

FEDERAL BANK

YOUR PERFECT BANKING PARTNER

OPERATIONS DEPARTMENT

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REQUEST FOR PROPOSAL (RFP)
FOR THE SUPPLY OF
CASH DISPENSERS (CDs)

RFP No. CD/01/2021 dated 1st July 2021

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BID DETAILS		
1.	Date of releasing the Bidding Document	01 st July 2021
2.	Address to which bids in sealed envelope to be submitted	Deputy Vice President Operations Department , The Federal Bank Ltd , Parackal Towers, Parur Junction, Thottakkattukara, Aluva Kerala --683102
3.	Place of opening of Bids	Operations Dept., Aluva
4.	Contact for clarifications	Associate Vice President, Operations Department , The Federal Bank Ltd , Parackal Towers, Parur Junction, Thottakkattukara, Aluva, Kerala--683102 0484 - 2752021 abrahamtito@federalbank.co.in
5.	Last date for request for Clarifications (if any)	10 th July 2021
6.	Reply from Bank for the clarification	15 th July 2021
7.	Last date and time for receipt of Bidding Document	25 th July 2021
8.	Date and Time of Commercial Bid opening	After the bidders are short-listed on the basis of technical evaluation, the short listed bidders will be separately informed.

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1. Introduction and Disclaimer

The Federal Bank Ltd is a leading private sector bank in India having more than 1258 Branches / Offices in India. The Bank has been always in the forefront in providing technology-enabled products to the customers.

Presently Bank has more than 1950 ATMs & Recyclers across the country with more than 50 Lakh users. The ATM system is running on Base24 solution and handling more than 3 Lakh transactions per day. Bank's ATM network is connected to VISA, MasterCard and NFS Payment Networks for enabling Debit card transactions.

The Federal Bank Ltd, hereinafter referred to as the Bank, is in the process of Installing Cash Dispensers at various locations across the country. As per the business plan bank proposes to install 500 additional Cash Dispensers at various locations in the country. For this purpose, Bank invites Technical and Commercial bids from vendors who can supply Cash Dispensers as per Bank's requirement on outright purchase basis.

1.1 Confidentiality

The RFP document is confidential and is not to be reproduced, transmitted, or made available by the Recipient to any other party without the Bank's express written permission. The RFP document is provided to the Recipient on the basis of the undertaking of confidentiality given by the Recipient to the Bank. The Bank may update or revise the RFP document or any part of it. The Recipient acknowledges that any such revised or amended document is received subject to the same terms and conditions as this original and subject to the same confidentiality undertaking.

1.2 Disclaimer

Subject to any law to the contrary, and to the maximum extent permitted by law, the Bank and its officers, employees, contractors, agents, and advisers disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information including forecasts, statements, estimates, or projections contained in this RFP document or conduct ancillary to it whether or not the loss or damage arises in connection with any negligence, omission, default, lack of care or misrepresentation on the part of the Bank or any of its officers, employees, contractors, agents, or advisers.

The Bank and its officers, employees, contractors, agents and advisers disclaim any liability, pecuniary or otherwise that may accrue or arise from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting due to the information contained herein and/or by virtue of copying, adopting, reproducing, any of the material which may be the copyright material or any other Intellectual Property of a third party who may claim ownership of the same.

1.3 No Legal Relationship

No binding legal relationship will exist between any of the proponents and the Bank until execution of a contract.

1.4 Errors and Omissions

Each Recipient should notify the Bank of any error, omission, or discrepancy found in this RFP document. Notification should be made to the address found in Section "Requests for Information".

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2. Lodgment of RFP Submission

Bidders are requested to furnish all details sought for in the RFP. No column/detail shall be left blank. Bidders shall not change/modify any of the conditions/stipulations in the RFP. In case any additional detail is proposed to be furnished, the same shall be given as an additional annexure

2.1 Eligibility

Only those vendors who fulfill all the following criteria are eligible to respond to the RFP. Offers received from the vendors who do not fulfill all or any or part of the following eligibility criteria are liable to be rejected. The eligibility criteria have been set keeping in mind the requirements of the Bank for supply, delivery and services covering the length and breadth of the country. Since the support and services offered by the Bidder will have a direct bearing on the reputation of the Bank, Bidders need to have a proven track record, minimum installed base, sufficient means and net worth.

The bidder should be the Original Equipment Manufacturer (OEM) or their authorized representative in India. The bidder should have national presence and should be engaged in the business of CDs in India at **least for 3 Years**.

The bidder should have exclusive support infrastructure for maintenance of their items in all the major cities in India and be able to provide & maintain equipment's with their competent support engineers in all these cities. The bidder should have their own support offices and residential engineers in all the main cities.

The bidder should have supplied at least 2000 ATMs/CDs in India during last two financial years (i.e FY 2019-20 & 2020-21). Bidder / OEM have to submit latest certificate of satisfactory service from commercial bank / Financial Institute where they have installed machines.

The bidder or its selected representative should have implemented Digital Onetime Combination Lock (OTC) solution in minimum 1000 ATMs / CDs in any commercial bank / Financial Institute. The bidder should submit the proof of implementation of its selected representative at the time of submission of bids.

Bids from agents without proper authorization from the manufacturer shall be treated as non-responsive and are liable to be rejected.

Suppression of any material information on the standard hardware/software/ consumables, which can adversely affect the interest of the Bank, will invalidate the Bid.

2.2 Period of Validity

Bids shall remain valid for a period of **One year** from the date of bid opening prescribed by the Bank. A bid valid for shorter period shall be rejected by the Bank as non-responsive.

2.3 Requests for Information/Clarification

Respondents are required to direct all communications related to this RFP to:

Associate Vice President
ATM Monitoring Cell, Operations
Department,
The Federal Bank Ltd,
Parackal Towers, Parur Junction,
Thottakkattukara, Aluva,
Kerala—683102

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2.4 RFP Submission Closing Date

RFP responses must be submitted by parties listed below not later than the closing of office hours on 25-07-2021. If the last date and time for receipt of Bidding Document being declared a holiday for the Bank, the Bids will be received up to the same time on the next working day.

2.5 Late Submission of BIDs

Any Bid received by the Bank after the last date and time for receipt of bids and documents will be rejected and/or returned unopened to the Bidder, if so desired by the bank.

2.6 Modifications and/or withdrawal of BIDs

Bids once submitted will be treated, as final and normally no modification will be permitted. No correspondence in this regard will be entertained.

2.7 RFP Submission Details

The bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person duly authorized to bind the bidder to the contract. Signed Paper Copy and one electronic copy (Adobe .PDF / Microsoft Office 2010 on CD) and of all submissions must be supplied to the Bank in sealed envelope.

Each proposal - Technical and Commercial Proposals - shall be submitted in separate sealed envelopes superscribing "**Technical proposal for Supply and Installation of Cash Dispenser**" and "**Commercial proposal for Supply and Installation of Cash Dispenser**" on top of the respective envelopes containing technical and commercial bid. These separate sealed envelopes should be put together in the sealed master envelope superscribing "Proposal for Supply and Installation of CDs" and addressed to:

Deputy Vice President,
Operations Department,
The Federal Bank Ltd,
Parackal Towers, Parur Junction,
Thottakkattukara, Aluva,
Kerala—683102

2.8 Documents to be submitted

The bidder shall submit the following documents duly filled in and signed:

2.8.1 Documents required in Technical Bid for CDs (Sealed Cover)

1. General Terms and Conditions of BID of RFP No. CD/01/2021 dated 1st July 2021 duly signed.
2. Terms and Conditions for supply of RFP No. CD/01/2021 dated 1st July 2021 duly signed.
3. Bidder's information as per format given in Annexure I
4. Compliance statement as per format given in Annexure II
5. Service Support details as per Annexure III.
6. Technical specification of CDs.
7. Checklist /Technical BID for CDs.
8. Declaration to the Bank on PCI Compliance of CDs.
9. Declaration on UL291 Certification of CDs.
10. Declaration to the bank on Triple DES Compliance of CDs.
11. Any other document indicating the feature of the product (Optional).

