



(HEAD OFFICE: BANGALORE)

REQUEST FOR EXPRESSION OF INTEREST FOR EMPANELMENT OF  
VENDORS FOR  
"INTEGRATED PAYMENT GATEWAY SOLUTION"

EOI REFERENCE NO. : EOI - 04/11-12

DATE OF EOI DOCUMENT : 06-SEP-2011  
DATE OF PRE BID MEETING : 20-SEP-2011 AT 3.00 PM

LAST DATE FOR SUBMISSION OF EOI : 10-OCT-2011 UPTO 3.00PM  
DATE OF OPENING OF EOI : 10-OCT-2011 AT 3.30PM

NO. OF PAGES : 17

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ISSUED BY : DEPUTY GENERAL MANAGER  
CANARA BANK  
ASSET PROCUREMENT & MANAGEMENT GROUP  
DIT-WING, HEAD OFFICE  
NAVEEN COMPLEX, 14, M G ROAD  
BANGALORE 560 001

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(Senior Manager, Asset Procurement & Management Group)

The cost of EOI document is Rs.10000/- This document can be downloaded from Bank's website [www.canarabank.com/English/Scripts/EOI.aspx](http://www.canarabank.com/English/Scripts/EOI.aspx). In that event, the suppliers should pay the cost of the tender document by means of DD drawn on any scheduled Bank for Rs.10000/- in favour of Canara Bank, payable at Bangalore and enclose the same to EOI.

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**CALENDER OF EVENTS**

Sl. No	EVENT	DATE
1	Date of Issue	06.09.2011
2	Date of Pre Bid Meeting	3.00PM, 20.09.2011 Tuesday
3	Date of Submission of EOI	3.00PM, 10.10.2011 Monday
4	Date of Opening of EOI	3.30PM, 10.10.2011 Monday

**REQUEST FOR EXPRESSION OF INTEREST FOR EMPANELMENT FROM ELIGIBLE VENDORS FOR PROVIDING INTEGRATED PAYMENT GATEWAY SOLUTION.**

**CANARA BANK**, a premier Indian Public Sector Bank having Pan India presence, invites Expression of Interest for empanelment of vendors for implementation of Integrated Payment Gateway solution.

A vendor submitting the proposal in response to this EOI shall hereinafter be referred to as Bidder.

Canara Bank today offers the entire range of payment transactions for both retail and corporate customers. Canara Bank has identified payments as a critical area for the Bank, and wants to accelerate growth in this business. The Bank views technology as a key enabler for being competitive in payments solutions and delivering improved services to its customers.

Canara Bank plans to setup an Integrated Payments Gateway (IPG) for processing all types of payments. The IPG would be the landing and exit point for all incoming and outgoing payments, as well as the central system for payments processing across multiple channels and products. IPG would be a common solution for all the branches, Subsidiaries, and Joint-Ventures in India and abroad.

Interested bidders who have implemented Integrated Payment Gateway solution for handling all types of payments in any of the Public Sector and /or Private sector banks meeting the following eligibility criteria may respond.

**A. ELIGIBILITY CRITERIA :-**

Sl. No	Criteria	Documents Required
1.	The Bidder is registered as a company in India as per Company Act 1956.	Copy of Certificate of Incorporation & Certificate of Commencement of Business issued by the Registrar of Companies.
2.	The bidder shall be the owner/certified or authorized agent / partner of the software solution offered.	If the bidder is not the solution owner, letter from the solution owner authorizing the bidder to participate in the tender to be enclosed. If the bidder is an authorized agent, Authorisation letter to be submitted as per Annexure-V.
3.	Bidder must have a minimum turnover of Rs. 25.00 Crores per year during last three financial years i.e. 2007-08, 2008-09, and 2009-10 in IT related business in India.	Audited Balance Sheet and P & L Account for the last three years. Certificate from Chartered Accountant certifying the IT related business turnover of last three years i.e. 2007-08, 2008-09, and 2009-10.

4	Bidder should have registered operating profits for the last three years	Certificate from Chartered Accountant showing year wise operating profit for last three years. Audited Balance Sheet and P&L accounts for the last three years
5	A. Bidder must have 3 years experience in the field of implementation and monitoring of Integrated Payment Gateway. B. The proposed services should have been provided by the bidder in at least one Public Sector Bank / Private Sector Bank in the last 2 years and the services must be currently running in India.	A. Certificate from customers to be produced. B. Letter from the Bank for having successfully implemented the services, to be produced.

