

Pre-bid proceedings for RFP for Selection of FI for Open Loop Smart Card Common City Payment System

#	RFP Reference (Section, Page)	Content of RFP requiring clarification	Points of clarification required	Responses
1	RFP Part 1 Section 1.6.1- Page-14	POS machines with functionality to pay, to map & read membership details to/from card and to top-up card	What is the expected turnover for library membership payments. Development effort on this will have to be explored	Membership counts across two libraries Kavinarvad and SDVT is around 63,700. FI should provide an interface/API to LMS (Library Management system) to facilitate functions like book issue, membership fee payment, etc.
2	RFP Part 1 Section 1.6.1- Page-14	Surat Action for Augmenting Livelihood – Personalized cards for all service providers in SAFAL to enable online card to card transfer from service seekers	Card to card balance transfer can be enabled through a mobile wallet	Proposed solution should provide a suitable infrastructure to enable service seeker to pay the service provider, by way of card to card transfer which can be enabled using a mobile app/mobile POS. The proposed solution can be detailed by FI as part of their Technical proposal.
3	RFP Part 1 Section 1.6.1- Page-15	Interface/ console to SMC to declare schemes to define charges or concession groups	Kindly clarify the exact requirement on this point	Please refer Addendum & Corrigendum 2
4	RFP Part 1 Section 1.6.2- Page-16	Bank shall undertake complete reconciliation responsibilities.	Recon & settlement of financial transactions is Bank's primary responsibility. However the recon of transit transactions is dependent on AFC provider data. Hence recon is a joint responsibility	RFP terms prevail
5	RFP Part 1 Section 1.6.3- Page-16	Selected Bidder shall provide/share all required APIs and interfacing protocols of Card Management System, Central Clearing House and Smart Cards to SMC domain system in order to ensure all non-payment use cases are implemented.	Please clarify the scope of non payment use cases	The said APIs and interfacing protocols shall enable exchange of data stored on card (eg. card no.) with SMC systems to enable various transaction like in case of Library this will facilitate functions like book issue, membership fee payment, etc. Please refer process diagram detailed in RFP-Part-2 - Appendix I.III - Authentication Usage Process - Page 43 (or) Appendix I.VIII - Membership Usage Process - Page 57
6	RFP Part 1 Section 1.6.4- Page-17	For any delay in settlement of daily cash collection/card based transaction to SMC Merchant's accounts beyond T+2 days, the Authority reserves the right to deduct the Damages as amount by charging interest rates of 12% per annum for any additional period for which cash settlement is delayed.	This needs to be discussed during the pre-bid meeting	RFP terms prevail
7	RFP Part 1 Section 1.6.7- Page-17	The Selected Bidder shall set up central systems (to install and host the required hardware and software of central system of City Payment Card Project) at its own locations	Bank may outsource the card host implementation to a service provider. So card host and systems might not reside in the Bank locations. All due security measures & compliances will be taken care of by the Bank in case decision to outsource	FI should ensure strictly that data should not be stored in public cloud, the servers should reside within the boundaries of India, and necessary security measures are in place to handle any disaster. Periodic DR needs to be performed as per the RFP requirements. For SSCDL, FI will remain responsible.