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2.8.2 Document required in Commercial Bid for CDs (Sealed Cover)

1. Commercial proposal for CDs as mentioned in the document
2. Payment Terms & Penalty Metrics RFP No. CD/01/2021 dated 1st July 2021

2.9 Opening of BIDs

The bids may be opened in the presence of Bidders/their representative/s who choose to attend, at the time and date mentioned in Bid document. The bidders/their representatives, who are present, shall sign in the register evidencing their attendance.

In the first stage, only TECHNICAL BID will be opened and evaluated. Those bidders qualified in technical evaluation by the Bank and accepting the terms and conditions of this document shall be short-listed.

In the second stage, the COMMERCIAL BID of only those bidders, whose technical bids are short-listed, will be opened in their presence and the prices quoted by the bidders will be announced. The Bank reserves the right to accept or reject any technology proposed by the bidder without assigning any reason thereof. Decision of the Bank in this regard shall be final and binding on the bidders.

2.10 Vendor Selection

On the basis of price quoted in Commercial bid, one or more bidder/s will be short-listed and will be called for further negotiation in rates and other terms. The prices quoted for optional items will not be taken into consideration for the purpose of such short-listing of bidder/s. The bank reserves the right to hold negotiations with any of the bidders irrespective of the price quoted by them as per the Commercial bid. The Bank also reserves the right not to disclose the final negotiated price to the other vendor(s). The award of order shall be at the sole discretion of the Bank.

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3 General Terms and Conditions of BID

3.1 Cost of bidding

The bidder shall bear all the costs associated with the preparation & submission of its bid and in no case the Bank shall be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

3.2 Bidding Document

The bidder is expected to examine all instructions, forms, terms & conditions and technical specifications in the Bidding Documents. Submission of bid, not substantially responsive to the Bidding Document in every aspect will be at the bidder's risk and may result in rejection of its bid without any reference to the bidder.

3.3 Bank's right to accept or reject any BID or all BIDs.

The Bank reserves the right to accept or reject any bid and the bidding process or even reject all bids at any time prior to award of contract, without thereby incurring any liability to the affected bidder or bidders or without any obligation to inform the affected bidder or bidders about the grounds for the Bank's action. Bank reserves the right to accept or reject any technology proposed by the vendor. Bank's decision will be final and without prejudice and will be binding on all parties.

3.4 Changes in BID Schedule

The Bank reserves the right to change/modify/alter the timings and dates of any or the entire BID schedule. However, if any timing or date is changed or postponed, Bank will try to inform the prospective bidders the changed date and timing at least 24 Hrs before such changed/postponed date/timing.

3.5 Acceptance of Order

After the finalization of the bidder/s, the bank shall notify the bidder/s regarding their selection for supply of CDs. Bank has the right to cancel the notification, if the same is not accepted within a period of 5 days from the date of such notification.

3.6 Validity of Rates

The rates will be valid for a period of SIX MONTHS, if not revised earlier, on review by the Bank. The vendor will pass on to the Bank, the benefit of discounts, if any, announced during any period in respect of orders placed during that period. The Vendor will also provide the latest model available.

3.7 Review of Rates

The Bank will review rates every quarter. Vendor has to pass on the benefit of discount/ reduction in prices to the Bank voluntarily. In case of failure, Bank reserves the right to terminate the contract with immediate effect.

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3.8 Banks Right in processing the order.

Bank reserves the right to order for lesser or more number of CDs than what is mentioned as per the RFP. Bank reserves the right to select more than one vendor keeping in view its large requirements.

Short or defective supply of any of the above during the offer period also will disqualify the vendor and Bank may at its discretion shift the orders to any other short listed vendor without assigning any reason thereof.

3.9 Arbitration

All disputes or differences whatsoever arising between the Bank and the vendor in relation to work awarded pursuant to this RFP shall be settled through Arbitration and in accordance with applicable Indian Laws. The venue of the Arbitration shall be at Aluva.

3.10 Indemnity

- a) The vendor shall indemnify the Bank against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods, or any part thereof in India.
- b) The vendor shall, at their own expense, defend and indemnify the Bank against all third party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from the use of the products or any part thereof in India or abroad. The vendor shall expeditiously extinguish any such claims and shall have full rights to defend itself there from. If the Bank is required to pay compensation to a third party resulting from such infringement, the Vendor shall be fully responsible therefore, including all expenses and court and legal fees.
- c) The Bank will give notice to the vendor of any such claim without delay, provide reasonable assistance to the Vendor in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.
- c) The vendor shall grant to the Bank a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the Vendor, including-all inventions, designs and marks embodied therein in perpetuity.

We hereby agree to all the terms and conditions contained in this RFP No. CD/01/2021 dated 1st July 2021

Signature and Seal of the Bidder

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4 .Minimum specification of Cash Dispensers (CD's)

The minimum specification of CD's shall be as under

Specification	
1. Processor	
1.1	Intel® Core™ i3 - 3.6 GHz 4th Generation Processor or higher.
1.2	16GB DDR4 RAM or higher.
1.3	2X 1 TB SATA/e-SATA HDDs or higher.
1.4	3 USB ports in front for front access ATMs.
1.5	CD/DVD reader for Technical Maintenance.
1.6	MS Windows 10/Linux (64bit versions) or Higher with latest Service packs and Microsoft security patches with a valid OS license procured from OEM. If the supplied OS is declared end of support, the vendor/bidder has to replace the same with a supported licensed OS without any additional cost on deployment/ license and integration testing or provide extension of support without any additional cost to bank. Vendor should ensure that on up-gradation, there should be no disruptions of service and no performance related issues faced.
1.7	Software with CEN 3.3 or higher complaint XFS. Multivendor supported application. Upgrades shall be provided as and when released so as to ensure the supported software stack versions are only running in the field machines. Upgrades shall be provided and implemented in Field machines without any cost to the bank. It shall be ensured that Application should be PA-DSS compliant.
1.8	The application should have powerful real time features based on customer initiated transaction and logging for audit trail. Audit trail should not capture any sensitive information. Card numbers should be masked where ever recorded.
1.9	Antivirus program to be provided and installed by OEM with latest updates.
1.10	Operating system hardening should ensure that all the unnecessary ports are closed and only essential services are permitted to run on the machine, which will reduce the vulnerability of the ATM/Cash dispenser operating system. The vendor shall provide the list of white listed services / programs /files etc to the Bank and if required fine tune the white listing based on the requirement from the Bank Information Security Team or regulatory requirements.
1.11	MPEG full motion video with voice guidance support to play both MPEG and WAV sound files. Speakers required needs to be provided with the machine. Vendor to develop and install the multilingual voice guidance as per Banks screen flow on all machines without any additional cost to Bank.
1.12	If the supplied OS is declared end of support, the vendor/bidder has to replace the same with a supported licensed OS without any additional cost on Hardware/software and rollout.
2. Connectivity	
2.1	Should have Network Interface Card and be able to connect to any type of Ethernet network switch.
2.2	The ATM must be enabled to have TCP/IP protocols on leased line, ISDN, CDMA, FWP, and VSAT Network. Machine should also have capabilities for supporting wireless, X.25, IPV4 & IPV6, DNS connectivity and TLS Encryption protocols. Software for supporting TLS encryption at machine should be provided with no additional cost to the Bank.
2.3	Should connect to any switch that Bank deploys at no additional cost to the Bank
2.4	CDs should be able to connect through Leased Line, VSAT , GSM, CDMA, Wi-Max, LTE etc.
2.5	Software required for connecting the ATM to Bank's own ATM Network or any other network as required by Bank shall be provided by the vendor.
3. DES chip	
3.1	Machine should be provided with software/hardware requirements for supporting Remote Key Management.
3.2	Forceable removal of EPP should bring the machine down, resulting in loss of data stored in the EPP, so as to prevent compromise even with high end decryption. Details of technology to be provided along with PED certificates.
3.3	Support AES (Advanced Encryption Standard) in future without any additional Hardware/software changes.

