submit the copy of the report sent to RBI.	Request to waive the customer/user base of 5 million	<u>Eligibility Criteria is modified as under:</u> "Bidder must have Mobile Digital Wallet services deployed/available in Google/Apple stores on their own or partnership with at least one single entity with a customer/user base of 1 Million as on the date of the RFP. <u>Documents to be submitted:</u> Bidder has to submit the copy of the report sent to RBI."



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39	40	Annexure-3  Eligibility Criteria Declaration  Criteria no. c	<u>Eligibility Criteria:</u> Bidder must have Mobile Digital Wallet services deployed/available in Google/Apple stores on their own or partnership with at least one single entity with a customer/user base of 5 Million as on the date of the RFP. <u>Documents to be submitted:</u> Bidder has to submit the copy of the report sent to RBI.	OBOPAY is a global player in Mobile wallet /payment solution space. As such, one of our projects abroad satisfies this requirement. We assume we are satisfy this requirement. Please confirm.	Proof submitted to Indian Regulatory Authority only could be considered  <u>Eligibility Criteria is modified as under:</u> "Bidder must have Mobile Digital Wallet services deployed/available in Google/Apple stores on their own or partnership with at least one single entity with a customer/user base of 1 Million as on the date of the RFP. <u>Documents to be submitted:</u> Bidder has to submit the copy of the report sent to RBI."
40	40	Annexure-3  Eligibility Criteria Declaration  Criteria no. d	<u>Eligibility Criteria:</u> Bidder should have a positive networth as on 31/03/2018 and Bidder should also have Turnover of Rs.10 crores each year for the last to financial year (i.e. 2016-17 and 2017-18). <u>Documents to be submitted:</u> Audited balance Sheet for last 2 Years (i.e. 2016-17 and 2017-18).  In case Balance sheet of 2017-18 is not audited as on the Date of Submission of Bid. Bidder has to submit Certificate from Chartered Accountant/Balance Sheet for 2017-18 duly signed by Chartered Accountant.	Request to amend as Turnover of Rs 10 crores in one of the last two financial years	<u>Eligibility Criteria is modified as under:</u> "Bidder should have a positive networth as on 31/03/2018 and Bidder should also have Turnover of Rs.5 crores each year for the last two financial year (i.e. 2016-17 and 2017-18). <u>Documents to be submitted:</u> Audited balance Sheet for last 2 Years (i.e. 2016-17 and 2017-18).  In case Balance sheet of 2017-18 is not audited as on the Date of Submission of Bid. Bidder has to submit Certificate from Chartered Accountant/Balance Sheet for 2017-18 duly signed by Chartered Accountant."



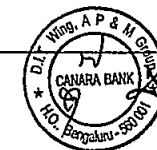
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41	41	Annexure-3  Eligibility Criteria Declaration  Criteria no. f	<u>Eligibility Criteria:</u> Bidders' solution should have minimum active merchant base of 2.5 lacs. <u>Documents to be submitted:</u> Bidder has to submit the Self-Certification to this effect.	Request to waive this condition	<u>Eligibility Criteria is modified as under:</u> <u>"Eligibility Criteria:</u> Bidders' solution should have minimum active merchant base of 1.5 lacs. <u>Documents to be submitted:</u> Bidder has to submit the Self-Certification to this effect."
42	41	Annexure-3  Eligibility Criteria Declaration  Criteria no. f	<u>Eligibility Criteria:</u> Bidders' solution should have minimum active merchant base of 2.5 lacs. <u>Documents to be submitted:</u> Bidder has to submit the Self-Certification to this effect.	Does this mean bidder itself should be in merchant acquiring business at present? Our wholly owned subsidiary organization is a pure product development company with Wallet / merchant on boarding solution capabilities. Can bank take the technology from us and have their own team for onboarding the merchants	Bidder to deliver the complete Scope of Work. <u>Eligibility Criteria is modified as under:</u> <u>"Eligibility Criteria:</u> Bidders' solution should have minimum active merchant base of 1.5 lacs. <u>Documents to be submitted:</u> Bidder has to submit the Self-Certification to this effect."
43	41	Annexure-3  Eligibility Criteria Declaration  Criteria no. g	<u>Eligibility Criteria:</u> Bidder should have own payment gateway or should have tie-up with payment gateway service provider. <u>Documents to be submitted:</u> Bidder has to submit the necessary proof for having its own payment gateway. In case of tie-up agreement copy has to be provided between Payment Gat	Please explain the requirement for Payment Gateway	Bidder to comply with terms of RFP
44	41	Annexure-3  Eligibility Criteria Declaration  Criteria no. k	<u>Eligibility Criteria:</u> No single shareholder should have stake more than 35% in the company. <u>Documents to be submitted:</u> Bidder has to submit the Shareholding pattern of the company.	Can Tech Mahindra participate in this bid through its wholly-owned subsidiary Mahindra Comviva?	This Eligibility Criteria stands deleted.



