

Jogindra Central Cooperative Bank Limited

H.O- Solan H.P. 173 212

Website : www.jccb.co.in

Email id : info@jccb.co.in

Contact No- 01792-220305, 225690 Fax: 01792-222715

Ref No: JCCB/Micro ATMs/2020/



REQUEST for Proposal

**For Supply, Installation, Implementation, Configuration,
Integration, Testing, Commissioning and Maintenance of
Micro ATMs**

Jogindra Central Cooperative Bank Ltd.

Head Office: Rajgarh Road Solan H.P. Solan. H.P. 173 212

<https://www.jccb.co.in/>

Request for Proposal

Jogindra Central Cooperative Bank Ltd. Solan hereby invites sealed Proposals from experienced Firms for Supply, Installation, Implementation, Configuration, Commissioning and Maintenance of Micro-ATMs. The Proposals should be submitted according to two cover system consisting of Technical Proposal and Commercial Proposal at H.O of the Bank, Rajgarh Road ,Near Thodo Ground Solan – 173212 (H.P)

Request for Proposal Document can be downloaded from the Bank's website <https://www.jccb.co.in> from 12-11-2020, 10.00 AM.

The last date of submission of Proposals is scheduled at 07-12-2020 at 05:00 PM.

Important Dates:

S No	Description	Schedule
1	Date of publishing of Request for Proposal Document on Bank's Website	Request for Proposal Documents can be downloaded from the Bank's website https://www.jccb.co.in/ starting 10:00AM, 12-11-2020.
2	Per bid / Queries	At 05.00PM, at 24/11/2020 through email/telephonically only & under email ids: info@jccb.co.in, atm@jccb.co.in , keeping in view the COVID-19 pandemic situation in the country. Any amendment if consider , shall be uploaded in the bank website https://www.jccb.co.in H.O Contact number 01792-220305 / IT Section
3.	Last date of submission of Bid	At 05:00PM at 07/012/2020 at Office of The Managing Director, Jogindra Central Cooperative Bank Ltd, H.O- Solan , Rajgarh Road, Solan, H.P. 173 212.
4.	Date of opening of the Technical Bids	At 1:00 PM, at 08-12-2020 in Office of the Managing Director, Jogindra Central Cooperative Bank Ltd, H.O- Solan , Rajgarh Road, Solan, H.P. 173 212.
5.	Date of opening of the Commercial Bids	To be announced during the opening of Technical Bids.
The bank reserves the right to amend the date due to unforeseen circumstances. All such changes will be duly notified on the website of the bank only.		

DEFINITIONS, ACRONYMS & ABBREVIATIONS

The following definitions and acronyms shall govern for the respective terms as hereinafter mentioned in this document:

Bank	Jogindra Central Cooperative Bank Limited Rajgarh Road, Solan. H.P. 173212. https://www.jccb.co.in/
Bidder	The prospective vendor who has duly purchased the Request for Proposal Document and intends to offer the goods and services mentioned in it.
Original Equipment Manufacturer (OEM)	Original equipment manufacturer in case of hardware and original developer in case of software.
Acquirer	The bank that holds account of shop/merchant establishment.
Acquiring Bank	Bank which has provided PoS to the shop/Merchant Establishment.
Alternate Channels	ATM, Cash Dispenser PoS, Micro ATM.
ASP	Application Service Provider - the third party Vendor who owns, manages and distributes software based switch services and solutions to various banks on pay per use / rental basis.
ATM Switch	Switching Solution along with the Card Management System for ATM.
BC	Business Correspondent.
Biometric	Method of identifying through matching a unique physical characteristic of a person, e.g. thumb impression, voice recognition or retina.
Card Vendor	Vendor engaged in Printing Card, PIN Mailer and Welcome Kit etc.
CBS	Core Banking Solution.
DCCB	District Central Cooperative Bank.
DMS	Dispute Management System - Grievance Redressal Mechanism put in place by NPCI to resolve any customer complaints regarding cash withdrawals at ATM.
DRC	Disaster Recovery Centre.
Enterprise License	Acquiring Software Solution on 'Ownership Basis' without any restriction on number of Users / Transactions etc.
Interchange	Fee payable by the Card Issuer Bank to the acquiring bank for allowing its customers to do transactions at the acquiring bank's ATM / PoS.
Inter-operability	Technical compatibility between different systems.