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4. Currency Chest	
4.1	UL 291 Certified Secure Chest Level 1 or CEN 1 certified.
4.2	S&G / MAS Hamilton (KABAMAS- CENCON) capable of having electronic combination lock of 6+6 digits or higher, having one time combination (OTC) option and audit trail without any hardware change. The OTC Lock should support Emergency Opening Code feature that can be used in the event of Lock / software malfunction, so as to avoid ATM Door drilling. The OTC Lock software should be capable of Real-Time updating of all ATM activities done across the country, including generation of Close seal, Duress openings & Lock Battery status etc.
4.3	Every ATM should have separate dial lock keys.
4.4	CD should have double lock system.
4.5	Alarm sensors for temperature status, vibration status and chest open status while sending signal/messages to Switch/Management Centre
4.6	Locking mechanism to comply with standards like UL 437 VDS Class, etc.
4.7	Software required for enabling Cash dispenser module encryption to be provided with the machine and the same needs to be enabled at the time of installation or any hardware/ software changes in future.
5. Hybrid Dip Card Reader	
5.1	Dip Smart card, Chip card and Magnetic Stripe card Reader with capability to reading track 1, track 2 and EMV chip. Vendor should submit the certificate for Level 1, Level 2 and PCI compliance version 4.0 or later certified by EMVCO.
5.2	Should have Software for reading the EMV chip cards with EMV version 4.0 level 2 or higher.
5.3	Software/firmware/license for using Smart card on ATM.
5.4	Anti-Skimming Device that detects the presence of a skimmer and sends an instant alert to either the Central monitoring system. Dip Card Reader with anti-skimming/chip shimming device to be installed. Details of the Anti-Skimming / Anti-Shimming technology as below i) Senses unauthorized attachment of any device on/in the card reader including deep insert. ii) Sends the signal to switch and further to the Remote ATM Management Centre of the vendor. iii) Enabling to put the machine Out-Of-Service as well as block the card reader from accepting any more card insertions. Anti-skimming devices should prevent both inlay and overlay skimming.
5.5	Skimming intrusion and Prevention System-The Card Protection Kits that will detect and resist/prevent Skimming/Shimming attacks.
5.6	UIDAI certified finger print scanner with STQC Certified for Aadhaar enabled Payment System in the fascia with required software/application support to be provided.
5.7	ATM to be upgraded without any additional cost, hardware and software wise, as the case maybe, if desired by the Bank in future for transactions through Contactless cards/ NFC or for integration of QR code scanner for transactions through QR codes from mobile phones/other devices. ATMs also should be provided with software that has the capability of generating and displaying dynamic QR codes with respect to the value added services offered by the Bank in tie up with regulatory agencies or providers
5.8	Conformance to VISA / MasterCard / RuPay / Discover / JCB & UnionPay / Diner standards Cards. Software/firmware/license for using EMV card on ATM.
5.9	EMV Certifications Machine to own a valid Level 1 and Level 2 letter of approval from B61EMV Co EMV application kernel must be most recent as listed on EMV Co B63 website. Upgrades of EMV Kernals and support for integration of other Software's should be provided without any additional cost to bank. EMV Kernals and Software packages provided with the machine should be the latest version and shall be supported by OEMs at least for the next three years.
5.10	Machine should be Biometric ready. The ATM software/hardware required for supporting Biometric verification or transaction authentication should be provided. Machine should be enabled for using biometric data for transaction authentication. Facility may be disabled initially but the same shall be enabled when bank requires without any additional cost.
6. Customer Interface on ATM	
6.1	Color LCR/LATM/LED screen of minimum 15" or higher along with Touch or Touch with FDK Screen with privacy filter and multilingual Screen support.
6.2	Rugged spill proof Triple DES enabled with polycarbonate tactile/stainless steel 16 key alpha/numeric (EPP PIN pads) Keys. Rigid and strong 8 Function keys to be provided for functional/transactional and supervisory purposes.
6.3	EPP Keypad to be PCI version 4.0 or later compliant, enabled with Remote Key Management loading feature Access For All (AFA) Standards, Physical Protection as per Protection Principles and Techniques" (PIN Shield) and approved Algorithm(s) for PIN Encryption.

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	Should Support advance Encryption Standard in future without any additional hardware The PIN PAD should have tamper resistant security module which enables automatic destruction of secret keys in case of attempt to interfere with the encryption system. All ATMs should have PIN pad shields covering all three sides to avoid shoulder surfing or capture by the external camera.
6.4	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), RuPay, Visa and MasterCard recognized laboratory and approved by PCI, VISA, MasterCard, RuPay and all major payment gateways. Braille stickers on all devices as per requirements to support the visually challenged (including Panel buttons, Cash Presenter Mouth, Receipt Presenter Mouth, Card Reader, Audio Jack).
6.5	Trilingual Screen Support
6.6	Function keys support
6.7	Touch Screen (with support for visually handicapped through 8 Function Keys)
6.8	Ear phone jack to be provided
6.9	Speakers for customer guidance to be provided
7. Dispenser	
7.1	Friction/Vacuum pick/ Robotic arm based technology.
7.2	The dispenser should be a multi-media dispenser capable of dispensing currency, travelers cheques, coupons, stamps, travelers cheque, vouchers tickets etc.
7.3	Dispense minimum 40 bills per Transaction.
7.4	Capability to dispense ATM fit used legal tender notes. The dispenser should be capable of handling soiled but issuable and mixed currencies as well as retract and purge capability with cash retraction disabled currently. There shall be Indication of proper insertion of cassettes.
7.5	The cash retraction should be completely disabled on the ATMs.
7.6	Adjustable lockable cassettes which can support the existing currency notes and any new dimension of currency notes that may be released in future.
7.7	Double Pick Modules with minimum 4 cassettes with lock & key / latch.
7.8	Divert cassette bin with lock and key / latch.
7.9	Currency holding capacity should not be less than 2500 notes per cassette.
7.10	All currency cassettes should be lockable and are capable of dispensing INR 10/-, INR 20/-, INR 50/-, INR 100/-, INR 200/-, INR 500/-, and INR 2000/- or higher denomination. It should be possible to program the denominations. The dispenser should have Additional Divert Cassette for rejected notes. Vendor should update the software to support all new variants of currency notes as well as new denominations, if any, issued subsequently without any extra cost to the Bank during the contract period.
7.11	Dispense at least 5 notes per seconds.
8. EJ Pulling & Software Agent	
8.1	Electronic journal to be written on ATM hard disk. EJ files for min 30 days should be available in the as distinct files. The solution should include a EJ viewer. EJ should be readable format. EJ should have backup in the secondary hard disk and proper cleanup policy to be enabled. EJ should be non-editable with encryption or with checksum or any other solution to prove the authenticity of EJ before a third party such as the regulator (RBI), a Banking Ombudsman, Police Authorities etc.
8.2	Support centralized EJ Pulling.
8.3	Machine should be capable of supporting third party software agent such as SDMS/ Radia/ InfoBase/ Prima/Proview, etc. and should support centralized EJ pulling. Vendor should support integration testing and install the software selected by the Bank at no additional cost to the Bank.
8.4	Should have remote diagnostic agent to diagnose problems with the machine including, but not limited to part failure. This service including proactive rectification of problems reported by remote diagnostic agent will have to be provided mandatorily at no extra cost to the bank.
9. Environmental capabilities	
9.1	Should be operational in a wide range of temperature and humidity conditions.
9.2	Energy saving features. Indicate power consumed including standby/ sleep mode.
10. Integrated ATM Surveillance Solution	

