Request for Proposal
For
Selection of System Integrator for Implementation of Virtual Card & Prepaid Wallet in Rajkot

Tender Reference Number: <mark>*RSCDL/SMART CITY/1/2022-2*</mark>*3*

Volume II – Scope of Work

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1. List of abbreviations used in the document

SP	Service Provider
SC	Smart Card
AFCS	Automated Fare Collection System
HTT	Handheld Ticketing Terminal
BCV	Bus Card Validator
STT	Station Ticket Terminal
SCV	Station Card Validator
CCC	Central Control Centre
MTBF	Mean Time Before Failure
MTTR	Mean Time to Replace
CCHS	Central Clearing House System
GSM	Global System for Mobile communications
GPRS	General Packet Radio Service
GPS	Global Positioning System
POS	Point of Sale System
GIS	Geographical Information System
GPS	Global Positioning System
GPRS	General Packet Radio System
GSM	Global System for Mobile Communications
UMTS	Universal Mobile Telecommunications System
BI	Business Intelligence
SLA	Service Level Agreement
TAT	Turn-Around-Time
PMC	Project Management Consultant
TPA	Third Party Auditor
QA	Quality Assurance
QC	Quality Control
DC	Data Centre
PM	Project Manager
RMC	Rajkot Municipal Corporation
RSCDL	Rajkot Smart City Development Limited
RRL	Rajkot Rajpath Limited

2. Introduction

The purpose of this document is to provide guidelines for development, implementation, operation and maintenance of NCMC certified Open Loop Virtual Card and Prepaid Wallet for Rajkot Municipal Corporation to be implemented within Rajkot City. The document underlines all functional, technology and end use requirements related to requirements of RMC/RSCDL to achieve integrated, highly automated and stable environment for integrated city payments system for transportation fare collection and other payments services within city of Rajkot

3. Objective of the project

Rajkot Municipal Corporation (RMC) plans to implement NCMC Open Loop Virtual Card and Prepaid Walletwith an aim to offer citizens a common platform of payment facility which would enable them to pay for any services within the city, which includes payment for RMC / RRL / subsidiary of RMC with the use of RMC mobile application. The system is envisaged to bring about anease to citizens by way of paying electronically using a virtual card or prepaid wallet for all perceivable services including city transport, municipal services, entertainment and amusement activities, parking, bill payments, utility payments etc.

TRANSPORT, AMUSEMENT, RETAIL, PARKING, CITY AND UTILITY BILLS, ETC.

SERVICE ACCESS AND DEVICES FOR PAYMENT SERVICE DELIVERY

CCPS

INTEGRATED COMMON CITY PAYMENTS SYSTEM

Project Goals and Objectives

RSCDL's fare payment modernization goals include:

- Implement integrated fare management process for transit services within Rajkot city
- Introduce Open loop based electronic payments platform
- Integrate with Banking infrastructure for best industry technology, practices and services

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- Stimulate growth in electronic payments and thereby also augment increased ridership on transport system.
- Increase ease of use for customers to promote customer self-service
  - A goal for the new payment system is to improve the payments experience by reducing complexity and giving the user's easier ways to pay that are familiar.
  - The easy acceptance of electronic payments and consequent improvement in payments processes is expected to improve the citizens experience drastically.
- Foster regional transit fare integration
  - It is important for the Authority to implement a solution that meets current needsand provides a transition path to meet the future needs of the region. The Authority wishes to avoid technologies that are closed, out of date and not scalable.
- Decrease customer calls to the Authority's customer information center to decrease customer service costs
- Reduce current manual fare media and reduce maintenance costs
- Reduce cash and lower cash handling costs
- Consider integration with regional partners' future ticketing solutions
- Unify the payments experience by integrating mobile payments and ticketing with other mobile application developed by SI of RSCDL
- Provide seamless operation with the AFCS facilities.
- Monitor and manage service adherence and performance
- Integrate, automate and secure ticketing and payments.

4. Requirement Summary

4.1 *Vision for the project*

The project is intended to support interoperable payment infrastructure within RMC/RSCDL through electronic media such asvirtual smart cards and prepaid wallets. The fare media shall be issued by Financial Institution (FI) on behalf of RMC/RSCDL and shall be accepted across different services such as city buses, Bus Rapid Transit System (BRTS), parking facilities,MGM, Pradyuman park zoo, Property Tax payments, Municipal Payments, Utility Payments, Retail payments etc. However, transactions pertaining to the RMC or its subsidiary shall be considered as a RMC transaction and balance transactions shall be considered as Other Payments, these Other Payments shall not be considered for payment / reimbursement by RMC / RSCDL. The initiative would offer ease and benefits to users by enabling a single instrument powerful enough to cater to all the transit and other needs. This virtual card and / or prepaid wallet shall act as electronic money facilitating the travel payment and other payment needs of the users within Rajkot City.