Issuer Bank	The bank which issues the card to its customer.
Liquidity Manager	System installed in NPCI Data Centre to setup Limits for keeping minimum balance to cover the settlements of the bank's transactions. It works as a limit check for approving / declining transactions.
MICRO-ATM	A small Hand-held Device (like PoS) connected to CBS, having ATM like facilities, operated by a person on behalf of the bank, with biometric reading facility.
NFS	National Financial Switch - The transaction routing facility & clearing platform maintained by NPCI for all ATM and select PoS / Micro ATM based transactions in the country.
NPCI	National Payments Corporation of India - the umbrella organization of all retail payment systems in India is set up by the banks in India with the support and guidance from RBI and Indian Banks' Association. It has been mandated to build central infrastructure for payment systems like ATM Switching, Mobile Payments, Cheque Truncation System, POS Switching, 24*7 remittance system and Financial Inclusion transactions. It has also a mandate to build a domestic card payment scheme, RuPay. http://www.npci.org.in/
'Off-us' Transactions	A card transaction in which issuer and the acquirer are separate entities. For 'off-us' transactions, authorization will be routed through the NPCI network. NPCI will perform the clearing & settlement for both the members (Issuer & Acquirer).
'On-us' Transactions	A card transaction in which issuer and the acquirer is from the same entity.
Online	Exchange of Data between different processing systems directly without any intervention.
Ownership Basis	Software Solution acquired from the Software Company for own use.
PIN	Personal Identification Number - A numeric code which the cardholder has to enter for verification of identity for conducting an electronic transaction. It is deemed equivalent of signature and hence it must not be disclosed by the cardholder to anyone.
PoS	Point of Sales Terminal - a portable device provided to Shops / Merchant Establishments by the "Acquiring Bank" with the facility to execute payment transactions of a customer through swiping of Card.
Micro-ATM Switch	Switching Solution along with the Card Management System for Micro ATM.
PSS Act	Payment and Settlement Systems Act, 2007 of RBI.
RuPay Debit Card	Card for operations in Customer's Bank Account, on RuPay Platform managed by NPCI.
RuPay Kisan Card	KCC Card issued to farmers, operated on RuPay Platform managed by NPCI.

Server	Computer that provides services through a network to other computers.
Settlement	Process of settlement of payments between members.
SMS Platform	Single Message System - Messages between the acquirer and the issuer to (a) Authorize a financial transaction (b) Post a financial transaction to a cardholder's account.
Sponsor Bank	The primary bank (already a member of the NFS) which offers its own networking platform to another bank for joining the NFS.
Switch	A hardware device that connects multiple computers together. Hardware to operate the Payment Switch.
Switch Fee	Transaction Fee set by the ASP and paid by the Card Issuer Bank to the ASP as a cost of routing the transaction.
Switching	Routing of interbank ATM and POS transactions through a shared network.
UID 1.5.1 / IBA-IDRBT Standards	Standards, which specify functional, hardware and Interoperability requirements to bring uniformity in micro ATMs in use with the objective to have standardized bio metric transactions. All micro ATMs in the country have to comply with these standards.
UIDAI	Unique Identification Authority of India - Authority appointed by Government of India to provide identification (Aadhaar number) to each resident across the country.
IPR	Intellectual Property Rights.
ISO	International Organization for Standardization.
IT	Information Technology.
RFP	Request for Proposal.
ST	Service Tax.
GST	Goods & Services Tax
DES	Data Encryption Standard

Introduction

Jogindra Central Cooperative Bank Ltd. Solan is planning to be installed Micro ATMs in 7-8 selected branches of the Bank in first phase. Presently , the Bank is on CBS platform under NABARD project on ASP Model with Banking Application Software namely Finacle version 7.0.29 running in all its branches provided by M/s Wipro Ltd. and a fully operational ATM Switch provided by M/s Sarvatra Technologies Pvt. Ltd.

The bank is looking for the deployment of biometric enabled Micro ATMs with integrated printer as per micro ATM standards (UIDAI 1.5.1, IBA-IDRBT standards or latest version compliant).

Requirement of Micro-ATMs and other services provided:

- 1) Initially bank may procure 07-08 No's of micro ATMs in first phase.
 - a. The Micro ATM Devices supply will have EMV chip and PIN and Aadhar(Biometric Validation) acceptance capability.(Under taking required from the successful bidder).
 - b. The software installed in the Micro ATM shall integrate communication between the Switch/CBS server and the device.
 - c. Provided solution should be compliant with guidelines of IBA, IDRBT, NABARD, RBI, UIDAI and NPCI as applicable for micro ATMs/any update till date.
 - d. Supply and installation of 7-8 numbers of Micro-ATMs in the branches of the Bank. The Bank reserves the right to increase/decrease this quantity as per their requirements.
 - e. It should ensure interoperability and compatibility with the Banks' existing systems.

