



Information Kerala Mission

TC-25/3264(1), Swaraj Bhavan, Ground Floor
Nanthencode, Kowdiar P O., Thiruvananthapuram, Kerala,695 003

Expression of Interest (EOI) Notice

The Director, Information Kerala Mission, desires to invite Sealed proposals from Nationalised & Scheduled Banks for participation in tender for **Selection of e-payment Solutions including PoS machines (For LSGIs in Kerala State)** in accordance with the terms and conditions as given in the tender documents. Detailed Technical bid and Commercial bids should be furnished in Two separate sealed covers

2. Time schedule of various EOI related events

Issue of EOI call Notice	Date of Publication of EOI
Pre Bid meeting	To be decided
EOI Closing date and time	Date of publication of EOI to 30 days
Address for submission of EOI	TC-25/3264(1), Swaraj Bhavan, Ground Floor, Nanthencode, Kowdiar P O. Thiruvananthapuram, Kerala,695 003 Phone: +91-471-2773100, Fax: +91- 471-2726111
Contact email	director@ikm.gov.in
Reference No.	+91-471-2773100

3. Purpose of EOI

IKM, being an IT solution provider for the Local Self Government Institutions, has decided to move in line with the vision of the Government in digitalizing its entire LSGIs Banking transactions and has initiated steps to harness the potential of IT to provide integrated services to all its stake holders. The objective of this EOI is to engage a service provider(banking institutions) who would provide a payment collection system through e-payment gateway and providing POS machines for collection of fees and other payments in Indian rupees .The estimated total collection for one year is approximately about Rs.3000 crores. The objective of this EOI is also to identify the Banking Institutions that can offer the most comprehensive technology based solutions and Banking services at a

competitive rate ('No Cost' or Least Cost)for the day to day operations of Local Self Government Institutions and all its functions. Where the citizens /LSGIs/ IKM may not be charged any additional amount for the payments they made for the services.

4. Scope of Work

Payment gateway

1. The Payment Collection Service Provider (PCSP) will have to provide online payment gateway services with acceptance of major credit cards (including Visa and Master Card), debit cards, internet banking, e-wallet,UPI,BHIM etc. with an ability to integrate with the existing / new system of IKM and provide various daily or periodical MIS as per the requirement of IKM. For all online transactions, the payment gateway should provide a minimum 128-bit SSL encryption, with real time authorization and capturing of transaction details. The bank selection shall be at payment gateway site.
2. The PCSP would be able to provide all necessary technical support for the seamless integration of their system with IKM system.
3. IKM would not make any payment towards integration and annual maintenance of Payment Gateway or any incidental charges.
4. Any payment made with a credit or debit card or via a payment Service must first be authorized by the card issuing authority. The Service must afford a secure link between IKM, user / consumer and credit card processor to avoid fraudulent transactions. The secure line should also ensure fast and efficient transaction processing.
5. All guidelines issued from time to time from RBI upon internet banking and related security issues including transaction on VISA, Debit Cards etc. shall be mandatorily binding on the PCSP and they are supposed to keep themselves updated about the guidelines.
6. The service provider shall have to necessarily debit the user / consumer's

account and credit to the IKM designated accounts as per RBI guidelines.

