

To, All Prospective Vendors, 1-Sep-2015

Dear Sir/s,

Sub: RFP for 'Online Payment Gateway facility for collection of fees'

This has reference to our Request for Proposal dated 10th August 2015 for 'Online Payment Gateway facility for collection of fees' (Ref No: OPG/15-16), written queries received by us and pre-bid meeting held in this regard on 1st September 2015.

Placed below is compilation of queries and explanation/responses.

Chief Executive Officer

Pre-Bid Query & Responses for Online Payment Gateway facility for collection of fees dated 10-Aug-2015 (Ref No: OPG/15-16)

Sr. No.	Document Reference	Page No.	Clause No.	Description In RFP	Clarification Sought	Additional Remark (if any)	IIBF's Response/Comment
1	Minimum Eligibility Criteria	4	6	The vendor should be earning a Net Profit/ having Positive Net worth in each of the last three completed financial years. i.e. FY 2012-13, 2013-14 and 2014-15	Is it mandatory for the vendor to have the NET PROFIT in last three years ?	If the Net Worth of the company is more than 15 crore, can it be considered in place of the Net Profit criteria?	No change in RFP clause
2	Other Terms and Conditions:	13	16	The vendor should not display any content like advertisement, company logo, company name etc on payment page.	can we have a co-branded payment page?		The vendor should not display any promotional content/ advertisement of any company.
3	Annexure – III Part – II Technical	25	12	Vendor should have remote 24 X 7 service delivery infrastructure to ensure immediate response and faster resolution.	Is it fine if we provide gthe support from Monday to Saturday from 9AM to 9PM		In case of emergency vendor suport will be required.
4	7. Brief Scope of Work	6 of 19	2. g.	The transaction is either successfully processed or rejected. The candidate is intimated of the same instantly via SMS/Email and an electronic acknowledgement on IIBF linked portal shows the payment confirmation number.	Kindly confirm whether the same is to be sent by the Service Provider or it will be sent by IIBF		clause 2.g under "7. Brief Scope of Work" stands deleted

5	11. Signing of the Document	10 of 19	3	<p>The individual signing the tenders and/or other documents should specify whether:</p> <ul style="list-style-type: none"> o He is the sole proprietor of the firm or constituted attorney of such sole proprietor. o A partner of the firm, if it is a partnership firm, in such case he must have authority to refer to arbitration dispute concerning the business of the membership by virtue of partnership agreement or a Power of Attorney. o Constituted attorney of the firm, if it is a company under the meaning of Company Law, a certified Photostat copy of the power of attorney should be attached. <p>1. Managing Director/President/Chairman/Company Secretary in case of Limited Co. having authorization for committing the company from its Board of Directors or as is required under Co. Law and</p> <p>2. President or Secretary in case of registered co-operative society having such powers through Laws/Bylaws or by special resolution.</p> <ul style="list-style-type: none"> o Signed by duly Authorized officer in case of PSU/Bank. 	Can a senior level employee be assigned to sign the RFP with a valid Power of Attorney?		Senior level employee with valid power of Attorney may sign tender and / or other documents.
6	16. Other Terms and Conditions	15 of 19	25	In case of any upward change in transaction rates (e.g. Merchant Discount Rate) on account of regulatory guidelines/directions, the same is to be absorbed by the vendor whereas in case the revision is downwards the benefit is to be passed on to IIBF.	Request you to kindly confirm whether this can be mutual since any upward change in the rate may lead to a significant loss borne by us. Hence, to make this a win win situation for both of us, request you to kindly make this clause mutual.		No change in RFP clause

7	16. Other Terms and Conditions	16 of 19	33	The vendor should not display any content like advertisement, company logo, company name etc on payment page.	Request you to kindly consider whether the small logos of cards companies and CCAvenue can be allowed. CCAvenue is a trusted processor for the last 14 years and the logo will provide the customer with trust to pay online. Moreover, since the payment page is hosted by us, the landing page would have CCAvenue mentioned.		The vendor should not display any promotional content/ advertisement of any company.
8	19. Rates	17 of 19		The rates/transaction charges should contain the collection work cost, on a fixed cost/Percentage basis of per transaction. The rates/transaction charges are exclusive of statutory duties such as sales/trade tax/Service Tax/ VAT and any other Central, State Govt. levies which are to be shown separately and shall be payable as applicable. Bank charges, whatsoever, shall have to be borne by the vendor and shall not be paid by the IIBF in any case.	Is it mandatory to quote only in %, or even flat fees are acceptable?		both, % or flat rate are acceptable. Ref. commercial template, Annexure - VI.
9	Annexure – III FUNCTIONAL AND TECHNICAL SPECIFICATIONS (FTS)	1 of 5	7	The payment gateway should generate authenticated receipts as proof of transactions and automated generated intimation for the payment sent to the payer/candidate through e-mail and SMS, for various scenarios like successful transaction or failed transaction.	Does this have to be an email or hosted on successful redirection. Is there any standard format for the same?		clause 7 of "Annexure - III (FTS)" stands deleted

