Request of Proposal for
Supply, Installation and Maintenance of ATM's / Cash Dispenser (CD)

For

JANATA SAHAKARI BANK LTD.,SATARA

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Request for Proposal for Supply, Installation & Maintenance of ATM

1 Overview of Requirements

The Bank has already implemented the Core Banking solution & as part of the technology enhancement Banks is planning to procure ATM Machines for our banks location or Off Site location. We have listed the supported ATM switch models for enabling the smooth working of the ATM

2 Instruction to bidders

This covers following parts

(1) RFP will be evaluated in two parts namely a) Technical, b) Commercial
(2) Bidder need to provide commercial sheet in a separate cover
(3) Soft copy of the technical proposal need to be provided either in mail / or in CD
(4) Technical sheet should be provided with following
    a) Technical compliance
    b) Bill of material with part code
    c) Unpriced commercial sheet
    d) Assumptions for offering the specific system/solutions
    e) Data sheet
(5) Product quoted should not be end of sale for minimum of next 12 months from the date of quote
(6) OEM Authorization letter to be provided in the Name of Bank.

3 Scope of Work of Vendor

- Supply of ATMs/ CDs and other peripherals under Capex model to the location for which Purchase Orders are placed.
- Bidder shall provide all new ATMs/ CDs (not refurbished) with biometric functionality from day one and capable of integrating with Biometric Solution of the Bank without any extra cost in the future
- The ATMs/ CDs shall be maintained by the successful Bidder during the contract period of 3years. The AMC shall be carried out by OEM or its authorized dealers during the contract period.
- ATMs/CDs deployed shall comply with RBI, IBA, EMV, NPCI/NFS, UIDAI guidelines. If any new guidelines are issued by these organizations, the bidder shall arrange for its compliance /upgradation and bear the cost for the same.
- Interface with the shared ATM Switch provided by ITCS
- Commissioning of ATMs/CDs including installation of all its functionalities, loading of screens etc. and making ATMs/CDs ready for all type of transactions
- Comprehensive testing of ATM/CD including all functionalities and operations.
- Loading of screens, EJ pulling agents, TM Keys, configuration with IP addresses.
- Providing training to the branch staff / custodians at no extra cost.
- Bidder should complete branding of ATMs/ CDs as per specification of our bank
- The transaction slip should be printed in bilingual as well ATM/CD screen slides should be in bilingual.ATM/CD site audit has to be carried out by the bidder in the presence of IT officer of the Bank this is to be done once in a quarter. This is apart from the regular health maintenance of the CD and all assets by the bidder.

- The successful Bidder shall have to enable the voice facility (Text to Speech) as per IBA transaction flow guidelines to help the visually challenged persons in all ATMs/ CDs. The facility should be initially for English and Malayalam languages. Based on further RBI/IBA guidelines the other languages should be enabled without any cost to the Bank. There should not be any separate charges for implementing the said activity other than quoted in the price bid. The functionality is required for all ATMs/ CDs to be installed under this RFP.

- The offered CD model should be absolutely tamper proof and in no circumstances the machine should allow any unauthorized dispensing of note/s or an opportunity for taking out note/s from the cash chest/cash dispenser or any other component of the machine in any way either during the course of a transaction or while performing dispense test/any other test in the supervisory mode or in any other manner whatsoever. The cash presenter, cash presenter mouth and all similar components should be tamper proof.
- In case of settlement of any claim of the Cardholder by the Bank in the event of non-availability of EJ for the same, the Bank reserves the right to recover the amount of transaction claim from the Vendor.
- The ATMs/ CDs deployed should be compatible with the common EJ pulling software agents. Agent installation on ATMs/ CDs as may be required from time to time will be the responsibility of the bidder / bidder and will be done free of cost.

General Scope

- Three Years onsite warranty for replacement of any spare or components directly by OEM after the successful installation The delivery schedule for each of the equipment's mentioned is given under "Time Frame Proposed"
- SLA needs to be strictly complied for the requirement, which is outlined separately below.
- Two days onsite training for the equipment's/software supplied for usage and administration requirement.
- The Bank also reserves the right to change any terms and conditions of the RFP and its subsequent addendums, as it deems necessary at its sole discretion. The bank will inform the Bidder about changes, if any before the commercial bids are opened.
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- There will be an inspection test conducted by the Bank after installation of the product. In case of discrepancy in product supplied & not matching the Bill of Materials or technical proposal submitted by the bidder in their technical bid, the bidder shall be given 30 days time to correct the discrepancy post which Bank reserves the right to cancel the entire purchase contract and the Bidder should take back their equipment at their costs and risks. The inspection test may be arranged by the Bidder at the sites in the presence of the officials of the Bank. The tests will involve trouble-free operation of the complete system during inspection apart from physical verification and testing. There shall not be any additional charges for carrying out this inspection test.

