Request For Proposal (RFP) for Micro-ATM , AEPS, E-KYC

(As Per UIDAI 1.5.1 standards)

The Chandigarh State Cooperative Bank Ltd.

S.C.O. 1088-89 Sector 22 B Chandigarh

Website: www.cscbapex.com Email Id: cscbapex@gmail.com, cscbapex@yahoo.co.in Contact No *0172-5025328, Fax: 2720264*

TENDER NOTIFICATION

The Chandigarh State Cooperative Bank Ltd.

SCO 1088-89, Sector 22 B

Chandigarh. 160 022

The Chandigarh State Cooperative Bank Ltd, Chandigarh, 160022, hereby invites sealed Proposals from experienced Firms for Supply, Installation, Implementation, Configuration, Commissioning and Maintenance of Micro-ATMs and Services of AEPS, E-KYC. The Proposals should be submitted according to two cover System consisting of Technical Bid and Commercial Bid. The Request for Proposal Document can be downloaded from the Bank's website http://cscbapex.com from 10.03.2018, 10:00 am on March 2018.The last date of submission of Bids is scheduled at 04.04.2018 05:00 pm on April 2018.

Important Dates:

RFP Notice No	CSCB/IT/Micro-ATM/2018/01
Date and Time of commencement of Sale of Bid Document (RFP)	10.03.2018, 10:00 am
Last date for requesting any clarification	23.03.2018, 05:00 pm
Pre - bid Meeting at The Administrator The Chandigarh State Cooperative Bank Ltd, SCO 1088-89, Sector 22 B, Chandigarh U.T. 160022.	15.03.2018 at 11:00 am
Last Date and Time for Receipt of Bids at The Administrator The Chandigarh State Cooperative Bank Ltd, SCO 1088-89, Sector 22 B, Chandigarh U.T. 160022.	04.04.2018 at 05:00 pm
Date and Time of opening of Technical Bids	05.04.2018 at 11:00 am
Date and time of opening of Price Bids	05.04.2018 at 03:00 pm
Address for Communication and submission of bid.	The Administrator The Chandigarh State Cooperative Bank Ltd, SCO 1088-89, Sector 22 B, Chandigarh U.T. 160022.
Bid Document Availability	**WWW.cscbapex.com**

Instruction for Bidders

1. The bidder should supply, install/re-install, testing, commission and technical support of Micro ATM fitted with STQC certified biometric scanner/card readers/ 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, AEPS transactions, e-KYC services and PIN based Rupay (EMV) card transactions. Bidder has to install/re-install certificated/security key on Micro ATMs.
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 Three years and thereafter AMC, if bank so desires. The bidder should maintain an uptime of 99% on monthly basis for the proposed Micro ATM.

7. Proposed Micro ATM should be compatible with bank's existing applications and infrastructure. Bank's applications are AEPS, e-KYC, finger print based transaction, PIN based Rupay (EMV) transaction and customer enrolment applications.

8. The bidder should give undertaking to provide service within 48 hours at all locations where Micro ATMs are deployed.

9. The bidder should have exclusive support infrastructure for timely maintenance of secured biometric scanners/readers and magnetic strip card readers installed in the deployed Micro ATM at installed locations.

10. The bidder should be able to provide efficient and effective support in time at all centres so as to meet 24x7 hrs service support with maximum working day response time.

11. The bidder shall bear all costs associated with the preparation and submissions of its bid and the bank will in no case be responsible or liable for these costs, regardless of the conduct for outcome of the bidding process.

12. All pages of this RFP as downloaded from the website should be duly signed.

13. All the pages of Bid including Brochures should be made in an organized, structured, and neat manner. All the pages of the bid 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.

14. EVALUATION OF BIDS
    a. The Bidders complying all the pre-qualification of Technicality as submitted in the Technical BID will be considered eligible for consideration of Financial BID.
    b. The Financial Bid will be opened only for Bidders successful in the Technical Bid.
    c. The Lowest Commercial (LC) will be determined on the basis of the lowest price quoted in the Financial Bid by the eligible bidders.

15. Please note that all the information desired needs to be provided. Incomplete information may lead to non-selection.

Request For Proposal (RFP) for Supply of Micro- ATM and services of AEPS, E-KYC

The Chandigarh State Cooperative Bank Limited, Chandigarh is planning to implement Micro-ATMs, AEPS, E-KYC for customers of the bank. Micro-ATMs are to be installed in all 18 branches of the Bank. Bank is on CBS platform under NABARD project on ASP Model with banking software Finacle version 7.0.1 are 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).