4.2 *Introduction*

RSCDL intends to implement interoperable payment ecosystem through smart fare media like virtual cards and prepaid wallets.

To achieve its vision, RMC invites bids from FI's through the bidding process to manage the following requirement:

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1. Design, Development, Procurement, Supply, Implementation and Integrationof NCMC certified Open Loop Virtual Card and Prepaid Walletbased payment solution to various RMC services.
2. Integration of the envisaged system with the existing system to accept the QR based tickets for making payments through NFC enabled virtual smart card or prepaid wallet. Bidder shall have to integrate their system with existing mobile application developed by other SI of RSCDL.
3. Citizens should be able to apply for Prepaid virtual card or prepaid wallet through RMC mobile application only, wherein necessary integration has to be made by Bank / FI.
4. The scope of Licensee within the city transit space shall include services with regards to BRTS and RMTS City Bus Services, wherein QR based paper / virtual (mobile) tickets are being generated.
5. Licensee is also responsible for fulfilling all KYC related requirements while registering customers on the system.
6. Additionally, similar QR based tickets shall have to be validated at Mahatma Gandhi Museum (MGM), Pradyuman Park Zoo etc. locations, where tickets would be issued by either local ticket issuance desk or through the mobile application. Bidder is required to carry out necessary integration for making payment towards the same by any citizen through RMC / Other agency's developed mobile application.
7. Automatic Fare Collection using NFC enabled virtual card at BRT stations and on Electronic Ticketing Machines (ETM) in RMTS busses

Advantages of using thesolution for Payment Services within RMC

1. The solution will offer independence to users paying for services within Rajkot city.
2. The solution can be operated within RMC services areas or outside as well and hence will aid faster adoption.
3. The solution will offer seamless transport payment services and aid cashless travel services for commuters.

Since the solution shall be designed with open standards data format, it can be easily extended to other modes of transport within city like auto rickshaws, taxis etc. Which follows interoperable data formats. Integration with current AFCS is in the scope of this project and the FIhas to ensure that this solution runs for normal transactions at all EMV certified terminals, where NFC service is enabled without any separate transactions.

1. Smart Fare Collection will permit to contribute to the overall improvement of the public transport network level of services, image, accessibility, integration with the main aim to facilitate and/or increase the use of public transport owing to the fact that with virtual card and prepaid wallet, Commuters can experience seamless transit experience across transit eco system.
2. The NCMC certified Virtual Card and Prepaid Wallet are secured, can't be read, copied, manipulated with, counterfeited or duplicated
3. The virtual card can contain digital log with location, date, time, person's stamp to record every transaction
4. The virtual card can contain products like daily, weekly and monthly pass which comes along with an expiry based on the type of product.These cards can be configured to work as stored value e-purse and can also be used to define the identity of the commuter and

setup up corresponding rules. (For e.g. fares with concession for students or senior citizens)

5. The virtual card and prepaid wallet shall have easy recharge capability via mobile application
6. Financial Institution manages the entire ecosystem through its CCH.

4.3 *Tentative Places where the solution could be deployed*

- BRTS (Operated by RRL)
- RMTS(Operated by RRL)
- Parking facilities (Operated by RMC's empaneled vendor)
- City Civic Centers
- Indoor Stadium
- Pradyuman Park
- Ishwariya Park
- Swimming Pools and other sports facilities
- Atal Sarovar
- Mahatma Gandhi Museum (MGM)
- Traffic Chalan fee
- Public Bike Sharing

NOTE:

The list of places where this facility will be deployed asprovided above is a tentative list and by no means a final list.Post award the bidder will have to finalize the list of places to becovered under the project in conjunction with RSCDL and the bidderneeds to provide all the support for making this systemoperational. The permanent manpower requirement at these locations shall not bein the scope of a bidder. However, bidder shall have to provide thetraining to the staff provided by RSCDL/RMC/RRL.

The aim of RSCDL is to implement this solution as a digital payment ecosystem which shall also be utilized by current and future transit services within Rajkot city. The platform will be designed to add services on continual basis and same shall be achieved by establishing system using open protocols and integration capabilities driven by international standards.

