



UCO BANK

Reference Number: HO/ATM/614/2009-10

Dated: 04-02- 2010

REQUEST FOR PROPOSAL

FOR SELECTION OF SERVICE PROVIDER FOR UNDERTAKING THE WORK OF RECONCILIATION OF ATM TRANSACTIONS

This document is meant for the exclusive purpose of bidding as per the specifications, terms and conditions and scope indicated and shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued

Document Control Sheet

Name of the Company	UCO BANK
Date of issue	February 4, 2010
Date of Closure	February 25, 2010 2:00 PM
Cost of the Bid Documents	Rs. 10000/- (Rupees Ten Thousand only) in the form of Demand Draft from a Scheduled Bank in favour of 'UCO BANK', payable at Kolkata.
Last date for submission of queries	February 11, 2010
Last Date and Time for Receipt of Bids	February 25, 2010 2:30 PM
Date and Time of Opening of Technical Bids	February 25, 2010 3:00 PM
Place of Opening of Bids	UCO Bank, Head Office, Department of Information Technology, 5 th Floor, 3 & 4 DD Block, Sector -1, Salt Lake Kolkata 700064.
Address for Communication	Asst. General Manager (ADC) UCO Bank, Head Office, Department of Information Technology, 5 th Floor, 3 & 4 DD Block, Sector -1, Salt Lake Kolkata 700064.
Contact Number	Phone: 033- 23595607 Fax : 033-23595608 Email: hoatm.calcutta@ucobank.co.in

Disclaimer

The information contained in this Request for Proposal (RFP) document or information provided subsequently to bidder(s) or applicants whether verbally or in documentary form by or on behalf of UCO 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 nor an offer and is only an invitation by UCO BANK to 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. UCO 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. UCO BANK may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

1. Introduction

UCO Bank one of the largest Public Sector Bank in the country , with Pan India presence , has around 2250 branches .As part of the technology enabled business transformation program , bank has rolled out delivery channels like ATMs networked through a Switch. The ATMs has been deployed both in on-site branch locations as well as in off-site locations. As on 31st December 2009, the Bank has a network of 433 interconnected ATMs spread across the country and has card base of 7.78 lakh. Bank has ATM sharing arrangement with VISA,NFS and State Bank of India.

The Bank is looking for a solution for Reconciliation of ATM transactions.

The objective of this RFP document is to

- To enable potential vendors (bidders) to understand the Banks requirement for reconciliation of ATM/POS transactions and respond to this RFP, and
- Elicit information from the bidders in a structured manner, which will enable the Bank to evaluate the suitability and cost of the system being offered as also to assess the bidder's ability to support the system.

2. Scope

The details of the scope of work and specifications / requirements for implementation of Reconciliation of ATM transactions are furnished in Annexure-I. The solution to be implemented should comply with Reserve Bank of India guidelines on settling the unreconciled entries within the stipulated time frame. The activities relating to reconciliation of ATM transactions includes but not limited to:

- Reconciliation of ATM transactions both acquirer and issuer, Our Card on Us as well as of tie-up banks/networks like Visa / MITR / NFS etc. on daily basis.
- Reconciliation for all POS transactions
- Reconciliation of ATM Cash, Switch Cash Balance with Physical Cash at the ATM.
- Reconciliation of Non Financial transactions in the ATMs / Kiosks.
- Provision for Reconciliation for other transactions like Electronic Mobile Recharging (refilling) through ATM, Fund Transfer ,Log Only Transactions etc.