4 Scope of Work for Bank

Bank will be setting up the ATM location including UPS and LAN & WAN points for connecting the ATM Machine. Vendor needs to provide the exact power requirement of the ATM with Power socket requirement. The following activities will be under the scope of Bank

- ATM site set up and maintenance
- Electrical wiring, earthling, Lighting and air conditioning
- UPS Installation (2 Nos) & Electrical wiring
- Electrical Generator if required.
- LAN cabling
- WAN connectivity
- External surveillance system and its wiring
- ATM room cleaning and maintenance.
- Cash loading, replenishment, reconciliation and balancing
- First Level Maintenance (Ribbons, Pinter catridges, Journal and Receipt rolls etc.)

5 Evaluation

The evaluation of the equipment supplier will be done on the basis of criteria mentioned below.

(1) The main factor of selection will be meeting technical requirements, quality, past experience besides local infrastructure for after sales support.
(2) The timely delivery of the equipment will be the foremost criteria besides quality of the products
(3) Finally the price performance will be a important factor for deciding the product and supplier of the products

6 Payment terms

On Final Acceptance: Ninety (90%) percent of the contract price of the Goods along with all tax and GST, wherever applicable, backed by necessary proof shall be paid30 days after Installation and successful working and upon submission of the following documents.
Ten (10%) percent of contract price of the goods will be retained for 1 years. In case the bidder submits Performance Bank Guarantee, the Bank will release 10% as last installment of the payment.

7 Service Level Agreement.

Following are the service level agreement for the equipment's& its penalty

7.1 Service Level Details

SI No	Category	Definition	Target	Severity Level if SLA is deviated (Penalty applicability)
1	ATM / CD	Percentage of Uptime	<= 99 % per Year	
2	ATM / CD	ATM not working	Next Business Day	1
3	ATM/CD	ATM service is working with printer or any other failure.	Within 48 Hours	2
4	ATM/CD	Any other problem which is not effected the ATM operation	5 Days	3

7.2 Incident Severity Definitions

Severity	Description
1	Complete system failure resulting service down
2	System failure but service is able to run with acceptable performance degradation
3	System failure with No performance degrading

7.3 Application of Penalty

One percentage of offered price as penalty less than 99 % uptime per year. Two percentage penalty if uptime is less than 97 % per year. Penalty will be calculated based on numbers of days service down for Severity 1 incident and numbers of days Severity 2 incident is deviated.

8 Commercial Bid format

Sl No	Description	Qty	Tax	Amount in INR
1	ATM /Cash Dispenser (CD)	1		
2	One time Implementation Cost	1		
3	Consumable Cost like printer head / Cartridge. etc	1		
4	AMC Rate after the warranty period	1		

9 Technical Specifications for ATM/ Cash Dispenser (CD)

(Approved Make :: NCR/Diebold/Wincore/ Lipi)

	Minimum specification required	**Specification offered**	**COMPLIED / NOT COMPLIED**
Make :	**Model:**		
1	**TYPE OF ATM:**		
1.1	Lobby Model with front replenishment and support for Bio metric solution.		
1.2	The ATM preferably should have provision for grouting i.e. bolting the same with the ground and the bidder to supply the ATM with required accessories for grouting / bolting the same with the floor.		
2	**ATM SAFE:**		
2.1	The safe must conform to the UL-291 Level 1 standards steel body cabinet (certificate to be attached). The safe must have dual combination electronic lock so that dual control can be implemented.		
3	**ATM Alarms:**		
3.1	The ATM must have alarm system with sensors capable to monitor the following: Chest Door Status, Duress Status, Temperature status, Vibration status, and Burglary Alarm. There must be a mechanism by which these alarms can be connected to a hooter or LED indicators, kept away from the ATMs.		
4	**TERMINAL PROCESSOR OF THE ATM:**		
	The terminal processor must have the following configurations:		
4.1	Pentium IV or higher with 2.8 GHz Processor or above.		
4.2	1 GB RAM(2 x 512MB) Required for Media ATMs with provision to upgrade upto 2GB RAM		

