

Sub: Clarifications for Queries raised during Pre-Bid Meeting
Ref: RFP No. CO:Mktg/RFP/02/2016-17 dated 15.09.2016 – Implementation & Management of Bank's Loyalty Programme

Page No.	Clause No.	Point No.	Particulars from RFP	Remarks / Clarifications Sought	Indian Bank's Remarks
7	2.2	c.	'Bidder' means an organization/ firm submitting its proposal in response of this RFP to be considered for appointment as the Service Provider	The definition of bidder doesn't specify if consortium is allowed or not, but from section 11, point 3 it appears that consortium is allowed. Please clarify. Also clarify, if consortium is allowed, then all the eligibility criteria needs to be fulfilled jointly by the parties forming consortium?	Consortium is not allowed.
7	2.3	-	The Service Provider would be connected to Bank's Data Centre on dedicated leased line network with adequate backup/redundancy. It is Service Provider's responsibility to provide required leased lines to connect bank's Data Centre and DR Centre. Bank would be providing the data for processing to the Service Provider at mutually accepted format, frequency and security	Please clarify whether the cost of the leased line connectivity has to be included in the admin fee quoted in commercial bid.	All costs are to be included in the quote as per the format in Commercial Bid.
8	2.5	3	Bidder should not be partially or fully owned /controlled/part of any financial institution or any payment platform	<p>Please clarify on the meaning of payment platform ? This is a restrictive clause and will favour only one party</p> <p>Request if this criterion can be waived off, as we are owned by a financial institution, however we run our business independently. We run successful loyalty programs for Banks and several non-bank entities.</p> <p>If a bidder is building payment platforms like switch related activities or similar solutions does it contradict the criteria?</p>	The clause stands withdrawn. The withdrawal is applicable across all those pages of the tender document where the clause appears.

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8	2.5	5	Bidder should be PCI-DSS certified or compliant & under certification process which should complete within 6 months from the date of acceptance of purchase order for this RFP	Request Bank to clarify if the criterion of Under-certification can be waived off for the acceptance of the RFP document. However, the compliance and/or certification document can be provided within 6 months from the date of acceptance of purchase order for this RFP Can we use third party certified partner for PCI-DSS compliance.	Successful Bidder, if not PCI-DSS certified or compliant, should obtain certification within 6 months from the date of acceptance of purchase order of this RFP. Third-party certification towards PCI-DSS compliance is not permitted.
9	2.5	6	Bidder should have both primary Data Center and DR center with full back up arrangement. The facilities should be ISO 27001 certified and recently audited.	Can there be a relaxation for ISO 27001 certification & consider PCI-DSS certification only?	As per RFP.
9	2.5	12	Bidder should have a turnover of Rs. 5 Crores or more per year with positive net worth during previous 3 financial years.	Please clarify in detail - what is meant by "positive net worth during previous three financial years?" Whether it is (A) on the last date of each previous 3 Financial Years (i.e. 31.03.2016 / 31.03.2015 / 31.03.2014) OR (B) at any date during the previous 3 financial years. This is also a restrictive clause & should change this clause to "Bidder should have a turnover of Rs.5 crores or more per year with positive net worth as on 31st March, 2016." Whether it is OK if we have a very good positive net worth in the latest completed Financial Year i.e. 31.03.2016. In place of net worth, Request bank to consider Auditors Comments to ascertain the financial health of the company	As per RFP.

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10	2.5	13	Bidder should have the capability of providing accelerated point accruals on transactions at Partner Merchant outlets with an existing network of at least 2000 Merchant Outlets.	Can the accelerated earning will be provided in an offline mode and not be at point of sale. This is a restrictive clause and will favour only one party	As per RFP.
13	2.7.4	b.	Customers whose accounts have either been hot-listed or blocked for any reason by the Bank should be barred from the loyalty reward scheme. Bank can apply discretion if required.	Will the Bank share entire customer data including hot listed cards & the Bidder needs to apply rules to disallow them?	Necessary data will be shared with the Successful Bidder.
13	2.7.4	d.	<p>* Should maintain a dedicated Call Center set up (dedicated toll free number) to handle inbound/outbound customer calls for Loyalty Program management, Redemption, Accrual and any other issues or feedback from the customers. All the charges should be borne by the Successful Bidder.</p> <p>* TAT (Turnaround Time) should be defined to respond to customer query as per the Banks guidelines</p> <p>* Grievance Management is to be done by Successful Bidder</p> <p>* Bidder's Call Center interface should provide any information required by the Bank.</p>	<p>1. Define TAT /SLA for the query resolution. 2. Need daily call volume for last 12 months to calculate the call center requirements. 3: Languages to be catered. If multilingual support is needed then we require the call volume by language. 4. Can the call Centre be out sourced. 5. feedback mechanism is to be done on ticketing system or voice calls? 6. Details of Infrastructure required by the bank for call center.</p> <p>As per our experience, Banks similar to Indian Bank require 8-10 Agents for 24x7 customer support. Should we include the agent and the call center charges in the admin fee to be quoted in commercial bid?</p> <p>- Should the call center agents be fluent in Tamil, over and above English and Hindi?</p> <p>- What are the banking guidelines referred for the TAT (Turn-Around Time) for customer queries?</p>	TAT should be a maximum of 48 hours, if the requisite data is available with the service provider. Call Centre should deploy a minimum of 3 Agents on a day shift. The language capabilities should be available in atleast English, Hindi and Tamil. Outsourcing of Call Centre is permitted. Feedback Mechanism is to be effected on a ticketing system. All costs are to be included in the quote as per the format in Commerical Bid.