- Provision for Reconciliation for all new products and tie-ups that may happen in future.
- Provision for the reconciliation of off line transactions (VMT, Card Not Present etc.)
- Provisions for handling the backlog Chargeback, representment, Good-faith settlement of the disputed cases. The required data will be provided by the Nodal branch for reconciling such backlog. The concerned Nodal branch should provide the physical copy of JP wherever needed.
- Integrating the data available in the in-house legacy recon system.
- The reconciliation process to include the reconciliation of Host Transactions, Switch Transaction and the EJ data.
- The solution used must be compatible to the Electronic journal pulling software of ATM machines supplied by vendors like M/s NCR Corporation India Ltd, M/s Diebold Systems, M/s Wincor etc.
- Handling queries from branches on the reconciled and pending entries, etc.
- Maintenance of accounting to the extent warranted for reconciliation, which includes preparation of daily vouchers, taking back-up etc.
- Automation of Transaction-wise files in conformity to the Core Banking branches file format (Generating TTUM and /or other up loadable files as and when required).
- Provision for Interface/Reports for Debiting/Crediting respective issuer Banks against unsuccessful transaction.
- Creation of Interface/Reports for Debiting/Crediting respective Customers account through up loadable data files.
- Fees Management: interchange Fee as well as other charges for debit to Customers (Including transactions for Tips paid in the hotel etc.)
- Generating of Credit vouchers received from VISA / NFS/MITR etc. on daily basis.
- Receiving and recording of Claim applications from customers/branches/ other banks, disposing them off as per procedure, maintaining electronic files with search option.
- Provision for generating required file for Charge Back Claims.
- Monitoring the representments, provision for support system for further course of actions.
- Parameterization/implementation for time to time RBI/IBA directives regarding ATM/POS/Kiosk transactions.
- MIS Reports to meet both specified and general requirement of the bank. The vendor is expected to provide not only software solution for reconciliation and transaction level accounting but also turnkey solutions including operations.
- The entire project will be executed on total Application Service Provider (ASP) mode. It shall be the responsibility of the bidder to deploy and put to use end to end Hardware, Software and required manpower to meet the SLA.

3. Eligibility

- a. The vendor should have minimum of **3 years experience** in design/implementation of Reconciliation of ATM transactions; and must have **at least one implementation** in a Public-Sector Bank in India. Letter from such Bank to be enclosed with the Technical Bid document.
- b. The vendor should be in sound financial condition as judged by UCO BANK for this purpose. The vendor must have posted profit for the last two financial years. A copy of Audited Balance Sheet in this regard should be submitted with the offer.
- c. The vendor should have technical support centre in India or should provide undertaking to set up such support centre in India before executing the contract with the Bank.
- d. The vendor should not have been blacklisted by any Government Organisations /Banks/Financial Institutions in India. A declaration to this effect on Company's letter head must be submitted.
- e. UCO BANK reserves the right to accept or reject in part or full any or all the offers without assigning any reasons thereof. Any decision of UCO BANK in this regard shall be final, conclusive and binding on the bidders.

The bank will evaluate the response to the RFP of the bidders/ Prime Vendors who are found eligible as per the above eligibility criteria.

4. Evaluation and Selection Process:

The Bank will follow two-stage evaluation and selection process, viz.:

- A Technical Bid Evaluation
- B Commercial Bid Evaluation.

5. Submission of Bids

- A The Vendors satisfying the technical and commercial specifications as mentioned in this Request for Proposal (RFP) and ready to deploy the Reconciliation of ATM transactions systems may submit their technical and commercial bids in formats as per Annexure I & II respectively by dropping/submitting the relevant tender documents in the tender box kept for the purpose, on the address mentioned below. These bids should be submitted in two separate sealed covers superscribed "**Technical Bid for Reconciliation of ATM transactions**" and "**Commercial Bid for**

Reconciliation of ATM transactions” quoting RFP No.HO/ATM/XXXX/2009-10 dt. 04.02.2010 (in duplicate)

- B The tender document is available only at the Bank’s website www.ucobank.com which can be downloaded and submitted along with the requisite tender fee.

6. Bid Security (EMD)

- a) Amount of Bid Security (EMD)

The bidder shall furnish, as part of its **technical bid**, a Bid Security (EMD) in the form of Demand Draft / Bankers’ Cheque/ Pay order from any scheduled commercial bank, drawn in favour of **“UCO BANK”** for an amount of **Rs. 1, 00,000 (Rupees One Lakh only)** payable at Kolkata.

- b) Currency of Bid Security (EMD)

The Bid Security shall be furnished in Indian National Rupees.

- c) Requirement of Bid Security (EMD)

The Bid Security is required to protect UCO BANK against the risk of bidder’s conduct.

- d) Rejection of Bid

Any bid not secured as mentioned above, shall be rejected by UCO BANK, without any further correspondence, as non-responsive.