Further, all bidders will have to submit the following:-

1	Non Interest EMD for ₹ 2,50,000/- (Refundable)	By way of DD favoring "Canara Bank" payable at Bangalore/ Bank Guarantee in lieu of EMD as per Annexure VI. If the EMD is in the form of Bank Guarantee, the same should be valid for minimum period of 6 months from the last date of submission of offer with a claim period of 3 months.
2	Application fees for ₹ 10,000/- (Non Refundable)	By way of DD favoring "Canara Bank" payable at Bangalore.

- Failure to produce the documents as necessary proof along with the EMD and Application fee while submission of EOI proposal shall render the applicant ineligible for empanelment.
- The Bidder should submit separate DDs one each for EMD and Application Fee, if DDs are submitted.

**B. SCOPE OF EMPANELMENT :-**

Empanelment would be for implementation of Integrated Payment gateway solution for handling all types of payment products / channels.

The Proposed Solution should be able to provide both technological and business benefits to the bank which should also include the following:-

- > Streamlining IT architecture by eliminating point-to-point interfaces for various payments products.
- > Cross-channel view of payments transactions with ability to track all electronic payments in real time.
- > Automated reconciliation and repair solutions for all electronic payment transactions.
- > Real-time routing of exceptional transactions by reconciliation workflow including routing for manual intervention in case the exceptions cannot be fixed through automated business rules/parameters.
- > Increased scalability to handle the projected increase in electronic payment transaction volumes.
- > Channel agnostic solution due to removal of channel-specific logic and centralisation of payment processing based on re-usable workflow.
- > Increased Straight Through Processing (STP) for reducing operational risk and processing costs.
- > Reduced time lines for integrating new products/channels
- > Ability to monitor and broadcast product- wise cost and profitability.
- > Ability to identify and create targeted customer groups.
- > Ability to create dynamic product based rules/parameters.
- > Hardware rationalization through consolidation of payment related hardware across channels and products.
- > Ability to dynamically allocate processing power across products based on expected peaks for each product.
- > Assist in achieving single view of the transactions for a customer irrespective of the channel specifics.
- > Provide corporate customers with specific products based on their business requirements.
- > Improving response time to regulatory changes requiring new features and functions.

**Implementation of the project includes the following payment types :-**

- INR payments transactions and related features
- Foreign office to Foreign office payments transactions
- All SWIFT transactions (Indian, Foreign offices)
- Inward INR remittances and outward remittances

- Common services like validations, authorizations, etc., used by other payment applications.

**The scope includes, but is not limited to, the following channels:-**

- Branch
- Point of sale
- ATM
- Payment gateway
- Internet/ Kiosk
- Mobile
- Contact center/ Call center
- IVR/Phone banking
- Financial Inclusion (POS, internet banking kiosk, mobile etc.)
- Systems and utilities executing payment transactions within the Bank (e.g. CMP, GLS)

Following is the indicative list of payments product/systems that will be processed/supported by IPG :-

1. Real Time Gross Settlement (RTGS)
2. National Electronic Funds Transfer (NEFT)
3. ATM/Debit Card/Smart Card
4. Foreign remittances
5. SWIFT
6. Credit card
7. Government Business
8. Express Cheque Clearing System (ECCS)
9. Human Resources Management System (HRMS)
10. Remittance systems like Western Union/ Money gram
11. Cheque truncation
12. Electronic Bill Payment & Presentment
13. Treasury Operations
14. National Electronic Clearing Service (NECS)/ Regional Electronic Clearing Service(RECS)
15. National Financial Switch (NFS)
16. Stock trading platform
17. IPO application/ eInvest / ASBA
18. Supply Chain Finance Management

19. Trade finance
20. Electronic Data Interchange (EDI)
21. Merchant aggregators
22. Structured Financial Messaging System (SFMS)
23. National Unique Identity (UID) Project
24. Internet and Mobile Banking Transactions

C. **EMPANELMENT PROCEDURE :-**

The vendor will be empanelled as per the following process:

- a. Vendors satisfying the eligibility criteria will be empanelled with the Bank after due scrutiny of documents submitted by the bidder.
- b. The empanelment will be valid for one year.