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10.1	ATM should have at least two cameras. One camera should be motion sensitive and record activities happening inside the ATM room. Other camera with continuous transaction recording at front-side capturing images of the customer. At no point the camera should focus on ATM key board.
10.2	It will be the responsibility of the vendor to ensure that the images so captured are of good quality and able to identify the persons entering the ATM room. The camera should be pilfer proof.
10.3	Solution should be able to store the images in a digital format for minimum 6 months at an average of 225 transactions per day. The backups will be taken at quarterly intervals or earlier as per the requirement by the Bank. The vendor will include one dedicated hard disk for storage of the archived images.
10.4	Solution must provide an interface to browse, search and archive the stored images on hard disk or external media.
10.5	Solution must be configurable to suit different site requirements and must be capable of performing under extreme light conditions (BLC feature).
10.6	Solution must be able to capture & stamp the transaction information like ATM card Number, ATM Id, date & time of transaction, nature of transaction etc. on the images.
10.7	The solution must have a search facility to locate an image/event by date & time, card no., transaction reference no. and ATM ID.
10.8	The solution must not degrade the performance of ATM, e.g. speed of normal transaction.
10.9	One camera should be able to identify the notes being ejected by the machine and received by the customer.
10.10	Solution should be able to record opening of chest door/upper hood and be able to send message to Base 24 switch in each case.
10.11	The cameras should be pilfer proof and hidden.
11. Others	
11.1	Low media warning for all items (a) Low paper (b) Low currency (c) Depository Full (d) Divert bin Full (e) ATM/CD out of service (f) Paper jam in printers (g) Printer fatal (h) Security Camera Error
11.2	In-built SMPS to work on 230V 50 Hz power supply.
11.3	Support input voltage of 230V AC /50 Hz with +/- 5% variation.
11.4	Keyboard and mouse for day-to-day operations.
11.5	ATMs/CDs should be PA DSS complied.
11.6	Should have Rear View mirror facility.
11.7	PIN pad should be covered to ensure privacy during PIN entry.
11.8	Machine should have lead through indicators for cash and card slots.
11.9	Plug and Play Flash BIOS – BIOS should be protected through layer(s) of protection against unauthorized booting and access to ATM hard disk. Secure the ATM BIOS to only allow boot from the primary hard disk. BIOS editing must be password protected at the time of installation.
12.Receipt Printer	
12.1	40 column Dot Matrix Thermal Printer to print various information pertaining to the transaction executed by the customer in English as well as other regional languages like (Hindi, Marathi, Punjabi, Bengali, Oriya, Gujarati etc.) log of the transactions etc, i.e., Trilingual support.
12.2	Capacity to hold 600m roll for printing approximately 5000 transactions.
13.System Hardening/Terminal Security	
13.1	All CDs should be adequately hardened and only white listed necessary services should run on the machines. No malware including viruses, worms & Trojans should be able to enter the machine and affect the ATM and the network.
14.Scalability/Upgradability	
14.1	The CD should be scalable / upgradable in terms of
14.2	RAM (memory)

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14.3	HDD
14.4	Card Reader to read Smart Cards / Hybrid cards
15. Visual impaired kit for the CDs	
15.1	CDs installed should have Braille keypads for persons with visual impairment.
15.2	CDs should include Braille-enabled function keys and guide labels for other functionalities, such as card reader, Reader receipt, ATM/Cash dispenser.
15.3	Should have personalized headphone jack with voice control features.
15.4	Machine should have Voice Guidance flow enabled for the visually challenged along with Text to Speech, web extension services based, functional key voice guidance support with internal speakers, headphone & jack. Voice guidance facility should be enabled as stipulated by RBI regulatory guidelines.
15.5	Should have ergonomic design for easy accessibility.
15.6	As per RBI advisory : 1/2021 Dated: April 10, 2021 , (Man in the Middle (MiTM) Attacks in ATMs) the network cable of ATMs needs to be concealed through a metallic conduit, and one end of the conduit shall be fixed to the machine, this should be done either from factory or at the time of machine installation. Machine should be grouted as part of the installation process or any shifting/ relocation activities in future.
16. Hard Disk Encryption	
16.1	Hard disk should be completely encrypted during the installation. And vendor should permit to install any security solution in the device as required by Bank's Information security policy without any additional cost to Bank
16.2	Machine should have security solution with <ul style="list-style-type: none"> 1. Access Protection: To prevent unauthorized access to the device by any means. Proper compliance to policies and requirements from Regulatory authorities. 2. Intrusion Protection- Necessary systems to protect from any malicious attacks, viruses, trojans etc. Should be enabled for application whitelisting, sandboxing and other related security features with 0 day protection to machine. <p>Hard disk Encryption: Hard disk to be encrypted and encryption module should be monitored or controlled centrally as required by Bank. Vendor shall be responsible for decrypting the Hard Disk whenever required by Bank for authorized/periodic inspections and scans/sampling conducted by Bank directly or by a third party authorized on behalf of the Bank.</p>

OPERATIONS DEPARTMENT

5. Terms & Conditions for supply of Cash Dispenser:

1. Vendor shall provide the Cash Dispensers (CDs) with standard fascia painted with Bank's specified corporate colour.
2. Cash Dispensers offered/supplied shall comply with all the technical specifications mentioned by the Bank. If the Cash Dispenser supplied by the vendor is not as per the Bank's specifications Bank would reject the Cash Dispenser without assigning any reason whatsoever.
3. All the necessary screens shall be loaded in the Cash Dispenser machine by the vendor at the time of installation. One full set of consumables like Consumer print rolls, printer cartridges etc should be provided by the vendor along with the machine without any extra cost. Loading of modified/additional screens should be done at free of cost.
4. The Vendor should submit along with the Cash Dispenser, necessary catalogues containing full particulars of machine with full details of hardware and software components.
5. Two sets of Cash Dispenser physical keys (Fascia and Chest) should be provided along with the machines. The Cash Dispenser combination lock keys (Dual combination) should be handed over to the concerned branch officials immediately after the installation. The combination lock should be changed on the spot by the concerned custodians with the help of field engineer.
6. Electronic Journal data should be made available at the Cash Dispenser in the required format without any extra cost.
7. Preventive maintenance and exhaustive check of the components should be carried out at least once in every quarter. All the partially/fully defective parts or the components, which are not in good condition, should be replaced immediately (Within the permissible resolution time). The vendor should provide the Quarterly schedule of Preventive Maintenance of Cash Dispenser to the Bank and also report the Status at the end of the quarter.
8. The vendor should do the necessary OS upgrades and update the Anti-virus patches in the Cash Dispensers from time to time. This should be handled at the time of Preventive Maintenance.
9. The vendor should be in a position to supply all the required consumables, as and when required, at mutually agreed prices.
10. Bank reserves right to procure different equipment's / components from various third parties depending on its requirement and vendor shall co-ordinate with these third parties for integrating the components with the equipment procured from them. In this regard, necessary testing and certification would be undertaken if required for any such third party products jointly with the Cash Dispenser vendor and the vendors are required to co-operate for the same. However, the bidder should note that there cannot be any financial implication to the Bank over and above the bid price/negotiated price under this RFP for any such testing, certification and/or for coordination with any other vendor etc.