- e) Discharge of Bid Security of Unsuccessful bidder

Unsuccessful bidder’s Bid Security will be discharged / returned as promptly as possible as but not later than 60 days after the expiration of the period of bid validity prescribed by UCO BANK.

- f) Discharge of Bid Security/EMD of Successful Bidder

The successful Bidder’s Bid Security amount will be discharged upon the Bidder signing the contract and furnishing of the performance security and other guarantee(s)/security in the form and manner to the satisfaction of UCO BANK, within the stipulated time.

- g) Forfeiture of Bid Security

The Bid Security can be forfeited:

- a. If a bidder withdraws his bid during the bid validity period; or
- b. if a bidder makes any statement or encloses any form which turns out to be false, incorrect and/or misleading at any time prior to signing of contract and/or conceals or suppresses material information; or
- c. If the successful Bidder fails to sign the contract or furnish performance security and other guarantee(s)/security in the form and manner to the satisfaction of UCO BANK, as mentioned in the Bid Documents.

Any decision in this regard by UCO BANK shall be final, conclusive and binding on the Bidder.

7. Period of Validity of Bids

a) Validity Period

Bids shall remain valid for 90 days after the date of bid opening prescribed by UCO BANK. UCO BANK holds the right to reject a bid valid for a period shorter than 90 days as non-responsive, without any correspondence.

b) Extension of Period of Validity

In exceptional circumstances, UCO BANK may solicit the Bidder's consent to an extension of the validity period. The request and the response thereto shall be made in writing. Extension of validity period by the Bidder should be unconditional and irrevocable. The period of validity of the Bid Security provided shall also be suitably extended. A Bidder may refuse the request without forfeiting the Bid Security. A Bidder granting the request will not be permitted to modify its bid.

8. Format and Signing of Bid

a) Authentication of Bid

The bid shall be type written and shall be signed by a person or persons duly authorized to bind the bidder to the contract. The letter of authorization shall be supported by a written power-of-attorney accompanying the bid. The person or persons signing the bid shall initial all pages of the bid, except for the un-amended printed literature.

b) Validation of interlineations in Bid

Any interlineations, erasures or overwriting shall be valid only if the person or persons signing the bid have authenticated the same with his signature.

9. Sealing and marking of Bids

a) Enclosing of Bid

The Technical Bid shall be placed in separate sealed envelope clearly marking **"Implementation of Reconciliation of ATM Transactions for UCO BANK - Technical Bid.**

The Commercial Bid shall be placed in separate sealed envelope clearly marking **"Implementation of Reconciliation of ATM Transactions for UCO BANK – Commercial Bid (Prices only) – Do not open with Technical Bid "**.

Both the envelopes carrying Technical Bid (envelope A) and Commercial Bid (envelope B) should then be put in a single sealed outer cover. The cover should read **"Implementation of Reconciliation of ATM Transactions for UCO BANK"**.

Bid envelope shall also indicate the name and address of the bidder to enable the bid to be returned unopened in case it is declared "late". No indications pertaining to price or financial or commercial terms shall be made on the envelopes.

b) Mailing Address for Bids

Bid shall be addressed to UCO BANK at the following address

**UCO Bank,
Head Office, Department of Information Technology,
5th Floor, 3 & 4 DD Block,
Sector –1, Salt Lake
Kolkata 700064.**

c) Responsibility of UCO BANK

If the outer envelope is not sealed and marked as required, UCO BANK will assume no responsibility for the bid's misplacement.

10. Rejection of Bid

The bid has to be submitted in the form of printed document. The bids submitted by telex, fax or email shall not be entertained. Any condition put forth by the bidders non-conforming the bid requirements shall not be entertained at all and such bid shall be rejected, summarily.

11. Deadline for Submission of Bids

a) Last date for Submission

The bids must be received by UCO BANK, at the address specified, not later than 25-02-2010, 2:00 PM. In the event of the specified date for the submission of bids being declared a holiday for UCO BANK, the bids will be received up to the appointed time on the next working day.

b) Extension for Last date for Submission

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

12. Late Bids

Any bid received by UCO BANK after the deadline for submission of bids prescribed by UCO BANK, will be summarily rejected and returned unopened to the bidder. UCO BANK shall not be responsible for any postal delay or non-receipt / non-delivery of the documents. No further correspondence on this subject will be entertained.

