



**Prebid Clarifications and Amendments to RFP document Ref No.: DIT/006(264)/1230/2010-11 dt. 26.08.2010
for Implementation of Two-Factor Authentication & Security System for Online Card Transaction**

Sl. No.	RFP Clause	Bidder's Query	Bank's Clarification
1	Implement a Security System for Online Card Transactions (SSOCT) for providing additional authentication/validation for use of Debit Card on internet for online transactions. For all such on-line card not present transactions, authentication/validation should be based on information which is not visible on the cards. The authentication feature should meet all guidelines as prescribed by the RBI and the payment card brand such as VISA / MASTER CARD etc to which the debit cards are being affiliated to handle security issues.	As per our understanding the above transactions are not carried out on Bank's website. This generally are carried out on merchant's website and master and VISA have provided a feature for the same – for e.g 'verified by visa'. Please elaborate the requirement	To start with, the Bank will go for VbV. But in future the Bank may opt for other verifications in case of other tieups.
2	The bidder should provide the required hardware, software, communication equipments, bandwidth etc for the successful implementation of the proposed solution.	What shall be included in communication equipments and Bandwidth requirement? What is expected from the service provider?How does the bank differentiate between mobile and software based tokens?	Required hardware, software, communication equipments like router,modem and bandwidth etc for end to end communication should be provided by the selected bidder as part of TCO. Mobile based token: Tokens generated by the application installed in the mobile Software based token : S/W based tokens are stored on devices like desktop computer, laptop,PDA etc, used to authorise related services.
3	Bank should have real time access to transactional and customer data	Please elaborate on the transactional data ?	Administrative access to be given to the Bank's authorised personnels to monitor the logs and transactional data e.g. enrollment, card status and other transactions etc.
4	The solution must provide a means to log all transactions, and must support standard reporting packages for generating reports on activities.	What exactly bank understands by logging of all transactions – does it mean the banking transactions or logging of 2fa access and activities?	The solution should have comprehensive customizable reporting tools and must provide a means to log all 2FA access and activities, and must support standard reporting packages for generating reports like failed authentications, exceptional transactions, list of authentications etc.
5	The service should be a completely hosted service and should not require the bank to setup any additional infrastructure or internet bandwidth	Is this mandatory ?	No Change in the RFP clause
6	There should be a system of online alerts to the card holders over his mobile phone and / or email id for all „card not present“ transactions of the value of ₹. 5000/- and above	Please give us clarity in who is going to bear the SMS cost while sending SMS alerts for transactions more than Rs. 5000/-.	It is bidder only.This should be part of the bidder's commercial offer
7	Connect to Base24 switch at Chennai	Solution Provider should have done at least 5 integrations with Base24 Switch.	No change in the RFP Clause
8	Section 1.A and 1.B: The RFP outlines the requirement of the bank for 2FA for internet banking and 3D Secure services for Card not Present Transactions.	However, the industry norm is to issue separate RFPs for both the requirements, as they cover different industries. The 3DS services are typically offered by companies in the Payment Industry. This RFP will mean important players of 3DS in India will not be able to participate due to the restrictive trade practice in the RFP. The RFPs floated by other public sector banks and the snapshot of the RFPs (in a ppt) are attached for your reference (Dena Bank, Indian Overseas Bank etc). Request you to kindly issue separate RFPs for 2FA and 3DS.	No change in the RFP Clause

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9	Section 2: Eligibility Criterion: The eligibility criterion for the tender is to have a minimum turnover of Rs 50 crores.	However, the payment industry in India is in a very nascent stage and the major players in India do not qualify under the criterion. This clause would be highly restrictive on the major players in the Indian Payment Industry and hence, request you to remove the same. This clause will only add additional layers of intermediaries front-ending the tender on behalf of the payment industry companies, which will unnecessarily add up costs to UCO Bank without adding much value. enStage is the leading 3DS solution provider in Indian offering the services to over 21 banks in India, with over 100 million of the 125 million cards in India being authenticated by enStage. This clause will highly restrictive and hence, request you to remove the same. Also, similar tenders floated by other public sector banks do not have such restrictive clauses. Request you remove the same.	No change in the RFP Clause
