

Responses to Pre-Bid Queries – Tender No. 152014 (Supply, Printing and Personalisation of ATM-cum-Debit Magstripe and EMV Cards)

Sr.No	Page	Clause	Query	Bank's Response
1	9	2	Kindly clarify in detail what does bank mean by building interface with debit card management system. We would appreciate if the bank details the scope of personalization bureaus in this regard.	An SFTP path will have to be created between the vendor's system and the Bank's Debit Card Management System. This path will be employed for flow of Embossa files to the vendor for personalisation, as well as upload of MIS on personalisation and dispatch by the vendor. The Embossa and MIS formats shall be in accordance with the bank's requirements
2	11	11	We request the bank to clarify exact requirement and scope on integration of their MIS with a web based facility for online tracking the status of dispatch sent through courier / speed post.	The status of the dispatched consignment till it reaches the customer / branch for every inward file provided by the Bank to the vendor should be shared with the Bank through SFTP or a web-based facility.
3	14	4	The project time lines are too short both Magstripe and EMV card. For go live on Magstripe cards we request the bank to have a time line of at least of 8 weeks since procurement is not limited to cards but also to stationary items. For EMV cards project we request the bank to have a project time line of at least 12 - 16 weeks since it does involve lot of activities like key management, data generation, scripting as per your profile and data apart from involvement of banks and payment association extensively.	There will be no change in the timelines as mentioned in Section 4 of the RFP
4	14	4	We request the bank to consider the penalties as they are too high. We request the bank to consider 0.5% of the order value per week, subject to a cap of 5 % of the total order value	The penalties mentioned in Section 4 of the RFP will remain unchanged
5	16	5.5	The Annexure XIII, which is the BG format, does not mention any details like expiry date etc. The annexure shared mentions more about DD, We would appreciate if the bank can check and provide us with the correct format for bank guarantee to be provided.	A format for the Earnest Money Deposit Bank Guarantee has been provided to the bidders subsequent to the launch of the RFP

6	10	6	Kindly confirm the pin printing activity is not in scope of the bidder. Secondly kindly confirm if your vendor or bank who ever undertakes pin printing will arrange to dispatch the printed pin mailers to perso bureau and all costs regarding courier would be borne by bank.	The PIN printing activity (including printing, stuffing and dispatch) at the Bank's premises will be part of the vendor's scope of work. The courier costs will be borne by the vendor through an empanelled courier, the cost of which will be included in the TCO
7	10	7	We assume that the bank will get into agreement with the Post/Courier directly. The invoices will be raised to bank and payment done directly by the bank. The bank will ensure that the Post/Courier will pick up the consignment of cards/welcome kits from the personalization bureau.	The courier costs will be borne by the vendor through an empanelled courier, the cost of which will be included in the TCO
8	11	7-c	Kindly provide the exact scope of return management as it varies from bank to bank.	Returned cards and PINs will be re-directed to the Card Cell, the address of which will be mentioned in the dispatch envelope. At the Card Cell, the MIS on the undelivered consignments will be updated on both the Bank's and the vendor's systems. The Bank will identify the cards and PINs to be re-dispatched, and the remaining consignments will then be destroyed by the vendor under CCTV supervision.
9	11	8	It would be advisable if the bank lays out specs of packaging materials in terms of boxes etc. Boxes come in all ranges of 3 ply to 5 ply etc, this needs to be informed as there is a cost involved to it.	The specifications stated in Section 8 remain final. All other material will be at the discretion of the bidder without compromising on security, efficiency and commercial requirements of the Bank.
10	2	Invitation to the Tender	We sincerely request the bank to provide at least 2 weeks' time to respond the RFP after the bank uploads the response to all pre bid queries.	The final date of bid submission mentioned in the RFP will remain unchanged.
11	21	5.15	We request the bank to consider the penalties as they are too high. As a bureau we will endeavour that all consignments are packed properly and handed over properly to courier/postal agency. We should not be held liable for mishandling of consignment which could result in tearing/opening of boxes by these agencies.	The agreement with the courier agency will be made by the vendor, and damages on account of mishandling at the courier's level will thus be the liability of the vendor. The terms of the RFP with respect to the penalties remains final.