7. All settlement of monies by PCSP will be as per applicable RBI guidelines in this regard.
8. The payment collection systems shall have the ability to itemize separately the
 - a. payments received and provide detailed MIS on daily basis.
9. Administrator access should be provided to the designated IKM personal for
 - a. viewing information on payments and relevant MIS reports. The web interface for
10. IKM must contains the tab to check status, refund of amount, search and download
 - a. transaction details (success/failed) etc.
11. The PCSP would be responsible for reconciliation of all the transactions on
 - a. daily basis.
12. MIS should provide transaction-based report
13. Facility for host to host integration with support for reconciliation of failed transactions.
14. Transaction level risk monitoring with velocity checks and IP tracking
15. The PCSP shall be responsible for security/upkeep of data maintained on
 - a. portal service located in its data center. Firewall protection and usage of Intrusion
16. Detection Systems will be provided. The PCSP should create back-up of the
 - a. transaction data on weekly basis and maintain the same in a secure/protected
 - b. environment.
17. The PCSP would provide a 24 X 7 call centre support to the users of the
 - a. system or who wish to make online payments. The telephone numbers and support
 - b. email ID should appear prominently on the payment page.
18. All payment related issues should be directly handled by the PCSP and an SLA should be provided
19. The PCSP would be solely responsible for implementation of all guidelines
 - a. issued by RBI from time to time for various e-payment services.

POS

1. Capable to provide Android based POS/MPOS machines.
2. Android based PSTN and GPRS machines with the capability to install the Mob App provided by IKM should be provided as per the requirement and the same shall be provided with NIL Rentals
3. Round the clock service support the counters including Authorizations, EDC terminals service etc. with zero cost.
4. Can provide the Installation / service all over the State.
5. Should be able to accept all Card Brands and Card types on the EDC terminals under the brands VISA (Credit) / MasterCard (Credit) / Visa Electron (Debit) / Maestro (Debit) / Rupay / Diners
6. Should provide Key entry Facility for International Cards, without any additional charges.
7. GPRS Machines should be installed with "NIL" monthly rentals.
8. The credits of all credit card transactions swiped / settled at bank terminals would be adjusted into IKM account on the next day.
9. Should be able to Integrate with any new technology methods that may arise during the contract period at mutually agreed terms

5. Eligibility Criteria for Submission of Proposals

The below is the qualification criteria for the bidders to submit the EOI.
The qualification criteria must be met for shortlisting.

1. Banks classified under Nationalized Bank and Scheduled Commercial Bank category as per Reserve Bank of India alone are eligible to bid. Foreign Banks & Cooperative Urban Banks are not eligible and will not be considered .
2. Can provide remote location support & uninterrupted services in all over Kerala
3. The bidder should be a registered under their respective Act of India for providing online payment gateway services.
4. Bidder should have been providing (Currently running as on date of publishing of the EOI) similar services to at least 3 government/ public

sector undertakings

5. Performance certificates/citations confirming the same may preferably be enclosed with name, address, contact number and email of the concerned person.
6. The bidder should be able to provide Online Payment Gateways services with acceptance of major credit cards (including Visa and Master Card), debit cards, internet banking, e-wallets transaction, etc.
7. The Bidder shall have valid PAN, Goods and Service Tax registration number.
8. The Bidder will be disqualified in case of following conditions:
9. The Bidder should not be in litigation with any of service receiver.
10. The Bidder should not have a record of poor performance such as abandoning of any allotted project, inability to complete any allotted project, delay in completion of any allotted project etc.
11. The Bidder should not be black listed by any Government or its organizations.
12. An undertaking to this effect (points mentioned above) is required from the Bidder. If at a later stage it is found that any Bidder has wrongly certified, the bidder shall be liable for action under the law.

6. Modalities of Selection:

1. The prospective service provider will submit their proposal in hard copy within the schedule date.
2. All the service provider submitting proposal against the EOI will give a PPT

presentation, with a possible demonstration of making online payment on their system, before the committee of the IKM about their proposal as per the announced schedule at IKM.

3. IKM will shortlist the bidder based on the written proposal and presentation of the PCSP.
4. Limited tender/financial bid will be asked from the shortlisted PCSPs.
5. Final selection will be made on the financial bid of the shortlisted PCSPs.
6. The contract is initially for a period of one year and can be extended for up to 5 (five) years on mutually agreed terms and conditions after review on year to year basis.
7. The decision of the IKM Authority will be full and final in all respect.
8. Venue and Deadline for Submission of Proposals.

No financial bids should be submitted along with the EOI