

**Prebid Clarifications and Amendments to
RFP document Ref No.: DIT 1209/2010-11 dt. 24.08.2010**

Sl. No.	Query	Clarification
1	Exemption of payment of tender document cost and EMD for companies registered with National Small Industries Corporation.	At the time of submission of technical bid, Bidders having valid NSIC certificate will be eligible for exemption of Bid document cost and EMD as per terms defined therein
2	Is the Bank willing to consider International References	Please refer clause 2 of RFP document
3	The Bank has asked for 18 Lac Transaction Costing. Is it per month or Per Quarter or Per Year	It is expected no. of transactions span across the period of three years
4	Bill presentment and payment services through Bill Aggregator - Will the Bank provide Bill Aggregator details for presentment and payment?	At present the Bank is having a tie up with one Bill aggregator for Bill payment through e_banking channel. However, the Mobile Banking solution provider may have tie up with multiple bill aggregators
5	Fee payment	Fee payment facility can be integrated with the bill aggregator. However Bank may also enter into separate tie-up with individual institutions at its discretion, which should then be integrated with Mobile Banking System.
6	Temple donation	Donation facility can be integrated with the bill aggregator. However Bank may also enter into separate tie-up with individual trust, board, NGO etc at its discretion, which should then be integrated with Mobile Banking System.
7	Mobile recharge - Bank will direct contact with the telecom operator or do we need to provide?	Mobile recharge facility can be integrated with the bill aggregator. However Bank may also enter into separate tie-up with any mobile service provider at its discretion, which should then be integrated with Mobile Banking System.
8	Online Ticket Booking services	Online Ticket booking facility can be integrated with bill aggregator. However Bank may also enter into separate tie-up with individual ticket booking service provider at its discretion, which should then be integrated with Mobile Banking System.
9	Mobile to Mobile Funds Transfer - is it between mobiles registered with the Bank or to any one?	Between registered mobiles of the Bank to start with. However the same can be extended through other Mobile Banking Services through Settlement agencies like NPCI. Please refer RFP clause no. 3.1
10	What is the meaning of support for mobile commerce and NFC transactions (proximity transactions)	Near Field Communication interface to be provided by the selected bidder for m_commerce b2b and b2c transactions
11	What is the meaning of To support merchant/agent mobile applications for m-commerce, insurance agents, etc	The Mobile Banking application should support the Merchant / Agent communication for tied up payment gateway for m_commerce and Insurance Payment
12	Do we need to procure the SMPP connection or Bank already has to sending the SMS and Short Codes for PULL SMS Service?	In the hosted model the vendor has to use its own or 3rd party infrastructure to route the messages.
13	What is the initial customer base and future scalability requirements?	Mobile banking is still in the early stage of adoption. Keeping in view the rapid growth in users and wider coverage of mobile phone, the number of mobile banking subscribers will increase substantially. Total number of expected customers subscribing to mobile banking is approximately 2 Crores
14	Do they provide switch for inter-bank transfers and the cost associated?	We have switch arrangement for interbank ATM transfer and payment gateway is installed for NEFT/RTGS

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15	Will the bank own SMS alerts and other telecom operator cost OR is it the vendor?	It is the vendor only
16	Is there any cost for end-user for using mobile banking services? If YES, is it one time? Is it transaction based? Is it Monthly/Quarterly/Yearly?	The transaction based cost to be charged from the Bank. Charging form the customer is at the prerogative of the Bank
17	Please provide us with the HSM vendor and model.	Since the entire system is implemented in hosted model, it is the bidder who should suggest the HSM vendor and model. Bank will not suggest any HSM vendor and model. However the selected bidder may consult Bank's ATM switch vendor.
18	Time date and venue of Pre-Bid meeting	Please refer clause 4.3 of RFP document.
19	Current Customer Base	Please refer clarification given to query no.13
20	No of mobile banking customers expected/projected in next 3-5 years	Please refer clarification given to query no.13
21	Preferred service Channel access	GPRS,WAP,USSD & SMS to start with
22	Projections of total transactions over next 3 to 5 years.	18 Lac span across the period of next 3 years
23	Is internet banking already enabled?	Yes
24	Do we need to connect to bank switch(like finnet/sparrow/euroNet/others) or core banking(finnacle) or both	Please refer clause "Interfacing with different Channels" of Annex.- II, pg 21 of RFP document
25	Do we need to open short codes for SMS/USSD short codes with operators across(there is cost associated with same) or will the bank do it	Bank is using some short codes which will be shared with the vendor for implemenation. However menu option should be provided to generate short codes from the application itself. Customer need not have to type the short codes by any means.