10	Annexure – VI Commercial Template	1 of 4		Three years Rate - I) For Transactions with Amounts less than /equal to Rs. 2000/-	Rates within a single category may differ, such as the commercials for Mastercard/visa/amex may differ. Can we quote/modify the table whein the charges for a few bank or payment option may be separate?		No change in RFP clause.
11	Annexure – VI Commercial Template	1 of 4		Three years Rate - II) For Transactions with Amounts greater than Rs. 2000/-	Rates within a single category may differ, such as the commercials for Mastercard/visa/amex may differ. Can we quote/modify the table whein the charges for a few bank or payment option may be separate?		No change in RFP clause.
12	EMD	12	12.1	Technical Proposal should include the following	The EMD Draft should be drawn in whose favour?		in favour of IIBF. Ref: Annexure - II, EMD Format
13	Penalty	16	17	If the Vendor fails to complete the work within prescribed period (4 Weeks) or within any extended time allowed.....	Can we extend the prescribed period (4 weeks) to prescribed period (6 Weeks)	Some of the Banks take longer to provide the codes for transaction. Hence, the request.	Clause amended as: Payment gateway services integration with IIBF site should be completed in 4 weeks. Any time beyond four week shall call for penalty.
14	Technical	5 of 5	Annexur e III Part II Point 5.3	Net Banking: associated with minimum forty (40) different leading banks out of which at least 10 should be nationalized/public sector.	Net Banking: associated with minimum Fifty (50) different leading bank out of which at least 15 should be nationalized / public sector		No change in RFP clause

15	Technical	5 of 5	Annexure III Part II Point 19	The vendor shall have to necessarily debit....IIBF's designated account....	You may mention that the funds should be remitted as per RBI guidelines, earlier the better.	RBI gives T+3 working days for remittance of funds to merchant account, where Nodal Bank is used.	No change in RFP clause
16	Technical	5 of 5	Annexure III Part II Point 21	Average time taken for processing refund of payment to candidate/cardholder (Data of last six months)			No clarification sought
17	Technical	5 of 5	Annexure III Part II Point 8, 9, 10 & 11	PCI DSS/PADSS/ISO 9001/ ISO 27001 Certificates	You may mention that any two of the above should be mandatory		No change in RFP clause
18	Bank Guarantee	Annexure VII		Bank Guarantee Template	Should actual Bank Guarantee form a part of the RFP Response or is it only the		it is a template. Accutual BG to be submitted by the successful Vendor
19	{Ref No: OPG/15-16} Request for Proposal for online payment gateway facilities for fee collection	3	6	Entire Clause 6	The points mentioned under minimum eligibility criteria needs to be submitted for bank or for service partner of bank for Payment Gateway Services		Clause 6 - applicable to the entity who is submitting the proposal.
20	{Ref No: OPG/15-16} Request for Proposal for online payment gateway facilities for fee collection	35	Annexure VIII	Annexure VIII	Regarding the agreement, will it be signed between Kotak Mahindra bank and IIBF or IIBF and service partner of Kotak Mahindra Bank or will it be tri party agreement		IIBF and entity who is submitting the proposal.

21	{Ref No: OPG/15-16} Request for Proposal for online payment gateway facilities for fee collection	12 and 14	12 and 16	Technical proposal should include the following/Other Terms and Conditions	The EMD of Rs. 1 Lakh and BG of 6 lakhs needs to be provided by Bank or by service partner of bank.		entity who is submitting the proposal.
22	Not in document	0	0	0	The transaction will be routed through the bank account of IIBF maintained with Kotak Mahindra Bank.	No where mentioned in the RPF. Requirement from our side.	- NA -
23	Not in document	0	0	0	Lastly, if you could please share the average balances been maintained by IIBF with your present banker.	No where mentioned in the RPF. Requirement from our side.	- NA -
24	Brief scope of work	Page 6 of 19	Pt. 4	Vendor provides training for integration for a period of at least 1 week to the designated officer/s to IIBF. The vendor shall also provide adequate training for installation and maintenance of any software required for this project to IIBF official onsite.	What kind of onsite training is required? Please elaborate		Training to be provided as per the IIBF requirement for integration/maintenance suport.
25	Brief scope of work	Page 6 of 19	Pt. 5	Vendor provides all the material / document along with the technical support person if required	Material/documents/SOP what exactly is the requirement?		Material/Document required for training/suport
26	Technical Proposal	Page 12 of 19	Pt. 8	Detailed Architecture of the proposed solution with various features/functions of the system including fail over methodology/strategy.	Whether a brief write up of our service or the design architecture?		Detail Design Architecture of proposed solution
27	Other terms & conditions	Page 13 of 19	Pt. 5	The Vendor will provide Project Manager who will act as a single point of contact for all activities regarding this project. The Project Manager will be required to make on-site decisions regarding the scope of the work and any changes required by the work.	Whether the project manager be posted at your site or a SPOC from the vendor?		as per RFP terms

