UCO BANK
Department of Information Technology

Request for Proposal (RFP) For "National Electronic Toll Collection (NETC) End to End Issuing function
RFP Ref No-UCO/DIT/765/2016-17 Date: 27/07/2016"
Pre-Bid Responses/ Clarifications to Queries raised by the Bidder(s), Amendments, Addendums and Corrigendum's

SL	Page no	Clause	Clause as per RFP	Description of Query/ Clarification sought by Bidder	Bank Response
1.	8	6/6.1	i. The ETC Issuing Host Solution is broadly aimed to provide (a) Issuance portal of RFID tags (b) Help Desk Portal (c) Customer Portal (Road User Portal).	Request bank to clarify if they are 3 different portals. OR is it a single portal with functionalities made available based on user group and permissions. Bidder understanding is that Issuance Portal or POS Portal is for POS/ Agents/ Bank. Help Desk portal is for bidder help desk services. Road User Portal is for end customer. Please confirm.	POS portal here signifies the establishment of Point of Sale/distribution centres for tag distribution. The NETC solution to be capable of providing Tag issuance/updation management, help desk call management and also updation of road user portal.
2.	22	2(ii)	The selected bidder to set up, operate and maintain Point of Sales (PoS) kiosks at various locations such as Toll plazas, Fuel stations, State entry check posts, Automobile shops, Roadside amenities, etc.	Request bank to take care of setting up, operating and maintaining PoS as bank will have more reached to the local concessioners.	As per RFP, NETC solution will be deployed on OPEX model. It will be the responsibility of the selected bidder to identify and set up POS/distribution centres for effectively distribution of RFID Tags and mapping the same to the NETC solution.
3.	22	2(iii)	For issuance of RFID tags to commercial and private vehicle owners. The selected bidder should distribute the tags making it ubiquitous-	Request bank to take up this activity and bidder will be responsible for Tag lifecycle management m the system, as bank will have more reach to distribute RFID Tags.	The Clause stands as per RFP.

			anywhere, anytime, also image capturing of the vehicles, physical verification of vehicle, properly affixing of the tags to the appropriate vehicle should be ensured by the service provider in any condition.		
4.	23	2(v)	Distribution of RFID tags to the proposed commercial, private vehicle users, verification of requisite documents i.e. KYC of the customer, vehicle details etc. and keeping a copy of the document.	Request bank to take up this activity and bidder will be responsible for Tag lifecycle management m the system, as bank will have more reach to distribute RFID Tags.	The Clause stands as per RFP.
5.	24	2.1.3	The registration and fixation of tags to the vehicle windshield will be performed by the selected bidder.	Request bank to take up this activity and bidder will be responsible for Tag lifecycle management m the system, as bank will have more reach to distribute RFID Tags.	The Clause stands as per RFP.
6.	25	2.1.5	Setting up customer service channels Selected bidder shall be responsible for providing 24 x7 toll free customer service numbers to the tag holder for redressal of their complaints. The customer service number needs to be mentioned on the ETC Tag	The customer support will be present in the bidder's office. Please confirm.	Customer support will be present at bidder's office.
7.		General	General	Please provide the year or year growth and volume projections of the number of RFID tags that will be issued and the number of transactions expected per day over a period of 5 years.	The selected bidder needs to ensure of setting up of distribution centres at prime location for effectively tag distribution. Based on the distribution, the numbers of transactions are expected. **It may please be note that Bank expects the selected bidder to set up at least 50 distribution centres across**

					India to start with and increase the no to keep pace with the nationwide implementation of the NETC.
8.	57	3	The solution should offer a wallet facility to the vehicle owners for top up recharge.	The bidder assumes that this is the backend wallet functionality and no Mobile app is expected from the bidder. Please confirm.	The wallet to be made available to the customer in the form of mobile app also. The selected bidder to ensure of sending Alert messages to the customers in case of recharges, low balance etc.
9.	57		Necessary fraud monitoring to be in place for verification of the transaction data.	Please elaborate on the fraud management that needs to be done by the bidder.	The RFP clause is self-explanatory.
10.	57	4	The selected bidder to have inventory management of NETC tags.	Request bank to confirm if empanelment with NPCI Authorized RFID Tag Manufacturer will be done by bank and tag personalization & distribution will be taken care by bank with RFID vendor?	Bank to procure the RFID tags from NPCI empanelled vendors and share the same to the selected bidder for distribution. The personalisation data will be shared with the tag manufacturer.
11.	19	3	Site Visit where the proposed solution has been implemented by the bidder.	Please remove this from the technical scoring matrix as ETC is a new concept. Or please suggest if a similar prepaid solution can be arranged for a site visit.	Will be removed from technical scoring.
12.	23	2.1.1(xi)	The parameters having pass and exemption will also flow to concessionaire for their approval in near real time basis.	This is the onus of the Acquirer to fetch the details from NPCI Global mapper and pass the details onto the concessioner/ toll plaza operator. From SBI as an issuer perspective, the details need to be sent to the NPCI Global mapper. Pls confirm.	The selected bidder to manage the exception list as per the NETC mapper.
13	23	2.1.1(xii)	Reconciliation solution	Please provide more details on the functionality of the recon solution.	The solution of the selected bidder to be equipped of handling chargeback processing, NPCI settlement messages, fee structure etc. Please refer NETC technical specification document shared by NPCI.
14	24	2.1.1(xxii)	To securely transmit to any other parties, the necessary cryptographic keys needed	Kindly confirm if the third party here refers to the RFID Tag manufacturer for the issuance of NETC tag	Yes