26	Any preference on Hardware(IBM/HP etc)	No preference. But bidder to ensure uptime as per clause 10 of RFP document
27	Do we need to integrate with 3rd party aggregators like Bill desk etc for Bill payments etc or will the bank have a direct tieup	At present the Bank is having a tie up with one Bill aggregator for Bill payment through e_banking chanel. However , the Mobile Banking solution provider may have tie up with multiple bill aggregator.
28	Do we need to provide topup/bill payment for all customers and act as aggregator with the operators or will the bank do tie up directly	At present the Bank is not having any tie up for topup and recharge for Mobile service providers. The Vendor may have its own tieup for the same.
29	E_banking services- need more clarity	Customer may send a request for availing the e_banking service using mobile banking facility provided to him
30	E_banking PIN Change Request- need more clarity	Customer may send a request for PIN change for the existing e_banking service using mobile banking facility provided to him
31	a Bill presentment and payment services through Bill Aggregator -any particular aggregator in mind	At present the Bank is having a tie up with one Bill agreggator for Bill payment through e_banking chanel. However , the Mobile Banking solution provider may have tie up with multiple bill agreggator
32	c Temple donation- any particluar temple in mind or through aggregator.who will get the temples/aggregator for same.do we need to get same and act as ggregator	Donation facility can be integrated with the bill aggregator. However Bank may also enter into separate tie-up with individual trust,board,NGO etc at its discretion, which should then be integrated with Mobile Banking System.
33	Mobile to Mobile Funds Transfer- need more clarity	Between registered mobiles of the Bank to start with. However the same can be extended through other Mobile Banking Services through Settlement agencies like NPCI. Please refer RFP clause no. 3.1

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34	DMAT Services d. Bill enquiry- need more clarity on bill enquiry for Demat.	User should be able for making enquiry for various monthly bills being charged by the depository
35	The application should support multiple channels for registration d) Through Bank Branches - need more info and clarity	Agent application should be provided at branch level for activation and registration of the users
36	The application should support multiple channels for registration e) Bulk registration from the Branches- need more info and clarity	Bulk registration agent application should be provided at central location for bulk activation and registration of the users
37	The administrator portal should have detailed audit logs. Support should be there for the logs to be stored in a detachable WORM device. The audit logs should be capable of being used for forensic evidence--need more info on what kind of forensic tests and any particular WORM device???	Please refer RBI circular No. RBI/2009-10/159 DBS. CO. FrMC. BC. No. 7 /23.04.001/2009-10 dated September 16, 2009
38	Is the bank looking for a complete hosted model or the solution need to be hosted at a desired premise of the bank.	Bank is looking for complete hosted model
39	If the requirement is a hosted model, then do the bidder need to have prior experience in hosting model	Experience in either OPEX or CAPEX model would be considered
40	What are the current push and pull services being offered by the bank, are they only related to CBS or involve other banking system	Pull Service such as Balance enquiry, mini statement etc and Push Service are various alerts such as balance reaching limit, debit and credit above specified amount etc. Presently only CBS system is attached to sms services.
41	Need more clarification on the POS based payment. Please list down the transactions that are the considered as POS payments by the bank.	m_commerce transactions through POS terminals with the features of NFC , Merchant / Agent etc are treated as POS based transactions in Mobile Banking
42	Is the bank looking for only the software or also the hardware. If hardware is involved, do the bidders need to suggest the required configuration? If the requirement is ASP model, then there is no need for the bank to look into the hardware. Kindly clarify.	The entire solution is to be on hosted model. So the end to end solution should be provided by the vendor
43	Please specify the existing systems in the bank. Also specify the usage of the solution offered by the bank for its present and future needs.	Please refer point 1 and point 3 of the RFP document
44	Request you to specify the service channels for the solution , i.e. - SMS, USSD, GPRS, J2ME, WAP, BREW	GPRS,WAP,USSD & SMS to start with
45	Request if such right of termination be applied if the Bidder has committed a material breach of any of the terms and conditions of the Bid and has not cured or commence to cure the breach/default with 30 days of receiving such notice of default from the Bank. Further after termination of the contract, the Bank should pay the Service charges for the services delivered by HCL till date of such termination.	Bank will mutually discuss and decide, if required, with the selected bidder at the time of signing of the Master Agreement.