12	22	5.18	Is PIN generation and printing in our scope of work? In case not the insurance clause needs to be changed.	PIN printing is the responsibility of the vendor. Insurance for PIN dispatch may be obtained at the vendor's discretion
13	23	5.22	We would appreciate it if the Bank shares one sample of each stationery material now so that we can ensure that we are bidding for this project with the correct material and it would be to ensure that bidders quote correct prices.	All stationery samples will be shared with the successful bidders.
14	24	5.27	In this point it's mentioned that bidder has to undertake pin printing activity, deploy manpower where as in page no 10 it's mentioned you might outsource this to any other vendor. Kindly confirm which statement holds good.	The clause stating that the Bank reserves the right to outsource PIN printing to a different vendor may be ignored.
15	35	Annexure I	Kindly detail the scope of re pin request and renewal card for which the bank has asked for separate commercials	This will be included in the TCO, and no separate quotes are required from the bidders
16	40	Annexure IV	The point no 5 is totally biased towards card manufacturers. The scope as per RFP entails the maximum work from the personalization bureau but the marks indicate that the plastic supply unit has more weightage than a personalization bureau. We request the bank to re consider and change this clause as it gives undue advantage to few bidders.	The presence of either a plastic supply unit or a personalisation bureau gets 15 points for the bidder according to the RFP
17	43	1 - Chip Specifications	In the RFP you have requested a PETG + PVC material, we request you to re consider the same due to following reasons: According to global standards and best practices, Standard PVC construction will be sufficient for payments cards. The artwork quality on PVC along with finish is far more superior to the PET-G. PET-G card body material is normally used for cards which are used frequently on a daily basis, like a toll-card, transit card or ID cards and which are exposed to direct sunlight. With MasterCard and Visa allowing validity of initial 3 years with a 50% chance of getting it extended by another 2 years, PVC would suffice. PET-G material is never ever used in the payment market industry and the cost of PET-G product is way too high.	A 100% PVC or a PETG+PVC plastic may be considered, but the minimum life-span should be 5 years

18	43	1-Chip Specifications	Kindly clarify if the bank is looking at a contact based EMV card or a dual interface card. Secondly does the bank plan to load any other applications apart from payment, if not then a 16K contact EMV would also suffice the requirement? If other applications are been planned to be loaded on card kindly provide details of the same.	The Bank requires only contact cards. Dual refers to both EMV chip and magnetic stripe based authorisation. The Bank does not intend to load any other application at the moment, and an 8K / 16K contact EMV chip may suffice at this point.
19	43	1-Chip Specifications	OS should be hard masked on ROM: Flash memory based chips is the newest technology within the payment chip card market. This technology is already being widely used in the payment area. All main chip suppliers already offer secure controller based on flash technology. The advantage lies in the higher flexibility of the software loading which is done prior to personalization and not during the Semiconductor Production Process (ROM). All products, ROM or Flash, have passed successfully the intense security testing from MC and VISA. Both technologies are secure. We request the Bank to relax this clause and make it open, so that bidders can pitch in any product. The Flash technology used by us enables a fast read access (below 100ns) and is designed to meet low power requirements.  We request the bank not to restrict to ROM based product and allows bidders to quote for flash based products as ROM technology is in the process of phasing out and Flash is the future technology due to various advantages it provides. We request the bank not to restrict itself to ROM but also allow Flash products to be quoted	Flash Memory based chips with 8K / 16K JAVA DDA specifications may be considered
20	24	5.28	In the RFP you have mentioned that the Quality of the card personalization will be judged by the clarity of Photo & Signature scanned & printed on the card. Does this means that the Bank will send us physical hard copy of Photo and signature and the Vendor has to scan both the images & then print it on the card.	The quality will be judged by the graphics, photograph (as applicable), signature (as applicable) etc. There will be no hard copies sent by the Bank at any point of time.
21	20	5.15.1	Request Bank to clarify that the TAT (48 hours for welcome kits) specified on the given page is applicable after receipt of data file & pin mailers by the Vendor,	Yes, the understanding is correct.

