



**EXPRESSION OF INTEREST
[EOI]**

FOR

ALTERNATE DELIVERY CHANNEL SERVICES

Ref: BOI: HO: IT: EOI:ADCS Dated: 15/03/2019

Bank of India

**Head Office
I T Department**

**8th Floor, C-4, "G" Block
Star House 2, Bandra Kurla Complex
Bandra [East]
Mumbai – 400 051**

1. Introduction –

- 1.1. Bank of India (hereinafter referred to as the “Bank”) intends to enlist the Service Providers, in the area of delivery channel services more explicitly mentioned in the Annexure A.
- 1.2. The Bank has more than 5500 branches and around 6168 ATMs and more than 55 foreign centres in 20 Countries. The technology HUB of the Bank is in Mumbai. The Bank has mixed environment of IT outsourcing and managing in-house.
- 1.3. During the past decade, the Bank has strengthened its IT infrastructure. To embark upon its ambitious growth plan and meet present and future need of Bank’s business, Bank is under process of undergoing IT upgradation with latest available technology.
- 1.4. The complexity of bank’s IT operations has really increased demanding higher level of delivery services.
- 1.5. The Bank invites ‘Expression of Interest’ (EOI) from reputed Companies / firms / Service Providers / Consultants who have proven experience in the field of work related to secured delivery channel services and fulfil the eligibility criteria as laid down in this document.
- 1.6. The bidders have to submit detailed presentations, technical architecture with full functional specifications along with future roadmap for next 3-5 years. The information shared shall be treated strictly confidential by bank.

3. Eligibility Criteria –

The eligibility criteria for the bidder are as under –

- 3.1. Bidder should be a registered company in India under Companies Act 1956 and should have been in operation for a period at least three years as on date of EOI.
- 3.2 Bidders should have carried out the similar assignment of Services / Consultation / implementation India preferably in BFSI industry in last three years from the date of EOI
- 3.3. Bidder should have technical team at its office in India and the dedicated team should be with the Bank for the duration of the assignment.
- 3.4 Bidder should have 3 years' experience of handling ATM/POS Switches.
- 3.5 Bidder should have **turnover of minimum Rs.100 Crores.** and also **positive networth** during last 3 financial years (2015-2016, 2016-2017, 2017-2018 in each year) as per Audited Balance Sheet. CA Certificate in this regard should be enclosed.
- 3.6 Fair Practice Code – The Bidder or their Sister Concern or other Group Company / Firm / Organisation / Agencies / should NOT be involved in any legal case / blacklisted / revoked by any Government Agency, PSU or BFSI in India.
- 3.7. The Bidder should also satisfy with following other Terms and Conditions:-

Other Terms & conditions:-

- i. Bidder who have been blacklisted by any Government Agencies, PSU or BFSI need not apply and no further correspondence shall be made with them.
- ii. The Bank is not responsible for preparation / presentation of EOI. All cost if any will be borne by the bidder. No costs / expenses shall be payable/ reimbursed by the Bank against conveyance, traveling expenses, boarding, lodging, out of pocket expenses, liaisoning etc. for carrying out EOI.
- iii. Those who fulfil all the eligibility criteria as mentioned above are only eligible to take part in this EOI exercise. Proposals of those

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bidders, who do not fulfil the Eligibility Criteria conditions as stated above fully, will be rejected.

4. Bidder meeting the above criteria and interested in providing the services detailed above may submit their response to the Expression of Interest as per formats given in annexure (A to D) **latest by 3.00 PM on the stipulated last date**. After the said date and time no response will be entertained.

5. The response in a sealed cover duly superscripted " **Expression of Interest – For ALTERNATE DELIVERY CHANNEL SERVICES**" may be submitted to – **[Communication Address]**

The General Manager,
Bank of India,
Head Office
I T Department, ,
8th Floor, Star House - 2, C-4, G-Block,
Bandra Kurla Complex,
Bandra East, Mumbai – 400 051.

Contact Persons:

Ms Sreemoyee Das Officer(IT) Contact: 022 6131 9859	Ms Misty Kashyap Officer(IT) Contact: 022 6131 9855	Mr Vijay Sawant Senior Manager(IT) Contact: 0226131 9850
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Details of various dates relevant to this EOI

Date and Time of commencement of EOI Bid Document	16/03/2019 from Bank's web site
Last Date and Time for Receipt of EOI Bid Document at Bank of India on the Communication Address.	08/04/2019 3.00 p.m.
Queries regarding EOI Bid Document to be received till date (by e-mail only). Sreemoyee.Das@bankofindia.co.in , misty.kashyap@bankofindia.co.in and HeadOffice.IT@bankofindia.co.in	25/03/2019 3.00 p.m.
Date and Time of Pre-bid Meeting at our BKC Office.	01/04/2019 3.00 p.m.