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8	RFP Part 1 Section 2.12- Page-24	Request Order shall be implemented within the Lead Time specified in Draft License Agreement	Lead times needs to be as per mutual agreement between the bidder and the Authority	RFP terms prevail Mutually agreed, without impacting the timeline or expectations of this initiative as detailed in the RFP Part 2, Sec 7 ENDING NOTES, Page 35.
9	RFP Part 1 Section 2.12- Page-25	the Selected Bidder shall transfer ownership of all Hardware, database, Standard third party software Licenses, source code, APIs, customized software developed for City Payment Card Project except its proprietary Hardware and Software to Authority at no cost to Authority	The scope of this point needs to be discussed during the pre-bid meeting	RFP terms prevail
10	RFP Part 1 Section 4.4 - Documents checklist- Page 29		The document checklist needs to be discussed during the prebid meeting.	RFP terms prevail
11	RFP Part 1 Section 5.1- Page-38	There is no capital expenditure expected for SMC and potentially zero transactional charges.	Please clarify this as the earlier clauses mentioned that FI can charge SMC a particular transaction %	RFP terms prevail
12	RFP Part 1 Section 6.2- Page-39	Technical and Financial Proposal along with the supporting documents are received through RPAD/Speed Post only.	As per initial instruction, the price proposal needs to be submitted online. Please confirm whether the price proposal is required in hard copy as well.	Please refer Addendum & Corrigendum 2
13	RFP Part-1 2.13	Penalty	This needs to be discussed during the pre-bid meeting	RFP terms prevail
14	RFP Part 1- Appendix 6 Bill of Quantities	Data required	BOQ for non transit use cases like library, swimming pool, parking etc. is required	Please refer RFP Part 1, Sec Appendix 6: BILL OF QUANTITIES, Page 77 for more details on BOQ on Non transit cases like Swimming pool, Parking etc.
15	RFP Part 2 Section 2.1 - Page-7	By opting for an open loop payment processing, the cards will become cash accessible, the card holder may be able to access funds through an ATM or at a PoS (Point of Sale).	The card with minimal KYC requirement cannot be used at ATM to withdraw cash, as per RBI Guidelines. The mentioned feature will need full KYC of each customer to be done. Please clarify the requirement	FI can mandate restriction for Non-personalized card holders for using Surat money card in ATM's for Cash withdrawals. For personalized Pre-paid cards, bank can enforce the standard KYC as might be applicable, to ensure the personalized pre-paid card holders have access to ATM's as well.
16	RFP Part 2 Section 2.1 - Page-8	The eco system to include Prepaid Cards, co-branded debit/credit card, mobile wallets and NFC enabled mobile payments, thus future-proofing the solution.	This program will include prepaid cards, mobile wallets and NFC enabled mobile payments. Credit card is governed by underwriting regulations and for a debit card, the customer needs to have a bank account with the FI. Hence, credit and debit cards cannot form a part of this program.	RFP terms prevail

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17	RFP Part 2 Section 2.3 - Page-9	FI to capture details as per standard KYC norms and will also capture other information as finalized by SMC like property tenement ID, library membership number, swimming pool membership number, etc. for personalized cards as and when required.	Bank system can capture the data, but would not be able to provide any analysis and cannot take any liability on the same. Bank can only provide reports for financial transactions	RFP terms prevail
18	RFP Part 2 Section 2.3 - Page-9	The FI will enable storing the employee number on the card and will provide necessary access mechanism so that the attendance devices to be placed by SMC can read the employee no. while card is tapped.	To be discussed internally	RFP terms prevail
19	RFP Part 2 Section 2.3 - Page-10	BRTS cash load usage	BRTS/SMC employee will deposit the funds into the card pool account owned by the Bank at EOD . Please clarify if the understanding is correct. In addition, to load the card, a prefunded current account needs to be opened by SMC, to enable real time funding of the account.	The cash in this scenario will be collected by BRTS employees (SMC) across various touch points, and FI should arrange to pickup the cash at a pre-defined time from those locations and ensure accounting to SMC account at T+2. FI will be responsible for cash management, reconciliation and settlement activities (Including but not limited to).
20	RFP Part 2 Section 2.3 - Page-10	Mobile Validator Usage	Please clarify the exact requirement for this feature	Please refer the RFP Part2 - Sec Appendix I.XI - Mobile Validator Usage Process Diagram
21	RFP Part 2 Section 2.3 - Page-11	Customization of validators to be done by FI jointly with the AFCS service provider.	The validators are being provided by the AFC provider. Hence the customization of the same needs to be the AFC service provider's sole responsibility	Validators/ PoS for BRTS and City Bus will be installed by AFC vendor. FI needs to develop the L2 kernel application and get it certified. FI to support AFCS vendor for device certification with regards to FI's scope related to validators. (Apart from the other requirements of sharing required API's, Interface protocols, Integration with AFCS provider's mobile app etc. as detailed in the RFP Part 1 & 2). Any customizations to L2 kernel / API will be the responsibility of FI.
22	RFP Part 2 Section 2.3 - Page-11	Financial institution will be responsible to develop an authentication mechanism and maintaining MIS for all non-payment transactions and extend access to non-financial transactions data to SMC for its employee attendance record or any other purpose as and when asked by SMC.	Bank system can capture the data, but would not be able to provide any analysis and cannot take any liability on the same. Bank can only provide reports for financial transactions	FI to provide MIS on all card related activities, Irrespective of that being financial or non-financial activity.

