

Response to Pre-bid Queries - Dated 21.12.18

Indian Highways Management Company Limited

RFP for Selection of Vendor For Managing IHMCL Wallet, Published on dated 28.11.2018

Ref. No. IHMCL/Wallet Vendor/2018/01

The following responses to pre-bid queries are hereby issued against RFP for Selection of Vendor For Managing IHMCL Wallet, Published on dated 28.11.2018:

S.No.	RFP reference and Pg. No.	Existing RFP Clause	Clarification sought	Suggestion / Remark (If any)	Clarifications
1	PART – IV: SCOPE OF WORK vii. a) & vii. b) Page 30	vii. The Bidder is required to ensure following with regards to the operations and maintenance of the Mobile App a) Take over the My FASTag mobile application source code on an As-Is Basis b) Update the application to remove all bugs associated with the app as reported by various stakeholders.	# IndusInd Bank is enabling UPI Based FASTag reload functionality on MyFASTag app; being built on IndusInd Bank's UPI payments platform (single bank SDK model) # It is understood that this UPI functionality shall continue in parallel to the wallet based solution, and allow any user to recharge any FASTag from his/her bank account using UPI # Being a payment functionality, in order to ensure 100% security of the application, we seek clarification on how is the source code sharing is being planned?	# Separate module/SDK for wallet management should be created and plugged into the existing MyFASTag App # Sourcecode of the MyFASTag app should remain with IHMCL only and should be 100% secured as per NPCI guidelines/security best practices # MyFASTag app sourcecode should not be exposed to any third party (being a payments app)	Please refer Corrigendum
2	Appendix 1 vii. a) & vii. b) Page 49	vii. The Bidder is required to ensure following with regards to the operations and maintenance of the Mobile App a) Take over the My FASTag mobile application source code on an As-Is Basis b) Update the application to remove all bugs associated with the app as reported by various stakeholders.	# IndusInd Bank is enabling UPI Based FASTag reload functionality on MyFASTag app; being built on IndusInd Bank's UPI payments platform (single bank SDK model) # It is understood that this UPI functionality shall continue in parallel to the wallet based solution, and allow any user to recharge any FASTag from his/her bank account using UPI # Being a payment functionality, in order to ensure 100% security of the application, we seek clarification on how is the source code sharing is being planned?	# Separate module/SDK for wallet management should be created and plugged into the existing MyFASTag App # Sourcecode of the MyFASTag app should remain with IHMCL only and should be 100% secured as per NPCI guidelines/security best practices # MyFASTag app sourcecode should not be exposed to any third party (being a payments app)	Please refer Corrigendum

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3	PART – IV: SCOPE OF WORK iv. b) Page 29	iv. The Bidder needs to provide the following solutions with regards to payment gateway: b) The Payment Gateway should have provision to accept payments via all popular payment channels like Net banking, UPI, IMPS, all standard Credit/Debit Cards, mobile wallet transfer, etc.	# Can a customer surcharge model for loading the proposed wallet be used against the payment gateway charges?		Please refer Corrigendum
4	RFP Reference No.: IHMCL/Wallet Vendor/2018/01 page no. 23	3.10 ELIGIBILITY OF BIDDER a. The bidder qualifying the following criteria shall be considered eligible to bid for this RFP. i. A bidder is certified by NPCI (National Payment Corporation of India) as an Issuer Bank under NETC program; OR ii. A bidder is a Scheduled Commercial Bank as defined by RBI with a positive Net Worth of more than Rs. 20,000 Cr. as on 31st March 2018. (A certificate from the Statutory Auditor as proof of Net Worth shall be submitted in Form T-4) OR iii. A bidder is a Small Payments Bank as registered with RBI with a positive Net Worth of more than Rs. 100 Cr. as on 31st March 2018	Request to consider RBI licensed PPIs as follows. A bidder is a Rbi licensed PPI (PPI Wallet Provider) with positive Net Worth and profitable as on 31st March 2018	RBI licensed PPIs can provide Technology solution and cobranding Wallet solutions to IHMCL.	No Change
5	RFP Reference No.: IHMCL/Wallet Vendor/2018/01 Page no. 11	3.2 BIDDING FEES b. Bid Security/Earnest Money Deposit (EMD):The bid security/Earnest Money Deposit (EMD) for a sum of INR 50,00,000/- (INR Fifty Lakh) shall be submitted, as a part of the proposal, in the form of a Demand Draft, from a scheduled Indian Bank approved by RBI	Request to consider the EMD of 10 lakhs instead of 50 lakhs	Request to consider the EMD of 10 lakhs to allow innovative technology companies to participate	No change
6	Appendix 1	Process Flow	Under the Prepaid Instrument Guidelines issued by RBI, the issuer of the Wallet needs to have a PPI Liscence. For the RFP under discussion, whose PPI liscence would be used, Page 2 of 10		No change