OPERATIONS DEPARTMENT

11. Bank reserves the right to get the software loaded as per Bank's requirement to handle jobs like EJ pulling, client applications required for Bill payments, content management, Ticket/Token dispensing etc. at the risk and responsibility of the Bank and the Cash Dispenser shall hold all the software and licenses if any to enable Bank to get such jobs done. The bank will provide the necessary software and the vendor shall load the software and coordinate with the third party for ensuring the connectivity is established for handling such jobs. Necessary testing and certification would be undertaken if required for any such third party products jointly with the Cash Dispenser vendor and the vendors are required to co-operate for the same. However, the bidder should note that there cannot be any financial implication to the Bank over and above the bid price/negotiated price under this RFP for any such testing, certification and/or for coordination with any other vendor etc.
12. Vendor has to arrange one Engineer at the date and time mentioned by the Bank for testing the Cash Dispensers with Bank's standard test scripts at the Bank's test lab.
13. Vendor should supply one set of all required user documentations and provide one day hands-on operational training to the designated Bank/Branch personnel or the nominees at the time of installation at site.
14. Vendor should provide necessary training/support to the Bank Branch officials or their nominees as directed by the bank, whenever required during the Warranty period and AMC period without any additional cost.
15. In the event of outsourcing of CD Managed Services to third parties, the vendor should co-ordinate with such agencies for smooth functioning of the Cash Dispensers.
16. The cost should be inclusive of all features mentioned above. Extra charges (hidden charges) should not be applicable for additional hardware components/ drivers/ software required, if any, for enabling the connectivity to switch and for supporting all the existing transactions/features. The price quoted should be the total cost of the Cash Dispenser including the cost of installation at the location specified in the purchase order, across the country.
17. The vendor should make their own arrangements for obtaining clearance certificates, entry permit, etc. from the Government/authorities/local bodies as required. However if required, the Bank will give declaration showing that the Bank has placed the order with the vendor.

OPERATIONS DEPARTMENT

6. Payment Terms & Penalty Metrics

6.1 Delivery Period

The Cash Dispenser's should be delivered and installed at our site within THREE weeks from the date of confirmed purchase order. The Bank reserves the right to cancel the order in case delivery is not affected within the stipulated time.

Delayed delivery & Installation charges: If the vendor fails to deliver the machine within the date specified in the Purchase Order, Bank at its discretion will charge penalty @ 1% of the total cost of the machine per month. The installation of the Cash Dispenser should be completed within three days from the date of Cash Dispenser delivery. If the Cash Dispenser is not made online within three days and the reason is purely with vendor, Bank shall charge penalty @ Rs.1000/- per day till the Cash Dispenser has been made fully operational.

In case of new machine being deployed as replacement of old machine (buyback model), the vendor should ensure that the old machine is collected within three days of installation of the new machine at the site. The buyback value for the machine will be finalized during the negotiation of the bids.

6.2 Payments

Payment shall be made immediately after successful installation of the Cash Dispenser with the complete hardware/software components as per our specifications. In case of part delivery, the payment will be made only after the delivery of the complete hardware/software components as per our specifications. The payment term is, 100% on installation of the machine.

The rates will be valid for a period of One year, if not revised earlier, on review by the Bank. The vendor will pass on to the Bank, the benefit of discounts if any announced during any period in respect of orders placed during that period. **The Vendor will also provide the latest model available.**

6.3 Warranty

- 6.3.1 All Software and Hardware components except components such as Receipt Rolls, Cartridges should be covered under Warranty. Vendor should provide a comprehensive warranty with 24 x 7 services backup
- 6.3.2 Minimum Warranty period: The warranty period shall be 36 Months from the date of commissioning of the Cash Dispenser.
- 6.3.3 Preventive maintenance and exhaustive check of the components should be carried out at least once in every quarter. All the partially/fully defective parts or the components, which are not in good condition, should be replaced with new one immediately.
- 6.3.4 Service visits for Triple DES key Configuration changes/Software changes, IP changes, Compliance updates, Anti-virus updates etc should be done free of cost by the vendor during the warranty/AMC period.
- 6.3.5 Vendor should provide web-based direct call login facility for First Level Maintenance (FLM) and Second Level Maintenance (SLM)

OPERATIONS DEPARTMENT

6.4 Annual Maintenance Contract (AMC)

- 6.4.1 The Vendor shall undertake to support the machine under comprehensive AMC at least for a minimum period of 10 years from the date of purchase. End of support should not be less than 10 years from the date of purchase.
- 6.4.2 Maximum AMC charges after the warranty period shall be 8% of the prevailing basic price of the machine (Basic price of the machine at the time of AMC execution). All Software support/updates and Hardware components except Receipt Rolls, Journal Rolls, Depository and Journal Printer Cartridges should be covered under comprehensive AMC.
- 6.4.3 Preventive maintenance and exhaustive check of the components should be carried out at least once in every quarter. All the partially/fully defective parts or the components, which are not in good condition, should be replaced immediately.
- 6.4.4 Vendor shall attend service/support calls as required by bank including IP change, screen change etc. during the warranty period as well as during the comprehensive AMC period.

6.5 Cash Dispenser Down time and Penalty.

If the downtime is caused due to the non-maintenance from the side of vendor during the warranty/AMC period, the vendor is liable to pay penalty to the bank for such downtime.

ATM location	Response Time	Resolution Time	Attending of calls on the same day if calls logged between	Penalty
VIP locations (max 5 % of the Total ATMs)	1 hour	2 hour	8 am to 9 pm (calls after 9 pm should be resolved before 8 am next day)	Rs. 200 per hour per ATM of downtime beyond the resolution time
Metro/Urban/ Semi Urban	2 hours	2 hours	8 am to 8 pm (calls after 8 pm should be resolved before 8 am next day)	Rs. 200 per hour per ATM of downtime beyond the resolution time
Rural	4 hours	2 hours	8 am to 6 pm (calls after 6 pm should be resolved before 8 am next day)	Rs. 200 per hour per ATM of downtime beyond the resolution time

OPERATIONS DEPARTMENT

Monthly Penalty:

The Vendor has to maintain monthly 98.5% uptime of the Cash Dispensers in all Centers. Penalty for down time above 1.5% is calculated monthly as follows

ATM location	Permissible Down Time	Slab for Penalty (per month)	Penalty
All Locations and All Cash Dispensers taken together	1.5% per month	Down time 1.5% -3.0%	Rs. 10,000/- per month
		Above 3.0%	Rs. 11,000/- to Rs.30,000/-per month

6.6 Penalty for Non-Availability of legible image.

Further all the losses incurred to the Bank by way of payment to the customer under directive from the competent authority like NFS, Banking Ombudsman, CDRT etc. due to non-availability of the legible images of disputed transactions from the ATM will be deducted from the AMC amount.