6. Please note, this is not a Request for proposal (RFP) and commercial bids **SHOULD NOT** be submitted with “Expression of Interest”.
7. The Bank reserves the right to examine / verify the supportive documents / reports furnished by the bidders by inspection / site visit by its officers and /or technical consultant appointed by the Bank.
8. The Bank reserves the right to short-list the bidders based on the requirements of the Bank and may call bidders for a presentation / demo of their proposed solution on the date, time and site as decided by Bank, at bidders cost. The decision taken by the Bank in this regard is final and binding on all the bidders of EOI.
9. If any information or document provided in the response to this EOI is found to be wrong subsequently, the bidder will be disqualified.
10. The Bank may reject any or all the responses received without assigning any reason whatsoever. The Bank reserves the right to cancel the entire process at any stage.
11. The Bank reserves the right to issue Request for Proposal to eligible bidders shortlisted under ‘EOI’ and / or may follow any other bidding process that commensurate with nature of the project. The decision taken by the Bank in this regard is final and binding on all the bidders of EOI.
12. The Bank reserves the right to make change / relax any of the eligibility criteria at the sole discretion of the bank.

Broad Scope:

As a part of the offering the broader scope of the Bidder is as under:

- 1) Bidder need to handle all the merchant acquiring business, service delivery channels (existing as well as the future requirement) Payment Aggregation Services, other such ancillary/related businesses
- 2) Bidder need to perform all the acquiring activities e.g. sourcing of merchants, switching & processing of transactions, maintenance of Merchant Management System (MMS) & Host Security Module (HSM), terminal installation & maintenance, dispute & risk management, accounting & reconciliation, supply of consumable etc
- 3) Bidder should be capable of switching & processing of transactions, maintaining Risk Engine and Merchant Management System (MMS), Host Security Module (HSM) for ATM and other acquiring Business etc. within a stipulated time
- 4) Bidder may also engage in building / expanding on the online aggregation services for various online payment options such as netbanking, cards, wallets, Debit card + PIN UPI and other online payment modes that may emerge in future

- 5) Bidder have to build the acquiring infrastructure for all alternate delivery services viz ATM, Card, POS, Payment Gateways, Switching and transaction processing etc
- 6) Dispute and Risk management by maintaining a robust and state of the art Risk engine to identify the alarm signals to quickly initiate immediate remedial measures and minimize losses
- 7) Compliances to all the security, regulatory, standard guidelines and certification

Annexures A to D to be submitted for EOI by Bidder / Vendor

Annexure-A: Response to the eligibility criteria(Y- available, N- Not Available, C – Customisable)

S. No.	Services	Response (Y/N/C)	Comments
1	Financial Transaction Support for all types of Transaction Mode		
2	Non-financial Functionalities for all types of modes available		
3	Card based Services for all types of Cards, Ecommerce, Aadhar based transactions ,Electronic Toll Collection, Reward Point Management		
4	Device such as ATM /POS /Kiosk /CDK /Recycler Driving Services		
5	Wallet Services for Mobile, Virtual Cards, QR transaction, NFC etc		
6	Transaction Authentication Support for Card Based and Cardless Ecommerce, OTP/Non OTP, Aadhar,Biometric etc		
7	Transaction Control Services Without FRM		
8	Other Services like SMS Alert, Recon, Network Interface support, Admin Module, Data Migration , Daily Reports, Key Management Etc		
9	Switch Capacity for ATM,POS,PCIDSS, DES, Cards including Encryption , transaction security , Acquiring Business etc		

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10	Support for all the functionalities of ATM , POS, Kiosk etc		
11	Setting up of DC-DR-Near Site architecture so as to ensure High Availability near-zero data Loss , Active-Passive to make dr up and running in 30 mins.		
12	Compliance to the standard and regulatory mandated such as – RBI, IBA,PCIDSS, Visa/Master, NPCI,ISO, IT Act etc		
13	Support and Integration through various Bank existing and upcoming Interfaces such as CBS, Aadhar Verification Interface, Biometric , SMS, FRM, Card Management, Call Centre, Internet Banking ,Online Transaction Portal, Mobile Banking, Payment Gateway, IVR etc		
14	Card Management, Transaction , Processing, Alerts for all kind of Cards including Prepaid and Virtual Cards, PIN Management, Linking and Delinking of account, encryption, Automatic updating from external Interchange Routing tables, real time sync of data with EFT switch , API interface for allowing other applications to interact		
15	MIS Reports generation for financial, non financial/successful/unsuccessful transaction for all the possible modes of transaction and as per the Bank's requirement		
16	Fraud & Risk Management Solution for Card Transactions, ATM,POS ,Kiosk, Ecommerce which includes alert generation, rule based authentication , 360 degree Customer review, Fraud Prevention, detection and Resolution		
17	Interface Bus to support key message formats like ISO8583, ISO20022, XML, Web Service Calls, APIs, Flat files, proprietary message formats. Capability to integrate with with IBM MQ/Enterprise/API.		
18	AI enabled Data Analytics and Data Mining for ATM,Cards, POS , Kiosks for monitoring the Customer Behaviour, needs and Cross Selling		
19	Building and Maintenance of all the Merchant Acquiring Business (MAB) for Card, ATM ,		