- 2) Micro ATMs solution provide support :-

a) Activities at Micro ATM:-

1. Deposit

- i. Deposit by Card Holders (EMV/Magstrip) of Bank using PIN/Biometrics.
- ii. Deposit by Card Holders (EMV/Magstrip) of other Bank using PIN/Biometrics (Interoperability).
- iii. Deposit by Savings Bank Account holders of bank using Biometrics.

2. Withdrawal

- i. Withdrawal by Card Holders (EMV/Magstrip) of Bank using PIN/Biometrics.
- ii. Withdrawal by Card Holders (EMV/Magstrip) of other Bank- (Interoperability) using PIN/Biometrics.
- iii. Withdrawal by Savings Bank Account holders of Banks through Bio-metrics.

3. Transactions through Aadhaar

- i. Deposit by any Account holder having Bank Account Number mapped with Aadhaar.
- ii. Withdrawal by any Account holder having Bank Account Number mapped with Aadhaar.

4. Transfer of Money

- i. Transfer of money to any Account in our Banks by Card Holders (EMV/Magstrip) of Bank using PIN/Biometrics.
- ii. Transfer of money to any Account of Bank by Aadhaar Card mapped Customer through UIDAI.

5. Account Opening

- i. Account opening in Micro ATM under PMJDY/ Basic Savings Bank A/c.
- ii. Account opening through e-KYC.
- iii. Account validation/customization of existing accounts through Bio-metrics.

b) AEPS (Aadhaar Enabled Payment System) Customer Transactions:

Mode of Authentication

a. UIDAI for AEPS Transactions

The following Banking Transactions shall be supported:

- i. AEPS Transactions – Balance Enquiry, Withdrawal, Deposit, Mini-statement, Fund Transfer [On-us and Off-us]
- ii. PIN based Transactions - Balance Enquiry, Withdrawal, Deposit, Fund Transfer, Mini statement, PIN change [On-us and Off-us]

c) E-KYC Customer Enrolment [Aadhaar based Biometric e-KYC]

- a. Bank operator log-in to system and enters the customer's 12 digit AADHAAR number.
- b. The application prompts the Customer to provide the Finger Print for Authentication.
- c. The customer's AADHAAR & FP are sent to UIDAI via NPCI for Authentication.
- d. On successful authentication the Customer's information is shared by UIDAI via
- e. NPCI. The information hits the Bank Server and could be seen on the Micro ATM screen or stored as PDF.
- f. Any other detail (not provided by AADHAAR) could be captured on the Micro ATM by the operator. After capturing all the required details, the record is stored and the acknowledgement receipt is given to customer. Optionally, an SMS also can be sent to Customer after the record is synchronized to Server.
- g. After that customer's account will be opened as per Bank's existing process and required communication will be sent to Customer.

Terms and conditions

1. The Bidder should supply, install/re-install, testing, commission and technical support of Micro ATM fitted with STQC certified biometric scanner/card readers (EMV Chip)/ PCI DSS compliant PIN PAD and micro printer as per the specifications given in this RFP including warranty, required/guaranteed uptime, handholding etc.
2. Bidder has to upgrade/patch/install/re-install application as required by Bank on Micro ATM to perform basic banking services.
3. Bidder has to provide all required application software/ Antivirus to facilitate Micro ATM transactions through Banks CBS/ Switch etc, and provide backup services as required.
4. Bidder has to provide adequate training and operational guidelines to designated bank personnel including the Business partners of the banks whenever and wherever Required by the bank at mutually agreed date, time and location.
5. Accessories required, if any, during installation, testing, commissioning of the supplied equipment will be arranged by the Bidder.
6. The Bidder will be required to provide warranty for One year and thereafter AMC, if bank so desires. The Bidder should maintain an uptime of 99% on monthly basis for the proposed Micro ATM.
7. The Bidder should have exclusive support infrastructure for timely maintenance of secured biometric scanners/ card readers (EMV CHIP) and magnetic strip card readers installed in the deployed Micro ATM at installed locations.
8. The Bidder shall bear all costs associated with the preparation and submissions of its proposal and the bank will in no case be responsible or liable for these costs.
9. All the pages of the proposal should be initiated with Name, Seal and Signature of the Authorized Signatory. Signing on all pages of RFP will be treated as a confirmation of offer of having accepted the conditions.
10. EVALUATION OF PROPOSALS
 - a. The Bidder complying all the pre-qualification of Technicality as submitted in the Technical proposal will be considered eligible.
 - b. The Financial Proposal will be opened after Technical bid opened.
11. The Lowest Commercial (LC) will be determined on the basis of the lowest price quoted in the Financial Proposal by the eligible Bidder.