13. Modification and Withdrawal of Bids

a) Written Notice

The bidder may modify or withdraw its bid after the bid's submission, provided that UCO BANK receives written notice of the modification or withdrawal, before the expiration of deadline prescribed for submission of bids.

b) Signing and Marking of Notice

The bidder's modification or withdrawal notice shall be prepared, sealed, marked and dispatched. A duly signed withdrawal notice may also be sent by fax or post so as to reach the designated office before the expiration of deadline for submission of bids.

c) Last Date for Notice

No bid may be modified subsequent to the deadline for submission of bids. No bid may be withdrawn in the interval between the deadline for submission of bids and the expiration of period of bid validity. Withdrawal of a bid during this interval may result in the forfeiture of Bid Security by UCO

14. Bid Opening and Evaluation of Bids

A. Opening of Technical Bids

a) Opening of Bids

UCO BANK will open all Technical Bids on the date and time specified, in the presence of bidders' representatives who choose to attend the Technical Bid opening at

**UCO Bank,
Head Office, Department of Information Technology,
5th Floor, 3 & 4 DD Block,
Sector -1, Salt Lake
Kolkata 700064.**

Bidder's representatives who are present shall sign a register evidencing their attendance. In the event of the specified date of Bids opening being declared a holiday for UCO BANK, the bids shall be opened at the appointed time and location on the next working day.

b) Announcement of Bids

The bidder's names, bid modifications or withdrawals and the presence or absence of requisite Bid Security and such other details as UCO BANK at its sole discretion may consider appropriate, will be announced at the opening. No bid shall be rejected at bid opening, except for late bids, which shall be returned unopened to the bidders or for absence of Bid Security.

c) Bids Not Considered For Evaluation

Bids that are rejected during the bid opening process shall not be considered for further evaluation, irrespective of the circumstances.

d) Pre-bid Clarification

Clarification, if needed may be had from UCO **Bank, Head Office, Department of Information Technology, 5th Floor, 3 & 4 DD Block, Sector -1, Salt Lake Kolkata 700064** with written request by the bidders. The UCO Bank will jot down all such queries received from bidders within the last date of queries as mentioned in the document and the responses will be uploaded in the website www.ucobank.com.

B. Opening of Commercial Bids

a) Opening of Bids

Commercial Bids of only technically qualified bidders will be opened. Commercial Bids of technically disqualified bidders shall not be opened and returned to the bidders.

b) Announcement of Bids

The Commercial Bids will be opened, in the presence of bidders' representatives who choose to attend the Commercial Bid opening on date and time to be communicated to the qualified bidders. The bidder's representatives who are present shall sign a register evidencing their attendance. The name of bidder, Bid Prices, Discount, etc. will be announced at the meeting.

15. Clarification of Bids

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

16. 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 UCO BANK and shall be binding on the bidder. Any decision of UCO BANK in this regard shall be final, conclusive and binding on the bidder.

17. Rejection / Acceptance of bid

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

18. Cancellation of bid

UCO 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 UCO BANK in this regard shall be final, conclusive and binding on the bidder.

19. Evaluation and comparison of bids:

- a) A screening committee constituted by UCO BANK for the purpose of selection of the successful bidder, would evaluate Technical Bids to qualify

- the bidders.
- b) The proposals will be evaluated in two stages. In the first stage, i.e. Technical Evaluation, the bidders will be short listed, based on the responses given by the bidders in response to this RFP. In the second stage, the commercials would be evaluated.
 - c) During the period of evaluation, bidders may be asked to provide more details and explanations about information they have provided in the proposals. Bidders should respond to such requests within the time frame indicated in the letter/fax/ e-mail seeking the explanation.
 - d) UCO BANK reserves the right to modify / amend the evaluation process at any time during the bid process, without assigning any reason, whatsoever, and without any requirement of intimating the bidders of any such change.
 - e) Technical bid evaluation methodology that UCO BANK would adopt is as given below:
 - i. The requirement is in the form of a table which is given as Annexure-I containing the required functionality features.
 - ii. The bidders should provide their response to the questionnaire in the column "Response", and enter their remarks in the last column, if any.
 - iii. The Response should be as per the table below.