D. **INSTRUCTIONS TO THE APPLICANTS :-**

1. The project may be front ended either by hardware or software vendor and the prime bidder must intimate the name of the partners/associate members with whom the project will be carried out. The name of the products/services offered by such partners as a part of the project is to be informed. Once indicated, the primary bidder will not be allowed to change the partner/associate member.
2. The response should be submitted in a structured format as per the checklist appended and it should be paginated. Each page of the application should be signed by person/s on behalf of the organization having necessary authorization / PA to do so, duly affixing the company seal. Applications containing false or inadequate information are liable for rejection. Copy of Power of Attorney or Authorization Letter from the company should be furnished along with the Bid.
3. Any alterations, erasures, overwriting, blanking out or discrepancies in figures etc will have to be necessarily authenticated by the authorized signatory.
4. A pre-Bid meeting of the intending bidders will be held at 3.00 pm on Tuesday 20<sup>th</sup> SEP 2011 at Canara Bank, Conference Hall, II Floor, Naveen Complex, 14 M G Road, Bangalore - 560 001 to clarify any point/doubt raised by them in respect of this EOI. No separate communication will be sent for this meeting. All communications regarding points requiring clarifications and any doubts shall be given in writing to the Deputy General Manager, DIT Wing, HO Bangalore by the intending bidders before 01.00 pm on Thursday, 15<sup>th</sup> SEP 2011. No interim enquiries will be entertained.
5. The Sealed envelope containing the response to EOI along with the required documents shall be superscribed on the top of the envelope "Empanelment of Vendors for Implementation of Integrated Payment Gateway Solution in response to EOI 04/11-12 dated 06.09.2011". The EOI response should be deposited in the Tender Box kept at Canara Bank, DIT Wing, First floor, Naveen Complex, 14 M G Road, Bangalore - 560 001, on

or before Monday, 10<sup>th</sup> OCT, 2011, 03:00 PM. The Bids should be addressed to:

THE DEPUTY GENERAL MANAGER  
CANARA BANK  
ASSET PROCUREMENT & MANAGEMENT GROUP  
DIT - WING, NAVEEN COMPLEX,  
14, MG ROAD, BANGALORE - 560 001

6. The EOI will be opened in the presence of the applicants on **Monday, 10<sup>th</sup> OCT, 2011 at 03.30 PM** at Canara Bank, 2nd Floor, Conference Hall, Naveen Complex, 14 M G Road, Bangalore. The applicant's representative may be present during the bid opening at our office address mentioned above well in time along with the authorization letter from the company. The applicants may note that no further notice in this regard will be given. Further, in case the Bank does not function on the aforesaid date due to unforeseen circumstances or Holiday, then the EOI will be accepted up to 03.00 PM on the immediate next working day and EOIs will be opened at 03.30 PM at the same venue on the same day. **The response not received in conformity with the above will not be evaluated.**
7. The Expression of Interest is not an offer by Canara Bank but an invitation to get the response from the interested bidders for short listing the bidders for Bank's requirements. No contractual obligations whatsoever shall arise from the Expression of Interest process.
8. The short listed applicants will be notified in due course. Only shortlisted applicants will be invited to participate in the tender for supply, installation implementation, integration and maintenance of Integrated payment gateway Solution in the Bank. The decision taken by the Bank shall be final and no representation or correspondence shall be entertained.
9. Canara Bank reserves the right to accept / reject any or all expression of interest received in response to this advertisement without assigning any reasons, whatsoever.
10. Non-submission of DD/ Bank Guarantee for ₹2,50,000/- towards EMD or DD for ₹ 10,000/- towards the cost of Application or both for this EOI will render the EOI application submitted by the vendor as rejected.
11. The EMD of all the Bidders will be returned after finalization of Empanelment.
12. All the empanelled members may be required to be in preparedness to make product demonstration at a very short notice. The Bank shall communicate the venue, date and time of product demonstration to the empanelled members separately. No request for change in date/time shall be entertained after communicating by us. The bank reserves the right to change the venue, date, time with due intimation to the empanelled members.



E. CHECKLIST

Interested applicant/s conforming to the above requirements may respond by furnishing the following.

1. Covering Letter Format as per **Annexure I**.
2. Applicant's Profile as per **Annexure II**.
3. Write up on the Company's experience / expertise in Implementation Integrated Payment Gateway Solution in Public sector and / or Private Sector bank in India (max 5 pages)
4. Three (3) Years Audited Balance sheet & Profit and Loss A/cs. Certificate from Chartered Accountant showing year wise operating profit for last three years.
5. Certificate from the Company's Chartered Accountant stating that the company has an Annual Turnover of ₹ 25 Crore in IT Related Business in India during the last 3 financial years.
6. List of Applicant's major customers (Banks) where the solution is running as per **Annexure III**.
7. Copy of Power of Attorney or Authorization letter from the company designating the Authorised representative of the Company for signing the Bid document should be furnished along with the bid document.
8. Copy of the Authorization letter from the OEM- **Annexure V**.
9. A non-interest bearing refundable EMD of ₹ 2,50,000/- by Demand Draft favoring Canara Bank payable at Bangalore/Bank Guarantee as per Annexure VI.
10. A DD for ₹ 10,000/- by way of Demand Draft favoring Canara Bank payable at Bangalore.
11. The documents in support of Eligibility Criteria, wherever required as mentioned in this EOI.