10	Section 2: Eligibility Criterion – Bidder should have reported net profit for last 3 financial years.	As mentioned above, the Indian payment companies have made significant investments into the payment systems infrastructure over the past few years. Hence, they would not be able to report profits on the balance sheet. However, the majority of them are healthy and can be validated on the balance sheet. Thus request you to change the clause sufficing a healthy balance sheet as a qualifying criterion. For your reference, the RFPs of other public sector banks are attached who have made similar requests in the RFP.	No change in the RFP Clause
11	Section 3.2: Connect to Base 24 switch at Chennai: The vendor will be able to connect to the switch.	General expectation is that the bank would be bearing the expenses quoted by the switch vendor for any integration and bears the cost of the leased line required to connect to the switch.	No change in the RFP Clause
12	Section 3.2: The solution should be in compliance with RBI guidelines. There should be a system of online alerts to the card holders over his mobile phone and / or email id for all "card not present" transactions of the value of ₹5000/- and above.	General expectation is that the Bank will be bearing the SMS cost, if any involved.	No change in the RFP Clause
13	Section 4.1: Earnest money deposit for Providing 2FA and SSOC solution is ₹8,00,000 which is very high compared to RFP floated by other banks.	So we request you to reduce the EMD amount.	No change in the RFP Clause
14		Also, experience in integration process with the BASE24 is an important criterion during 3DS implementation. For experience, bank must insist the vendor/bidder that they should have done at least 5 integrations with Base24 Switch.	No change in the RFP Clause
15	Bidder should be in existence in India for minimum of five years as on 31.03.2010	Since these technologies are quite new and niche in the Indian context, we request to change this eligibility clause to "Bidder should be in existence in India for minimum of two years as on 31.03.2010." This will allow Bank to get quotes from deserving OEMs established in 2FA for eBanking (Internet Banking)	No change in the RFP Clause
16	Bidder should have minimum turnover of ₹INR 50 Crores in last financial year (2009-10)	We believe this clause would restrict strong Regional Bidders based out of Kolkata from participating as a Bidder. Since this is a very long project, bank would be procuring software/hardware tokens frequently every year, for a number of years, a local partner to UCO Bank would provide better relationship support. We request the clause to be modified as "Bidder should have a minimum turnover of INR 5 Crores in the last Financial Year (2009-10)	No change in the RFP Clause
17	Bidder should have reported net profit for last 3 financial years (2007-08, 2008-09, 2009-10).	We estimate 90% of the Project Evaluation would be related to the 2FA OEM, and we request the profitability clause be related to the 2FA OEM. Multiple 2FA OEM's have been acquired in last 1 year itself due to poor financial performance and as a result of high competition in the market. We would request bank to please research this aspect very deeply in the market. We request for the clause to be changed to "2FA OEM should be profitable for the last 3 years. Global Profitability on the 2FA OEM will be considered. Bank may further request for strong evidence on this clause"	No change in the RFP Clause
18	Bidder should have implemented 2FA in at least one scheduled commercial bank in India with Internet Banking customer base not less than 50,000. The 2FA solution must have been integrated with the Internet Banking Solution provided by M/s Infosys Technologies Limited.	Is the Bank referring to the same reference site for these two points (i.e. Commercial Bank in India and with the Banking solution provided by Infosys)? If this is the case than very few bidders would comply with this clause and the Bank will not get a good cross section of technologies to choose from. We request the Bank to change this clause to "Bidder/OEM should have implemented 2FA in at least one scheduled commercial bank in India with Internet Banking customer base not less than 50,000. Also the Bidder /OEM should have deployed a 2FA solution and integrated the same with the Internet Banking Solution provided by M/s Infosys Technologies Limited."	Bidder or the OEM should have implemented 2FA in at least one scheduled commercial bank in India .The 2FA solution must have been integrated with the Internet Banking Solution provided by M/s Infosys Technologies Limited.