QUANTITY

Total 7-8 No's of such Micro ATMs to be supplied initially and installed at Bank Branches located within District Solan. This quantity may vary as per the requirement from time to time and purchase orders may be released in phases. In case of variations in quantities the rates mentioned by the Bidder in the relevant rate schedule shall apply.

AMENDMENT IN REQUEST FOR PROPOSAL DOCUMENT

At any time upto the last date, the Bank may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, modify the RFP Document by an amendment. It will also be uploaded to the Bank's website.

VALIDITY

Bid shall remain valid for 180 days from the last date of submission. The Bidder may be required to give consent for the extension of the period of validity of the bid beyond initial 180 days, if so desired by the Bank in writing or by fax. However, any extension of validity of bid will not entitle the Bidder to revise / modify the bid. The decision of the Bank in this regard will be final, conclusive and binding on the Bidder.

INSURANCE

The Bidder will get an Insurance cover of the system for all risks during the transit and Fifteen days thereafter. The cost of the same will be borne by the Bidder who has to submit a copy of the bills so that the purchaser may get a new insurance covert after the expiry of existing insurance of the system if needed

FORCE MAJEURE DURING THE PENDENCY

During the pendency of the contract if the performance in whole or part thereof by either party is prevented / delayed by causes arising due to any war, hostilities, civil commotion, act of public enemy, sabotage, fire, floods, explosion, epidemics, non-availability of raw material, and other consumables, or any other causes including breakdown of equipment beyond their reasonable control neither of the two parties shall be made liable for loss or damage due to delay or failure to perform the contract during the pendency of forced conditions provided that the happenings are notified in writing within 7 days from the date of occurrence. The work shall be resumed under the contract as soon as possible after the restoration of normalcy.

OTHER CONDITIONS

If some latest technology or equivalent is introduced the Bidder is duty bound to offer their proposal on mutually agreed rates on similar terms and conditions during the pendency of the agreement / contract.

ARBITRATION

All disputes, differences, claims and demands arising under or pursuant to or touching the contract shall be referred to the sole arbitrator to be appointed by The Managing Director, Jogindra Central Cooperative Bank Ltd, Solan, H.P. The award of the sole arbitrator shall be final and binding on both the parties under the provisions of the Arbitration and Conciliation Act, 1966 or by statutory modification/re-enactment thereof for the time being in force. Such arbitration shall be held at Solan, H.P.

APPLICABLE LAWS & JURISDICTION OF COURTS

In all matters and disputes arising hereunder, shall be governed in accordance with the Laws of India for the time being enforced and will be subject to the exclusive jurisdiction of Courts having jurisdiction in Solan, H.P.

PERFORMANCE GUARANTEE

The successful Bidder shall furnish a security in the form of bank guarantee @ 5% of the total value of the onetime cost payable to the Bidder. This Bank Guarantee should be duly addressed to The Managing Director, Jogindra Central Cooperative Bank Ltd H.O- Solan in specific reference to this RFP, valid for one year from the date of purchase order, which shall be discharged thereafter.

Schedule of Payment for Schedule

- i. No payment will be made in advance for any supplies under this invitation for bid.
- ii. 70% of the value of the equipment will be paid within 30 days of submission of the bill along with reports showing successful delivery of Hardware and Software at respective locations. The Micro ATM will be considered successfully delivered at a site only after acceptance certificate has been issued by the Banks concerned Branches in this regard.
- iii. 20% payment of the cost of items delivered and installed shall be released after successful commissioning and implementation and issuing of successful certification by the Bank(s).
- iv. 10% of the value of the equipment will be paid, within 30 days of the successful Installation, integration with the Bank IT infrastructure, satisfactory functioning after rollout of the project.
- v. Support and Service Charges shall be payable on post-paid basis every Quarter.