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46	41	Annexure-3  Eligibility Criteria Declaration  Criteria no. k	<u>Eligibility Criteria:</u> No single shareholder should have stake more than 35% in the company. <u>Documents to be submitted:</u> Bidder has to submit the Shareholding pattern of the company.	OBOPAY is a closely held Private Limited company and therefore has a shareholding pattern that exceeds this norm. To enable a pioneer in wallet space with a proven platform to participate and bring to the table a robust solution, we request you to remove this clause.	This Eligibility Criteria stands deleted.
47	42	Annexure-4 Bidder's Profile	Service Net Work (Number of Service Centers in )	Does this mean no. of offices of the bidder as incase of wallet services unlike hardware services there are no service centres.	Yes, representative office details to be furnished
48	49	<u>Annexure-10</u> <u>Technical Requirements for Mobile Wallet Services</u>  A. Certification/Compliance /Regulatory/Hardware/SDK Requirements:	c. The proposed solution should support Cloud and App based and browser based access.- Mandatory	Which all interfaces need to be provided to different entities in the system including: - Customers - Merchants - any other	Details shall be shared with selected bidder
49	51	<u>Annexure-10</u> <u>Technical Requirements for Mobile Wallet Services</u>  B. Functional Requirements:	17. Certification for all services.- Mandatory	Please elaborate what certifications are needed for the services e.g Certification means ISO27001/PCI ? Please provide the exact list of certification needed	RFP clause stands deleted.
50	51	<u>Annexure-10</u> <u>Technical Requirements for Mobile Wallet Services</u>  B. Functional Requirements:	20. Provision to partnering with Google/Facebook/Instagram/Whatsapp etc.- Mandatory	Please provide more details on the use-case	For example, after transaction, Invoice/Bill could be shared on Whatsapp



**Pre Bid Queries and Replies for RFP 05/2018-19 dated 29/06/2018 for Selection of Vendor for Supply, Integration, Implementation, Maintenance and Support for Mobile Wallet Services in Canara Bank**