19	The scope of the services is to be provided for the period of 3 years from the date of implementation of the solution & acceptance of the same by the Bank	In order that the Bank gets the maximum ROI it would be preferable that the bank asks the bidder to supply hardware authenticators (or hardware tokens as referred to in the RFP) with an estimated battery life of 7 years. This will ensure that the Bank will not incur additional costs in rolling back expired tokens at the end of the 3rd year and supply new tokens thereafter. This is in the best interest of the Bank. We would suggest adding the following modified clause "The hardware token proposed should have a minimum 5 year lifetime".	No change in the RFP Clause

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20	Facility management services support should be provided from our Head Office-2, Kolkata. One dedicated FM personnel should be available from 8.00 AM to 8 PM for 7days in a week. The successful bidder should ensure that the FM personnel is available exclusively for 2FA and security system for online transaction. FM personnel must be a minimum graduate with 1 year of experience in the field of network and security and 2FA services.	2FA technology does not require a dedicated engineer/FM Personnel onsite for 12 hours a day. The Bank could look at diluting this clause without affecting the support.	No change in the RFP Clause
21	Implement a Security System for Online Card Transactions (SSOCT) for providing additional authentication/validation for use of Debit Card on internet for online transactions. For all such on-line card not present transactions, authentication/validation should be based on information which is not visible on the cards. The authentication feature should meet all guidelines as prescribed by the RBI and the payment card brand such as VISA / MASTER CARD etc to which the debit cards are being affiliated to handle security issues.	The two requirements (ie Implementing 2FA and Implementing SSOCT for online card not present transactions) are two completely different and distinct technology areas. In order to avail of the best of breed solutions for each of these two technologies (at the best prices) it would probably be best for the Bank that these two requirements be separated. We feel that vendors will not be able to propose the best solutions at best prices and compete if these are not split as two separate requirements. Request the bank to look into this.	No change in the RFP Clause
22	The bidder should provide the required hardware, software, communication equipments, bandwidth etc for the successful implementation of the proposed solution.	Bidder suggests Bank to procure Bandwidth directly from the Service provider in line with regulatory requirement. Bidder may liaison and negotiate with the Service Provider but the order shall be placed directly.	No change in the RFP Clause
23	The Bank will require the selected bidder to provide a Performance Bank Guarantee,within 7 days from the date of acceptance of the order or signing of the contract whichever is earlier, for a value equivalent to 10% of the project implementation cost.The Performance Guarantee should be valid for a period of 36 months. The Performance Guarantee shall be kept valid till completion of the project and Warranty period.	Bidder requests PBG should be valid only for the period of 36 months and kept valid till completion of project and warranty period is contradictory.Bidder requests to have confirmation that the PBG shall only be issued for specified time period as even issuing Bank will not issue a Open ended PBG.	PBG asked is not open ended. It should have validity of 36 months.However the selected bidder shall be responsible for extending the validity date and claim period of the Performance Guarantee as and when it is due on account of non-completion of the project in time.
24	The performance of the selected bidder shall be reviewed every quarter and the Bank reserves the right to terminate the contract at its sole discretion by giving two month's notice without assigning any reasons.	Please clarify if Bank agrees to pay early termination fee in case of Termination for Convenience by Bank.	Bank will mutually discuss and decide, if required, with the selected bidder at the time of signing of the Master Agreement.
25	If the selected bidder fails to complete the assignment as per the time lines prescribed in the RFP and the extension if any allowed, it will be a breach of contract. The Bank reserves its right to cancel the order in the event of delay and forfeit the bid security as liquidated damages for the delay.	Bidder submits that penalty for delay is equal to the Liquidated Damages which is 0.1% of the milestone payment for each day of delay capped at 10% of that particular milestone payment. Liquidated Damages are to be paid only at the final milestone date.Liquidated Damages are the sole remedy for delay.Bidder does not agree to the termination of the contract.	No change in the RFP Clause
26	UCO BANK reserves the right to cancel the contract placed on the selected bidder and recover expenditure incurred by UCO BANK under the following circumstances:- UCO BANK reserves the right to cancel the contract placed on the selected bidder and recover expenditure incurred by UCO BANK, If deductions of account of liquidated damages exceeds more than 10% of the total contract price. In case the selected bidder fails to deliver the quantity as stipulated in the delivery schedule, UCO BANK reserves the right to procure the same or similar product from alternate sources at the risk, cost and responsibility of the selected bidder. After award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract,UCO BANK reserves the right to get the balance contract executed by another party of its choice by giving one month s notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which UCO BANK may have to incur in executing the balance contract. This clause is applicable, if for any reason,the contract is cancelled.	Bidder requests that the Liquidated Damages shall be the sole remedy for any delay. Bidder further request that once the cap over the liquidated damages payable by bidder is exhausted then bidder may cancel the contract and such cancellation shall be sole and exclusive remedy. Please clarify that the Cancellation of contract shall only be after a written notice and cure period. Bidder does not agree for procuring the same or similar product from alternate source at Bidder's cost.Further request Bidder to do away with the requirement of cost of cover and risk purchase.	No change in the RFP Clause Bank will give a written notice in case of cancellation of contract No change in the RFP Clause
27	In the event of termination of the Contract due to any cause whatsoever, [whether consequent to the stipulated term of the Contract or otherwise], UCO BANK shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the Bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the next successor Bidder to takeover the obligations of the erstwhile Bidder in relation to the execution/continued execution of the scope of the Contract.	It is advisable that the transition related obligation is clearly identified rather than taking the open ended obligation.	Bank will mutually discuss and decide, if required, with the selected bidder at the time of signing of the Master Agreement.