TERMINATION OF CONTRACT

The Bank reserves a right to cancel / terminate the Contract, in whole or in part, at any time of its convenience during the contract period by serving prior written notice to the Bidder. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of work under the Contract is terminated and the date upon which such termination becomes effective.

This contract lawfully stands terminated on completion of all services by the Bidder or on completion of Term of Contract whichever is later. The Bank reserves the right to cancel the Contract after giving 30 day's notice in writing and recovering the expenditure incurred by the Bank in the following circumstances:

- i. In case the Bidder does not perform within the prescribed time limits.
- ii. Not adhering and confirming to the quality of work, technical specifications and for the non- performance of the services as per the terms and conditions mutually agreed upon.
- iii. The Bidder commits a breach of any of the terms and conditions of the contract.
- iv. The Bidder goes in for liquidation voluntarily or otherwise.
- v. The Bank reserves the right to recover any dues paid to the Bidder in case of breach of contract prematurely.

Format and Signing of Bid

Each bid shall be in two parts:

1. Technical proposal
2. Price Proposal

S.N.	Specification
1	The Micro-ATM should be of version 1.5.1 as prescribed by IDRBT / RBI / NPCI / UIDAI / IBA or its latest revision and must comply with the UIDAI.
2	The Micro-ATM must be fully compliant with extant standards & other certifications of UIDAI and should be robust enough to conform & upgrade to the changes mandated by UIDAI from time to time. The Bidder may supply L0 or L1 certified devices. However, they will need to upgrade the certification if it is mandated by UIDAI during the pendency of the project. They may do so by supplying additional hardware for achieving the same as and when need arises with no extra payment liability on the Bank.
3	The Micro-ATM should be compatible with PA-DSS certified software. The Bidder should quote the commercials including development costs and certification costs.
4	The Micro-ATM devices offered / supplied should have total compatibility with the Bank's existing FI-gateway / core-banking system.
5	The Micro-ATM devices supplied should support & be capable of processing both On-us and Off us transactions of the Bank. <ul style="list-style-type: none"> • On-us transactions be processed internally as within the Bank. • Off-us transactions be routed through multi-layer gateway / switches for payment and settlement.
6	The basic hardware used in the Micro-ATM be standardized to ensure capability of capturing biometrics, card details and finger prints of customers / card holders and transmitting the same for deduplication check / storing on the Bank's central FI-Gateway using secured network connectivity already available in the branches / BC-agents and the client registration software which is installed in the branches by the Bank's approved TSP(Technical Service Provider) according to Bank's specification conforming to the standards & specifications of IDRBT / IBA / UIDAI / RBI.
7	The Micro-ATM must be fully compliant with extant standards & certifications of IBA / IDRBT & RBI and should be robust enough to conform & upgrade to the changes mandated by IBA /IDRBT & RBI from time to time.
8	The machines must be brand new and manufactured as per the latest technology
9	The machines should be robust, capable of sustained operations and have seamless integration of different modules each for biometric scanning, reading of customer card details and should be ready for performing eKYC functionality and operations as well as ready for AEPS etc.
10	The system should have user interface with the peripherals and Bank's FI-gateway / Computer / Server through Bank's secured LAN / WAN. Solution will be hosted on the data Centre of the Bidder.
11	The Bidder to provide entire operational and data-sheet specification manuals.