Scale	Description
N	Functionality is not available and will not be provided by the bidder.
S	Require features readily available and to be provided by the bidder
C	Customization required. The bidder needs upto 15 elapsed days to complete it within the quoted cost.
C1	Customization required. The bidder needs more than 15 elapsed days to complete it within the quoted cost.

Note: - Elapsed time starts from the time the Letter of Intent is issued to the Bidder.

f) **Basis for evaluation:**

Marks will be allotted against each point mentioned in the functional requirement as under:

Scale	Description
0	N - Functionality is not available and will not be provided by the bidder.
5	S - Required features readily available and to be provided by the bidder
3	C - Customization required. The bidder needs upto 15 elapsed Days to complete it within the quoted cost.
1	C1 - Customization required. The bidder needs more than 15 elapsed days to complete it within the quoted cost.

The marks allotted to the responses of the Prime Vendor after carrying out step (f) above would be reduced to a scale of 1 to 100 as under:

$$\frac{\text{Total marks obtained}}{\text{Max. Possible marks}} \times 100$$

The Prime Vendors need to achieve a cut-off score of **65%** marks in order to qualify for the commercial evaluation stage.

- g) The Commercial Bids of the finally qualified and short listed bidders would be opened in their presence or their authorized representatives wishing to be present, which will be communicated separately.
- h) The evaluation of the Commercial Bids shall be based on the lowest rate quoted by the bidders as indicated in the formats given annexure -II.
- i) UCO Bank's decision in respect to evaluation methodology and short-listing bidders will be final and no claims whatsoever in this respect will be entertained.
- j) UCO 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 UCO BANK shall be final, conclusive and binding on the bidders.
- k) UCO BANK also reserves the right to re-issue/re-commence the bid/bid process. Any decision in this regard by UCO BANK shall be final, conclusive and binding on the bidders

20. Award of Contract

A. UCO Bank's right to accept any bid and to reject any bid or all bids

UCO BANK shall however not bind itself to accept the best bid or any bid and reserves the right to accept any bid. UCO BANK reserves rights to annul the bidding process and reject all bids at any time before the award of Contract at its sole discretion, without thereby incurring any liability to the affected bidder or bidders.

B. Notification of acceptance of bid

a) Notification to bidder

Before the expiry of the period of validity of the proposal, UCO 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.

b) Signing of Contract

The notification of the acceptance shall be followed by signing of the contract. However, UCO 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 7 days of receipt of notification of the acceptance of bid.

c) Discharge of Bid Security (EMD)

Upon the successful Bidder signing the Contract/Agreement, UCO BANK shall promptly request the Bidder to provide performance guarantee. EMD of successful Bidder shall be discharged on the Successful Bidder signing the Contract/Agreement and upon furnishing the Performance Security. The Bid Security to unsuccessful bidders shall be discharged after the bid validity period.

d) Performance Guarantee:

- i. Simultaneously with the execution of the Contract, the successful Bidder shall furnish Performance Guarantee from a scheduled commercial bank.
- ii. The value of the Performance Guarantee will be 10 % of the total contract price.
- iii. The Performance Guarantee shall be denominated in Indian Rupees.
- iv. The proceeds of the Performance Guarantee shall be payable to UCO BANK as compensation for any loss or damage resulting from the Bidder's failure to complete its obligations under and in accordance with the Contract.
- v. 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.
- vi. Failure of the successful Bidder to comply with the requirement of the Performance Guarantee shall constitute sufficient grounds for the annulment of the award and forfeiture of the Bid Security, in which event UCO BANK may award the Contract to the next best evaluated bidder or call for new bids. Any decision in this regard by UCO BANK shall be final, conclusive and binding on the successful Bidder.
- vii. The Performance Guarantee will be discharged by UCO BANK and returned to the Vendor after 90 (ninety) days after the warranty period of 3 years from the date mentioned in acceptance certificate.

e) Expenses for the Contract

The incidental expenses of execution of Agreement / Contract and other related documents/ guarantees, etc. shall be borne by the successful Bidder.

f) Failure to abide by the Agreement / Contract

The conditions stipulated in the Agreement/Contract shall be strictly adhered to and any breach / violation thereof will entail termination of the Contract without prejudice to the other rights of UCO BANK including recover penalties as specified in this RFP or Agreement / Contract.

g) Annulment of Award

Failure of the successful Bidder to comply with the requirement shall constitute sufficient ground for the annulment of the award and forfeiture of the Bid Security, in which event UCO BANK may at its sole discretion, make the award to the next lowest evaluated bidder or call for new bids.