28	Other terms & conditions	Page 13 of 19	Pt. 8	Vendor should specify only a single solution which is cost-effective and meets IIBF's requirement and should not include any alternatives.	Please elaborate on the single solution cost?		as per RFP terms
29	Training	Page 13 of 19	Pt. 6	Training also includes Knowledge transfer to core team, engineers/operators and support personnel.	Please elaborate on the knowledge transfer required?		as per RFP terms
30	Other terms & conditions	Page 15 of 19	Pt. 28	The Vendor shall be responsible for security/upkeep of data maintained on portal located in its owned/hired data centre through proper security devices like Firewall protection, IDS, IPS etc. The vendor should create back-up of the transaction data and maintain the same in a secured/protected environment	Does it mean maintaining the portal at IIBF site? Please elaborate		No
31	Other terms & conditions	Page 16 of 19	Pt. 33	The vendor should not display any content like advertisement, company logo, company name etc. on payment page.	Whether the company's logo will be there on the payment aggregator page or not?		The vendor should not display any promotional content/ advertisement of any company.
32	Subcontracting	Page 18 of 19	same pt	The Vendor will not subcontract or delegate or permit anyone other than the vendor's personnel to perform any of the work, service or other performance required of the vendor under this agreement.	Whether our technology partners will be considered for the purpose or not?		All obligations/ responsibilities will rest with the selected vendor
33	RFP Annexure –III (Part 2) Technical	Page 3 of 5	Pt. 5 (sub pt. 4)	IMPS services	What is meant by doc proof?		Relevant supporting document
34	RFP	Page 11 of 19	12 (1b)	A Statement that proprietary information is included, if applicable.	What exactly do you mean by proprietary info?		clause 12.1b under "Technical Proposal should include the following" stands deleted
35	RFP Annexure –III (Part 2) Technical	Page 3 of 5	Pt. 1	The vendor should have experience in providing Internet Payment Gateway services / other Payment	Would screenshots of the same suffice?		Project PO/Completion certificate of live implementations

35				collection services during last three years on national Scale in the Country related to similar services.			
36	RFP Annexure –III (Part 2) Technical	Page 3 of 5	Pt. 4	The payment gateway should be compatible with web and smart device like mobile/tablet etc.	What are the devices that are supposed to be listed?		Devices on windows, iOS, Blackberry and Android.
37	RFP Annexure –III (Part 2) Technical	Page 4 of 5	Pt. 6	The Vendor should have high availability network/server infrastructure preferable in India 24x7 mode in tier III certified. (DC and DR)	Would self-certification suffice?		Copy of External Auditors' latest Certificate
38	RFP Annexure –III (Part 2) Technical	Page 4 of 5	Pt. 8	The vendor should provide the proof Of accreditation to Quality Management Systems like ISO 9001:2008.	Whether mandatory?		No change in RFP clause
39	RFP Annexure –III (Part 2) Technical	Page 4 of 5	Pt. 13	Maximum concurrent transactions handled by the payment gateway system at a given point of time during the last one year. (Number of transaction per second, i.e. TPS)	What certification is needed? Would self-certification suffice?		Copy of External Auditors' latest Certificate
40	RFP Annexure –III (Part 2) Technical	Page 5 of 5	Pt. 19	The Vendor shall have to necessarily debit the candidate/user account and credit to the IIBF's designated accounts on T+1 (T=date of collection of funds, T+1 = next day (before 6:00 PM)). In case 'T' is Saturday then bidder shall have to necessarily debit the user's/consumer's account and credit to the IIBF's designated accounts on T+2 (before 6:00 PM). In case, the next day is a holiday as notified by RBI/Bank Holiday for the purpose of Electronic settlement/ transfer of funds, then next working day shall be considered.	Whether the guidelines of RBI Payment & Settlement Act 2009, shall be applicable or not?		No change in RFP clause