I/We fully agree to the above Terms & Conditions.

Name & Signature of the authorized person and seal of the Bidder

OPERATIONS DEPARTMENT

Technical Proposal

RFP No : CD/01/2021 dated 1st July 2021

CD Model		
Bidders Details	Name of the contact person with contact numbers	
	Address	

Bidder's Information

Sl. No.	Item	Details
1	Name of Company	
2	Postal Address	
3	Constitution of the Company : Company Registration Number	
3	Names & Addresses of the Partners, if applicable	
4	Year of commencement of Business	
5	Number of Permanent Employees in India as on date of response	
6	Number of ATMs Installed in India as on date of response	
7	Sales Tax Number	
8	Income Tax Number/PAN Number	
9	Name and designation of the person authorized to make commitments to The Federal Bank Ltd.	
10	Mobile, Telephone, Email Address of the person authorized to make commitments	

Name & Signature of the authorised person and seal of the Bidder

COMPLIANCE STATEMENT

Declaration

We hereby undertake and agree to all the terms and conditions stipulated by the Bank in the **RFP No. CD/01/2021** dated 1st July 2021 including all annexure, addendum and corrigendum.

Signature and Seal of the Bidder

We certify that the systems/services offered by us conform to all the Technical specifications stipulated by the bank except the following deviations.

List of deviations

- 1)
- 2)
- 3)
- 4)
- 5)

(If "List of deviations" is left blank it will be construed that there is no deviation from the specifications given by the bank)

Name & Signature of the authorised person and seal of the Bidder

Details of Service Support Details

1. Details of Service Centers

Name of the Vendor:

Sl. No.	State	City	Own or Franchise	Postal Address	Contact Numbers	Numbers of maintenance engineers	Volume of minimum stock available at all time	
							Description of Item	Number
1								
2								
3								
4								
5								
6								

2. Service & Escalation matrix

Name	Designation	Contact Number	Mobile Number	E Mail
	COO			
	Service head			
	Regional service head			
	Account Manager			
	Local service Manager			

3. Details of Sales Team

Name	Designation	Contact Number	Mobile Number	E Mail
	Sales director			
	Sales Head			
	Account Manager			
	Local sales Manager			

Name & Signature of the authorised person and seal of the Bidder

Technical Specification of Cash Dispenser

Specification		Compliance (Y/N)	Included in proposed Model (Y/N)	Remarks (Specify- no of items /name of the part/name of software/ version)
1 .Processor				
1.1	Intel® Core™ i3 - 3.6 GHz 4th Generation Processor or higher.			(Specify Name, Model and Clock speed)
1.2	16GB DDR4 RAM or higher.			Specify type and capacity
1.3	2X 1 TB SATA/e-SATA HDDs or higher.			Specify Hard Disk type & Capacity
1.4	3 USB ports in front for front access ATMs.			(Specify Number of USB Ports)
1.5	CD/DVD reader for Technical Maintenance.			
1.6	MS Windows 10/Linux (64bit versions) or Higher with latest Service packs and Microsoft security patches with a valid OS license procured from OEM. If the supplied OS is declared end of support, the vendor/bidder has to replace the same with a supported licensed OS without any additional cost on deployment/ license and integration testing or provide extension of support without any additional cost to bank. Vendor should ensure that on up-gradation, there should be no disruptions of service and no performance related issues faced.			(Specify all supported Operating systems)
1.7	Software with CEN 3.3 or higher complaint XFS. Multivendor supported application. Upgrades shall be provided as and when released so as to ensure the supported software stack versions are only running in the field machines. Upgrades shall be provided and implemented in Field machines without any cost to the bank. It shall be ensured that Application should be PA-DSS compliant.			
1.8	The application should have powerful real time features based on customer initiated transaction and logging for audit trail. Audit trail should not capture any sensitive information. Card numbers should be masked where ever recorded.			
1.9	Antivirus program to be provided and installed by OEM with latest updates.			
1.10	Operating system hardening should ensure that all the unnecessary ports are closed and only essential services are permitted to run on the machine, which will reduce the vulnerability of the ATM/Cash dispenser operating system. The vendor shall provide the list of white listed services / programs /files etc to the Bank and if required fine tune the white listing based on the requirement from the Bank Information Security Team or regulatory requirements.			

1.11	MPEG full motion video with voice guidance support to play both MPEG and WAV sound files. Speakers required needs to be provided with the machine. Vendor to develop and install the multilingual voice guidance as per Banks screen flow on all machines without any additional cost to Bank.			
1.12	If the supplied OS is declared end of support, the vendor/bidder has to replace the same with a supported licensed OS without any additional cost on Hardware/software and rollout.			
2. Connectivity				
2.1	Should have Network Interface Card and be able to connect to any type of Ethernet network switch.			(Specify Number of Serial Ports & Parallel ports)
2.2	The ATM must be enabled to have TCP/IP protocols on leased line, ISDN, CDMA, FWP, and VSAT Network. Machine should also have capabilities for supporting wireless, X.25, IPV4 & IPV6, DNS connectivity and TLS Encryption protocols. Software for supporting TLS encryption at machine should be provided with no additional cost to the Bank.			
2.3	Should connect to any switch that Bank deploys at no additional cost to the Bank			
2.4	CDs should be able to connect through Leased Line, VSAT , GSM, CDMA, Wi-Max, LTE etc.			
2.5	Software required for connecting the ATM to Bank's own ATM Network or any other network as required by Bank shall be provided by the vendor.			
3 .DES chip				
3.1	Machine should be provided with software/hardware requirements for supporting Remote Key Management.			
3.2	Force able removal of EPP should bring the machine down, resulting in loss of data stored in the EPP, so as to prevent compromise even with high end decryption. Details of technology to be provided along with PED certificates.			
3.3	Support AES (Advanced Encryption Standard) in future without any additional Hardware/software changes.			
4 .Currency Chest				
4.1	UL 291 Certified Secure Chest Level 1 or CEN 1 certified.			
4.2	S&G / MAS Hamilton (KABAMAS-CENCON) capable of having electronic combination lock of 6+6 digits or higher, having one time combination (OTC) option and audit trail without any hardware change. The OTC Lock should support Emergency Opening Code feature that can be used in the event of Lock / software malfunction, so as to avoid ATM Door drilling. The OTC Lock software should be capable of Real-Time updating of all			

	ATM activities done across the country, including generation of Close seal, Duress openings & Lock Battery status etc.			
4.3	Every ATM should have separate dial lock keys.			
4.4	CD should have double lock system.			
4.5	Alarm sensors for temperature status, vibration status and chest open status while sending signal/messages to Switch/Management Centre			
4.6	Locking mechanism to comply with standards like UL 437 VDS Class, etc.			
4.7	Software required for enabling Cash dispenser module encryption to be provided with the machine and the same needs to be enabled at the time of installation or any hardware/ software changes in future.			
5 .Hybrid Dip Card Reader				
5.1	Dip Smart card, Chip card and Magnetic Stripe card Reader with capability to reading track 1, track 2 and EMV chip. Vendor should submit the certificate for Level 1, Level 2 and PCI compliance version 4.0 or later certified by EMVCO.			
5.2	Should have Software for reading the EMV chip cards with EMV version 4.0 level 2 or higher.			
5.3	Software/firmware/license for using Smart card on ATM.			
5.4	Anti-Skimming Device that detects the presence of a skimmer and sends an instant alert to either the Central monitoring system. Dip Card Reader with anti-skimming/chip skimming device to be installed. Details of the Anti-Skimming / Anti-Shimming technology as below i) Senses unauthorized attachment of any device on/in the card reader including deep insert. ii) Sends the signal to switch and further to the Remote ATM Management Centre of the vendor. iii) Enabling to put the machine Out-Of-Service as well as block the card reader from accepting any more card insertions. Anti-skimming devices should prevent both inlay and overlay skimming.			
5.5	Skimming intrusion and Prevention System-The Card Protection Kits that will detect and resist/prevent Skimming/Shimming attacks.			
5.6	UIDAI certified finger print scanner with STQC Certified for Aadhaar enabled Payment System in the fascia with required software/application support to be provided.			
5.7	ATM to be upgraded without any additional cost, hardware and software wise, as the case maybe, if desired by the Bank in future for transactions			