21. Assignment

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

22. PAYMENT TERMS

The Bank shall make the payments on a monthly arrear basis based on the bill submitted by the vendor for the actual work undertaken under this contract. The vendor should raise Bill to Treasury branch for NFS Transactions, Nariman Point Branch for VISA transactions, and to respective Zonal offices for "ON US" transactions. The bill should accompany a certificate regarding successful completion of the work.

23. RECONCILIATION TURNAROUND PERIOD

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

a. Start of Service

The vendor shall be responsible for operationalize the reconciliation services **within 30 days from the date of purchase order.**

b.Tenure of the Contract

The contract shall be for a period of THREE years (unless terminated by the Bank before that date). However, after completion of initial contract, Bank reserves its right to extend the contract on the terms and conditions mutually agreed between the Bank and the Bidder, for further period of one to three years or less, at the option of the bank at the same terms and conditions after negotiating the rates.

24. Service Level Agreement (SLA)

The successful bidder shall enter into a SLA with the Bank for a period of three years. The SLA shall enumerate the timeliness, confidentiality, financials and also other terms and conditions for the efficient service to be rendered to the Bank.

25. Inspection & Audit

The Bank or its nominated agency and/or other statutory authority may conduct an end to end audit or inspection of the reconciliation system / activity of the successful bidder at any time. The successful bidder shall allow the same and extend necessary cooperation. The information / details required for the audit shall be provided by the successful bidder without fail. The recommendation of the auditor shall be implemented by the successful bidder.

26. 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.

27. Price

Sl.No.	Cost Head	Price (INR)	
1.	Reconciliation All types of Financial Transactions	Paisa per transaction Basis	
2.	All transactions through ATMs	In Figures	
		In Words	

1. The “**per transaction rate**” quoted should be inclusive of all taxes.

2. The vendor quoting the lowest Rate will be considered the L - 1.
3. **In case there is any difference in Rate quoted given in words and figures, the rate written in words shall be considered final & binding.**

ANNEXURE -I

Format For Submission of Technical Bid

The Vendor should provide a response to the requirements as per the following The Response should be as per the table below.

Scale	Description
N	Functionality is not available and will not be provided by the bidder.
S	Require features readily available and to be provided by the bidder
C	Customization required. The bidder needs upto 15 elapsed days to complete it within the quoted cost.
C1	Customization required. The bidder needs more than 15 elapsed days to complete it within the quoted cost.

The response should be given by marking under the category, which will apply to the requirement. Where a response requires explanation, provide the explanation in the REMARKS column or on a separate page, if necessary, with reference to the requirement number.

Activities		
SI	Reconciliation and Accounting	
1	Reconciliation	N/S/C
1.1	Interface to collect/load data from the Base 24 – Switch transactions data.	
1.2	To identify mismatches and duplicate transactions.	
1.3	Automated solution for collecting /loading data from the Host system.	.
1.4	Upload and Reconcile third party files such as VISA, NFS, MITR Tie-up banks etc.	
1.5	Verification of third party files with transaction data from BASE 24 switch	.
1.6	Inbuilt reconciliation rule table to reconcile transactions based on various parameters.	
1.7	Second Level forced reconciliation system by relaxation of some parameters	
1.8	Reconciliation of branch-wise and ATM-wise and transaction wise entries taking into consideration of all possible sources	
1.9	System should generate exception reports like: Switch Outstanding, Branch Outstanding, Tie-up Bank Outstanding VISA Outstanding, Utility wise outstanding etc.	
1.10	Generating upload files for debiting or crediting related accounts.	
1.11	Provision for incorporating a messaging system or integrating with existing messaging system for passing on the credit/debit messages to the Branches / Nodal Branches.	

