



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

1911 से आपके लिए “केंद्रित” “CENTRAL” TO YOU SINCE 1911

Invitation for Empanelment of Terminal Business Partners for 3 Years

Central Bank of India
First Floor, Central Bank
(MMO) Building
55, M.G. ROAD Fort
Mumbai 400023

10. 10. 2022
Reference: DPTB: POS: 2022/001

A. Important Dates

Date of issuance of invitation for empanelment	10.10.2022
Last date of receiving Queries by mail	01.11.2022
Queries to be mailed to:	cmdptb@centralbank.co.in
Last Date and Time for submission of the fully completed Technical Proposal for empanelment	19.11.2022 at 03:00 PM
Technical presentation for shortlisted Terminal Service providers	Date will be Communicated separately
Address for communication and venue for opening of technical proposals	Digital Payment & transaction Banking Central Bank of India First floor ,Central Bank (MMO) Building 55,M.G.ROAD Fort Mumbai 400023
Contact Information	022-49197333/ 49197316

ELIGIBILITY & SCOPE OF WORK

Documents to be submitted

Sr. No.	Eligibility Criteria	Documentary Proof required for each of the eligibility criteria stipulated
1.	KYC documents	Proof of Business (Acceptable Proofs: Certified copy of Memorandum and Articles of Association (MOA & AOA), Certificate of Incorporation, Certificate of Commencement of Business, Partnership Deed, Trust Deed / Bye-laws, Registration Certificate from Registrar of Firms / Societies, as the case may be)
2.	Business KYC	PAN Card, TAN, DIN etc.
3.	KYC documents of Trustee/ Proprietor/ Partner/ Director/ Member of Society.	PAN/ Govt. Id/ any other document etc.
4.	Board Resolution duly signed by all Directors / Trustees / Authorized Signatories authorizing the designated official of the company to negotiate and enter into Agreement with the bank.	
5.	The firm/Company should have a positive Net worth.	Applicant TBP has to submit Audited Balance Sheet for last 3 Years (i.e. 2019-20, 2020-21 and 2021-22). The documents certified by Chartered Accountants should mandatorily contain Unique Document Identification Number. The Applicant TBP must produce a certificate from the Company's Chartered Accountant to this effect.
6.	Proof of being in the business of POS devices with Software installation for card acceptance and maintenance and supply of spare parts for POS Terminals for at least three years as of 31st March 2022	Document in support of claim
7.	Document in support of partner aspiring firms claims in support of their claim that, Company incorporated in India with considerable expertise in setting up merchant acquiring business	Certified copy of certificate of incorporation in case of Private Limited Company and Certificate of commencement of business in case of public Limited Company shall be enclosed.
8.	The Applicant TBP, terminals should be PCI-DSS, STQC & PA-DSS certified & compliant and other available license (if applicable)	Copy of certificate shall be enclosed.
9.	The Applicant TBP should have executed at least one project ME business process on acquisition of merchants for at least One commercial bank in India and has installed minimum of 1000 POS EDC terminals	Certificate from the Acquiring bank to be enclosed.

10.	The Applicant TBP should disclose the brand, model and manufacturer's name of the EDC Machines to be offered to the Bank.	Format as per Annexure -1
11.	The Applicant TBP should have handled similar projects as per the scope of the work described for at least one public sector banks in India for minimum period of two years	Copy of PO or Engagement letter
12.	Open an a/c in any of CBoI branch (if not exist) for re-imburement of payables to them as per the agreement with the bank.	
13.	Technical Evaluation scoring matrix filled in by TBP Applicant as per the annexure II & A presentation before the Department Level Committee on the capability of the Terminal Service Partner	
14.	Expected Commercials for each model of the terminal	
15.	The applicant TBP must have a valid: 1. PAN 2. GST registration No.	Attested copies of all certificates & KYC of Company and Its Directors
16.	The applicant TBP should have at least 2 VISA Pin Security certified Key Injection Centre in two different cities in India	AOC (Attestation of Compliance) issued by Competent Auditors
17.	The applicant TBP should not be owned or controlled by any of the Directors or present employees (or relatives) of Bank.	Self-declaration on the applicant TBP's letter head
18.	Applicant TBP should provide minimum 1 SIM slot in POS should be compatible to M2M communications provide connectivity to WI-FI POS terminals.	Self-Declaration on Company Letter head
19.	The applicant TBP can offer own solution or a solution developed by an OEM and submit Manufacturers (OEM) Authorization Certificate / Form.	Self-Declaration on Company Letter head
20.	It is mandatory that the applicant TBP should have direct arrangement with Telco's for M2M (Machine to Machine) SIM connectivity	Self-Declaration on Company Letter head Enclose supporting documents as proof
21.	The applicant TBP company should not currently have been blacklisted by any Government Department / PSU / and under any declaration of ineligibility for fraudulent/corrupt practices of inefficient / ineffective performance.	Self-declaration on the applicant TBP's letter head
22.	The application software offered should have adequate redundancy, fault tolerance and Disaster recovery arrangement.	Self-Declaration on Company Letter head
23.	Applicant TBP will be required to submit details of such service centers / representatives with address and contact details.	Self-Declaration on Company Letter head, List of resources across cities all over the country to be enclosed