Technical Specification/ Handheld device:-

S No	Specifications
1.	Display: Large display IPS / TFT capacitive touch screen of at least 5.5” for better user experience.
2.	Tamper detection capability.
3.	Communication: 4G or better and Wi-Fi and Bluetooth.
4.	Processor: 4 core processor with separate secure processor and tamper detection in case of soft pin pad.
5.	Memory: Minimum 8 GB Flash and 1 GB RAM.
6.	Camera: Inbuilt & integrated Camera of at least 5 Mega Pixel resolutions.
7.	Keyboard: Should have a QWERTY keyboard for data entry which is either hardwired on the device or the display should have a virtual key board facility.
8.	Pin Pad: PCI PTS 4.0 certified which is tamper proof. This should be provided as a soft pin pad on the display of the Micro ATM.
9.	Card Readers/ Finger Print reader : Magnetic swipe cards: 3 track bi-directional swipe. EMV contact cards: ISO 7816 contact card reader, EMV L1 and L2 certified. Smart contactless cards: ISO 14443, built-in NFC 13.56 MHz, supporting type A/B.
10.	Printer: Thermal Graphic printer capable to print transaction status and a mini statement of at least the last 10 transactions. Printed items must be legible for at least 2 months from date of printing.
11.	Multimedia: Audio/Video
12.	Certifications: CE mark compliance or their equivalent BIS certification for EMI and EMC, PCI 4.0 certified device, EMV L1 and L2 certified, STQC certified finger-print reader.
13.	Battery and Power Backup: Li-polymer / Li-ion. The power supply should be of Indian standards. Battery charger needs to be provided preferably in the docking station of the device. It should be ensured that the device runs on active mode for 8 hrs.
14.	32 bit Operating System Android 7.1 or better.
15.	A carry case needs to be provided for the device.
16.	The micro ATM should be of version 1.5.1 as prescribed by IDRBT / RBI / NPCI / UIDAI / IBA or its latest revision and must comply with the UIDAI letter no. 11020/44/2012/UIDAI (Auth-I) dated 25-1-17 and further letter dated 28-02-2020.
17.	Each handheld device will have a unique terminal ID.

Functional Specification:

S.N.	Specification
1.	Hand-held devices & its peripherals provided by the Bidder should be robust, easy-to-use and reliable.
2.	Bidder should maintain the equipment in good condition. The faulty equipment should be replaced without delay. Bidder should maintain stocks and spares of equipment at support centers.
3.	Hand held device should be a single integrated system for BCs, handy and easy to move.
4.	Hand held devices should be able to print transaction report slip for customers for all type of transactions immediately. Language for transaction report slip / reports is English / Hindi languages.
5.	Hand-held devices & its application should support transactions, generation of reports, voice guidance in English, Hindi languages.
6.	The device must be certified for Aadhar authentication as per the certification requirements laid down by UIDAI.
7	Device must support “Best Finger Detection” software released by UIDAI.

Client Software:

S.N.	Specification
1	<p>General</p> <ul style="list-style-type: none">• The bidder should be legal owner of license(s) for all the applications software provided in the solution without any constraint like number of Transactions, Institutions, Interchanges, Devices, Application Modules, Hardware, Users, Locations viz. DCs / DRs.• The Bidders will have to guarantee availability of support including future upgrades at no additional cost to the banks for the solution for the contract period. In case of takeover/ amalgamation/ merger of Vendor Company, Service Level Agreements (SLAs) and other commitments entered into will be continued with the new entity, bidders to submit an undertaking to this effect.
2	<p>Compliant to Existing Regulatory Guidelines</p> <p>The Bidder to ensure that Solution is compliant to all existing regulatory guidelines of GOI</p> <p>/IBA / RBI / NPCI and also adheres to requirements of IT Act 2000 (including amendments in IT Act 2008) and Payment and Settlement Systems Act 2007.</p>
3	<p>Real Time Integration / Interface</p> <p>The Solution should provide Real Time integration / interface with EFT Switch / Core Banking Solution (Existing & Higher Versions). Integration may involve Automated Interaction, Accessing Database, Services, and Seamless Automated Two Way Data Exchange. It will be the responsibility of the selected bidder to Co-ordinate with Bank's EFT Switch / CBS vendor for the successful integration at their own cost.</p>