1.12	Generation of tallied report and difference statement for zeroing the entries.	
1.13	Accounting of ATM Cash account , Mirror accounts, Transaction Payable accounts , Settlement accounts, Charges accounts against all ATM,POS (issuer and acquirer transactions)	
1.14	Standard queries, Ad hoc queries, Standard reports, Ad hoc reports on reconciliation data to be provided. Provision for incorporation of dynamic queries.	
1.15	Use Electronic Journal from ATMs for settling outstanding / mismatch /disputed entries.	
2	Cash in ATM Reconciliation Account	N/S/C
2.1	Computation of load/ unload amount and cross tallying with Switch files.	
2.2	Verification of overages / shortages at the time of load / unload	
2.3	Interface to upload Electronic Cash Advice files from branches.	
2.4	ATM wise segregation of load and unload cash in the cash replenishment advices of various ATMs.	
2.5	Update and Reconcile report from cash management services agencies and cash replenishment advices received from the branches.	
2.6	Cross verification of actual cash loaded and logical cash loaded by comparing ATM cash counters with admin transactions.	
2.7	Exceptional report generation for difference in the above	
2.8	Interface to upload daily ATM wise cash balance into the system.	
2.9	Exceptional reports for differences in above.	
3	Tie-up Bank Reconciliation & Accounting	N/S/C
3.1	Reconciliation of: Issuer Transactions Acquirer Transactions	
3.2	Automated accounting entries for tie-up bank transactions (Generating upload able files against the successful Acquirer Transactions) .	
3.3	Update and reconcile tie-up transactions wherever provided.	
3.4	Generation of tie-up settlement files for the tie-up banks wherever demanded.	
3.5	Transaction based accounting of tie-up bank Transactions.	
3.6	Computation of fees for acquirer transactions receivable from tie-up banks.	
3.7	Computation of fees for issuer transactions payable to tie-up banks.	
3.8	Computation of fees for non-financial transactions such as balance enquiry.	
3.9	Reconciliation of the Settlement reports provided by the tie up arrangements.	
4	Third Party Reconciliation & Accounting	N/S/C

4.1	Reconciliation of transactions from various third party network to which bank is associated with like VISA SBI NFS Any other	
4.2	Capability to handle all types of settlements and reconciliation works related to payments and receipts to these agencies, including but not limited to charge backs, dispute resolution as per the mechanisms set out by these agencies / Bank etc.	
4.3	Capable to modify and incorporate changes in procedures and policies, accounting and settlements in line with Bank /VISA /NFS/Tie up banks/Agencies etc. requirements.	
4.4	Reconciliation and generation of mismatches.	
4.5	Reconciliation of incoming and outgoing with regard to VISA / NFS/ Tie up banks/Agencies etc.	
4.6	Creation of outgoing files for chargeback for VISA / MITR/NFS/ Tie up banks/Agencies etc as in the specified format of BASE II / IPM or any other.	
4.7	Provision for Automated voucher posting system for transactions files from VISA / MITR/NFS/ Tie up banks/Agencies etc.	
4.8	Reconciling Issuer fees, acquirer fees, balance enquiry fees uploaded in the branches and profitability analysis against the above transactions.	
4.9	Tracking of inflated transactions such as: Petrol Railways TIPs Others	
4.10	Generating the files for the branches to debit the customers with inflated amount.	
4.11	Computation of foreign exchange fluctuation difference for international transactions.	
4.12	Cross tallying of Settlement Bank A/c foreign and local for VISA transactions with Nodal Branch advice.	
4.13	Cross tallying of Settlement Bank A/c for VISA / MITR /NFS/ Tie up banks/Agencies etc. transactions with Nodal Branch advice.	
4.14	Tracking various fees/ penalties charged by VISA/ MITR/ NFS/ Tie up banks/Agencies etc.	
5	Charge Back management N/S/C Remarks	N/S/C
5.1	Automated processing & generation of charge backs / requests and related MIS.	
5.2	Compliance of the chargeback / request procedures	
5.3	Chargeback details Query – History of chargebacks and remedy – Dates and other particulars of 1 st chargeback, second re_presentation received, document received, arbitration chargeback, credit processed to cardholders – arbitration	