Sl. No.	Page No.	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
51	51	<u>Annexure-10</u> <u>Technical Requirements for Mobile Wallet Services</u>  C. Technical Requirements:	5. Support minimum 10000 concurrent users and at least 2 lakh transactions per day (to be scalable)	Please share the customer and transaction projection for the next 5 years	Details shall be shared with selected bidder
52	53	Annexure-11 Scope of Work	25. ESCROW ACCOUNT to be mandatorily maintained at Canara Bank. Single Credit Entries to be posted daily	Please clarify	Bidder to comply with terms of RFP
53	53	Annexure-11 Scope of Work	2B. Capability to Integrate with Banks Payment Gateway in future.- Mandatory	Please provide the specific use case for this requirement	Bidder to comply with terms of RFP
54	53	Annexure-11 Scope of Work	28. Capability to Integrate with Banks Payment Gateway in future.- Mandatory	On commencement of services , whose PG will be used and if the bidder's PG is used who will bear the cost (TDR) for the wallet loading ?	Bidder's PG shall be used. Bidder has to factor that cost and accordingly bid for revenue sharing with the Bank.
55	56	Annexure-13 Scoring Matrix  Criteria No. 1	<u>Criteria:</u> Annual Turnover during each last three financial years (i.e. 2012-13, 2013-14, 2014-15) Bidder has to provide Audited Balance Sheet for the last three financial years (i.e. 2014-15, 2015-16, 2016-17) <u>Evaluation Parameters-Max Marks:</u> 5 Crores and Up to 10 Crores-2 More than 10 Crores and less than 25 Crores-4 More than 25 Crores and less than 50 Crores-8 More than 50 Crores-10	1. Initially it mentions FY 2012-13, 2013-14, 2014-15 but then submission of Balancesheet is asked for 2014-15 , 2015-16, 2016-17 2. Will the turnover be basis average of the years mentioned ?	Kindly refer the Amended Annexure-13 (Scoring Matrix)
56	56	Annexure-13 Scoring Matrix  Criteria No. 4	<u>Criteria:</u> Google/Apple/Windows Store rating of Existing Wallet Solution provided by Bidder. <u>Evaluation Parameters-Max Marks:</u> Up to 3.5-10 3.6 to 4 -20 4.1 to 5-25	1. Will the rating be basis average of google , apple, windows ? 2. Suggestion : Most the payment apps and even social media apps have ratings around 4.5 or less thus please re-llok at the upper slab till 4.5 or the gap between max marks between 4.1 to 5.5 & 4.6 to 5 should be lesser.	Bidder to comply with terms of RFP.



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Sl. No.	Page No.	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
57	56	Annexure-13 Scoring Matrix  Criteria No. 5	<u>Criteria:</u> Bill payment Merchant Integration (Utility Bill, Fee, Donation, Pre-paid & Post-paid Mobile Payment, Landline Bill Payment, DTH/Cable TV, Broadband, Gas, Challan, Fastag, Toll, Insurance, Petrol, Mutual Fund, Municipal Payment etc. <u>Evaluation Parameters-Max Marks:</u> Upto 50-2 51 to 100 -5 101 to 200-10 Above 200-15	Does this mean only on-deck integrations or merchant site integrations as well.	Both
58	56	Annexure-13 Scoring Matrix  Criteria No. 6	<u>Criteria:</u> Online Shopping(e-Commerce) and other Merchant Integrations like Movies, Events, Amusement Parks etc. <u>Evaluation Parameters-Max Marks:</u> Upto 25-5 26-50-10 More than 50-15	1. According to clause F in Annexure-3 on page 41, a merchant base of minimum 2.5 lacs is mandatory however, 6th clause in Scoring Matrix on page 56 is scoring for as low as 500 merchants. Please clarify. 2. Does the definition of merchant here mean both online + offline merchants e.g Petrol bills are offline	Kindly refer the Amended Annexure-13 (Scoring Matrix)
59	56	Annexure-13 Scoring Matrix  Criteria No. 7	<u>Criteria:</u> Transport Ticket Booking Facilities (Flight/Bus/Railway/Cab/Local Transport/Other Transport Facilities <u>Evaluation Parameters-Max Marks:</u> Upto 25 - 5 25-50 - 8 Above 50 -10	1. Does this mean only on-deck integrations or merchant site integrations as well ? 2. Suggestion : It should be both on-deck & merchant site since for a customer it is about how many avenues has he for making payments at different merchants ; more the better for customer.	Both



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Sl. No.	Page No.	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
60	62	Annexure- 19 Bill of Material	Revenue Sharing for Merchant Transactions (Gross Sharing)- Bidder's share *Rest of the share has to be Bank's share	In the RFP document the Bidder is asked to install, maintain, support to staff for day to day maintenance, Reconciliation, integration, Promotion and marketing of the product and entrusted with the end to end responsibility. The maximum Revenue (MDR) that can be charges for merchant transaction is not mentioned. Can we add one-time installation cost, recurring maintenance cost, Promotion and marketing cost apart from Revenue Sharing? Please clarify	Bidder to comply with terms of RFP

Place: Bengaluru  
Date: 12/07/2018

*[Signature]*  
General Manager (IT) & CIO