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	POS Kiosk, Ecommerce (both OPEX and CAPEX) etc including Infrastructure , aggregation, transaction processing , On-boarding and maintenance, Reconciliation, Report Generation Alerts, Chargeback for all transaction and Payment Risk Management and regulatory Compliance , Multiparty Access to BIN		
20	The application should have user-friendly and powerful querying mechanism and help effective data mining based on The Bank defined parameters, processing logic, rules and criteria, having strong Management Information /Decision Support System facility with seamless Integration capabilities		
21	System should be able to generate unique transaction ID, support multi institutional transparent and configurable business logic and tools, provide for dynamic generation of terminal session key and offer remote key download functionality with requisite security features such as password/encryption etc.		
22	On-line Marketing on real-time transactions, including targeted approach for gps enabled customers for location based offers based on AI		
23	Corporate Card Delivery Management System Tokenization		

Note: - The above list is not exhaustive and the bidders are requested to express additional possibilities under services. All Proof Documents are to be signed and authenticated by the Bidder

Annexure-B – Company / Firm Profile

Sr. No.	Particulars	Details
1	Company / Firm Name	
2	Date of incorporation	
3	Company Head Office Address	
4	Registered Office address	
5	Key Contact Persons Contact Details Telephone No. Mobile No. Email Id. (give atleast 3 contact persons details)	1) 2) 3)
6	Give brief write up only for completed Projects like; Type of project/s undertaken, Methodology, Duration of the Project, Technical Capabilities, Number of Technical Staff Deployed or any other relevant information. [Full details to be enclosed as ANX – D]	
7	Whether company has been blacklisted for service deficiency in last 3 years. If yes, details thereof.	
8	Turnover for last three financial years. 2015-16 (Please attach copy of balance sheet.) 2016-17 2017-18	
9	Net Worth (after Tax / Depreciation) for 2015-16 Last three financial years. 2016-17 (Please attach copy of balance sheet.) 2017-18	
10	Name, Designation, Tel No, email of the authorized official submitting the EOI.	

Note: - All Proof Documents are to be signed and authenticated by the Bidder

Annexure-C: Details of Services / Consultation / Implementation during recent past [i.e. after January 2018 - ongoing / completed projects] of Consultation Services already done by Vendor / Bidder with respect to subject line of this EOI.

Sr. No.	Particulars	Details
1	Name of the Bank / Organization [BFSI] where the proposed service is carried out by the bidder & running successfully for the last 6 months .	
2	Address, Name, Designation, Mobile, Telephone, email of a contact person at above Bank / Organization [BFSI].	
3	Date of service / assignment start and finish dates	

Note: - In case of more than one implementation, provide above information for each implantation separately. Please provide documentary proof for each implementation/s. All Proof Documents are to be signed and authenticated by the Bidder.

Annexure D:

Vendor / Bidder has to submit a detailed information on Services / Consultation / Implementation methodology, timelines of the projects / solution with respect to subject line of this EOI. The same should be presented in the EOI presentations.

Note: - All Proof Documents are to be signed and authenticated by the Bidder / ISSP

Annexure E

Technological Capabilities and Experience

Experience and Merchant acquiring business	
No. of years in Merchant acquiring business (face-to-face and online)	
No. of POS terminals deployed	
a) No. of Merchants acquired in card not present environment b) No. of Merchant acquired as payment aggregator	
No. of Banks supported for front-end (field services) and back-end services (switching, transaction processing, merchant management, accounting & recon, Risk management etc.) in MAB (face-to-face and online) – Details to be provided	

Details of the various alternate delivery services

Details of payment methods supported on the payments aggregation platform. Such as: Debit card, Credit card, wallets etc.	
Details of channels supported by payments aggregation platform. Such as: Web, IVR, Mobile app etc. solution should support following channels:	
Details on functionalities of payments aggregation platform. Such as: sale, pre-authorization, reversal, refunds etc.	
Value added services (VAS) e.g. DCC, EMI, loyalty management, mobile/DTH top-up etc. supported by applicant's (give details)	
QR code based acquiring in four party model (number of merchants)	
No. of Toll Plazas Acquired for processing of ETC transactions	

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Details of the Payment Gateway that has been supported	
Details of the merchant supported	
Details of the company/Organisation/Aggregator/Merchant with whom the Bidder has worked with .Please specify the domain/area, time period , nature of services .	
Details of the switch handling	

Disclaimer

The information contained in this Expression of Interest (EOI) document or information provided subsequently to Vendor(s) or applicants whether verbally or in documentary form by or on behalf of Bank of India (BOI), is provided to the vendor(s) on the terms and conditions set out in this EOI document and all other terms and conditions subject to which such information is provided.

This EOI is neither an agreement nor an offer and is only an invitation by BOI to the interested parties for submission of EOI. The purpose of this EOI is to provide the vendor(s) with information to assist the formulation of their proposals. This EOI does not claim to contain all the information each vendor may require. Each vendor should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this EOI and where necessary obtain independent advice. BOI makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this EOI. BOI may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this EOI.