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23		mobile wallets, NFC enabled mobile phones and co-branded debit and credit cards	This program will include prepaid cards, mobile wallets and NFC enabled mobile payments. Credit card is governed by underwriting regulations and for a debit card, the customer needs to have a bank account with the FI. Hence, credit and debit cards cannot form a part of this program.	RFP terms prevail
24		CMS system should be able to handle card validity for a daily/weekly cards issued to visitors and also able to support bundled offers like 2 visit to science museum, 3-day pass for BRT and city bus, one visit to nature park, one visit to amusement park for an assumed bundled value of 500	This would be as per business rules provided by the Authority to the Bank	Please refer Addendum & Corrigendum 2
25	RFP Part 2 Section 3.3 - Page-17	Contactless POS used for ticketing in city bus, nature park, science museum and can be extended to auto rickshaws and taxis too	POS for city buses needs to be provided by AFC service provider. Please confirm. Also, please confirm if the provision of services in auto rickshaws and taxis is mandated under this RFP or will it be at the discretion of the FI	1. Please refer RFP Part 1, Sec Appendix 6: BILL OF QUANTITIES, Page 75 for details on count of POS/ Validators which is being installed by AFC vendor. 2. Hardware supplies to services like hawkers, hotels, shops and malls, and auto-rickshaws is outside SMC/SSCDL purview, and will be at the discretion of FI. For more details Please refer RFP Part 1, Sec Appendix 6: BILL OF QUANTITIES, Page 75. and RFP Part 1, Sec 1.6.1 Page 15.
26	RFP Part 2 Section 3.3 - Page-17	Contactless gate	This would be under the purview of AFC provider.	For City bus and BRTS Please refer RFP Part 1, Sec Appendix 6: BILL OF QUANTITIES, Page 75 for details on installations facilitated by AFC vendor. For Contactless gates/Turnstile in swimming pools please refer Please refer Addendum & Corrigendum 2.
27	RFP Part 2 Section 3.4.5.2 - Page-20	Mean time to repair (MTTR) for all equipment - max up to 2 hours after which the equipment has to be replaced from the buffer stock	Suggest this can be taken on a case to case basis as complex faults if any, might require some more time to fix	RFP terms prevail
28	RFP Part 2 Section 3.4.7.1.2 - Page-22	Cash loading through cash, ATM, online transfer through various channels	Card loading cannot be done through ATM. Please clarify the expectation on this	FI should facilitate card loading by way of Cash deposit using CCDM machines, with limits inline with local regulations.
29	RFP Part 2 Section 3.4.7.1.4 - Page-22	Cash withdraw from card at any PoS	This needs to be discussed in the pre bid meeting	RFP terms prevail