4	<p>Highly Scalable To Handle Load</p> <p>The Solution should be highly scalable to handle the load and there should not be any single point of failure in the entire solution.</p>
5	<p>Regulatory Requirements</p> <p>The vendor should undertake to make any changes as per the regulatory requirements (RBI/ IBA / NPCI) as and when these arise at own cost for compliance at the time of Bid.</p>
6	<p>Message Level Interface</p> <p>The Solution should handle any Message Level Interface and should have all Industry standards message formats like ISO 8583. Any Standards Message Format released / advised by ISO / Regulatory Authority or NPCI will have to be made compatible.</p>
7	<p>Support Different Types of Cards</p> <p>The Solution should support all types of cards supported on NFS network.</p>
8	<p>Financial as well Non-Financial Transactions</p> <p>The Core Banking System / EFT Switch Solution of Banks needs to provide interface for all transactions.</p>
9	<p>Integrated with Existing IT Infrastructure (Bidder is responsible for integration / testing / certification with existing EFT switch vendor FI gateway server and CBS vendor and any cost incurred on the same shall be borne by the bidder)</p> <p>The bidder should customize the ISO 8583 Interface with the Existing IT Infrastructure of Bank following setups:</p> <ul style="list-style-type: none"> • EFT Switch Solution: CDCI (Customer Device Channel Interface) • Card Management System: CMS Authorization (for PIN Verification). <p>Employee Authentication System: Lightweight Directory Access Protocol (LDAP) (for User Authentication) use of existing Employee Cards (HID Contactless Smart Cards) as employee cards on the</p> <ul style="list-style-type: none"> • Any statutory certifications needed
10	<p>ISO8583 message support</p> <p>The solution should support the following message types for ISO8583 External Network Support such as:</p> <ul style="list-style-type: none"> • Network Echo, Log-On & Log-Off Messages [800/810 with different Network Code] • Authorization Message [100/110] • Transaction & Transaction Advice Message [200/210/220/230] • Reversal & Reversal Advice Message [400/410/420/430] • File & PBF File Upload/Download Message [320/330/600/610/620/630] • Settlement Message [500/510]
11	<p>Customizable</p> <ul style="list-style-type: none"> • The Solution should be highly parameterized and Customizable.
12	<p>Aadhar / UIDAI Authentication</p> <p>The Solution should support Aadhar / UIDAI Authentication for all the Finger print based biometric transactions. Proposed solution to integrate with Bank's EFT switch.</p>
13	<p>Full Functionality of CBS Host / EFT Switch / FI Gateway</p> <p>The bank Customer should avail all the services for all type of accounts available on the CBS Host / EFT Switch / FI Gateway of the Bank through this Mico-ATM Channel which will reduce costs of branches including opening of accounts and eKYC authentication.</p>

14	<p>Functionality available on Micro-ATMs</p> <p>The bidder should provide the following functions through Micro-ATMs:</p> <ul style="list-style-type: none"> • Account opening for all types of accounts including eKYC authentication • Balance Enquiry • Mini Statement • PIN Change • Funds Transfer within the Bank • The solution should provide for maker-checker mode for operations • Provided solution should have capability to provide Cash withdrawal and cash deposit services by using Card and AEPS <p>Any other functionality available in the CBS / EFT Switch / FI Gateway deployed in the Bank</p>
----	--

Annexure A:**Performa of Technical Proposal****Particulars of Bidder / Manufacturer**

S.N.	Description
1	Name of the Bidder/Firm Company
2	Date of Establishment/Incorporation Address:- Registered Office Corporate Office Telephone No FAX No E-mail Address Website
3	Please attach a copy of company incorporation certificate.
4	Please enclose copy of valid GST Registration certificates and Copy of valid PAN Card.
5	Please provide details if you have been blacklisted / debarred by the Government of India or their undertakings, any State Governments or their undertakings previously. If no, please enclose an undertaking in this matter.
6	Please attach latest copy of purchase orders of any one State / District Central Cooperative Banks/any Other banks.
7	Please attach copies of audited Balance Sheets and P/L Accounts for last three financial years.
8	If the Bidder is not the OEM, please attach due authorization certificate from the OEM.
9.	Domestic Customer Base (Number of Micro ATM installed in India) Service Net Work

Annexure B:**Performa of Commercial Proposal**

S. No.	Particulars	Base Price	GST + other levies, if applicable	Total
1	Onetime payment for the server system for FI Gateway and communication lines to EFT Switch and CBS server of the bank for			
	a) Micro ATM Card based Onus & Offus (Acquiring)			
	b) AEPS (Onus/ Off us) etc			
	c) E-kyc			
2.	Recurring Charges for the server system for FI Gateway and communication lines to EFT Switch AND CBS Server of the bank, if any, may quoted separately basis as specified under clause No-1 (a-c)			
4.	Cost of Device of Micro-ATM As per Technical specified(Hardware+ Software)			
5.	Installation Charges (If any)			
6.	AMC of Micro ATM+Software			
6	Micro ATM driving fees			
7	Per Transaction fees on Micro ATM			
	a. Card Based Onus Transactions			
	b. Card Based Off us (Acquiring Transactions)			
	c. AEPS Onus Transactions			
	d. AEPS Off us Transactions			
	e. e-KYC – Account Opening			
	f. e-KYC – Data Verification			
8	Connectivity Charges			
	a. SIM Based Connectivity Charges (Per Device per month or Year)			
	b. MPLS Connectivity Charges for EFT Switch and CBS Server of the Bank , if any ,for			
	Micro ATM			
	AEPS			
	E-KYC			

IT Incharge