41	Ref No: OPG/15-16	6	4	Vendor provides training for integration for a period of at least 1 week to the designated officer/s to IIBF. The vendor shall also provide adequate training for installation and maintenance of any software required for this project to IIBF official onsite.	Is it mandatory to provide integration training for 1 week. As in our past experience we have seen that integration take not more than 4-5days. This point also contradicts the statement mentioned in point 17 (penalty) of the document where it is expected of the vendor to complete the integration in	All integration documents and technical support will be provided by TOM to IIBF team We also have a full time technical support team to help with any integration related queries.	No change in RFP. The period mentioned for training and period mentioned for integration are two different things.
42	Ref No: OPG/15-16	17	30	Integration between the IIBF Portal and vendors site should be done by the vendor in consultation with the IIBF team. Vendor shall provide all the necessary connectors (in form of APIs/link etc.) and support whereas the IIBF's team/designated portal vendor will provide the required parameters for making the online transaction.	Is TOM Team expected to integrate the payment gateway with IIBF application or will it be done by IIBF Tech team with support from TOM team?	-	No change in RFP.
43				Point 6.1: The vendor should be a company registered under Companies Act, 1956 and in existence for at least 5 years.	Citrus Payments Solutions Pvt. Ltd. Date of incorporation is 2011-04-28 so we are not a 5 year old company.		No change in RFP clause
44				Point 6.2: The vendor should have registered a turnover of Rs.15 crore or more in Indian market during each of last three completed financial years. i.e. FY 2012-13, 2013-14 and 2014-15	We were still growing and not in profit from last 3 years.		No change in RFP clause
45	Minimum Eligibility	4	6	4) The vendor should be Earning Net Profit/Having positive Net Worth in each of the last three completed financial years	We are a 100% subsidiary of a Global Company, Ingenico Group. Can we consider the parent company financials.	Ingenico Group is 1.30 Billion Euro company with its presence in 125 countries worldwide	Vendor who is bidding need to fulfil the criteria.

46	Other Terms & Conditions	14	16	18) BG(Bank Guarantee)	Instead of Bank Guarantee can we submit the security deposit, in form of DD / Cheque.		No change in RFP clause
47	Annexure-2, Part 2	24	1	The vendor should have experience in providing Internet Payment Gateway services / other Payment collection services during last three years on national Scale in the country related to similar services.	Need more information as to what proof is needed. We have several Implementation more than 5 years old		No change in RFP clause
48	Annexure-2, Part 2	24	2	Vendor should have its own tier III Data Centre or Hosted in tier III environment preferably in India having valid SLA for more than three years from the date of RFP	Which Certificate to be attached		Copy of External Auditors' latest Certificate
49	Annexure-2, Part 2	24	5	The vendor should comply to serve with multiple modes of payment but not limited to as given below for Internet Payment Gateway Services.			- NA-
				1. Credit Card: Visa/ MasterCard / Amex/ Diners etc.	Do you want the list of banks to be provided?		List to be provided(Credit Card)
50	Annexure-2, Part 2	25	6	The Vendor should have high availability network/ server infrastructure preferable in India 24x7 mode in tier III certified. (DC and DR)	Which Certificate to be attached		Copy of External Auditors' latest Certificate
51	Annexure-2, Part 2	25	7	For all online payment transactions, the payment gateway should provide a minimum of 128-bit SSL encryption, with real time authorization and capturing the transaction details	Which Certificate to be attached		Copy of External Auditors' latest Certificate
52	Annexure-2, Part 2	25	13	Maximum concurrent transactions handled by the payment gateway system at a given point of time during the last one year. (Number of transaction per second, i.e. TPS)	Which Certificate to be attached		Copy of External Auditors' latest Certificate
53	Annexure-2, Part 2	25	15	Provision for RuPay card acceptance.	Which Certificate to be attached		Copy of relevant Certificate/if not available, Self certification to be provided
54	Annexure-2, Part 2	26	17	Payment Gateway's transaction processing capacity per day. (Average number of transaction per day)	Which Certificate to be attached		Copy of External Auditors' latest Certificate

55	Annexure-2, Part 2	26	19	The Vendor shall have to necessarily debit the candidate/user account and credit to the IIBF's designated accounts on T+1 (T=date of collection of funds, T+1 = next day (before 6:00 PM)). In case 'T' is Saturday then bidder shall have to necessarily debit the user's/ consumer's account and credit to the IIBF's designated accounts on T+2 (before 6:00 PM). In case, the next day is a holiday as notified by RBI/ Bank Holiday for the purpose of electronic settlement/ transfer of funds, then next working day shall be considered.	Which Certificate to be attached		Copy of relevent Certificate/if not available, Self certification to be provided
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