24.	The Applicant TBP should also give confirmation on having obtained certificate for all prevailing industry mandates and norms to be followed for POS Terminals, software and applications and to give assurance to include / upgrade the core application and will complete all necessary application testing for all mandates and certifications, issued during or after the agreement period, by Visa / MasterCard / NPCI (Including Dinners, Discover, JCB, China Union Pay) / AMEX / RBI and / or any other Card Regulators.	Self-Declaration on Company Letter head
25.	The applicant TBP should have service centers / representatives with presence in major cities in India to provide POS repair / maintenance services.	Self-Declaration on Company Letter head, List of resources across cities all over the country to be enclosed
26.	The Applicant TBP has to ensure that the POS Terminals and core software and all applications will be supported till the validity of the contract and replace / upgrade the same, in case of new changes required, on its own cost without any disruption in the ongoing business transactions of the Company.	Self-Declaration on Company Letter head
27.	The Applicant TBP should not have any past reported / recorded incident of any breach of security or data compromise / fraud, published, notified by the Bank / IBA / MasterCard / VISA / NPCI / RBI or any other authorities (this may not be for only POS related activities, but any other activity handled by the Applicant TBP).	Self-Declaration on Company Letter head
28.	The POS Terminals need to have capability to capture the digital signatures.	Self-Declaration on Company Letter head Enclose supporting documents as proof
29.	The terminals should be certified for NCMC by NPCI.	Self-Declaration on Company Letter head Enclose supporting documents as proof
30.	Applicant TBP is not permitted to have Consortium arrangements with one or more of the partners.	Self-Declaration on Company Letter head
31.	The Applicant TBP should be compliant with the Payment Card Industry-Data Security Standards (PCI-DSS).	Self-Declaration on Company Letter head Enclose supporting documents as proof

Annexure – I

TERMINAL SPECIFICATIONS & COMMERCIALS

Sl.no	Terminal Type	Manufacturer	Model	Monthly Rent quoted (excl. Taxes) (in Rs)	
				ETB*	NTB^

* - Existing Customer To the Bank

^ - New customer To the Bank

Technical Evaluation Scoring matrix

Sl.	Parameter	Max Score	Self-Evaluation	Evaluation By The Bank
1	Experience in POS terminal Deployment on Merchant Acquiring services (no. of years) <ul style="list-style-type: none"> 2 to 3 years :5 Over 3 years:10 	10		
2	Robustness and scalability – Past Experience <p>Terminals installed between : 1000 to 50000 : 5</p> <p>Terminals installed above 50000 to 100000 7</p> <p>Terminal installed above 100000 10</p>	10		
3	Value Added Services as per scope of work: Based on Acceptance /Availability <ul style="list-style-type: none"> Bharat QR Ver 4.0 : 1 Cash @ POS : 1 UPI on POS: 1 EMI :2 Android POS : 1 NFC: 2 Acceptance of NCMC and offline wallets: 2 	10		
4	Call center available with : <ul style="list-style-type: none"> More than 10 employees –10 More than 5 but less than 10employees –7 Less than 5 employees –5 	10		
5	TAT in installation of PoS Terminal at merchant location after issuance of MID/TID <ul style="list-style-type: none"> Within 1 day - 10 Between 1 to 2 days - 7 More than 2 to 3 days - 5 	10		
6	Any Fraud Monitoring Tools and Risk managementtechniques proposed at terminal level <ul style="list-style-type: none"> If yes – 10 If No, but within three months of purchase order – 5 If No – 0 	10		
7	No of field staff deployed by the vendor to support merchant acquiring activities. <ul style="list-style-type: none"> Upto 1000 : 10 Between 1000 and 2000: 15 Over 2000: 20 	20		

8	Availability of portal for merchants to lodge complaints and request online <ul style="list-style-type: none"> • If yes – 10 • If No but within three months – 5 • If No – 0 	10		
9	Capability to migrate Merchants from existing platform to your own and vice versa: Over 4000 terminals per month – 10 Between 2000 to 4000 terminals per month – 7 Less than 2000 terminals per month-5	10		
10	Maximum marks	100		Minimum Score for eligibility – 60
11	Overall Total marks by Technical Evaluation Committee for Presentation	50		Minimum Score for Eligibility – 40
	Maximum Marks under:	150		100

Evaluation by the Bank shall be final.

Applicants with score less than 100 out of 150 as above (Sl. No 1 to 11 above) in technical evaluation will not be considered for qualification for Commercial discussion.

The evaluation will also take into account:

- State of the art solution offered by the TBP to any leading Bank in India. The prospective TBP should furnish the details when requested.
- Support facilities: How the TBP will support the terminal holders as well as Bank.
- Since the development in IT in terms of hardware and software keep developing, will the TBP keep its infrastructure up-dated?
- Capability of the proposed terminals to meet future requirements.
- Is the proposed device offers a proven solution to meet the requirement.