Implementation Benefits:

- Making travel within city seamless and more efficient (faster, economical, better informed travel) – increased Public Travel usage
- Improving access to public transit system by augmenting easier access to service and information
- Improved and scientific decision making
- Aid multi-modal integration
- Higher economics within transport service by increased use of electronic fare services.
- Reduction in personal vehicles with better utilization of Public transport infrastructure; positioning RSCDL as a credible transport to improve general mobility.

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In-order to deliver above stated objectives and benefits through technology intervention, Digital Payment ecosystem shall comprise of following distinct application areas:

- NCMC compliant Virtual Cards
- Integration with Automated Fare Collection System (AFCS) with necessary APIs for data, process and security management.
- Reconciliation of ticketing data in close co-ordination with AFCS implementation agency
- Integration ofvirtual Card and prepaid wallet with RMC application and Central Clearing House
- Seamless integration with RMC mobile application and web portal for various municipal payments including Property Tax and Other services
- Integrate with Enterprise Management System

5. Purpose of Open standards & Architecture

Interoperability: The Solution Architecture shall be based on standards such as NCMCSpecifications needed to provide a sound foundation for system interoperability (interfaces and products).Using standard interfaces will provide for regional interoperability and even interchangeability of some devices used in ITS management, even though they may be from different manufacturers.

Increased competition: By implementing use of open standards (non-proprietary), multiple vendors will be able meet the standards and be able to respond to RFPs. Support and upgrades will also be available from multiple potential sources, avoiding the problems of being locked in to one source.

Future expandability: By designing within a common framework and using open standards, bidder will create an environment that integrates legacy systems and new systems.

Increased transportation system integration: The open nature and structure of the ITMS architecture and use of standards-compliant components will make integration of complex transportation management components / systems easier. Improved integration of systems operated by different agencies willpermit effective information sharing and more effective use of resources. Seamless mobility services across agency lines will become a reality.

Note: The solution provider shall be required to provide all protocols, API's interfaces etc. to RSCDL and solutions should be delivered using standard globally accepted protocols and practices.

6. Solution Overview

6.1 Integrated Solution Overview

The integrated view of NCMC certified Open Loop Virtual Card and Prepaid Wallet shall enablea detailed understanding of RMC/RSCDL's view on implementing city wide automated and digital payments system. The system being proposed shall create an additional milestone towards digital economy. The solution is proposed to be utilized by current (BRTS & City Bus) and any other future public transit system that may be implemented within Rajkot City and other payment services required by RSCDL as already mentioned in this document.
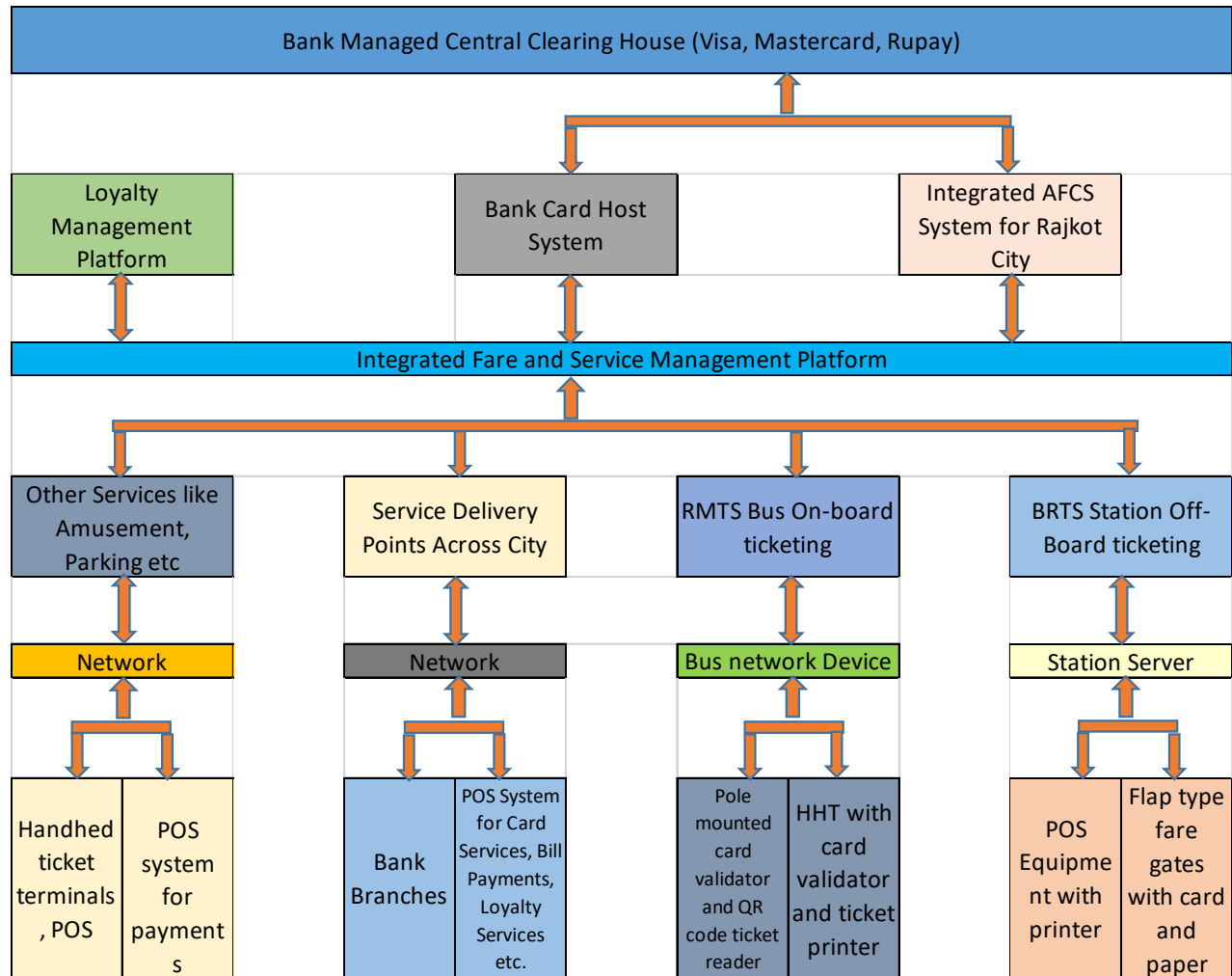
Figure 1: Conceptual Architecture**