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30	RFP Part 2 Section 3.4.7.1.5 - Page-22	FI to provide exclusive Intellectual Property Rights (IPR) of City Payment Card data format and standards to SMC	Data format and standards are not proprietary to the FI and hence IPR of the same cannot be passed on to SMC	RFP terms prevail Any thing which is proprietary to FI or member of the consortium w.r.t City Payment Card should be passed on to SMC, i.e., operating model involved is 'Build – Operate – Transfer'.
31	RFP Part 2 Section 3.4.7.1.7 - Page-23	Account maintenance – Pool account, Merchant accounts, etc.	FI can maintain the card pool account but merchant account needs to be maintained by the respective merchants	RFP terms prevail FI should maintain a separate pool account for each category of Card offered to citizens. This pool account will hold and reflect the consolidated balance of all cards under a specific card & category. There will also be a separate account for each SMC merchant like Library, swimming pool etc. which will be used to settle the transactions involving the respective SMC merchant.
32	RFP Part 2 Section 3.4.7.1.12 - Page-24	FI should provide training material and user manuals on usage of Smart card validator, Ticket vending machines and Ticket Value machines	Ticket vending machines and Ticket Value machines will be in the scope of AFC service provider	RFP terms prevail For non BRTS & City bus use-cases, FI holds the responsibility for Training and user manuals.
33	RFP Part 2 Section 3.4.7.3 Page-25	The ownership of the data generated upon usage of the system, at any point of time during the contract or expiry or termination of the contract, shall vest with SMC	AS per RBI guidelines, the customer and card related data should be under the ownership of FI only	From the view point of Exit management, It is expected that the Existing FI should ensure the data such generated upon usage of proposed system, be handed over to the new FI as per the operating model 'Build – Operate – Transfer'.
34	RFP Part 2 Section 3.4.7.3 Page-25	the FI shall transfer ownership of all Hardware, database, Standard third party software Licenses, source code, APIs, customized software developed for City Payment Card Project except its proprietary Hardware and Software to Authority at no cost to Authority.	The scope of this point needs to be discussed during the pre-bid meeting	RFP terms prevail
35	RFP Part 2 Section 3.4.7.3 Page-26	KPIs and SLAs	This is getting discussed internally. We will discuss the same during the prebid meeting	RFP terms prevail
36	RFP Part 2 Section 3.4.7.3 Page-27	MIS requirements	These requirements can be finalized basis discussion between FI and authority	The requirements detailed in MIS section are inclusive but not limited too. FI should ensure that they have provision to accommodate any ad-hoc report requests from SMC.

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37	RFP Part 2 Section 5 Page-29	Customers can get cards home-delivered free of charge	The Bank's fee structure will be submitted with the price bid	RFP terms prevail. Card personalization charges should never be passed on to citizens. If FI decides to recover, then they can pass on the personalization charges to SMC/SSCDL. Such charges can be declared as part of Appendix 2 : CONTENT AND FORMAT OF PRICE PROPOSAL, basis which the vendor will be evaluated.
38	RFP Part 2 Section 5.1 Page-30	All services will reside on financial institute's server	The FI can outsource the activity to the service provider. Hence the services may or may not reside in the FI's own server. All due security measures & compliances will be taken care of by the Bank in case decision to outsource	For SSCDL, FI will remain responsible.
39	RFP Part 2 Section 7 Page-36	Pilot implementation	Request you to clarify the requirements for the pilot	Please refer Addendum & Corrigendum 2
40	RFP Part 2 Appendix I.IV Page-47	RFP Part 2 Appendix I.IV Page-47	We are not clear on the scope of this point. Kindly explain	Under this use case, FI is only responsible to provide the POS to accept payment and issue receipt. In future, if required, SMC/SSCDL will procure and install turnstile with validators to control access and FI will be required to do necessary integration.
41	RFP Part 2 Appendix I.IV Page-47 and also at other places	At FI, settlement is done end of the day where it transfers amounts from pool accounts of customers to the merchant which here is the service provided by SMC.	Transaction file will be available at EOD but all settlements into SMC accounts can happen at T+2 as per the standard process	RFP terms prevail For additional details on requirements related to settlement, Please refer. RFP Part1, Sec 1.6.4 - Transaction settlement, Cash Collection and Deposit, Pages 16 & 17 Please refer RFP Part2, Sec 3.4.7.1.6 - Cash Management 3.4.7.1.7 - Reconciliation and Settlement, Page 22
42	RFP Part 2 Appendix I.VII Page- 57	Recon done by FI between card account, pool account and utility account of SMC	FI would not have visibility to the utility account owned by SMC . Kindly clarify the recon requirement in this case	Utility account of SMC refers to the respective SMC's merchant account. In this use case, it refers to the reconciliation between the civic centre's account and Card holder account, involving Pool account.
43	RFP Part 2 Appendix I.X1 Page- 68	The City Payment Cards stores last 10 financial transactions.	This needs to be checked and discussed	RFP terms prevail
44	RFP Part 2 Appendix I.XII Page-71	Cash back related query	Please clarify who will bear the expenses for the cashback? FI or SMC?	SMC/SSCDL and FI shall strive to promote use of the card and will come up with innovative cashback schemes with mutual understanding.