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14	2.7.5	-	Additionally, a rewards page on www.facebook.com and www.twitter.com should be created and managed”	Is Bidder expected to bear the cost for development and set up of mobile app, Facebook page and twitter handle and these need to be included in the admin fee to be included in commercial bid?	All costs are to be included in the quote as per the format in Commercial Bid.
15	2.7.6	-	Bidder should offer attractive redemption options to customers which could include the following (the list is not exhaustive but indicative and the Bidder may include more options; any addition or deletion of the redemption options should be done at Bank's discretion): Gift Vouchers/ Gift Cards, Merchandise, Redemption for Real Time Movie Ticket, Redemption for Real Time Bus Ticket, Redemption for Real Time Mobile recharge, Redemption for Real Time DTH recharge, Redemption for Real Time In-store redemption, Redemption for Grocery, Redemption for Charity Products, Redemption for various subscriptions	For instore redemptions, please clarify if customer should be able to swipe his card and able to redeem his points instantaneously? If yes, should the cost of setting up infrastructure be included in the admin fee quoted in commercial bid?	Yes, customer should have an option of instant redemption of points. All costs are to be included in the quote as per the format in Commercial Bid.
17	2.7.9	b.	Designing, printing & dispatch of publicity material like poster, leaflet etc. to help the Bank carry out promotions with Loyalty program feature. The creative's should be provided to the Bank so that they can advertise the same on their own website and/or print and digital media. All the creative's to be designed in spirit with Bank's brand philosophy and target audiences and approved by Bank	Will the marketing collaterals like posters and Leaflets be circulated across all branches and ATMs or selective locations- Please specify. - Also, what will be the frequency and volume of such marketing communications? - Should the cost of designing and printing these collaterals be included in the admin fee quoted in the commercial bid?	For marketing and promotion purposes, Successful Bidder is to generate creative content, optimized for all channels like branch, ATM, mobile app, website, emailer, social media, etc. and share the soft copies of the same with the Bank. These content may be generated twice a month. Printing and dispatching of the same can be dispensed with. All costs are to be included in the quote as per the format in Commercial Bid.

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17	2.7.9	f.	Digital Marketing of the program – Deploys regular email and SMS communications to the identified customers to create awareness, timely offers, redemption, Bank Reward points statement etc	Out of the total customer base quoted at 4.25 Crores, please specify the contactable base for SMS/ email communications	Contactable base would be approximately 1.50 crores.
17	2.7.9	j.	Bank at any time can request revamp of the loyalty portal and other design changes in all the marketing collaterals/publicity material. This should be done at no extra cost to the Bank.	An Important commercial point related to the Loyalty Program portal. Need to define no. of instances in a year where this will be free – ideally once a year which will be done free; rest will be chargeable & scope of work	Complete revamping of Website should be done at no extra cost to the Bank, once a year. For other designs, refer to clarification given under clause no. 2.7.9, point b.
17	2.7.10	a.	Existing reward point's data of the Bank if any, to be migrated to the proposed solution. The migration activity will be sole responsibility of the Successful Bidder"	Is there an existing loyalty program running with the bank? Please specify the volume of data that would needed to be migrated to the new loyalty platform - Is the bidder expected to bear the cost of migration? If yes, should this be included in the admin fee quoted in the commercial bid?	There is an existing Loyalty Programme for Credit Card holders. About 1 lakh records of Credit Card holders is required to be migrated to the new loyalty system. All costs are to be included in the quote as per the format in Commercial Bid.
27	4.4	1	"Scoring Criteria: "20 marks: Equal to or more than 4 major commercial entities in India with nationwide presence and large customer base for regular reward distribution"	Please quantify the large customer base mentioned above. Should it be at least Indian Bank's customer base of 4.25 Cr?	Major commercial entity with nationwide presence and a minimum customer base of 2 crores will be considered under this clause.
27	4.4	3	Number of Customer Loyalty Accounts managed	We are managing 200+ loyalty program for our brands. Can we combine multiple programs to show number of Customer Loyalty Accounts managed section? Also, can we combine all their stores into one count?	Total number of Customer Loyalty Accounts managed across programmes can be combined. The stores can be combined under one count; however, the Bidder should provide proof of capabilities to integrate them all and make them available to Customer Loyalty Accounts under the purview of this RFP.

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33	5.3	-	The prices quoted in the response will be fixed for the period of the contract, i.e., 3 years. The price should be inclusive of all taxes and only service tax, if any will be paid by the Bank	Please clarify if any other potential tax/ component that might become applicable during the tenure of the program per law-Will bank be open to include these changes?	Tax(es) replacing Service Tax will be borne by the Bank. Rest is as per RFP.
34	5.6	f.	Liquidated damages are not applicable for the reasons attributable to the Bank and/or Force Majeure. However, it is the responsibility/onus of the Bidder to prove that the delay is attributed to the Bank and/or Force Majeure. The Bidder shall submit the proof authenticated by the Bidder and Bank's official that the delay is attributed to the Bank and Force Majeure at the earliest or at the time of requesting payment	Practically it seems difficult.Deletion requested	As per RFP.
35	5.7	All points	Penalty for specific activities	Penalty on a very higher side.	As per RFP.
35	5.7	c.	Every complaint related to delivery or customer service like online mobile recharge, air/ movie/ bus ticket booking, refund at a merchant store etc. will attract a penalty of Rs. 5000/- (Rupees Five Thousand only) per complaint	Data on current query/complaint types and count for last 12 months to be shared for analysis and factoring.	No additional data available. As per RFP.
63	Annexure 13	-	Commercial Bid	Separate headers would be required in commercial bid apart from Admin fees to factor in the costs of other components like lease line, customer support, website, app etc. please clarify	All costs are to be included in the quote as per the format in Commercial Bid.