**The figure 1 above is indicative and does not include all the activities that would need to be carried out as part of implementation of AFCS. Detailed scope is mentioned in the document below.

7. Functional Specifications

This section describes functional specification and end use requirements for different components within scope of this RFP. The functional specifications shall be the base requirement understanding given to bidders, however RSCDL/RMC expects the service provider to on-board best practices and enable a highly integrated and automated operations environment.

The functional specifications section provides specification for major components:

- Fare Collection and Validation Devices APIs & necessary kernels etc.
- Integration with Card management system and Central Clearing and settlement system
- Integrate with Automatic Fare Collection System (AFCS)

The core objective of implementing the solution is to create an integrated fare collection mechanism using interoperable standards, hence the devices and media thereby has to be complementary in nature. The end state requirement of this implementation shall be that of integrated fare management and collection regime which will render its services to all types of transit system operated within the city in a unified manner. In-order to meet diverse need of commuter and application, following media types shall be offered to users for payment of fare purposes:

- Open loop Contactless Virtual Smartcards
- QR code based Paper Tickets validation (Ticket shall be generated through mobile application / ticket issuance counter)
- Mobile application based ticketing using QR code and NFC
- Mobile Wallet integrated with virtual card / prepaid account
- Automatic Fare Collection using NFC enabled virtual card at BRT stations and on Electronic Ticketing Machines (ETM) in RMTS busses

Mobile based ticketing: Mobile based ticketing shall be used by commuters to book their tickets via mobile phone application. Mobile based tickets shall be based on secure QR code technology & NFC in case of virtual card. Mobile Apps shall be integrated with a mobile wallet linked to the pre-paid account. The FI shall provide necessary software and interface to meet this requirement and support the AFCS in integrating payment systems.

Quick Response Code (QR Code): The QR codes shall be read by ticketing devices on BRTS (RRL) bus stations and on bus Handheld Ticketing Terminal / Electronic Ticketing Machine (ETM). QR Code based tickets can be generated on mobile applications, which is developed by SI of AFCS project and same can be used on ticketing devices for authentication. The paper tickets shall be printed along with QR code for authentication purposes. The FI shall provide necessary software and interface to meet this requirement and support the Automatic Fare Collection through virtual card in transit systems, which includes both BRTS and RMTS.Additionally, integration should be provided with prepaid wallet for mobile ticket booking

The AFCS shall enable RMC/RSCDL to dispense different types of tickets to its users in-order to ensure all types of user (occasional and daily) needs are catered. The AFCS system shall offer ability to define integrated fare matrix and rules to be used on media and devices to ensure users

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can avail integrated ticketing facility irrespective of transit type used for commuting. The business rules shall apply to devices, media and integrated central applications deployed to achieve integrated and automated fare collection system, same shall be managed by AFCS implementation agency / transport department of RMC. Mobile app based ticketing can provide access to seasonal tickets which can then be validated via handheld devices during usage.