	received, accepted /referred to visa/NFS/ Tie up banks/Agencies etc.	
5.4	Creation of chargeback/ arbitration chargeback for onward transmission to VISA / MITR/NFS/ Tie up banks /Agencies etc.	
5.5	Generation of Daily / Periodic chargeback reports.	
5.6	Generation of files for debiting or crediting the Card holder for the amount of Chargeback or Representation.	
5.7	Reconciliation statement of issuing chargeback account.	
5.8	Chargeback charges to be levied to cardholder.	
5.9	Option for miscellaneous debits/ charges/fees to acquirers. Reversal of wrong debits received through incoming files.	
5.10	Provisions for the Integration of the existing messaging channel of the Bank for providing the details of the Charge Back and other adjustment entries to be passed at the Branches.	
5.11.	Register for forwarding to cardholder documents received in 2 nd presentment.	
5.12	Option for accepting chargeback received and for making 2 nd presentment.	
5.13	Charge back letter to be generated.	
5.14	Generation of outgoing chargeback files.	
5.15	Acceptance of arbitration chargeback and generation of Pre - arbitration / Pre compliance/Arbitration/ Compliance letters wherever necessary.	
5.16	Good Faith request Acceptance / Forwarding of our request.	
5.17	Options for miscellaneous debits /charges /fees to issuers. File generation for Reversal of wrong debits received through incoming files.	
5.18	Facility to attach scanned document in the system for Retrieval Request.	
5.19	Retrieval Query-History of Retrieval Requests-Fulfillment-Documents sent to cardholder-retrieval fees-chargeback – references of image review decision of VISA /NFS/ Tie up banks/Agencies etc.	
5.20	Provision for generating the files required to be uploaded to VISA chargeback or Bulk Charge Back cases for NFS.	
6	Dispute & Claim Management.	N/S/C
6.1	Electronic claim register to record complaints received for: Non-receipt of cash. Multiple debits in account for a single transaction.	
6.2	Integrate the existing Claim Register mechanism to the system.	
6.3	Check for duplicate entry for single claim.	
6.4	Validate the transaction from database. Verify the EJ available.	
6.5	Tracking of dispensed amount and claimed amount; Customer wise Branch wise ATM wise	
6.6	Tracking of turnaround time of dispute resolution and variance with standard time.	

6.7	Dispute management with respect to tie-up banks and third party transactions.	
6.8	MIS reports: ATM wise Date wise Branch wise Tie-up bank wise Charge back and dispute pending Others (As required by bank)	
7	Other Services	N/S/C
7.1	Provision for Reconciliation and accounting various Off line ,Log Only transactions (If any).	
7.2	Provisions for Reconciliation and accounting of transactions with various sources including Payment Gateway.	
7.3	Reconciliation of Inter branch funds transfer through ATM.	
7.4	Any other mode of payment from the debit card reflected in Switch. (VMT, FSS MOB, POST PAID, Credit Card etc.).	
8	MIS Reports/Queries and Decision Making Support System	N/S/C
8.1	Generation of daily MIS statement. Status of reconciliation– Branchwise, Datewise, transactionwise etc Summary reports like outstanding /pending reconciliation branchwise / transactionwise Branches and ATMs pending for reconciliation.	
8.2	Monthly Statements: List of heavy cash drawing customers. List of customers using the ATM heavily for drawing low amounts. List of Cards frequently used abroad.	
8.3	Should be able to generate periodical as well as ad-hoc reports as per the requirements of the Bank.	
8.4	Should provide Decision Making tools for and Trend analysis for Top Management as well as access to information to branches.	
8.5	Decision Making Tools should be able to provide all combination of information at Master and Detailed level with geographic, demographic etc distribution analysis.	

Commercial Response Format

Sl.No.	Cost Head	Price (INR)	
1.	Reconciliation All types of Financial Transactions	Paisa per transaction Basis	
2.	All transactions through ATMs	In Figures	
		In Words	

Note:

1. The “**per transaction rate**” quoted should be inclusive of all taxes.
2. The vendor quoting the lowest Rate will be considered the L - 1.
3. **In case there is any difference in Rate quoted given in words and figures, the rate written in words shall be considered final & binding.**