General:

1. The Bank wishes to procure 18 micro-ATM (handheld POS) devices enabled with biometric FP (Finger Print) capturing/reading scanners as well as mag-strip card swapping readers as per the standards & specifications of micro-ATM and Standard track1-track2 based magnetic strip card reader as issued by the IBA/IDRBT/UIDAI/RBI/GOI with capacity of scanning/reading FPs/Card-details of bank customers thereby enabling basic banking services to the Bank's customers through the deployed micro-ATMs at the bank specific locations

2. The given specifications are minimum requirements. The bidders should enclose relevant printed or neatly typed detailed specification sheets of their offerings, which shall also be kept in mind at the time of evaluation of offers.

3. In case the solution or the product offered as the case may be, reaches end of life / support during the pendency of the contract, the bidder has to ensure that the systems are either replaced or upgraded at their own cost without any disruption in the ongoing business transactions of the Bank.

4. The quantities mentioned herein are indicative and shall be used to arrive at L1 Bidder. However, they may vary and shall be paid for by the Bank as per actual. In case of variations in quantities the rates mentioned by the Bidder in the relevant rate schedule shall apply.

A.   Scope of work for Micro-ATM

a. The solution should meet the specifications laid down by NPCI.

b. Micro-ATM Device – the portable hardware and Software Solution.

c. The software installed in the Micro-ATM shall integrate communication between the Switch and the device.

d. Provided solution should be compliant with guidelines of IBA, IDRBT, NABARD, RBI, UIDAI   and NPCI as applicable for micro ATMs.

e. Supply and installation of 18 numbers of Micro-ATMs in the branches of the Bank.

f. The Bank reserves the right to increase/decrease this quantity as per their requirements.

g. It should ensure interoperability and compatibility with the Banks' existing systems

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 Bnak 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
b. PIN based Transactions [Bidder shall provide solution for authentication of PIN through HSM of Banks' ASP]
The following Banking Transactions shall be supported:
c. AEPS Transactions – Balance Enquiry, Withdrawal, Deposit, Mini-statement, Fund Transfer [On-us and Off-us]
d. 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 NPCI. The information hits the Bank Server and could be seen on the Micro ATM screen or stored as PDF.
e. 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.

f. After that customer's account will be opened as per Bank's existing process and required communication will be sent to Customer.

Format and Signing of Bid: Each bid shall be in two parts

Part 1 - Technical Proposal

Part 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 (API & STQC) & 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. In a way, the messaging protocols and transaction and settlement mechanism of the supplied Micro-ATM be based on the processes in use in the Bank for on-us & off-us transactions.
5	The Micro-ATM devices supplied should support & be capable of processing both On-us and Off us transactions of the Bank. • 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 entire Micro-ATM unit including pin pad, biometric finger print scanner, key board, camera, printer etc. should be seamlessly integrated in the same unit or at the most two separate units.
12	The Bidder to provide entire operational and data-sheet specification manuals.

Technical Specification

S.N.	Specification
1	Display: Large display IPS / TFT capacitive touch screen of at least 5" for better user experience.
2	Tamper detection capability.
3	Communication: 3G or better and Wi-Fi / 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, SD card holder to extend memory upto 32 GB.
6	Camera: Inbuilt & integrated Camera of at least 5 Mega Pixel resolution.
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 may be either provided separately or the display should have a secured soft pin pad.
9	Card Readers: 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 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 10Wh. 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 5.1 or better.
15	A carry case needs to be provided for the device.
16	In addition to these requirements, any other accessory / hardware / software etc. needed for proper functioning of the system and for ensuring its compatibility with the existing setup shall be provided by the vendor without any extra cost.

Functional Specification:

S.N.	Specification
1	Each handheld device will have a unique terminal ID.
2	Hand-held devices & its peripherals provided by the Bidder should be robust, easy-to-use and reliable.

3	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 centres.
4	Hand held device should be a single integrated system for BCs, handy and easy to move.
5	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 / Punjabi languages.
6	Hand-held devices & its application should support transactions, generation of reports, voice guidance in English, Hindi and Punjabi languages.
7	The device must be certified for Aadhar authentication as per the certification requirements laid down by UIDAI.
8	Device must support "Best Finger Detection" software as per Aadhar Best Finger Detection API released by UIDAI. The device must be capable of conducting two finger authentication transactions in the same session as laid out on the authentication process documents.
9	As a fall back to biometric authentication, the device must implement the OTP API and OTP authentication capability.