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45	RFP Part 2 Appendix I.III Page-45	Biometric verification	The scope of this point needs to be discussed during the pre-bid meeting	RFP terms prevail
46	RFP Part 1, Sec 2.11, Page 23	Technical Bid Submission (in Hard Copy) Filled-in Technical Bid along with Bid Fee, EMD, Solvency Certificate and other documents. In sealed envelope, strictly by RPAD/Postal Speed Post on or before 19th December, 2016 up to 18:00 hrs. to The Chief Accountant, Surat Municipal Corporation, Muglisara, Surat – 395003, Gujarat.	Timelines for submission of technical BID: We need an extension for 30 days for the same as it involves lot of documentation and approval rounds at JV and the Bank's end.	Please refer Addendum & Corrigendum 2
47	Generic	Generic	Change card definition to Semi open from Open Loop EMV, since cash withdrawal is not allowed and scheme should be RUPAY only. Please clarify and confirm.	RuPay scheme is not mandatory, but a preferred option. Cash withdrawal at ATM's is expected only for personalized card holders, where Aadhar linked KYC is mandatory.
48	RFP Part1, Sec 1.6.1, Page 13	It is to be noted that SMC has selected a Service Provider for AFCS for BRTS and City Bus Services separately. The scope of Selected Bidder shall include card based services along with L2 kernel application development followed by certification of devices by applicable agency jointly with AFCS service provider.	L2 kernel Certification : Bank needs to know the device make-and-model also as AFCS vendor is providing the devices. Bank will not be able to bear the certification charges. If bank still need to bear it, we need the technical specs and manufacturer details for the devices provided by AFCS vendor.	FI needs to develop the L2 kernel application and get it certified. FI to support AFCS vendor for device certification with regards to FI's scope related to validators. Any customizations to L2 kernel / API will be the responsibility of FI. The make and model of AFCS devices will be shared with selected bidder.
49	RFP Part1, Sec 1.6.2, Page 15	(i) Selected Bidder shall provide/share all required APIs and interfacing protocols of Card Management System, Central Clearing House and Smart Cards to AFC vendor in order to facilitate integration with Transit AFCS and other domain systems of SMC.	API sharing with AFCS : We shall require test APIs from AFCS vendor to ascertain technical capabilities on the EMV cards with their devices.	The API/ technical details will be shared to the selected bidder