Mobile App for Ticketing: Mobile application (Android/iOS/Windows) is developed to enable users to generate secure QR based tickets for use on ticket validation devices. The mobile app should also be connected to mobile wallet for purposes of app based payments for various services including transit, parking, municipal payments etc.

Other interfaces with AFC

FI shall provide integration with the central system of AFCS, which is implemented by RSCDL/RMC with following external systems:

Central Clearing House System (CCHS): The AFCS smart card transactions shall be transmitted to CCHS of bank and the settlement shall be carried out by bank. Necessary communication between the two systems shall be provided to ensure seamless transaction processing.

Banking Interfaces: The banking interfaces shall be required for enabling top-up channels like POS, Mobile banking, Payment Gateway and service delivery points etc. The banking interfaces shall also be used for customer service.

7.1   Scope of Work

The bidder shall be responsible for successful completion / execution of the activities listed in the following table of requirements to enable RSCDL/RMC's solution.

The following table outlines the broad areas of scope of work for bidder.

Sr. No.	Scope of Work
1	The bidder has to conduct an As-Is analysis of the RSCDL/RMC ecosystem in conjunction with RSCDL/RMC and tailor their solution accordingly.
2	Design, Development, procurement, supply, integration and implementation of Open LoopNCMC Compliantstored value virtual card and prepaid wallet based payment solution to various RMC services.
3	Integration of the Virtual Card and Prepaid Wallet with the existing RMC Mobile Application
7	Maintenance of Central Clearance house management in FI facility
10	Security
11	Acceptance Testing of FI System
12	Documentation
13	Transition Management
15	Exit management
16	Support Management including Help Desk, bidder may utilize their existing setup
17	SLA Monitoring
18	MIS and Reporting
19	Capacity building and handholding for RMC staff
20	Refresher Training in case of change of processes

The overview of the scope of works and services include:

- Provide technical interfaces, maintenance and support for the system requirements over the contract period.
- Suitable alternatives must be provided in case of change in regulations in this regard.
- Providing transaction clearing, reconciliation of accounts and money settlement functions for RSCDL/RMCinitiative. It shall undertake complete transaction settlement and reconciliation responsibilities for digital transactions done using NCMC virtual cards issued by FI.
- Provide customer support over Phone, Internet, at bank branches and certain key service delivery point levels for card refunds, customer account management and requisite customer support with payment gateway and authentication services as per RBI requirements.
- Integration with the AFCS, and finance system of RSCDL/RMC including maintenance and support for the application during the contract period.
- The bidder shall follow the schedules of works and supply and shall complete the sections of the works by the key dates set out in the tender document.

7.2 Detailed Requirement Specification
7.2.1 NCMC CompliantVirtual Card

1. FI should consider NCMC compliant virtual cards

2. Characteristics of virtualcards should be
- The smart card should be compliant with NCMCregulations and should be a dual interface card (contactless also) and transit transactions on the relevant terminals.
- The Smart Card to be used with the AFCS shall be ISO 14443/ISO18092 compliant.
- shall have an operating frequency of 13.56 MHz
- FI should comply and obtain all necessary approvals and abide by all standards required such as NCMC specifications needed to provide a sound foundation for system interoperability (interfaces and products)
- Marketing and promotion of NCMC certified Open Loop Virtual Card and Prepaid Wallet both online and offline, alongwith running of a loyalty program for the virtual card.
- FI should build and execute a marketing strategy for RSCDL so that solution adoption is incentivized, and RSCDL/ RMC shall help the FI in incentivizing the usage of this solution
- FI should provide loyalty benefits for users of this solution

Design, Develop and maintain Top-Up channels

- FI should design develop and maintain top-up channels to cater to different stakeholders and RSCDL/RMC commuters to recharge virtualcard and prepaid wallet.

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- RSCDL/RMC commuter should able to top up prepaid card and walletup to the monetary limits and process as regulated by RBI or any other regulating agency.
- RSCDL/RMC commuter should able to check balance on the pre-paid card via SMS, mobile app or web based channels, TVM etc. Post transaction, updated balance should be sent as a notification as per RBI guidelines and the bank needs to procure necessary software to implement this project in Rajkot.