R Rajendran  
Deputy General Manager

ANNEXURE - I

Covering letter format

Offer Reference No:  
To

Date:

The Deputy General Manager,  
Canara Bank,  
Asset Procurement & Management Group,  
DIT, Naveen Complex, 14 M G Road,  
Bangalore - 560 001  
Karnataka

Dear Sir,

EOI Ref: EOI 04/11-12 DT: 06-09-2011

Having examined the EOI document including all Annexure the receipt of which is hereby duly acknowledged, we, the undersigned, offer to empanel our company for Implementation of Integrated payment Gateway Solution in conformity with the said EOI.

If our offer is accepted, we undertake to Implement Integrated payment Gateway solution to the Bank for the given period.

We enclose a Demand Draft / Bank Guarantee for ₹ 2,50,000/- in favour of Canara Bank as EMD and a Demand Draft for ₹ 10,000/- in favour of Canara Bank as application fee.

We agree to abide by and fulfill all the terms and conditions of the EOI and in default thereof, to forfeit and pay to you or your successors, or authorized nominees such sums of money as are stipulated in the conditions contained in EOI.

Our PAN number for Income Tax is \_\_\_\_\_.

We are registered with the Sales Tax/Service Tax authorities and our registration numbers are as follows.

Sales Tax/VAT Registration Number is \_\_\_\_\_.

Service Tax Registration Number is \_\_\_\_\_.

We accept all the Instructions and Terms and Conditions of the subject EOI.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 2011

Signature \_\_\_\_\_

**Signature of the Authorized Signatory with date & seal**

Annexure II  
APPLICANT'S PROFILE

Sl. No.	Particulars	Details (at Page no. )												
A	Profile													
1	Name of the Applicant													
2	Status of Applicant (Company, Partnership, Prop., etc)													
3	In case of System Integrator, name of the software vendor with whom the SI is partnering / liasoning to provide the solution													
4	Whether in technical collaboration with foreign company? If so give details													
5	If the applicant is a sole distributor / vendor, valid authorization letter from OEMs to deal / market their product in India and date up to which the agreement is valid													
6	Year of Establishment & Details of Registration (attach Documentary Proof)													
7	Number of years experience in Integrated Payment Gateway field													
8	Address													
9	Telephone number													
10	Fax number													
11	Email Address													
12	Website address of the Company													
13	Key person (s) with contact details a)Head Office / registered Office  b)Bangalore Office													
14	Authorized Official with Name, Designation, Contact Phone No/Mobile No / FAX No. etc for the EOI													
15	Sales Tax Number													
16	Income Tax Number													
17	3 Years Audited Balance sheet and Financial Statements													
18	Annual turnover from IT related business in India for the last three financial years (certificate from Auditor).													
19	Brief Financial Particulars for the last 3 financial years  <table border="1" data-bbox="351 1579 1228 1825"> <thead> <tr> <th>Year</th> <th>2007-2008</th> <th>2008-2009</th> <th>2009-2010</th> </tr> </thead> <tbody> <tr> <td>Net Profit/Loss</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Total Turnover (Hardware, Software, Maintenance separately)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Year	2007-2008	2008-2009	2009-2010	Net Profit/Loss				Total Turnover (Hardware, Software, Maintenance separately)				
Year	2007-2008	2008-2009	2009-2010											
Net Profit/Loss														
Total Turnover (Hardware, Software, Maintenance separately)														
20	Enclose copies of Income Tax registration and last Income Tax clearance certificate													

B	Technical Experience and Expertise	
1	Write up on the Company's experience/expertise in Implementation of Integrated payment Gateway solution covering technical skills & capability of the company (max 5 pages)	

Wherever applicable submit documentary evidence to facilitate verification.

We hereby declare that the information submitted above is true to the best of our knowledge. We understand that in case any discrepancy is found in the information submitted by us our tender is liable to be rejected.