	through Contactless cards/ NFC or for integration of QR code scanner for transactions through QR codes from mobile phones/other devices. ATMs also should be provided with software that has the capability of generating and displaying dynamic QR codes with respect to the value added services offered by the Bank in tie up with regulatory agencies or providers			
5.8	Conformance to VISA / MasterCard / RuPay / Discover / JCB & UnionPay / Diner standards Cards. Software/firmware/license for using EMV card on ATM.			
5.9	EMV Certifications Machine to own a valid Level 1 and Level 2 letter of approval from B61EMV Co EMV application kernel must be most recent as listed on EMV Co B63 website. Upgrades of EMV Kernals and support for integration of other Software's should be provided without any additional cost to bank. EMV Kernals and Software packages provided with the machine should be the latest version and shall be supported by OEMs at least for the next three years.			
5.10	Machine should be Biometric ready. The ATM software/hardware required for supporting Biometric verification or transaction authentication should be provided. Machine should be enabled for using biometric data for transaction authentication. Facility may be disabled initially but the same shall be enabled when bank requires without any additional cost.			
6 .Customer Interface on ATM				
6.1	Color LCR/LATM/LED screen of minimum 15" or higher along with Touch or Touch with FDK Screen with privacy filter and multilingual Screen support.			(Specify Monitor Type & Size)
6.2	Rugged spill proof Triple DES enabled with polycarbonate tactile/stainless steel 16 key alpha/numeric (EPP PIN pads) Keys. Rigid and strong 8 Function keys to be provided for functional/transactional and supervisory purposes.			(Specify value)
6.3	EPP Keypad to be PCI version 4.0 or later compliant, enabled with Remote Key Management loading feature Access For All (AFA) Standards, Physical Protection as per Protection Principles and Techniques" (PIN Shield) and approved Algorithm(s) for PIN Encryption. Should Support advance Encryption Standard in future without any additional hardware. The PIN PAD should have tamper resistant security module which			

	enables automatic destruction of secret keys in case of attempt to interfere with the encryption system.All ATMs should have PIN pad shields covering all three sides to avoid shoulder surfing or capture by the external camera.			
6.4	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), RuPay, Visa and MasterCard recognized laboratory and approved by PCI, VISA, MasterCard, RuPay and all major payment gateways. Braille stickers on all devices as per requirements to support the visually challenged (including Panel buttons, Cash Presenter Mouth, Receipt Presenter Mouth, Card Reader, Audio Jack).			
6.5	Trilingual Screen Support			
6.6	Function keys support			
6.7	Touch Screen (with support for visually handicapped through 8 Function Keys)			
6.8	Ear phone jack to be provided			
6.9	Speakers for customer guidance to be provided			
7.Dispenser				
7.1	Friction/Vacuum pick/ Robotic arm based technology.			(Specify Cash picking technology)
7.2	The dispenser should be a multi-media dispenser capable of dispensing currency, travelers cheques, coupons, stamps, travelers cheque, vouchers tickets etc.			Number of Dispenser Tray
7.3	Dispense minimum 40 bills per Transaction.			(Specify Currency dispensing capacity at a time)
7.4	Capability to dispense ATM fit used legal tender notes. The dispenser should be capable of handling soiled but issuable and mixed currencies as well as retract and purge capability with cash retraction disabled currently. There shall be Indication of proper insertion of cassettes.			
7.5	The cash retraction should be completely disabled on the ATMs.			
7.6	Adjustable lockable cassettes which can support the existing currency notes and any new dimension of currency notes that may be released in future.			
7.7	Double Pick Modules with minimum 4cassettes with lock & key / latch.			
7.8	Divert cassette bin with lock and key / latch.			
7.9	Currency holding capacity should not be less than 2500 notes per cassette.			
7.10	All currency cassettes should be lockable and are capable of dispensing INR 10/-, INR 20/-, INR 50/-, INR 100/-, INR 200/-, INR 500/-, and INR 2000/- or			

	higher denomination. It should be possible to program the denominations. The dispenser should have Additional Divert Cassette for rejected notes. Vendor should update the software to support all new variants of currency notes as well as new denominations, if any, issued subsequently without any extra cost to the Bank during the contract period			
7.11	Dispense at least 5 notes per seconds.			
8 .EJ Pulling & Software Agent				
8.1	Electronic journal to be written on ATM hard disk. EJ files for min 30 days should be available in the as distinct files. The solution should include a EJ viewer. EJ should be readable format. EJ should have backup in the secondary hard disk and proper cleanup policy to be enabled. EJ should be non-editable with encryption or with checksum or any other solution to prove the authenticity of EJ before a third party such as the regulator (RBI), a Banking Ombudsman, Police Authorities etc.			
8.2	Support centralized EJ Pulling.			
8.3	Machine should be capable of supporting third party software agent such as SDMS/ Radia/ InfoBase/ Prima/Proview, etc. and should support centralized EJ pulling. Vendor should support integration testing and install the software selected by the Bank at no additional cost to the Bank.			
8.4	Should have remote diagnostic agent to diagnose problems with the machine including, but not limited to part failure. This service including proactive rectification of problems reported by remote diagnostic agent will have to be provided mandatorily at no extra cost to the bank.			
9. Environmental capabilities				
9.1	Should be operational in a wide range of temperature and humidity conditions.			
9.2	Energy saving features. Indicate power consumed including standby/ sleep mode.			
10 .Integrated ATM Surveillance Solution				
10.1	ATM should have at least two cameras. One camera should be motion sensitive and record activities happening inside the ATM room. Other camera with continuous transaction recording at front-side capturing images of the customer. At no point the camera should focus on ATM key board.			

10.2	It will be the responsibility of the vendor to ensure that the images so captured are of good quality and able to identify the persons entering the ATM room. The camera should be pilfer proof.			
10.3	Solution should be able to store the images in a digital format for minimum 6 months at an average of 225 transactions per day. The backups will be taken at quarterly intervals or earlier as per the requirement by the Bank. The vendor will include one dedicated hard disk for storage of the archived images.			
10.4	Solution must provide an interface to browse, search and archive the stored images on hard disk or external media.			
10.5	Solution must be configurable to suit different site requirements and must be capable of performing under extreme light conditions (BLC feature).			
10.6	Solution must be able to capture & stamp the transaction information like ATM card Number, ATM Id, date & time of transaction, nature of transaction etc. on the images.			
10.7	The solution must have a search facility to locate an image/event by date & time, card no., transaction reference no. and ATM ID.			
10.8	The solution must not degrade the performance of ATM, e.g. speed of normal transaction.			
10.9	One camera should be able to identify the notes being ejected by the machine and received by the customer.			
10.10	Solution should be able to record opening of chest door/upper hood and be able to send message to Base 24 switch in each case.			
10.11	The cameras should be pilfer proof and hidden.			
11. Others				
11.1	Low media warning for all items (a) Low paper (b) Low currency (c) Depository Full (d) Divert bin Full (e) ATM/CD out of service (f) Paper jam in printers (g) Printer fatal (h) Security Camera Error			
11.2	In-built SMPS to work on 230V 50 Hz power supply.			
11.3	Support input voltage of 230V AC /50 Hz with +/- 5% variation.			
11.4	Keyboard and mouse for day-to-day operations.			
11.5	ATMs/CDs should be PA DSS complied.			
11.6	Should have Rear View mirror facility.			
11.7	PIN pad should be covered to ensure			