7.2.2 E-Payment services for Top up

- Provide e-Payment gateway for Credit Card and Debit Card transactions
- Provide Payment Gateway for Visa/MasterCard/Amex/RuPay. Provision of Payment Gateway for Visa, Master Card and RuPay is mandatory. The Payment Gateway shall be under the control of the Principal Bank. The integration of the payment gateway with the AFC System needs to be conducted by the bank and the bank needs to route the transaction to Payment gateway and other payment modes..
- Provide front-end for entry of smart cards details by bidder and additional authentication requirements specified by payment gateway service providers.
- Provide Payment portal for Net Bankingand also provide portals to support any other type of digital transaction, such as BHIM, UPI, etc.

7.2.3 Maintenance of Central Clearance house management (CCHM)

- FI should maintain Central Clearance house management (CCHM) as per requirements of RSCDL smart card based ticketing universe.
- CCHM should be interfaced with ITS ETS system for exchange of usage data on defined periodic intervals between FI and RSCDL/RMC
- CCHM should track and account the fare deduction based on unique identification ofvirtual card.
- Fund Transfer of the RSCDL/RMC transactions happening within a calendar day i.e., between 00.00Hrs to 24.00 Hrs. should be performed by CCHM to RSCDL/RMC bank account within the next T+2 days.
- CCHM should transfer funds of different merchant or any other banks performed usingvirtualcard transaction done by the RSCDL/RMC commuter/user.
- CCHM should auto share or upload MIS all payment scroll done by virtualcard commuter to RSCDL AFCS system.
- CCHM should share or upload report to RSCDL/RMC ITS system based on the needs defined by RSCDL/RMC during the project design phase. During the project design phase the FI needs to confirm these details with RSCDL/RMC. This could include the commercial and technical reports on the ecosystem for the RSCDL/RMC smart card product.

7.2.4 Design, Develop and Maintenance of Central Card Host System (CCHS)

- System should push the information and current status of virtual cards and wallets to AFC system.

- This system should maintain the security access management of virtual cards and prepaid wallets and push updated information to AFCS.
- The smart card host system should cater to the end to end smart card management.

7.2.5 Integration with AFCS System and Reconciliation

- CCHS should integrate with the RSCDL AFCS to fetch and sync fare deduction on the fare system or any other information as required by RSCDL/RMC.
- FI System should share the latest card and wallet status with RSCDL AFCS in order to update on the Smart card and wallet
- FI system should share the latest balance and any other details on the Smart cardand wallet to RSCDL AFCS to update on the Smart card and wallet.
- FI system should integrate with AFCS for reconciliation of Fund and Tickets
- FI CCHS should be capable to sync more than 10 Million records on daily basis with AFCS
- FI central Smart card and wallet host system should push the cardand wallet status on defined intervals
- FI central Smart card host system should push security access management to AFCS.
- FI should provide utility to send all transaction of AFCS system.

7.2.6 Security

- The FI System must allow security categories to be assigned to sensitive records like student data, results etc and the virtual card should have the facility to store concessions issued by RMC/ RSCDL. Bank needs to comply with all existing regulations with regards to data protection as provided by RBI.
- The FI must ensure adherence to security guidelines prescribed by the regulator from time to time.
- The Administrator should be able to determine the highest security category of any record in any class or file by means of one simple enquiry
- The System should support routine, scheduled, review of security categories
- Security provided at the network, application, and database levels as well as at the client level.
- Supports standard Internet security including, but not limited to:
    o Digital Certificates
    o Various levels of encryption
    o Secure Socket Layers (SSL)
    o Secure Hypertext Transfer Protocol (HTTPS)
- Prevent access to sensitive application data by highly privileged users. Super user should not be able to select, insert, update or delete data from audit.

7.2.7 Acceptance Testing of FI System

The objective of testing is to ensure that the entire system performs as per requirements mentioned in RFP. The testing objectives will have the following dimensions – testing in technical, functional and operational aspects

- Testing on Technical Aspects
- Testing on Functional Aspects
- Testing on Operational Aspects

The testing will be done in a test environment of RSCDL's choosing or as mutually agreed. FIshall provide requisite technical and operational support for the testing. Specifically, FI has to take specific efforts to ensure that all ticketing, e-Payment transactions are done in a safe and secured manner as is the norm for Smart virtual card / prepaid wallet basedFare Collection,e-Payment transactions.

The FI has to complete one round of System Integrated testing in the testing environmentbefore taking the solution for Use Acceptance Testing (UAT). Under this testing the FI has tosimulate all the functions including payment transactions, upload of payment scrolls, refunds,MIS generation etc. The Methodology of Simulation and Testing has to be part of the Technical Presentation.