			for the correct operation of the system.	containing the digitally signed tag data.	
15		General	Issuance Portal	Request bank to confirm the users of this POS Portal. Will it be bank employees or employees of identified agencies/ camps? Request bank to confirm the number of users for POS Portal in Y1 and the Y-o-Y growth.	The selected bidder has to set up a team for distribution/issuance of Tags from the centres. The number of users and Y-O-Y growth depends upon the issuance/distribution of RFID Tags by the selected bidder.
17	26	B	Fleet Onboarding: Fleet Onboarding is multi-step operations and the system has tabular view for ease of access to the user. The following details are captured while on boarding of fleet customer: i. Group Master ii. Company Master iii. Division Master (Optional) iv. Document v. Wallet Verification	Request bank to clarify what is "Wallet verification" in this scenario.	At the time of on-boarding of the customer into the solution, access to wallet to be provided to the customer.
18	26	C	Wallet of corporate fleet is automatically created when above steps are successfully completed.	Wallet of corporate fleet is automatically created when above steps are successfully completed.	
19	26	E	Authorization: Authorization/rejection of uploaded data can be done by using this functionality.	What are the steps/ conditions required in Authorization of uploaded data	Please refer NETC technical specification document shared by NPCI.
20	27	2.1.7(iv)	iv. Discount mechanism at local and product level	What are the steps/ conditions required in Authorization of uploaded data	Please refer NETC technical specification document shared by NPCI.
21	27	2.1.8	Functionalities for Development of Road User Portal	Request bank to clarify if this portal is for end customers. Else, who would be the users for this Portal? Kindly detail out the functionalities of this Portal.	The portal is meant for the end user customers. However the selected bidder to ensure maintenance of the same.

				How many users would be accessing this Portal in Y1 and the Y-o-Y growth in the number of Road user portal users.	
22	25	2.1.5	Help Desk Portal	Who would be the users for this Portal? How many users would be accessing this Portal in Y1 and the Y-o-Y growth in the number of Road user portal users.	The help desk activity to be maintained by the selected bidder.
23	27	2.1.8(a)	Automated User account registration	Request bank to clarify what is the meaning of "automated" user account registration. Will the customer upload all required documents online?	At the time of on boarding of the customer, by seeing the KYC details, the selected bidder to add the customer details in the application and registration to be done on real time basis.
24	27	2.1.8(b)	ii. Authorization using OTP or manual authorization	What are the scenarios when authorization is required? Is it during customer onboarding?	During customer on boarding and recharge of wallet.
25	27	2.3 Fee Structure	Primary Features: Media Validity, Min Top up Amount, Notification Changes	Request bank to clarify what is the meaning of "Media validity"	Media Validity means, validity of Mobile Handset(SIM/IMIE) of the customer while doing transaction using Mobile Wallet.
26	27	2.4 Dashboards	Following is the tentative list of dashboards to be provided by the issuance center module:	Request bank to clarify which of the three portal has the issuance center module. Is it the POS Portal?	Here POS stands for Point of Sale of tags or distribution centres. The solution provided by the selected bidder to have the dashboard display facility for capturing and retrieving of the various details of the Tag holders.
27	27	2.4 Dashboards	Following is the tentative list of dashboards to be provided by the issuance center module:	Who are the users of this dashboard. Confirm the number of users of this module.	The dashboard is a part of the NETC solution being provided by the selected bidder. The users will be the bidder's team responsible for overall maintenance of the solution.
28	27		i. POS Activity: POS activities performed by POS User like Issuance, Recharge, Closure and other related activities.	Who are the users of this dashboard. Confirm the number of users of this module.	The users will be the bidder's team responsible for overall maintenance of the solution.
29	28	2.4 Dashboards	ii. Payment History: Payment history shows old POS	Request bank to clarify what are the old POS transaction details	It is hereby clarified that POS stands for point of sale for Tags or distribution