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7	Appendix 1	Please clarify on Auto Debit enabling system	This is currently available for credit cards and select debit cards. It would be helpful if it can be clarified on what all sources need to be considered for auto debit enablement as this will have a dependency on other Banks.		Please refer Corrigendum
8	Appendix 1		Is it proposed to pass on the PG charges to the customer recharging the Wallet or will this be included in the financials that will be quoted by the Bank.		Please refer Corrigendum
9	Appendix 1	Process Flow	As E-KYC is no longer applicable for Banks, for physical KYC, it is required that OSV needs to be done by the BC / Bank Staff. In the proposed process, will the agents get empanelled by the Bank as a BC		No change; The RFP States that "The Bidder shall be responsible for carrying out all the required documentation for Know Your Customer (KYC) forms for all the customers as per existing guidelines issued by Reserve Bank of India (RBI) and as amended in future."
10	Appendix 1	Order FasTag from IHMCL approved vendors	Will the Bank be responsible for the inventory management and distribution of Tags to the distribution partners		Please refer Corrigendum
11			Who will be bearing the cost of Un-registered Tag Transactions		No change
12	Appendix 1	Order FasTag from IHMCL approved vendors	In case of Bank has to order Tags, will the payment be made by IHMCL or the Bank.		No change
13			If the Bank, how will it be reimbursed to the Bank by IHMCL or will this have to be taken by the customer.		No change
14			If it needs to be taken from the customer, then the settlement process between the distribution partner and the Bank needs to be clarified.		No change
15	Appendix 1	My FasTag App	If Bank has to take over the app on as-is basis, please elaborate on the details of the developer who has developed the app and the current commercial agreements with the developer.		Appendix 1 - Corrigendum

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16	Page 45	Subcontracting	Many of the activities like Tag Issuance / Dispatch Management / KYC etc are outsourced. Will this be considered in this RFP or will it be required for the Bank to use their own staff for all activities		No change
17	Annexure D - Bidders Annual TurnOver		The certificate issued by the statutory auditor is different from the one mentioned in the RFP. Will this be accepted		Please refer Corrigendum
18	Annexure E		The POA format of the Bank is different for the once in the RFP. Will this be accepted.		Please refer Corrigendum
19	Part v Scope of work, page 29	Order FASTags from IHMCL's approved vendors basis IIN and User Memory as provided by IHMCL	Would the tag cost be borne by IHMCL		No change
20		Support IHMCL in marketing the program across various channels	Should the bank appoint and bear the cost of setting up of POS and sales channels		No change
21			If IHMCL is appointing Agents, they would need to comply to Bank/RBI norms on agent appointment		No change
22	part vii , page 29	Take over the My FASTag mobile application source code on an As-Is Basis b) Update the application to remove all bugs associated with the app as reported by various stakeholders.	Should the bank host the myfastag application in the Bank's infra itself or whether this would be hosted and monitored at IHMCL data center- Who would bear the cost of hosting and incorporating changes in the my fastag app		Please refer Corrigendum
23	General	Support IHMCL in marketing the program across various channels	Would chargeback processing, violation management and customer service be part of Bank's scope		No change
24	General	Business Projections	Would IHMCL provide a minimum gaurantee on the transactions, If YES the details		No change
25			Would unregister and lower class tag be the responsibility of the Bank		No change
26	part iv c, page 29	It should also have provision for an auto debit enabling system.	Need details on this		Please refer Corrigendum
27	part viii, page 30	Charge the security funds in case the wallet is running low on cash	Need details on this		No change
28	General		Seek technical details of the wallet app		Appendix 1 - Corrigendum

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29	Page 29, PART – IV: SCOPE OF WORK, Clause: iii. Page 30, PART – IV: SCOPE OF WORK, Clause: v.	iii. The Bidder needs to provide following features for processing transactions for IHMCL as defined for “Issuer Banks” as per NETC Procedural Guidelines (PG) v 1.6 v. The Bidder also needs to provide following features with regards to program management and marketing a) Support IHMCL in marketing the program across various channels. b) Order FASTags from IHMCL’s approved vendors basis IIN and User Memory as provided by IHMCL c) Maintain the FASTag inventory on behalf of IHMCL and share details of the inventory and future requirements with IHMCL on a weekly basis.	# How is the bank expected to manage and segregate issuance of their own FASTags, from issuance of IHMCL branded FASTags? # Will this not result in conflict of interest, if there are two brands of tags being marketed, managed and distributed by the same bank?		No change
28		How will tag registration for the customer take place- whether the tags will be dispatched to PoS locations upfront and the customer registers the tag using IHMCL app			Appendix 1 - Corrigendum
29		Who will appoint and monitor the PoS locations			Appendix 1 - Corrigendum
30		Liability of unregistered/ wrong vehicle class needs to be confirmed. Whether the PoS will be penalized for the same			No change
31		How will the Bank perform KYC of the customer who has taken tag at the PoS			No change
32		Who will perform safekeeping of the documents			No change
33		It is mentioned that the Bank will be maintain the inventory on behalf of IHMCL , does that mean that the Bank will be responsible for safekeeping of tags and courier/ delivery of the tags to the vendors			No change
34		What is the expected level of tag inventory to be maintained by the Bank for our internal assessment			No change

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35		Is the new system supposed to be integrated with the tag manufacturers for ordering tags. Will the Bank be integrating with systems of all the vendors, if more than one.			Please refer Corrigendum
36		It is mentioned that the Bank will take over the My FASTag application source code on an as is basis. Will the Bank also be responsible for any new developments that happen in the application. Separate commercials need to be decided for all new developments in the My FASTag app.			No change
37		What kind of support is expected from the Bank in marketing the program across various channels			No change
38		The Bank has currently entered into agreement with technology service provider for providing wallet services. As it is mentioned in the RFP document that Bank shall not sub contract any assignment to the third party. Since the services will be provided by third party to us, we seek clarity on this.			Please refer Corrigendum