The FI shall obtain the sign-off from RSCDL or its nominees on testing approach and plan. The FI shall support testing of the solution based on the approved test plan and criteria; document the results and shall fix issues observed during testing.

It is the responsibility of the FI to ensure that VirtualCard/ Prepaid wallet based ticketing and paymentservices provided by them meet all requirements specified in the RFP. The responsibility of testing the system is with the FI. It is also the responsibility of the FI to integrate with the AFC system.

FI shall ensure all systems are appropriately tested in the staging area and are applied on live instance only after such comprehensive testing.

7.2.8 Documentation

The Bank shall prepare/update the documents including that of integration of NCMC certified Open Loop Virtual card and Prepaid Wallet, Integration documentation with AFCS, CCHS, System Requirement Specification, Test Cases & Results, Security Policy document, etc. as per acceptable standards (should not only limited to)

- The Bank shall maintain log of the internal reviews of all the deliverables submitted to RSCDL/RMC.
- The logs shall be submitted to the RSCDL/RMC or designated agency on request.
- The Bank shall obtain the sign-off from RSCDL/RMC or its nominee for all the documents submitted for this Project and shall make necessary changes as recommended by RSCDL/RMC before submitting the final version of the documents.

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All the specifications or documentations created for the project would be owned and used by RSCDL/RMC for future rollouts with other transit operators and Financial Institution to ensure interoperability and mitigate the risk of getting locked with any specific stakeholder.Any IP or proprietary product that the bank brings to the project prior to the commencement of the project shall be owned by the bank however any customizations done on such proprietary products or documents or specifications will be owned by RMC/ RSCDL.

7.2.9 Transition Management

Facilitate smooth transition of operations from existing system through proper understanding of various processes and technical requirements.

- Deploy FI system services on test environment of RSCDL/RMC prior to go-live.
- Support testing of all the modes of virtualCard and prepaid wallet based payment/Top up,andissuance management on the testing environment of the RSCDL/RMC.
- The Bank to launch FI services for all modes of payments at a single point of time or in phased manner as required by the RSCDL/RMC.

7.2.10   Exit management

The exit process would start at the beginning of the last two quarters of seventh year (i.e. from the date of signing of the contract) in case the contract is not extended any further. At the beginning of the last quarter of the end of the contract period or in the event of termination of contract, the FI is required to provide necessary handholding and transition support, which shall include but not limited to, conducting detailed walkthrough and demos/drills for FI Services system, project documentation, etc., and addressing the queries/clarifications of new FI selected by RSCDL.

The incumbent FI shall prepare proper books of accounts for all transactions and specifically provide clear details of pending to be fund transfer.

The ownership of the data generated upon usage of the system, at any point of time during the contract or expiry or termination of the contract, shall vest with RSCDL/RMC. However, since banks are not allowed to share customer data with any partner, any data required by RSCDL/ RMC as per the regulations (post necessary regulatory approvals) can be shared with the authority.

During the contract period, the Bank shall ensure that all the documentation including policies, procedures, etc. are kept up to date and the same are handed over to the RSCDL/RMC during the Exit management process. Bank/FI needs to provide the user manual / FAQ's and additional documentation for website and mobile app and for various transactions enabled via any bank deployed platform.

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The FI/Bank needs to prepare the user manual for the system to enable capacity building. FAQ formobile app and provision of video demos for different transactions enabled through the bank platform.

7.2.11 Support Management including Help Desk

During the contract period, the FI shall be completely responsible for defect free functioning of the FI Services and the related software applications deployed by the Bank. Upgrade and maintenance of the system till the contract period is also part of the FI's responsibility. A yearly upgrade and maintenance check needs to be conducted by the FI and recommended upgrades need to be conducted.

The FI shall resolve any issues that include bug fixing, improvements in presentation, ad hoc reports with existing data and/or functionality and others at no additional cost during the support & contract period.

RSCDL/RMC foresees the need for implementing changes during the contract period (e.g. generation of new MIS reports, provision to upload additional formats, modify reconciliation logic, etc.). This may also include incorporation of new modes of payment (e.g., mobile payment, electronic, etc.) along with the current modes of payment. The FI has to provide the above with no additional cost to RSCDL/RMC.