28	In the event that the termination of the Contract is due to the expiry of the term of the Contract, a decision not to grant any (further) extension by UCO BANK, the Bidder herein shall be obliged to provide all such assistance to the next successor Bidder or any other person as may be required and as UCO BANK may specify including training, where the successor(s) is a representative/personnel of UCO BANK to enable the successor to adequately provide the Service(s) hereunder, even where such assistance is required to be rendered for a reasonable period that may extend beyond the term/earlier termination hereof.	It is advisable that the termination assistance related obligation is clearly identified rather than taking the open ended obligation.	Bank will mutually discuss and decide, if required, with the selected bidder at the time of signing of the Master Agreement.

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29	Nothing herein shall restrict the right of UCO BANK to invoke the Performance Bank Guarantee and other guarantees, securities furnished, enforce the Deed of Indemnity and pursue such other rights and/or remedies that may be available to UCO BANK under law or otherwise.	Bidder does not agree to enforce a deed of indemnity.	No change in the RFP Clause
30	The selected bidder in presence of the Bank authorized officials will conduct acceptance test at the site. The test will involve installation and commissioning and successful operation of the hardware, software, communication equipment, tokens etc. No additional charges shall be payable by the Bank for carrying out these acceptance tests.	Please clarify if for any Deliverables requiring acceptance testing; Bidder and Bank will develop and mutually agree upon an Acceptance Test Plan ("ATP").	The bidder has to provide the test plan with the features installed in line with the technical & functional specifications required in the RFP document, which will then be tested by the Bank's authorized officials
31	Bank at its discretion may appoint third party for auditing the activities of on site services and operations of entire services provided to the Bank.	<p>Bidder requests for :</p> <ol style="list-style-type: none"> provide Bidder with at least thirty (30) days notice of its requirement for an Audit, such notice describing the Project Director's personnel that will be carrying out the audit and issue(s) that will be the subject of the audit; be subject to Bidder's site/premises security obligations and have their access controlled/monitored by Bidder; <p>A third party auditor shall:</p> <ol style="list-style-type: none"> not be a competitor of Bidder, or a third party in dispute / conflict with Bidder; execute a confidentiality agreement acceptable to Bidder; be independent, i.e. not have any other business relationship with Bidder. 	No change in the RFP Clause
32	<p>The bidder must undertake that they shall hold in trust any Information received by them, under the Contract/Agreement, and the strictest of confidence shall be maintained in respect of such Information.</p> <p>The bidder has also to agree:</p> <p>(a) To maintain and use the Information only for the purposes of the Contract/Agreement and only as permitted by UCO BANK;</p> <p>(b) To only make copies as specifically authorized by the prior written consent of UCO Bank and with the same confidential or proprietary notices as may be printed or displayed on the original;</p> <p>(c) To restrict access and disclosure of Information to such of their employees, agents, strictly on a "need to know" basis, to maintain confidentiality of the Information disclosed to them in accordance with this Clause and</p> <p>(d) To treat all Information as Confidential Information.</p>	Bidder suggest please clarify if the Bank will protect the confidential information of Bidder.	Bank will make its best efforts to protect the confidential information provided by the bidder.
33	Ownership and Retention of Documents.	Please seek clarify the intent of this clause.	It is as per the existing practise of the Bank
34	Limitation of Liability (New Clause)	<p>Notwithstanding anything contained in any part of this agreement, the aggregate liability of Bidder under this Agreement, and the Services provided by Bidder, regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall under no circumstances exceed the annualized contract value.</p> <p>Disclaimer. Except for damages included in a final settlement or court award of an intellectual property claim, in no event will either party be liable for any incidental, indirect, special, or consequential costs or damages including without limitation, downtime costs; lost business, revenues, or profits; failure to realize expected savings, loss or unavailability of or damage to data; or software restoration. To the extent allowed by local law, these limitations will apply regardless of the basis of liability, including negligence, misrepresentation, breach of any kind, or any other claims in contract, tort, or otherwise.</p>	Bidder to comply with RFP terms
35	The Bank will require the selected bidder to provide a Performance Bank Guarantee, within 7 days from the date of acceptance of the order or signing of the contract whichever is earlier	Bidder requests to extend this time - to provide PBG within 1 month from date of signing the contract.	No change in the RFP Clause
36	for a value equivalent to 10% of the project implementation cost.	Will this be 10% of only project 'implementation' cost, or Total Contract Value? Please clarify.	It is 10% of the 'Total Cost of Ownership'
37	The Performance Guarantee should be valid for a period of 36 months. The Performance Guarantee shall be kept valid till completion of the project and Warranty period	Please clarify the need for 36 months validity period. Does 'completion of project' include 3 year support services or only project implementation and sign off phase?	The completion of project will be after 3 years from the date of implementation of the solution & acceptance of the same by the Bank. The selected bidder shall be responsible for extending the validity date and claim period of the Performance Guarantee as and when it is due on account of non-completion of the project.