46	Request if the same could be negotiated at the time of signing of the contract.	Bank will mutually discuss and decide, if required, with the selected bidder at the time of signing of the Master Agreement.
47	Request if the Bank can impose the liquidated damages only if such delay is due to reason solely attributable to HCL.	Bank will mutually discuss and decide, if required, with the selected bidder at the time of signing of the Master Agreement.
48	The provision relating to indemnity and confidentiality shall survive for a period of one year from the date of termination of the contract.	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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49	This clause should include the clause related to exception of the Confidentiality obligation.	Bank will mutually discuss and decide, if required, with the selected bidder at the time of signing of the Master Agreement.
50	Request to include the below clause in lieu of the current clause : Proposed Mobile Banking Product should have been implemented in India/Overseas . This would enable us to bring global expertise/experience in our offerings	NO CHANGE. OUR RFP CLAUSE STANDS
51	We would request if liability for direct damages is to be limited to a percentage [say 5%] of contract value.	Bank will mutually discuss and decide, if required, with the selected bidder at the time of signing of the Master Agreement.
52	Is there any existing system with you on this solution	The Bank has currently implemented SMS alert based services for sending transaction based and non-transaction based alerts to it customers and also the Pull & Push based services for various service requests.
53	What is the expected revenue model	Bank is looking for complete hosted model
54	Do we have to host the system in your premises or in our premises	Bidder's/ 3rd party's premises
55	RFP did say that UCO bank requires the vendor to have implementation in India. Though we do not have that, we would like to come across and present to you our value proposition and see if you would like to consider us. Please let us know your position on the same, if not, we would be willing to even give you a presentation for you to understand some of the unique functionality we have(a live demo) and thus giving you an edge to evaluate other vendors in the process.	NO CHANGE. OUR RFP CLAUSE STANDS
56	Is the requirement meant for WAP or Client based? Does the Bank have an existing set of alert system that can be leveraged? Does the Bank expect the bidder to have all relationships?	The entire solution is to be on hosted model.Bidder to have all relationships
57	Specifications for FTS?	Base 24 (6.x) switch
58	Is the SLA going to be shared separately?	SLA will be EXECUTED with the successful bidder.SLA will cover all terms and conditions of the RFP including performance and availability of the solution deployed for Mobile Banking solution.
59	Does implementation include completion as well?	Bidder has to provide end to end solution in the hosted model
60	Revoke Cheque Please explain	It is the log only request from customer for the lifting the stop payment request earlier placed by him.
61	Hotlisting of ATM/Debit Cards - Please explain	It is the request from customer for the hotlisting of his ATM/Debit card (log only transaction)
62	E_banking services Please explain	Customer may send a request for availing the e_banking service using mobile banking facility provided to him
63	E_banking PIN Change Request Please explain	Customer may send a request for PIN change for the existing e_banking service using mobile banking facility provided to him
64	Bills due for payments alerts - Is this within the app or out of the app?	Within the app
65	DEMAT Services ,Is there a separate system to be interfaced with ? If so please provide details	The mobile banking application has to be interfaced with the existing Demat application.
66	To support merchant/agent mobile applications for m-commerce, insurance agents, etc-Please explain. Are there any new application required? Is there a need to interface with a different system?	The Mobile Banking application should support the Merchant / Agent communication for tied up payment gateway for m_commerce and Insurance Payment.

Sl. No.	Query	Clarification
67	What about License/ User License/ AMC costs?	This should be part of the bidder's commercial offer/TCO
68	Sizing Requirement - What is the TPS expected?	Please Refer Point 80 to 90
69	S.No. 1 b) Query on Last 5 transactions scalable upto „n“ number of transactions in the account c) View history of last 5 transactions scalable up to „n“ number of transactions initiated using the vendor"s solution What is the difference between b and c	point 'b' is for any type of transactions including transactions made through branch, ATM,POS,mobile banking,E-banking etc. point 'c' is for transactions made only through the proposed mobile banking solution
70	Mobile to Mobile Funds Transfer - Is this within the Bank or also Inter-Bank? Would NEFT be used in the backend or some other mechanism (such as mobile wallet)? How would this be done if the Mobile number is associated with more than one account?	Between registered mobiles of the Bank to start with. However the same can be extended through other Mobile Banking Services through Settlement agencies like NPCI. Please refer RFP clause no. 3.1
71	What type of Middleware is it? Web Services, MQ series etc.?	In an hosted model the bidder has to decide the middleware.