Signature of the Authorized Signatory with date & seal

Annexure - III

LIST OF APPLICANT'S MAJOR CUSTOMERS (BANKS) WHERE THE SOLUTION IS RUNNING

Sl. No.	Name and complete Postal Address of the Customer (Purchaser)	Name, Designation, Telephone, Fax, Telex Nos., e-mail address of the contact person (customer)	Whether reference Letter Enclosed
1	2	3	4

(Enclose necessary documentary proof)

Signature of the Authorized Signatory with date & seal

ANNEXURE -IV - Authorization letter format

The Deputy General Manager  
Canara Bank,  
Asset Procurement & Management Group  
DIT Wing  
Naveen complex, 14 MG Road  
Bangalore - 560 001

Date \_\_\_\_\_

Dear Sir,

SUB: Authorization Letter for attending the Bid Opening

REF: YOUR EOI NO: 04/11-12 dated 06.09.2011

This has reference to your above EOI for Empanelment of vendors for Implementation of Integrated payment Gateway Solution.

Mr. / Miss/Mrs. \_\_\_\_\_ is hereby authorized to attend the bid opening of the above EOI on \_\_\_\_\_ on behalf of our organization.

The specimen signature is attested below:

\_\_\_\_\_  
Specimen Signature of Representative

\_\_\_\_\_  
Signature of Authorizing Authority

\_\_\_\_\_  
Name & Designation of Authorizing Authority

ANNEXURE -V  
Manufacturer's Authorization Form (MAF)

No. \_\_\_\_\_ dated \_\_\_\_\_

To  
The Deputy General Manager,  
Asset Procurement & Management Group,  
DIT-Wing, Canara Bank,  
Naveen Complex, 14 M G Road,  
Bangalore-560 001  
Karnataka

Dear Sir,

EOI Reference No.EOI 04/11-12 dated 06.09.2011.

We \_\_\_\_\_ who are established and reputed manufacturers of the Integrated payment Gateway Solution having factories at 1. and 2. \_\_\_\_\_

Do hereby authorize M/s \_\_\_\_\_ (Name and address of the Agent/Dealer) to offer their quotation, negotiate and conclude the contract with you against the above invitation for tender offer.

We hereby extend our full guarantee and warranty as per terms and conditions of the EOI and the contract for the equipment and services offered against this invitation for tender offer by the above firm.

Yours faithfully

(Name)  
For and on behalf of  
M/s \_\_\_\_\_

(Name of Manufacturers)

Note: This letter of authority should be on the letterhead of the manufacturing concern and should be signed by a competent person of the manufacturer.

Annexure VI

**BANK GUARANTEE FORMAT FOR EARNEST MONEY DEPOSIT**

To

.....  
.....  
.....  
.....

WHEREAS \_\_\_\_\_(Name of Tenderer) (hereinafter called "the Tenderer" has submitted its tender dated \_\_\_\_\_ (Date) for the execution of (Name of Contract)\_\_\_\_\_ (hereinafter called "the Tender") in favour of \_\_\_\_\_ hereinafter called the "Employer";

KNOW ALL MEN by these presents that we, \_\_\_\_\_(name of the issuing Bank), a body corporate constituted under the \_\_\_\_\_ having its Head Office at \_\_\_\_\_ amongst others a branch/office at \_\_\_\_\_ (hereinafter called "the Bank" are bound unto the employer for the sum of Rs \_\_\_\_\_ (Rupees \_\_\_\_\_ only) for which payment well and truly to be made to the said Employer, the Bank binds itself, its successors and assigns by these presents;

THE CONDITIONS of this obligation are:

- (a) If the Tenderer withdraws its Tender during the period of Tender validity specified in the Tender; or
- (b) If the Tenderer having been notified of the acceptance of his Tender by the Employer during the period of Tender validity;
  - (i) fails or refuses to execute the Agreement, if required; or
  - (ii) fails or refuses to furnish the performance security, in accordance with clause \_\_\_\_\_ of conditions of Contract.

We undertake to pay to the Employer up to the above amount upon receipt of his first written demand without the Employer having to substantiate his demand, provided that in his demand the Employer will note that the amount claimed by him is due to him owing to the occurrence of one or both of the two conditions, specifying the occurred condition or conditions.

Notwithstanding anything contained herein

- i) Our liability under this Bank Guarantee shall not exceed Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only)
- ii) This Bank Guarantee is valid up to \_\_\_\_\_ and



iii) We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before \_\_\_\_\_(mention period of guarantee as found under clause (ii) above plus claim period)

Dated \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

SIGNATURE OF THE BANK