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38	The Performance Guarantee shall contain a claim period of three months from the last date of validity. The selected bidder shall be responsible for extending the validity date and claim period of the Performance Guarantee as and when it is due on account of non-completion of the project and Warranty period.	Please clarify the need for extended period of validity.	The selected bidder shall be responsible for extending the validity date and claim period of the Performance Guarantee as and when it is due on account of non-completion of the project in time.
39	Bank shall invoke the Performance Guarantee in case the selected Bidder fails to discharge their contractual obligations during the period or Bank incurs any loss due to Bidder's negligence in carrying out the project implementation as per the agreed terms & conditions	Bidder submits - a mutually agreed cure period to be provided to manage delays, if any, in discharging contractual obligations.	No change in the RFP Clause
40	The performance of the selected bidder shall be reviewed every quarter and the Bank reserves the right to terminate the contract at its sole discretion by giving two month s notice without assigning any reasons	Bidder submits - a mutually agreed cure period to be provided to manage delays, if any, in discharging contractual obligations.	No change in the RFP Clause
41	12.1. No advance payment will be made. 12.2. For Hardware and software: § 70 % on delivery of Hardware, Software,Communication equipments etc and submission of invoice with proof of delivery,installation and successful commissioning. § 10% after completion of one year warranty period. § 10% after completion of two year warranty period § 10% after completion of three year warranty period 12.3. For FM services: § Payment will be made quarterly, at the end of each quarter after sign-off	Bidder Proposes: Hardware - 80% on delivery, 20% on installation and successful commissioning; Software - 100% upon successful installation and commissioning; FM services - ok with current proposal. Please note that Bidder standard terms is NT30 from date of invoice.	No change in the RFP Clause
42	Penalty clause	Penalty is open ended, Bidder proposes to cap the penalty to 5% of Total Order Value.	No change in the RFP Clause
43	The Bank reserves the right to alter the number of devices/token specified in the tender in the event of changes in plans of the Bank. Any decision of UCO BANK in this regard shall be final,conclusive and binding on the bidder. The bank reserves the right to place order for additional token at the agreed priced during the 3 year project period with the same terms and conditions.	Kindly clarify on the alteration clause - as compared to the original order,any change in quantities is to be addressed through a Change Request.	Necessary change Request will be issued by the Bank, if required
44	The solution should be in compliance with RBI guidelines. There should be a system of online alerts to the card holders over his mobile phone and / or email id for all „card not present“ transactions of the value of ₹. 5000/- and above	Will UCO Bank have the tie up with mobile service provider for sending SMS & bidder will interface with the system of mobile service provider or bidder need to tie up with mobile service provider on their own ?	Bidder need to tie up with mobile service provider on their own for sending online alerts
45	Two-factor authentication for internet banking	Is 2FA system to be placed in Banks data centre or Bidder's data centre ? (For ACS Bank has asked bidder to host the system in their premises, however for 2FA it is not clearly mentioned)	Implementation of 2FA will on CAPEX model and its systems should be installed at Bank's DC&DR sites.Implementation of SSOCT will be on OPEX model and its system may be installed at selected Bidder's/3rd party's secure site.
46	Two-factor authentication for internet banking	Does the Bank expect the bidder to provide a token application along with hardware & software tokens or integrate with Banks token application ?	bidder to provide a token application along with hardware, software and sms & email based tokens
47	Banks requirement is that "The product should have lost, stolen and expired card support".	This can be done manually through screen, however is Bank expecting change in card status through file upload or through ONLINE interface with Card Management system as well?	System should be capable to retrieve the change in card status through the interface with switch. However if required Bank may share required data.
48	Total Cost of Ownership	Please give a sample calculation of TCO by giving an example so that there is no ambiguity in understanding the definition of TCO	Annex-VI, Commercial Bid is self explanatory.