72	Since the Mobile Banking solution is being provided on a ASP model, and the bidder would be making costly upfront investments for this project, we request the bank to consider the Payment Terms as under : a. 30% of the Implementation fee, on completion of Acceptance Tests by the Bank b. 30% of the Implementation fees on Go Live of the Solution. c. Balance 40% of the Implementation fees, after completion of 6 months of the Go-Live date.	NO CHANGE IN RFP CLAUSE
73	The RFP document states that Payment for Transaction charges would be made on quarterly basis, at the end of the quarter FSS Query --> Since the Mobile Banking solution is being provided on a ASP model, we request the bank to consider the recurring payments to be made on a monthly basis, on submission of invoices.	NO CHANGE IN RFP CLAUSE
74	Change suggested in Eligibility criteria : "Bidder or their OEM Solution should have executed similar projects i.e. installation, integration, implementation and maintenance of Mobile Banking solution in public/private sector Bank(s) in India during the last three years. The solution offered should be currently running successfully."	The eligibility criteria mentioned in the RFP has since been modified as "Bidder or the OEM should have executed similar projects i.e. installation, integration, implementation and maintenance of Mobile Banking solution in public/private sector Bank(s) in India during the last three years. The solution offered should be currently running successfully"
75	To support merchant/agent mobile applications for m-commerce, insurance agents, etc --Request Bank to share the use case for the merchant and agent mobile applications? What are the systems to be integrated?	The Mobile Banking application should support the Merchant / Agent communication for tied up payment gateway for m_commerce and Insurance Payment
76	What kind of POS based payments Bank is looking for implementation using Mobile Banking solution.	Please refer point no 41
77	Is the Bank going to provide an SMS aggregator?	At present the Bank is having a tie up with one Bill aggregator for Bill payment through e_banking channel. However , the Mobile Banking solution provider may have tie up with multiple bill aggregator.
78	Which all flavor the Bank wishes to implement – SMS, Browser & Rich Client application	GPRS,WAP,USSD & SMS to start with as per the choice of the customer
79	Country of operation for specific entity	India

Sl. No.	Query	Clarification
80	Total number of Retail users of the Bank registered for Mobile Banking	<p>The query relates to Hardware sizing . However Mobile banking is still in the early stage of adoption. Keeping in view the rapid growth in users and wider coverage of mobile phone, the number of mobile banking subscribers will increase substantially. The Vendor may size the Hardware with the following assumptions.</p> <ol style="list-style-type: none"> 1. Total number of expected cutomers subscribing to mobile banking is approximately 2 Crores 2. Total number of accounts expected in mobile banking is approximately 2 Crores 3. For all other parameters like concurency factor , peak hour for transaction,TPS etc. the vendor to follow current industry practice. However the vendor to ensure the uptime and availability as mentioned in the RFP document.
81	Total number of Corporate users of the Bank registered for Mobile Banking	
82	Total number of customers of the Bank who would use Bill Payment facility	
83	Total number of Accounts with Mobile Banking facility for Retail users	
84	Total number of Accounts with Mobile Banking facility for Corporate users	
85	Max number of Retail Mobile users Logged on to Mobile Banking System at any point of time	
86	Max number of Corporate Mobile users Logged on to Internet Banking System at any point of time	
87	Average number of Billers per Bill Payment Customer (Billers are Telephone companies, Electricity companies and others)	
88	Average number of Financial transactions (non bill payment type like fund xfer) per day through Mobile Banking	
89	Period over which transaction history data has to be maintained in Mobile Banking solution database	
90	Average number of Bill payments based Financial transactions per day	
91	What is the peak hour for transactions for Mobile Banking	
92	What is the per hour Financial transaction during the peak hour	
93	What is the per hour Non-Financial transaction during the peak hour	
94	What is the projection period for which business volumes has been provided and the system has to be sized	Three years
95	What is the expected Avg. hourly CPU utilization during peak hours	During peak hours, average CPU utilization should not be more than 70%
96	Does the Bank have any preferred platform, Example : IBM , Sun or Windows platfrom	No preference. But bidder to ensure uptime as per clause 10 of RFP document
97	Any other Inputs that Bank want to provide for sizing exercise	No . But bidder to ensure uptime as per clause 10 of RFP document
98	Period over which Payment history/Transaction data has to be maintained in Mobile Banking	Three years