			transaction details and also enables to reprint the receipt on demand.		centres. Here old POS transaction details are meant customer's data such as recharges, pass through history, pending payments, chargeback requests, status as per NPCI NETC mapper, etc.
30			General	What are the volume projections for the number of customer base. Please provide Y-o-Y growth details.	The number of users and Y-O-Y growth depends upon the issuance/distribution of RFID Tags by the selected bidder.
31			General	Request bank to provide number of active customer base.	The same will be shared with the selected bidder at the time of Go-Live of the project.
32			General	Request bank to provide number of transactions per day in the ETC issuing system and the Y-o-Y growth for these transactions.	Depends upon the actual number of vehicles passed through the toll plaza certified by NPCI to support NETC transactions.
33			General	What is the contract period for the project?	The Period of contract is initially for 5 years from the date of signing of contract.
34		Notifications		Please confirm if bidder can make use of Bank's existing SMS Gateway for sending SMS/ alerts. This way the cost of SMS will be borne by bank.	The selected bidder has to maintain their own SMS gateway.
35			Help Desk Requirements	Request bank to confirm if this is L1 and Request bank to confirm if this is L1 and done by Bank.	The helpdesk to be managed by the selected bidder. The help desk should be manned with 4-5 persons to work for the Bank (scalable as per the volume of the calls).
36			General	How many environments is the bank looking for - DC, DR, DEV/ Test/ UAT?	Bank is looking for DC/DR setup.
37			General	Please provide more details on the CBS vendor of the bank as interfaces needs to be established.	It is hereby clarified that the selected bidder should host the NETC solution without any direct connectivity with Bank's CBS.
38			General	What is the project implementation timeline?	The selected bidder to ensure of end to end completion of issuing functionalities of the system for NETC as per the 'Broad Scope of Work' mentioned herein above within four

					weeks from the date of issuance of Purchase Order.
39	55	2	The Bidder should have a minimum annual turnover of Rs 25 Crores per year during last three financial years i.e 2013-14, 2014-15 and 2015-16.	Please increase this eligibility criteria to 50 crores, as there are risks involved in the project and the bidder should be established in the market to take up a project for the bank considering the volumes in place.	Revised Clause may be read as The Bidder should have a minimum annual turnover of Rs 5 Crores per year during last three financial years i.e 2013-14, 2014-15 and 2015-16. The revision is being made for greater participation in the RFP process.
40	8	Section 3 – Eligibility Criteria Point 2	The Bidder should have a minimum annual turnover of Rs 25 crore per year during last three financial years i.e 2013-14, 2014-15 and 2015-16.	The Bidder should have registered an annual turnover of 5 Crores per year during the last three financial years i.e 2013-14, 2014-15 and 2015-16.	Revised Clause may be read as The Bidder should have a minimum annual turnover of Rs 5 Crores per year during last three financial years i.e 2013-14, 2014-15 and 2015-16. The revision is being made for greater participation in the RFP process.
41	8	Section 3 – Eligibility Criteria Point 2	The Bidder should have a minimum annual turnover of Rs 25 crore per year during last three financial years i.e 2013-14, 2014-15 and 2015-16.	Is an authorization letter on OEMs letterhead sufficient? Also if customer permits can demo of Issuance host be shown at OEM customer site by authorized bidder.	Relevant balance sheets, Profit & loss statements needs to be furnished for the corresponding years.
42	22	iv	The selected bidder should maintain sufficient stocks/inventory level of RFID tags at its issuing centers, life cycle management of RFID tags including inventory	What would be the payment terms with the Bank/RFID vendor towards maintaining these stocks as high stocking is envisaged.	Please refer the Commercial format as per Annexure-I
43	24	2.1.3	The selected bidder to set up customer touch points called Point of Sale (POS). It shall be the responsibility of the selected bidder to enter into necessary agreements with various entities such as Fuel Stations, Toll Plazas etc., for setting up POS Kiosks without recourse to the Bank.	Is there a number Bank has in mind for setting up these Point of Sale touch points.	Initially Bank is looking for at least 50 Point of Sale touch points across India.
44	31	2.18 Help Desk Requiremen	A 24x7, 365 days per year, robust online customer support facility for all sorts of	For this help desk we have been asked to quote for 10 personnel as per NIT. Does it mean we can group	The help desk should be manned with 4-5 persons to work for the Bank (scalable as per the volume of the

		ts	issuing related queries.	them as 3,4 and 3 personnel in each of the 3 eight hour shift, 4 being in the normal shift. Also can there be a separate Dot charge for the number of calls and toll free number as this is not predictable.	calls).
45	34	2.24 Regulatory/ Compliance Requiremen ts	The Service Provider should ensure to maintain minimum balance as prescribed by the Bank, on the ETC tag account, both in the case of grey listing and black listing, an SMS and E-Mail alert is send to the RFID Tag holder to this effect.	Will we be given access to Banks SMS and Email server to deliver this service.	The bidder has to set up its own SMS & Email sending facility.
46	38	4.Performan ce Bank Guarantee	The selected bidder, within 15 days from the date of purchase order will have to furnish a Performance Bank Guarantee, format as Annexure A, issued by any scheduled commercial bank equal to 10% of the order value valid for 63 months from the date of purchase order. Upon furnishing	How do we arrive at this value when there is no commitment by Bank on number of transactions, not aware about the average per transaction amount.	It is hereby clarified that the selected bidder needs to submit a Performance Bank Guarantee of Rs.10,00,000 (Ten lacs)
47	39	6.Payment Terms	20% payment after completion of UAT and security review. b. 80% payment after Go Live.	This may not be applicable as this seems to be more relevant for a CAPEX model and not a transaction based payment model. It would help to know how the billing cycle has to be for the transaction model	The clause stands modified as '100% payment will be done monthly basis after getting reconciled report from the selected bidder'

Date: 05-09-2016