22			Do we have to generate passwords or bank will provide the same- if bank will provide then how?	The Bank will provide the password to an authorised signatory of the vendor and provide access through pre-specified vendor IPs.
23			Are graphics for cards to be printed at the time of card plastic supply or personalisation?	The graphics will have to be printed at the time of card plastic supply
24	Pg. no 9, Point 7 c		Request the Bank to keep the Return Consignment address as the Bank's address	Agreed.
25	Pg. no 13, point 5.3		<p>Plastic Order Quantities</p> <p>Request bank to clarify on the total no of card variants under each Visa, MasterCard and RuPay card. Also request bank to clarify on whether the min indicative figure for Magstripe and EMV cards mentioned in Tender is for single card variant (single art work) or for multiple card variants.</p>	<p>At present, the Bank offers 1 RuPay and 3 Visa variants (1 EMV and 2 Magstripe), and does not offer any MasterCard product. However, the Bank may launch new products on any of these platforms in accordance with its business requirements. The minimum indicative figure applies to multiple card variants.</p> <p>Indicative minimum order quantities for any one vendor at one point of time are as follows:</p> <p>Visa Magstripe – 300,000 (65% non-personalised, 35% personalised (including renewals))  RuPay Magstripe – 100,000 (as of now, no further breakup is available)  EMV – 25,000</p>
26	Pg. no 13, point 5.5		Request bank to reduce the EMD amount	The EMD amount in Section 5.5 will remain unchanged.
27	Pg. no 15, point 5.11		Request bank to keep the commercial quote exclusive of Tax since there shall be new tax structure (GST) soon. Also the tax structure may vary from time to time.	Prices to be quoted by the bidder should be inclusive of all taxes excluding VAT and Service taxes which will be paid on actuals. LBT and Octroi will be paid against actual receipts

28	Pg. no 15, point 5.12	<p>Request bank to add one point to Indemnity clause which is as follows:-Notwithstanding the other provisions of this Agreement</p> <p>1. In no event shall either party be liable to the other for an amount greater than the total amounts for the immediately preceding six months received by the Service Provider for the Services rendered pursuant to this Agreement.</p> <p>2. Neither party shall be liable to the other party for any loss of profit, production, anticipated savings, goodwill or business opportunities or any type of indirect, economic or consequential loss even if that loss or damage was reasonably foreseeable or that party was aware of the possibility of that loss or damage arising</p>	There will be no change in the Indemnity clauses mentioned in Section 5.12.
29	Pg. no 19, point 5.21	Request the Bank to keep a cap on maximum variation for Alteration since this variation will have a huge impact on cost	The content of Section 5.21 will remain unchanged.
30	Page 14, Clause 5.1	The bank will pay, considering the proportion of cost of blank plastic and process of personalization (including handling dispatch) at 40:60. Kindly clarify.	The 40:60 Payment Term may be ignored. For each plastic supplied, 80% of the plastic cost will be paid after the receipt of blank plastics. For personalisation, payment will be made on a monthly basis after submission of invoices for the actual number of kits personalised and dispatched (this will also include the remaining 20% of the plastic cost). The split between the two vendors will be in accordance with the days on which the respective vendor has carried out personalisation
31	Page 35, Annexure I	<p>1. Re - pin request Rs. _____ per card</p> <p>2. Renewal cards (Personalized): Rs _____ per card</p> <p>3. Additional cost for printing of colour photograph of card holder on the card: Rs. _____ per card (quantity at the discretion of the Bank, which cannot be specified at the moment)</p> <p>Kindly advice whether the cost will be taken into account for total cost of ownership.</p>	Kindly refer to the revised Annexure I

32	10	4/ Section No. 2 Personalization of Cards may include printing of Photo on cards.	Cost of Photo has to be included in the Annexure-I, (Bill of Material). Also confirm what percentage of cards is to be personalized with Photo.	This percentage will depend on business requirements and cannot be forecast at the moment, as a result of which the additional cost of printing photo cards is not being included within the Total Cost of Ownership
33	24	5.27	Does the bidder have to print PIN mailers in your premises?	Yes, the understanding is correct.
34	25	5.31	In case courier service is not available in a particular area, who will bear the cost of re-dispatches?	Since most of the dispatches will take place to bank branches, a list of remote branches will be provided to the vendor by the Bank, and the vendor may choose its mode of dispatch accordingly. In all cases, since dispatch will now be included within the TCO, the Bank will pay a uniform price to the vendor for dispatch - irrespective of the actual mode of dispatch used by the vendor for remote areas
35	40	4 / Annexure - IV	Will the Bank allow a bidder whose supply experience is below 2 Lakh? As in technical evaluation chart, it is mentioned that <2 Lakh will carry 10 marks out of 20.	Yes, this will be allowed
36	9	10	We request the Bank to provide details of service provider approved by bank for leased line / ISDN. This is most important while working out cost of the project.	This will be shared with the successful bidder
37	11	3 (Point 2)	We request to consider group / parent company financial statements for MNCs to calculate Net Worth	This will be considered.
38	12	3 (Point 10)	This business requirement & demand is of certification from payment schemes like Visa, Master Card and RuPay which themselves have very stringent process. Hence we request to remove this requirement while bidder is certified by any of these payment schemes.	Any prevalent industry standard for security certification may be considered