Client Software:

S.N.	Specification
1	General • 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 complete Solution should be as per the scope of this RFP shall also be applicable for State and Central Cooperative Banks. • 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	Compliant to Existing Regulatory Guidelines The Bidder to ensure that Solution is compliant to all existing regulatory guidelines of GOI /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.
3	Real Time Integration / Interface 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.
4	Highly Scalable To Handle Load The Solution should be highly scalable to handle the load and there should not be any single point of failure in the entire solution.
5	Regulatory Requirements 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.
6	Message Level Interface 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.

7	Message Support
	The Switch should support both the 1987 & 1993 version of ISO 8583 message interface. The ISO 8583: 1993 will be used for RSCB HOST interface, other networks interfaces (if required), payment systems interfaces (if required) and for interfacing all external channels. The ISO 8583: 1987 version will be used for interfacing to SPNS, other RSCBs networks and other payment systems as required by the external networks. In short, the switch should support ISO 8583 wherever the situation warrants.
8	Support Different Types of Cards
	The Solution should support all types of cards supported on NFS network.
9	Financial as well Non-Financial Transactions
	The Core Banking System / EFT Switch Solution of Banks needs to provide interface for all transactions.
10	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) The bidder should customize the ISO 8583 Interface with the Existing IT Infrastructure of Bank following setups:
	• EFT Switch Solution: CDCI (Customer Device Channel Interface)
	• Card Management System: CMS Authorization (for PIN Verification).
	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
11	Flexible Standards-Compliant Architecture
	• The Solution should able to support ISO 8583 Interfaced to Back-End Systems with little impact on them.
12	ISO8583 message support
	The solution should support the following message types for ISO8583 External Network Support such as:
	• 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]
13	Customizable
	• The Solution should be highly parameterized and Customizable.
14	Aadhar / UIDAI Authentication
	The Solution should support Aadhar / UIDAI Authentication for all the Finger print based biometric transactions. Proposed solution to integrate with Bank's EFT switch.
15	Full Functionality of CBS Host / EFT Switch / FI Gateway
	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.
16	Functionality available on Micro-ATMs
	The bidder should provide the following functions through Micro-ATMs:
	• Account opening for all types of accounts including eKYC authentication
	• Balance Enquiry
	• Mini Statement
	• PIN Change
	• Funds Transfer within the Bank
	• Provided solution should have capability to provide Cash withdrawal and cash deposit services by using Card and AEPS
	Any other functionality available in the CBS / EFT Switch / FI Gateway deployed in the Bank

Annexure A : Performa of Technical Bid

Particulars of Bidders / Manufacturer

S.N.	Description
1	Name of the Bidders/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.
7	Please attach an undertaking to the effect that the proposed μATMs have been tested for compatibility with the FI Gateway of the service provider of the Bank duly endorsed by them
8	Please attach copies of audited Balance Sheets and P/L Accounts for last three financial years.
9	If the Bidder is not the OEM, please attach due authorization certificate from the OEM.
10	Domestic Customer Base (Number of Micro ATM installed in India) Service Net Work

Annexure B : Performa of Commercial Bid

S.N.	Particulars	Base Price	GST + other levies, if applicable	Total Price
1	Onetime payment for the server system for FI Gateway and communication lines to the EFT Switch and CBS Server of the Bank for Micro ATM/AEPS/E-kyc			
2	Recurring charges for the server system for FI Gateway and communication lines to the EFT Switch and CBS Server of the Bank (if any) (1st, 2nd, 3rd, 4th & 5th year together)			
3	Cost of Device of Micro-ATM (As per Technical specified)			
4	Installation Charges (If any)			
5	AMC of Micro ATM			
6	Micro ATM driving fees			

7	Per Transaction fees on Micro ATM			
	a. Card Based Onus Transactions			
	b.Card Based Offus (Acquiring Transactions)			
	c. AEPS Onus Transactions			
	d. AEPS Offus 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 for Micro ATM/AEPS/E-kyc			

The Administrator
The Chandigarh State Cooperative
Bank Ltd, SCO 1088-89, Sector 22
B, Chandigarh U.T. 160022.