Business Hours of the Office

The Offices of the RSCDL/RMC will be operational from 9:00 AM to 9:00 PM or as notified by RSCDL/RMC. Working Days will be those as identified by RSCDL/RMC. All second Saturdays, Sundays and public holidays declared by Government of Gujarat shall be non-working days. In case of emergencies or on need basis, maintenance and support services shall be provided by the FI before/after the normal working hours or on non-working days. No additional costs shall be borne by RSCDL/RMC for the work performed by the FI beyond the business hours of Office.

7.2.12 Provision, Deployment and supervision of personnel

The FI would be required to recruit, train and deploy personnel for ensuring compliance toSLA requirements. The personnel deployed should be appropriately trained and should be adequate in number to meet all support, technical, functional and other requirements of the application and processes. The personnel deployed for maintenance and support should be regular full-time employees of the FI. The bank may decide to give maintenance and support activities to their vendor, but again, Bank will be responsible of the vendor and its activities.

The Project Manager shall be a named resource and the resource shall comply with the qualifications as mentioned in this RFP.

RSCDL/RMC will require the FI to meet the implementation timelines as specified in the RFP. The Project Manager is viewed as Single point of contact (SPOC) for the engagement, assigned to keep RSCDL/RMC team abreast of all the developments and also ensure that the SLA's are maintained. During the contract duration, the Project Manager shall inter alia, attend scheduled

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project meetings, provide directions to the FI team and ensure timely resolution of faults / disruptions.

RSCDL/RMC envisages active involvement of the senior resources from the FI during the initial transition period until operations are stabilized.

7.2.13 Support Management including Help Desk

Helpdesk Support

The FI would be required to provide Helpdesk services to enable effective support to the users for technical issues regarding provision of FI Services.

The FI shall provide the following services –

- Provision of persons for the support and maintenance.
- All grievances will be assigned a ticket number and the number will be made available to the user along with the identification of the staff without the user having to make a request in this regard, at the beginning of the interaction.
- Help Desk shall provide direct support for the technical queries and otherrelated issues arising during the day to day operations or assign the call to the respective executive.
- The Help Desk team contact numbers shall be shared to the RSCDL/RMC.
- Bank shall adhere to the service level agreement with respect to the resolution of issues at various levels.
- The interactions will be recorded (i.e. logs about the calls and call resolutions) and the records maintained for reference for a period of 6 months.
- All complaints/ grievances of users will be recorded and followed up for resolution Escalation matrix should be developed for any delay in resolution.
- Portal interface: RSCDL/RMC will provide limited access of its RSCDL/RMC ITS portal to Helpdesk for the purpose of querying related information.

The FI should provide the following helpdesk performance monitoring reports –

- Details of Calls logged on weekly, monthly or any other duration as specified byRSCDL/RMC
- Numeric and graphical representation of calls logged at Helpdesk.

7.2.14 Training

FI should provide training material and user manuals on usage of NCMC certified Open Loop Virtual Card and Prepaid Wallet.

FI should provide training on the FI related MIS report and fund reconciliation.

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Licensee shall organize workshop for SeniorManagement officers of Authority on project overview.

Licensee shall be responsible for refreshertraining (once every year) for all staff handling the fare collectionoperation.

Licensee is also responsible for providingappropriate user manuals and operational handbooks for all use cases of the system,to act as a reference in case of any internally organized re-training programs.

7.3   Project Implementation Services

The Services to be performed by the bidder shall include, but not limited to, the following:

- Design,Development, Procurement, Supply, Integration and Implementation of Open Loop Virtual Card and Prepaid Walletand its integration with existing RMC Mobile Application
- Presentations, meetings, review and audit support as specified in the RFP
- The bidder shall provide, as a minimum, the following for Project management and during implementation of the system:
  - o Quality management, provision of reliability and maintainability demonstration test;
  - o Overall site supervision and management;
  - o Decommissioning, removal and disposal of temporary works, if any;
  - o Efficient management of bidder's spares during the defects liability period;
  - o Presentations, meetings, reviews and audit support as specified in the Specification;
  - o Interface management;
  - o Configuration control;
  - o Asset management;
  - o Set up bidder's premises such as project office and storage space, if requried
  - o Any other work to meet RSCDL/RMC's requirement.

Operation and maintenance support services during contract period.

Contractor shall ensure system security from fraud possibilities, falsification of data, computer virus etc. during contract period.

Preparation and submission of documentation (hard / soft copy). Bidder shall prepare, update and submit all design, functional and technical documentation as well as interfaces with external systems.

Liaison with various other service providers:

Review followed by receipt of 'Notice of no Objection' of the designs, installation and, where appropriate, testing work supplied and/or performed by the nominated project Bidders.

Any other work to meet the Work requirements.