49	The system / proposed solution will have to be integrated with the existing IP network of the Bank.	Does the network equipments required to be installed at the bank's end also needs to be quote for?	Yes
50	Bidder should have implemented 2FA in at least one scheduled commercial bank in India with Internet Banking customer base not less than 50,000. The 2FA solution must have been integrated with the Internet Banking Solution provided by M/s Infosys Technologies Limited	Considering that 2FA is very new initiative in INDIA from RBI for Banks for their E-Banking Customers only few bidders will meet this condition. Thereby preventing many prospective bidders with cost-effective & advanced technology to respond to this RFP.We request you to amend the above Eligibility Clause to below and enable many prospective bidders like us to respond to this RFP: "Bidder / OEM should have implemented 2FA in at least one scheduled commercial bank in India with Internet Banking customer base not less than 50,000. The 2FA solution must have been integrated with the Internet Banking Solution provided by M/s Infosys Technologies Limited"	Please refer reply to Query No. 18

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51	<ul style="list-style-type: none"> □ Bidder should be in existence in India for minimum of five years as on 31.03.2010 □ Bidder should have minimum turnover of ₹50 Crores in last financial year (2009-10) □ Bidder should have reported net profit for last 3 financial years (2007-08, 2008-09, 2009-10). 	<p>In light of recent trend of Security OEMs being merged and taken over by larger organization it is also imperative that eligibility criteria for OEMs too should be set. The criteria for bidders should be extended to OEMs as well. To ensure that the Bank is able to manage all the OEM products once this contract is over, there should also be a cap on the total number of OEM products that can be part of the consortium.</p> <ul style="list-style-type: none"> □ Bidder and all consortium partners/OEMs should individually be in existence in India for minimum of five years as on 31.03.2010 □ Bidder and all consortium partners/OEMs should individually should have minimum turnover of ₹50 Crores in last financial year (2009-10) □ Bidder and all consortium partners/OEMs should individually should have reported net profit for last 3 financial years (2007-08, 2008-09, 2009-10). 	No change in the RFP Clause
52	The selected bidder should provide 5000 hardware based tokens, 25000 software based tokens and 50000 Mobile and E-mail based tokens required in the implementation of the project.	<p>Token management is a complex activity and hence if the tokens are from different OEMs it would be all the more difficult for the bank to manage them on a long terms perspective.</p> <p>The selected bidder should provide 5000 hardware based tokens, 25000 software based tokens and 50000 Mobile and E-mail based tokens required in the implementation of the project. It is preferable that all the various tokens types are provided from the same OEM</p>	No change in the RFP Clause
53	It would be the responsibility of the bidder to coordinate with ATM switch Bidder for carrying out any changes, if required, at switch level to support the secure authentication.	<p>The solution as mentioned earlier is only for "card not present" transactions, why would co-ordination with ATM switch be required to carry out any changes - please provide details with regards to transaction flow of "card not present" transaction and how the ATM switch is a party to this transaction.</p> <p style="text-align: center;">Please remove this clause. Please provide the complete transaction flow for online card transaction.</p>	At the time of registration of the debit cards, the only mode of verification is the ATM card PIN. Hence it is suggested to coordinate with ATM switch vendor, if required.
54	Connect to Base24 switch at Chennai	<p style="text-align: center;">Same as above. The 3DS implementation does not require to connect to the switch</p> <p style="text-align: center;">Please remove this clause</p>	Please refer reply to Query No. 53
55	To deploy the application as well as servers required for implementing the solution on real time basis at Bidder Secure processing centre.	<p>The solution could be better deployed at the OEMs processing centre as this requires specialized skills to manage the solution</p> <p>To deploy the application as well as servers required for implementing the solution on real time basis at Bidder or OEMs Secure processing centre.</p>	Please refer reply to Query No. 45
56	The product supplied should be capable of routing transactions for onward/inward routing and authorization through Bank's ATM switch(Base-24) for debit cards	<p style="text-align: center;">Same as above. The 3DS implementation does not require to connect to the switch</p> <p style="text-align: center;">Please remove this clause</p>	Please refer reply to Query No. 53