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50	RFP Part1, Sec 1.6.2, Page 16	<p>(iii) Selected Bidder shall establish the real-time connectivity of AFC Data centers/Servers and domain system servers with Bank's Central Clearing House Servers /data centers for sending details/information pertaining to card based transaction.</p> <p>(iv) Selected Bidder shall have to ensure timely sending of transaction settlement data from its Central Clearing House servers to AFC vendor's servers residing in Control Center for reconciliations of transactions settled. Bank shall undertake complete reconciliation responsibilities.</p> <p>(v) Necessary integration with AFCS provider's mobile app for QR code based tickets.</p>	<p>(iii) Please clarify real time connectivity with AFCS server and the type of connectivity proposed by AFCS provider.</p> <p>(iv) What do you mean by timely settlement to AFCS vendor? Please clarify.</p> <p>(v) Please clarify necessary integration with mobile app on IOS, Android, windows and blackberry.</p>	<p>(iii) Please refer the performance requirements, detailed in RFP Part 2, sec 5.2 Network & Infrastructure requirements, page 30. Technical details will be shared to the selected bidder.</p> <p>Wired connectivity at BRT stations and wireless using 3G / 4G on handheld terminals and pole mounted validators in City Bus .Connectivity with FI will be provisioned by SSCDL/SMC/AFCS Vendor.</p> <p>(iv) Please refer RFP Part 1, Sec 1.6.4 Transaction settlement, Cash Collection and Deposit, Page 16 for settlement related requirements.</p> <p>(v) BRTS & City Bus Mobile app will be developed by AFCS provider, and FI should facilitate all the payment use-case scenarios involving this app.</p>
51	RFP Part1, Sec 2.1.2, Page 24	TERMS OF LICENSE	Card management system and CCH cannot be provided by bank on license model. Please change the same to hosted model.	Here the terms of license refers to contract between SMC/SSCDL and FI. Hosted model is allowed. For SMC/SSCDL, FI will be held responsible.
52	RFP Part1, Sec 5.1, Page 32	3. The Lead Bidder should have its financial switch certified for operating credit/debit/prepaid debit card acquiring and issuing in India.	<p>Technical Proposal evaluation Criteria- It has been mentioned that the FI should have their own switch.</p> <p>Most of the Bank in India do not own switch. The same is provided by a technology provider. Please change the same to provide certificate from bank's technology provider.</p>	Please refer Addendum & Corrigendum 2
53	RFP Part1, Sec 5.1, Page 32	4. The Bidder proposed for the project must have the experience of Contactless Smart Card design, supply and operations.	<p>Experience on contactless cards</p> <p>In India, no bank has implemented 100% RuPay scheme based semi open loop cards till date. So, we request you to remove the experience on contactless cards, as other projects are also not proven enough to be used as Bank's experience on contactless cards.</p>	RFP term prevail.

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54	RFP Part1, Sec 2.1.2, Page 24	TERMS OF LICENSE	Terms of LIC Switch for RuPay transactions works on a hosted model only and transfer of the same is not possible. Please clarify.	RFP term prevail. Hosted model is allowed and transfer of SWITCH is not desired as part of Exit management.
55	RFP Part1, Sec 5.1, Page 32	6. The Bidder should have a payment acceptance infrastructure of at least 500 POS machines in Surat city limit at the time of submission.	FI should have 500 POS machines in Surat How will this really help? As the card is RuPay scheme based and accepted on all POS machines in the country. Please remove the same.	RFP term prevail.
56	RFP Part1, Sec 5.2, Page 33	2. Number of cards issued in in Smart card based payment solution project for Transit system/Toll Solution/ City wide payment solutions/any other project for which the Bidder has undertaken (either implemented or in process of implementation) Card Services either as a single Bidder or along with its Technical Partner (Card Hosting/ Clearing House Solution / establishing Top up facilities through Banking Channels /and acted as a Co- Branded Partners and /or have retail merchants) - For 1,00,000 cards issued – 10 marks - For every additional 1,00,000 cards (max 2,00,000 cards) – 5 marks each	Please remove the number of cards issuance criteria. None of the banks in the country has issued such volume.	RFP term prevail.