4.3	160 GB HDD or above		
4.4	1 MB VRAM Memory		
4.5	One serial , one parallel port, 2 USB port accessible from front side, onboard audio		
4.6	Multi tasking Real Time Operating System and software to control all activities of the ATM.(Windows XP/Windows 7 Professional) OS to be hardened to allow only the required services/ports and block all other services/ports to prevent all external virus attacks on the ATMs		
4.7	Must have all necessary hardware and soft ware, required to control the activities of the ATM.		
4.8	DVD Writer with latest specification and with controller card.		
4.9	MPEG full motion video with voice guidance support to play both MPEG and WAV sound files. Internal Speakers required		
4.1	Software support to MPEG full motion video as part of the multimedia capability on the ATM/Cash dispenser.		
4.11	In-built SMPS to work on 230 V 50 MHZ power supply. Support input voltage of 230 V AC / 50MHz with + - 5% variation.		
4.11	The ATM should have Triple DES Encryption which is VISA / MASTERCARD compliant. It should have remote key download, TRIPLE DES chip with encryption and validation software.		
4.12	10/100 LAN card		
4.13	**Keyboards:** Tactile 16 key alpha/numeric keyboard with triple DES encryption PIN Pad (EPP), Remote Key loading feature, Access For All (AFA) Standards, Physical Protection as per 'PIN Protection Principles and Techniques" and approved Algorithm(s) for PIN Encipherment. Support advanced Encryption Standard in future without any additional hardware. The PIN PAD		

	should also support tamper resistant security module which enables automatic destruction of secret keys in case of attempt to interfere with the encryption system. Keyboard / Pin Entry Device (PED) must be Braille enabled so that visually impaired persons can also be able to operate without any difficulty and have passed testing by Payment Card Industry (PCI), Visa and MasterCard recognized laboratory and approved by PCI PA DSS, VISA, MasterCard.		
4.14	Capable of Voice guidance to customer and slot for connecting head phone		
5	**DISPLAY UNIT ON ATM:**		
5.1	SVGA 15 inches or above LCD Color monitor with minimum 8 function keys, Privacy Filter. Facility to display graphics.		
6	**DISPENSER:**		
6.1	Vacuum / Friction Pick technology of international standards.		
6.2	The dispenser should be a multi-media dispenser capable of dispensing currency, travellers' cheques, coupons, stamps, travellers cheque, vouchers tickets etc.		
6.3	The dispenser should be capable of handling soiled but issuable and mixed currencies as well as retract and purge capability.		
6.5	The dispenser should have four active currency cassettes with 4 pickup or 4 high modules to handle different denominations. One currency cassette should be capable of handling Rs 2000/- denomination. It should be possible to program the denominations. The dispenser should have Additional Divert Cassette for rejected/retracted notes.		
6.6	The currency cassette must lock itself, preferably automatically, when removed from the ATM.		

6.7	The dispenser should have the mechanism to take back the currency and transport it to the divert cassette if the customer does not collect it.		
6.8	Currency dispensing capacity should provide for dispensing 40 and above notes at a time. Vendor to mention dispensing capacity for each dispense. Presenter type is required.		
	Currency holding capacity should not be less than 2500 notes per cassette.		
6.9	Video / audio or suitable indication / signal to confirm proper insertion of cassette is to be provided.		
6.1	The ATM must be able to give a Media low indication for the dispenser cassette.		
6.11	Currency cassettes must have a tamper indicator or unique key.		
7	**CARD READER: HYBRID DIP TYPE**		
7.1	The card reader should be capable of reading tracks one, two and three as per ISO standard or Master/Visa Card format.		
7.2	Card Reader (DIP Type) must be Hybrid Card Reader. Latest EMV 4.0 or above compliant. Capable of reading smart card, chip card/HYCO card as well as card with magnetic encoding. Conforming to VISA and MasterCard standards.		
8	**RECEIPT PRINTER ON THE ATM:**		
8.1	40 column or better standard Thermal / Dot Matrix printer to print various information pertaining to the transactions executed by the customer.		
8.2	The printer must be able to cut the paper and push the receipt out of a slot provided on the ATM fascia.		
9	**JOURNAL PRINTER ON THE ATM:**		

9.1	40 column or better Thermal / Dot Matrix Journal Printer to print audit trail. If journal printer runs out of paper or gets jammed or becomes non-functional, ATM should not function. There should be low media warning for items viz bills, journal rolls, consumer receipts etc.		
	ATM must be enabled for electronic journal with low warning feature. Provision to store transaction details in the hard disk; retrieve data from the hard disk in the format required at any point of time.		
11	**CAPABILITIES OF ATM SOFTWARE:**		
11.1	The ATM application software should enable the ATM to function when hooked to a network and should support all the features that are ATM related switch functionality.		
11.2	The application should have powerful real time features based on customer initiated transaction		
	Audit Trail		
11.3	The application software should support the facility to change PIN at the ATM by the customers after verifying the existing PIN.		
11.4	The ATM quoted should provide for MAC'ing , which involves appending of a checksum to messages (as per ANSI X 9.9 standards)		
11.5	Support to Open Account Relationship (OAR) in networked environment is to be provided. (Linking one card with multiple accounts)		
11.6	The ATM should have the capability to talk on-line to the host computer system having total branch banking software singly or through the network switch established for the purpose. The ATM should be networked to the xxx's switch (xxxxxx) by using our existing standard Device Handler. ATM should be able to interface centralised monitoring system like prognosis, gasper etc. to monitor the health of ATM.		