57	Solution should be able to provide and integrate software token. The software token application should be downloadable on a PC by accessing a URL. Same should be portated/installed in Mobile Phones by direct downloads, application transmission through a data cable/Bluetooth/Infrared Connection etc.It should support most basic cell phone models available in the market and /or in use.	<p>The specifications does not address the security protocol to ensure that the software token is registered securely. Use of standard protocols like CT-KIP (The Cryptographic Token Key Initialization Protocol (CT-KIP)) should be mandated to ensure security of the registration process.</p> <p style="text-align: center;">Suggest additional clause. The software tokens should be registered using secure protocols like CT-KIP.</p>	No Change in the RFP Clause
58	The two factor authentication mechanism should be Open Authentication (OATH) compliant	<p>OATH is an industry consortium of different vendors and does not provide any additional security benefits to the BANK - such a compliance restricts the bank from using tokens provided by only consortium members and hence limiting the choice of tokens.</p> <p>Suggest removal of this clause. There are multiple open standards in the market and compliance to any of these should help bank to interoperate, e.g. OTPS</p>	No Change in the RFP Clause
59	Solution should provided strong encryption standards (128bit secure channel/3 DES) for storing, generating and sending One Time Passwords(OTP)	<p>By specifying the algorithm and key size the bank would make the specs proprietary and restrict bidders from suggesting any equivalent or better standard. Further such keys should never be stored or sent to any place. AES is presently the most acceptable encryption algorithm.</p> <p>Solution should provided strong encryption standards for generating One Time Passwords(OTP). At a minimum 128bit 3 DES or AES algorithm should be used for the same.</p>	No Change in the RFP Clause
60	OTP should be numeric and the length should be parameterisable so that Bank can choose to have minimum of 5 characters and a maximum of 10 characters	<p>This is a proprietary capability for tokens. Additionally the OTP length should be same across all forms of the token to ensure consistency and better usability. Worldwide standard of token length is 6 characters.</p> <p style="text-align: center;">OTP should be numeric and the length should be 6 characters</p>	OTP should be numeric and the length should be 5 to 10 characters
61	The solution should generate unique OTP and should be changed in every 30 seconds	30 seconds is too short a time period for any Internet Banking transaction and users. Looking at the kind of connectivity most indian users have to the internet. The sessions would time out frequently causing user frustration	The solution should generate unique OTP and should be changed in every 60 seconds

Sl. No.	RFP Clause	Bidder's Query	Bank's Clarification
62	Mutual authentication between the client and server based on secure protocol.	The client and server of OTP should not be communicating in any manner. The OTP client and server should not be required to communicate in any manner once it has been securely deployed.	No Change in the RFP Clause
63	Solution must counter phishing, pharming, man in the middle, man in the browser and man in the machine attack	The 2FA solution by itself cannot safeguard from phishing , pharming, man in the middle, man in the browser attacks. 2FA only provides a partial security solution for such vulnerabilities. Suggest modification of the clause to read. Solution must help in reducing risks from phishing, pharming, man in the middle, man in the browser and man in the machine attack	The clause is revised and may be read as under: "Solution must help in reducing risks from phishing, pharming, man in the middle, man in the browser and man in the machine attack"
64	Solution must provide a remote web interface to enable administrators to access various functions.	Few of the mandatory functions that should be provided not only for administrators but also for token users in terms user self service, Provisioning, Workflow for approvals and user & token management Suggest modification of the clause to read. Solution must provide a remote web interface to enable administrators and users to access various functions including but not limited to user self service, Provisioning, Workflow for approvals and user & token management	No Change in the RFP Clause
65	The authentication mechanism should be easily integrated with existing applications and network.	Ease of use should be supplemented by High Availability requirements of the authentication solution. The authentication mechanism should be easily integrated with existing applications and network. To maintain uptime and availability of the authentication solution to the internet banking users the bank should ask for solution that have inbuilt high availability capabilities	No Change in the RFP Clause
66	Solution must support the authentication at the time of pre login, user login as well as transaction authentication	Pre-login authentication can only be based on device / ip blacklist information. This is a feature provided only by Risk Based Authentication System. Suggest removal of this clause as the bank is envisaging of a Risk Based Authentication System only in the future. Please remove pre-login authentication from the requirements, else all bidders would have to bid for risk based authentication and associated integration efforts.	To start with, the solution must support user login as well as transaction authentication. Pre login is a future requirement.