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57	RFP Part1, Sec 5.2, Page 33	<p>3. Average daily volume (count) of Card/ mobile based financial transactions (in number) in Smart card based payment solution project for Transit system/Toll Solution/ City wide payment solutions/any other project for which the Bidder has undertaken (either implemented or in process of implementation) Card Services either as a single Bidder or along with its Technical Partner (Card Hosting/ Clearing House Solution / establishing Top up facilities through Banking Channels /and acted as a Co- Branded Partners and /or have retail merchants)</p> <p>- For 20,000 transactions – 10 marks - Every additional 10,000 transactions (max 20,000 transactions) – 5 marks</p>	Daily count should be based on credit and debit card issuance as well since system capabilities can be derived by them. Cards issued for citizens will also be hosted on the same system.	RFP Terms prevail
58	RFP Part1, Sec 5.2, Page 34	<p>4. Loyalty and adoption plan in Surat</p> <p>- Existing customer base in Surat (in numbers) – up to 4 marks o Bidder with maximum number will get 4 marks and pro-rated for others (formula given by: $N_{bid1} * 4 / N_{max1}$)</p> <p>- Existing PoS volume in Surat – up to 4 marks o Bidder with maximum number will get 4 marks and pro-rated for others (formula given by: $N_{bid2} * 4 / N_{max2}$)</p> <p>- Existing Loyalty partners present in Surat – up to 2 marks o Bidder with maximum number will get 2 marks and pro-rated for others (formula given by: $N_{bid3} * 2 / N_{max3}$)</p> <p>Where, $N_{bid1,2,3}$ is the respective number for the considered bidder and $N_{max1,2,3}$ is the maximum respective number of all the bidders</p>	Needs relaxation of this evaluation criteria.	RFP Terms prevail

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59	RFP Part1, Sec 5.2, Page 34	5. Experience in Multiple instruments (minimum 2) for same purpose (pre-paid, debit, credit, mobile) - For 1 projects – 3 marks - For any additional project (max 2 projects) – 1 marks each	Needs relaxation of this evaluation criteria.	RFP Terms prevail
60	RFP Part1, Sec 5.2, Page 34	6. Experience in co-branded loyalty cards - For 3 projects – 3 marks - For any additional project (max 2 projects) – 1 mark each	Needs relaxation of this evaluation criteria.	RFP Terms prevail
61	Generic		For credit and debit card, does it need to be co-branded card?	Yes, all cards issued under this scheme will be co-branded cards.
62	RFP Part 1, Sec Appendix 6: BILL OF QUANTITIES, Page 77		Fi will not be able to procure the biometric devices	RFP terms prevail. As detailed in RFP Part 1, Sec Appendix 6: BILL OF QUANTITIES, Page 78, The expectation from FI is to only Integrate with SMC domain systems, MIS and Dashboard, biometric/ iris readers Procurement of Biometric devices will be under SMC/SSCDL scope.

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63	RFP Part 1, Sec 1.6.1 Design, Development, Procurement, Issuance, Supply, Integration, and Implementation of City Payment Card Project, Page 13	It is to be noted that SMC has selected a Service Provider for AFCS for BRTS and City Bus Services separately. The scope of Selected Bidder shall include card based services along with L 2 kernel application development followed by certification of devices by applicable agency jointly with AFCS service provider	<p>Surat City's SCP plan submitted to Mol-JD states "SMC launched CoBranded Multi-Application Contactless Smart Card in February 2015 by the name S-Connect Card. It is envisioned to offer wide range of civic services to citizens with convenience of using SMART card only. S-Connect appropriately represents for Surat Connect::Service-Connect::Smart-Connect. SMC has engaged State Bank of India (SBI) as a card operator for financial transactions. It is also Brand partner for the S-Connect Card. SMC has enlisted around 16 subsystems and nearly all civic services to be channelize through the S-Connect Card Management System".</p> <p>Given the above landscape, we request 'clarity on the overall program architecture and commercial viability of the project particularly on how a single city (Surat) plans to implement & run two similar projects with common project goals & interest, however with two different set of vendors?</p>	The proposed ecosystem will have only open loop EMV Contactless smart card, which will be implemented through the selected Bidder as part of this RFP.
64	RFP Part 1, NOTICE INVITING REQUEST FOR PROPOSAL, Page 3	Price Bid Submission: To be submitted online on or before 15/12/2016	We request you to extend the proposal submission timelines by at least three (03) weeks from the date of issue of clarification.	Please refer Addendum & Corrigendum 2
65	Generic		<p>Total number of members/ visitors (tentative) for various SMC services, so as to ascertain the scale-up volumes</p> <p><Requirement Detailing></p>	Please refer Addendum & Corrigendum 2