	privacy during PIN entry.			
11.8	Machine should have lead through indicators for cash and card slots.			
11.9	Plug and Play Flash BIOS – BIOS should be protected through layer(s) of protection against unauthorized booting and access to ATM hard disk. Secure the ATM BIOS to only allow boot from the primary hard disk. BIOS editing must be password protected at the time of installation.			
12.Receipt Printer				
12.1	40 column Dot Matrix Thermal Printer to print various information pertaining to the transaction executed by the customer in English as well as other regional languages like (Hindi, Marathi, Punjabi, Bengali, Oriya, Gujarati etc.) log of the transactions etc, i.e., Trilingual support.			
12.2	Capacity to hold 600m roll for printing approximately 5000 transactions.			
13.System Hardening/Terminal Security				
13.1	All CDs should be adequately hardened and only white listed necessary services should run on the machines. No malware including viruses, worms & Trojans should be able to enter the machine and affect the ATM and the network.			
14.Scalability/Upgradability				
14.1	The CD should be scalable / upgradable in terms of			
14.2	RAM (memory)			
14.3	HDD			
14.4	Card Reader to read Smart Cards / Hybrid cards			
15.Visual impaired kit for the CDs				
15.1	CDs installed should have Braille keypads for persons with visual impairment.			
15.2	CDs should include Braille-enabled function keys and guide labels for other functionalities, such as card reader, reader, receipt, ATM/Cash dispenser.			
15.3	Should have personalized headphone jack with voice control features.			
15.4	Machine should have Voice Guidance flow enabled for the visually challenged along with Text to Speech, web extension services based, functional key voice guidance support with internal speakers, headphone & jack. Voice guidance facility should be enabled as stipulated by RBI regulatory guidelines.			
15.5	Should have ergonomic design for easy accessibility.			
15.6	As per RBI advisory : 1/2021 Dated: April 10, 2021 , (Man in the Middle (MiTM) Attacks in ATMs) the network cable of ATMs needs to be concealed through a metallic conduit, and one end of the conduit shall be fixed to the machine, this			

	<p>should be done either from factory or at the time of machine installation. Machine should be grouted as part of the installation process or any shifting/relocation activities in future.</p>			
16.Hard Disk Encryption				
16.1	<p>Hard disk should be completely encrypted during the installation. And vendor should permit to install any security solution in the device as required by Bank's Information security policy without any additional cost to Bank</p>			
16.2	<p>Machine should have security solution with</p> <ol style="list-style-type: none"> 1. Access Protection: To prevent unauthorized access to the device by any means. Proper compliance to policies and requirements from Regulatory authorities. 2. Intrusion Protection- Necessary systems to protect from any malicious attacks, viruses, trojans etc. Should be enabled for application whitelisting, sandboxing and other related security features with 0 day protection to machine. <p>Hard disk Encryption: Hard disk to be encrypted and encryption module should be monitored or controlled centrally as required by Bank. Vendor shall be responsible for decrypting the Hard Disk whenever required by Bank for authorized/periodic inspections and scans/sampling conducted by Bank directly or by a third party authorized on behalf of the Bank.</p>			

Commercial Proposal

RFP No. CD/01/2021 dated 1st July 2021

CD Model		
Bidders Details	Name of the contact person with phone numbers	
	Address	

OPERATIONS DEPARTMENT

Format for Commercial Bids for CDs

1. Cost of CD as per the configuration given in Technical specification of Cash Dispenser

Model Name:

Sl. No	CD Type	Basic Cost(A)	Excise duty, Cess, etc as on the date of submission of RFP(B)	VAT/any other tax (C)	Total Cost (A) + (B) + (C)	Entry tax, Octroi, etc
1						

1(a) In figures

(b) In words

2. (a) In figures

(b) In words

Cost of CD without application (OS, XFS layer, camera, EJ generation applications will be required).

- The prices should be all-inclusive of the cost of equipment, its installation, configuration (as per Annexure IV), shipping, transportation, loading/unloading positioning (any charges for forklifts, crane, grouting, etc irrespective of the elevation/floor height of the proposed ATM site) and maintenance during warranty, etc. All taxes, Excise duty, Cess, Entry Tax, duties and other Govt. levies if applicable in addition shall be shown separately. Octroi, if any, applicable shall be paid by the vendor, which alone shall be reimbursed on production of original receipt along with the invoice. Separate request for Octroi will not be entertained.
- If there is discrepancy between words and figures, the amount in words shall prevail

2.	Warranty & AMC	
1	Warranty Period (Months)	
2	Comprehensive AMC Rate (Rs.)	
3.	Rates of Spare Parts	
Sl. No.	Details along with amount in Rs.	
1.	Lockable Currency Cassette	
2.	15" LCR Flat Panel Screen Color Monitor	
3.	OTC Lock	
4.	Anti-Skimming Card Reader with EMV	
5.	Encrypted PIN PAD with version	
6.	Hard Disk Drive	
4. Rates for Consumables:		
Sl. No.	Details	
	Amount in Rs.	

OPERATIONS DEPARTMENT

1.	Receipt Print Rolls	
3.	Receipt Print Cartridge	
5. Vendor's choice for the reimbursement of the incorrect cash dispensation (Tick the chosen clause)		
Clause No.1	The vendor should be responsible for any incorrect cash dispensation, incorrect reversal message/response or any other losses, sustained by the bank due to the absence of timely maintenance operations or ATM hardware/software problem. Vendor is liable to make good all such losses suffered by the bank.	
Clause No.2	The bank will retain a sum of Rs 2000/- (Rupees Two Thousand only) per ATM per Year during the Warranty and AMC periods to adequately compensate for possible loss due to incorrect cash dispensation. The retained amount calculated for the warranty periods shall be deducted from the price of the ATM and that for the AMC period shall be deducted from the AMC payable.	

If the vendors are choosing Clause No - 2, the equivalent amount should be deducted from the total price of the ATM

OPERATIONS DEPARTMENT

Checklist for Bids - Cash Dispenser

Technical Bids-CDs

Sl. No.	Documents	Attached in Bid (Yes/No)
1	Bidders Information as per format as per Annexure - I	
2	Compliance statement as per Annexure - II	
3	Service Support Details as per Annexure - III	
4	Terms and conditions for supply of CDs as per CD/01/2021 dated 1 st July 2021	
5	Technical specification of CDs as per Annexure - IV	
6	Declaration on PCI Compliance of CDs	
7	Declaration on UL291 certification of CDs	
8	Declaration on Triple DES compliance of CDs	
6	Any other document indicating the feature of the product(Optional)	
7	Copies of Memorandum & Article of Association and Certificate of Incorporation in case of corporate bidder.	

Commercial Bid - CDs

Sl. No	Documents	Attached in Bid (Yes/No)
1	Commercial proposal for CD	
2	Payment Terms & Penalty Metrics as per CD/01/2021 dated 1 st July 2021	