TERMINAL BUSINESS PARTNER (TBP)

SCOPE OF WORK

- TBPs Shall manage the end-to-end POS acquiring business ranging from Merchant sourcing, Documentation, On-Boarding of Merchants, deployment of POS Machines, Merchant training/Education, maintenance of POS EDC terminals along with operating system & other peripherals at merchant locations, Attending Merchant queries/ ,complaints, Providing consumables, field services at Merchant locations for acceptance of all types of cards issued in association with VISA, MasterCard, RUPAY & Amex, Associations including issuer interchange, network charges etc., de-installation of POS machines (at MEs request/un-remunerative machines after proper notice to the MEs), **on Monthly rental Basis with no cost to the Bank.**
- **The POS EDC terminals being deployed must-**
 - a. Be Fully EMV compliant (as per latest revisions)
 - b. Be in the approved terminal list of the EMV Co.
 - c. Be Chip-compliant and capable of PIN acceptance for chip cards.
 - d. Have unique double length Terminal Master Key.
 - e. Have TLE & UKPT/DUKPT functionality.
 - f. PA-DSS, STQC, PCI DSS Compliant.
- Source Merchants whose leads are provided by the bank's branches, Regional offices/Zonal offices who are maintaining current /SB/OD/CC Accounts with Central Bank of India.
- **VISA, MasterCard, RuPay & Amex certification/ Switch integration charges including audit charges for having the terminal certifications shall be borne by the Terminal Business Partner end to end.** TBPs should ensure that the certification process gets completed within a maximum timeline of 12 weeks from the date of signing the agreement.
- All regulatory compliances Or value additions / payment Options as prevalent in industry from time to time during the period of contract to be provided by TBP without any additional cost to the bank. All integration cost payable to switch/visa/master/ RuPay need to be borne by the TBPs directly. No additional customization/ integration cost will be paid by bank.
- There will not be any Capital or revenue investment from the Bank on POS terminals being deployed by the Terminal Business Partners as empaneled by the bank
- Acquiring BIN will be of the Bank.
- Cost of patch and software up-gradation, additional features in POS machine on account of Regulatory, statutory, Network, and Security compliance shall be borne by the Terminal Business Partner(APPLICANT TBP)
- The consumables shall be supplied by the Terminal Business Partner (APPLICANT TBP) at their cost.
- The Terminal Business Partner (APPLICANT TBP) shall execute a non-disclosure Agreement with the Bank regarding customer data in the format prescribed by the Bank.
- The settlement of funds to merchants will be routed through the Central Bank of India and all support for settlement process shall be provided by Central Bank of India including Merchant payment after collecting MDR, other charges, settlement with CardAssociations like payment of issuer interchange, transaction charges, issuer interchange to our Bank for on-us card transactions, GST payments, income sharing etc.

- A terminal will be considered 'Active', if it remained active complying both the following conditions,
 - Minimum 50 transactions in a period of 90 days
 - Minimum 10 days of usage in a period of 90 days.
- Bank would also consider an incentive of 5 bps per annum on the net MDR (MDR-Interchange + Service charges) earned out of the active terminals deployed by the TBPs. Incentives will be considered only for the terminals remained active as defined throughout the year.
- The Terminal Business Partner (APPLICANT TBP) shall have a dedicated team for attending troubleshooting calls and other Merchant queries. The trouble shooting shall be done as per the timelines fixed in the **Service Level Support Response Time & Penalties**. Any delay attracts levy of Liquidated damages/penalty by the Bank, as specified in this document.
- Terminal Business Partner (APPLICANT TBP) shall adhere to the timelines fixed in the **Service Level Support Response Time & Penalties** for installation/de-installation of POS machines and in attending & rectifying trouble shooting calls by Merchants. Any delay attract levy of Liquidated damages/penalty by the Bank, as specified in this document.
- **Service Level Support Response Time & TAT**

For ETB - Merchant On boarding (without Digital onboarding Solutions)

S. No	Description	Turn Around Time (T – Reporting day)	
		Metro/ Urban	Semi-Urban/ Rural
1	Merchant Canvassing & Onboarding with Application submission to Branch	T+1	T+2
	Agreement Execution & Digital Onboarding	T+2	T+3
2	Terminal Installation	Within 24 Hrs. from MID/TID allocation	

For ETB/ NTB - Merchant On boarding (with Digital onboarding Solutions)

S. No	Description	Turn Around Time (T – Reporting day)	
		Metro/ Urban	Semi-Urban/ Rural
1	Merchant Canvassing &Onboarding with Application submission to Branch Agreement Execution & Digital Onboarding	T+1	T+1
2	Terminal Installation	Within 24 Hrs. from MID/TID allocation	

Merchant Support

S. No	Description	Turn Around Time (T – Reporting day)	
		Metro/ Urban	Semi Urban/ Rural
1	Support Calls – Machine related	Same day (within 6 Hrs. *)	T+1
2	Spares/ Paper roll	T+1	T+2

*- First level of assessment to be completed and resolved on the same day.

Penal provisions: Non-adherence to TAT will attract penalty of 1 day rental value from rental payable for each day delay (For calculation of penalty 30 days will be treated as a month)