11.7	The ATM should support checking transactions for Hot cards, Warm cards, Expired cards, Skimmed cards, Account type, Service restriction, mode (on-line/off-line) etc.		
11.8	Capability to extract transaction details in the format required in electronic media		
11.9	ATM should work in Standalone mode till such a time it is connected to the switch		
11.1	ATM should support industry standard software agent loaded for the purpose of monitoring, configuring, software distribution, etc. from a central site.		
11.11	Whenever the Chest door / upper hood door is opened, message has to be sent to the Switch for records.		
11.12	The ATM software should be capable to support the Biometric card in future and prompt for the finger scan and the scanned image to be sent to verification server for authentication and revert the message to the switch for further transaction. The biometric transactions should be supported by voice guidance system.		
11.13 (a)	Digital Video Surveillance System: ATMs with pinhole camera installed inside with motion detection capability. The images captured by the cameras should be recorded either on a separate hard disc in the ATM or in an external DVR placed inside the ATM.Journal details should be available in the images. Minimum 6 months of video images should be stored in the hard disc at any point of time.		
(b)	Software should be provided for remote viewing of the images stored in the video surveillance system hard disk or external media. Facility to take necessary back up of the stored images and retrieval of the same at any point of time.		
(c)	Solution must be able to capture and stamp the transaction information on the images.		
(d)	Superimpose date, time and transaction data on the recorded images		

(e)	The solution must have a search facility to locate an image /event by date & time , card no, transaction reference no		
(f)	Must be enabled for motion detection image capturing		
(g)	Support water marking for Image authentication		
(h)	The solution must not degrade the performance of ATM , e.g speed of normal transaction		
11.14	To be capable of Bar code reader		
11.15	The ATM should be preloaded with CEN XFS 3.0 or higher compliant layer and should be capable of running multi vendor software without any hardware changes		
12	**PROTOCOLS SUPPORTED BY ATM:**		
12.1	The ATM must support TCP/IP protocols on leased line, ISDN, CDMA, FWP and VSAT Network.		
12.2	Support for Very Small Aperture Transmission (VSAT), CDMA, GPRS, GSM, Fixed Wireless Phone (FWP) connectivity.		
13	**Security, Electronic Journal features**		
13.1	ATM Should have all standard security features,		
	Triple Data Encryption Standard (TDES), industry approved Key Management practices, approved Encrypting Pin Pads (EPPs) and should be Triple DES compliant. ATM must comply ‘PIN Protection Principles and Techniques” and approved Algorithm(s) for PIN Encipherment.		
13.2	Physical Security- UL 291 Level 1 safe		
13.3	Support AES (Advanced Encryption Standards) in future		
13.4	Support Remote Key Management		
14	**GENERAL:**		
14.1	ATM should be modular in design and upgradeable to take care of: Expansion of services, Technology changes.		

14.2	ATM should offer multilingual display capability on the customer interface terminal besides English. Minimum requirement is English, Malayalam and regional language where the ATM is installed.		
14.3	The vendors should assist the xxx in UPS sizing, site preparation and should certify the site including power and data cabling for readiness and installation of ATM.		
14.4	The colour of the ATMs should be as per our requirement which would be finalized at the time of placing the order.		
14.5	Access Lock – The system should limit ATM access to a user defined list of Bank Identification Number (BIN) encoded on each Card. The system should allow only listed BIN numbers to gain access to the ATM lobby and reject all the other cards. The system should be capable of having multiple BIN numbers. The BIN numbers stored should not be erased at the time of power failures and fluctuations Insert / swipe card reader Electromagnetic Lock – Door Release system.		
14.6	ATM should support MPEG full motion video and audio.		
14.7	The Vendor to provide 2-D Multi-Media		
	Advertisements of 5 seconds each and each less than 1 MB in size for TWENTY products of the xxx. xxx will give details of the products that need to be advertised.		
14.8	We are original manufacturers of ATM		
14.9	We are not original manufacturers of ATM. A letter of Undertaking from the Original Manufacturer that they will provide maintenance support in case of need, is enclosed		