39	17	5.15.1	As an industry practice we request bank to appoint courier / India post to pick up cards from respective bureau. It is not possible for bidders to take responsibility of delivery & delays due to courier / India Post.	The courier costs will be borne by the vendor through an empanelled courier, the cost of which shall be part of the Total Cost of Ownership
40	33	Annexure IV	We request bank to provide details / kind of certificates or supporting documents required against each of the 5 Technical Evaluation criteria	This has already been provided in the column 'Required Documentary Evidence' in the respective section
41			What will be the percentage share between L1 and L2?	This will be at the discretion of the Bank. While the attempt will be to give the 2 vendors an equal share, the performance of the vendors will also have a role to play in determining the shares
42			In Financial bid Rate column is required for Magnetic Master Card, EMV RuPay & EMV Master card , as price of each will vary drastically ,so it's difficult to keep the same rate for magnetic strip /EMV Visa	Kindly refer to Annexure I - Bill of Material. Different rates are asked for.
43	35		(Additional Rate) Rs. _____ per card (quantity at the discretion of the Bank, which cannot be specified at the moment) –	
			a) Which rate we have to mention - Visa/RuPay/Master/EMV Card	All applicable rates will have to be mentioned.
			b) Is this item below min order quantity level?	Numbers will be specified at a later date based on business requirements
			c) Only Card price or card with Kit price?	The additional price of printing the photograph on the card only, which will be the additional amount in the card price as well as the overall kit price
44			Clear specs for Pin mailer & Envelope for Pin with colour.	PIN Mailer - 23.5 cm * 10 cm; Envelope - 26 cm * 10.5 cm
45			What is the PIN printing location address?	The location will be in Pune (the exact address will be intimated to the successful bidder)
46			Please provide the hardware details for PIN printing.	This will be intimated to the successful bidder
47			What is the expected TAT for PIN printing?	All PINs have to be printed and dispatched within 3 hours of receipt of data from the Bank (within working hours only)



48			Who will bear freight from Bank to fulfilment Unit? Kindly make all inward / outward freights payable by the Bank	This will be borne by the bidder
49			What is the percentage of Perso & Non perso Pin mailers	At the moment, 95% are non-personalised (indicative), but the ratio may vary in the future
50			Specification required for Kit Envelope & Welcome letter	Kindly refer to Annexure VI for required details
51			We require the Present artwork / PDF of Visa/Master/RuPay/EMV Card	These will be provided to the successful bidder
52			We require a Sample for Pin mailer	
53			As there are 2 specifications(cost for both of them will be different) in order to have lowest rates we need to know bank wants carbonless or spot	The Bank intends to provide a Spot (carbon) PIN mailer
54			Samples are very important-(colour is not mentioned in tender) rates will differ so kindly sent it on priority	These will be provided to the successful bidder
55			Window envelop- send us few samples(will all pin mailer will have envelop)	
56			What are the Per day volumes and monthly volumes?	Please refer to Section 1 of the RFP
57	11	3	The bidder must have been in the business of manufacturing plastics or personalization of payment cards including EMV cards for at least 1 year in India	Agreed. The details of the agreement between the lead bidder and the partner / sub-contractor will also have to be provided as part of the bid, as stated in Section 3, Point 8
58	11	3	The bidder should be certified for chip card plastic supply and personalization by Visa/ MasterCard. It will be the bidder's responsibility to obtain EMV certification on RuPay once the relevant guidelines are released by NPCI	
59			Kindly provide an indication of the number of Insta-kits to be dispatched to branches.	Indicative numbers of Insta-kits to be dispatched to various categories of branches are as follows:  Metro - 1000 per branch per year Urban - 800 per branch per year Semi-urban - 600 per branch per year Rural - 400 per branch per year