67	Product should have migration convenience and the bidder to extend complete support of migration of services to the in-house model, in case bank decides to have an in-house model, at a later date.	In house model and ASP models are entirely different solutions based on their inherent nature of delivery. The bidder may not be able to guarantee that the same solution can be migrated to an in-house model but can help deployment of a relevant solution if the need so arises by migrating all the necessary data elements to the new setup. Please remove this clause. Migration would have to be taken up as a completely new project with no dependency on this project whatsoever	No Change in the RFP Clause
68	Bidder should have reported net profit for last 3 financial years (2007-08, 2008-09, 2009-10).	We request you to please get this mended as : " The bidder should have positive net worth not less than paid up equity in each of the last three audited financial years".	No change in the RFP Clause
69	Bidder should have implemented 2FA in at least one scheduled commercial bank in India with Internet Banking customer base not less than 50,000. The 2FA solution must have been integrated with the Internet Banking Solution provided by M/s Infosys Technologies Limited.	We request you to please ascertain if it is bidder or OEM?	Please refer reply to Query No. 18
70	The bidder should provide the required hardware, software, communication equipment, bandwidth etc. for the successful implementation of the proposed solution.	Does the Bank wish to procure bandwidth as well?	Please refer reply to Query No. 2
71	Bidder should have implemented 2FA in at least one scheduled commercial bank in India with Internet Banking customer base not less than 50,000. The 2FA solution must have been integrated with the Internet Banking Solution provided by M/s Infosys Technologies Limited.	The Bidder should be allowed to bid even if the OEM/Technical Solution Provider has implemented 2FA as per the Bank's eligibility criteria.	Please refer reply to Query No. 18
72	Bidder should submit a proof of audit stating that the solution/product proposed for additional authentication/validation based on information not visible on the cards for all on-line card not present transactions has undergone third party penetration testing / ethical hacking tests.	Bidder/ Technology Service Provider should submit a proof of audit stating that the solution/product proposed for additional authentication/validation based on information not visible on the cards for all on-line card not present transactions has undergone third party penetration testing / ethical hacking tests.	No change in RFP Clause
73	The 2FA solution should be implemented under capex model	Can the vendors propose a hosted model for this solution as well? This would significantly reduce the Bank's capex cost.	No change in RFP Clause
74	The selected bidder should provide 5000 hardware based tokens, 25000 software based tokens and 50000 Mobile and E-mail based tokens required in the implementation of the project.	What does the bank mean by mobile and e-mail based tokens. Does it mean SMS-OTP sent to customer's mobile or email? Or the bank wants Mobile software tokens?	Tokens generated by the application installed in the mobile are mobile based tokens. SMS-OTP sent to customer's mobile or email are out of band tokens

Sl. No.	RFP Clause	Bidder's Query	Bank's Clarification
75	Provide website enrolment for cardholder to register for the program	Does the enrolment have to happen at the Bank's website or bidder's website?	Enrollment should be done where the bidder's application is installed. However the required link is to be provided at the Bank's website.
76	Provide enrolment option during first time online use of debit card.	This would require implementation of a solution component at the PG or Merchant website level. Will the Bank ensure that the PG or Merchant website installs the solution component?	In OPEX/hosted model it is the responsibility of the bidder to ensure that the PG or Merchant website installs the solution component if required.
77	The solution should be in compliance with RBI guidelines. There should be a system of online alerts to the card holders over his mobile phone and / or email id for all „card not present“ transactions of the value of ₹. 5000/- and above	Does the bank have a SMS Gateway service which the bidder can use? Or the bidder has to provide the SMS Gateway as well?	Bidder has to provide
78	Bank should have real time access to transactional and customer data	What is the purpose of having such real-time access? What is the interface in which the bank wishes to have this access?	Please refer reply to Query No. 3
79	To provide all integration and implementation support for connectivity and data transfers between the Bank or Bank's authorized site serviced by third party and the bidder's service centre	Can the bank clarify this? Is the bidder supposed to provide bandwidth as well?	Please refer reply to Query No. 2
80	The two factor authentication mechanism should be Open Authentication (OATH) compliant	OATH is only applicable for OTP Authentication. Is this still applicable if bidder is proposing non-OTP based authentication which is more secure than OTP?	No change in RFP Clause
81	The product should have lost, stolen and expired card support	Please expand on this functionality	Please refer reply to Query No. 47
82	Bidder should have implemented 2FA in at least one scheduled commercial bank in India with Internet Banking customer base not less than 50,000. The 2FA solution must have been integrated with the Internet Banking Solution provided by M/s Infosys Technologies Limited.	We believe this criteria is to give confidence to the Bank that the supplied solution is integrated in an environment similar to that of UCO Bank. Therefore this criteria should be applicable to either Bidder/OEM rather to only Bidder.	Please refer reply to Query No. 18
83	Bidder should have implemented 2FA in at least one scheduled commercial bank in India with Internet Banking customer base not less than 50,000. The 2FA solution must have been integrated with the Internet Banking Solution provided by M/s Infosys Technologies Limited.	Almost all the 2FA RFP's that has come out from banks have put this clause as bidder or the solution provider should have implemented 2FA in atleast one scheduled commercial bank in India.By restricting bidder as only System Integrator, the bid may invite scarcity in competition.There are hardly any System Integrator who can individually qualify this eligibility criteria. Please modify this clause.Bidder should be a consortium of System Integrator and OEM.In the eligibility criteria please include the change as "Bidder or the solution provider should have implemented 2FA in atleast one Scheduled commercial bank in India with internet banking customer base of not less than 50,000.	Please refer reply to Query No. 18

Please note that all the other terms & conditions mentioned in our RFP No. DIT/006(264)/1230/2010-11 dt. 26.08.2010 will remain unchanged.

Assistant General Manager (ADC)