SHREE SIDDHIVINAYAK GANPATI TEMPLE TRUST
PRABHADEVI. MUMBAI-400028

TENDER NOTICE

Appointment of "QR Code" & "Payment Gateway" – Services Bank, Company, or Firm for the period of 3 Years
(F.Y. 2023-24, 2024-25, 2025-26)

The Executive Officer, Shree Siddhivinayak Ganpati Temple Trust, Prabhadevi, Mumbai (SSGTT) invites online TENDER for appointing of QR Code & Payment Gateway – Services Bank, Company, or Firm for daily operations of the trust.

Sr. No.	Tender Details	Tender Fee (Rs.)	EMD (Rs.)
1.	**Appointment of QR Code & Payment Gateway- Services**	**Rs. 20,000/-**	**Rs. 2,00,000/-**

Interested eligible tenderers may obtain further information about the scope of work and the terms and conditions applicable for the appointment of QR Code & Payment Gateway – Services Bank, Company or Firm from the tendering website https://mahatenders.gov.in

TENDER SCHEDULE

All bid related activities like Tender Document Download, bid submission and submission of EMD and other documents will be governed by the schedule as below:

Sr. No	Activity	Period
1	Date for uploading tender document	6ᵗʰ March, 2023,
2	Date & time of pre-bid meeting	13ᵗʰ March 2023, Monday at 2.00 pm.
3	Last date & time for submission of tender	17ᵗʰ March 2023, Friday till 4.00 pm.
4	Date & time of opening of Technical Bid	20ᵗʰ March 2023, Monday at 2.00 pm.
5	Date & time of opening of financial bid	20ᵗʰ March 2023, Monday at 2.15 pm

Address for communication : Shree Siddhivinayak Ganpati Temple Trust
S.K. Bole Marg, Prabhadevi,
Mumbai – 400028.
Contact Number 022-24223206 Ext 114 / 106.

Sd/-
Nanda Raut
Executive Officer

1) <u>Eligibility Criteria for Private Agencies and Banks ("**Bidder**") for providing Payment Gateway Services to Shri Siddhivinayak Ganapati Temple Trust ("**Trust**")</u> to enable the customers/donors/devotees of the Shree Siddhivinayak Ganapati Temple ("**Temple**") to make offerings and/or donations to the Temple, to book online services in relation to the Temple and to avail other services of the Temple as may be made available by the Temple/Trust from time to time.

1. The Bidder must either be a private or a public limited company / banking sector ;
2. The net worth of the Bidder must be 25 Crores;
3. The Bidder must be authorized by the Reserve bank of India (RBI) to provide payment gateway services and payment processing services to facilitate collection of online payments for products sole and/or services offered by the Temple and/or offerings/donations made by the devotees/customers of the Temple;
4. The Bidder should have a minimum experience of 5 years in providing payment gateway services.
5. The Bidder should be certified for PCI DSS (Payment Card Industry Data Security Standard).

2) <u>Security Recommendation: The Bidder shall abide by the following security related compliances:</u>

1. An annual security audit of the Bidder's company shall be undertaken by an independent security auditor;
2. The Bidder shall ensure that any transfer or transmission of data and information is secured through appropriate measures/actions to ensure security of all information relating to Temple/Trust whether provided by the Temple/Trust or acquired by the Bidder or/and arising in connection with the payment gateway services and is in fully compliance with applicable laws;
3. The Bidder shall submit the reports on risk assessment, security compliance posture, and security audit reports, and security incidents presented to the Trust. The Bidder should provide a security certificate, at least once a year, confirming that they have undergone security assessment for the offered payment gateway services;
4. The Bidder shall also prepare a comprehensive cyber crisis management plan approved by the IT strategy committee which should include and cover components such as Detection of cyber breach, Containment, Response, and Recovery of Data;
5. The Bidder must implement the best data security standards and practice, such as:
   - PCI-DSS (Level one certification – v 3.2.1)
   - PA-DSS
   - Latest encryption standards
   - Transport channel security
   - Security Incident Reporting
   - ISO Certificate 27001 : 2013 Certified
     9001: 2015 Certified

6. The payment gateway services of the Bidder must offer SSL (Secure Socket Layers) for the transaction security and use at least 128bit SSL/TLS certification for date encryption and tokenization.

3) Terms of payment and Taxes

1. In consideration for the services, the Bidder shall be entitled to raise the monthly bill for the fees and GST payable thereon. It is hereby expressly clarified that the applicable fees shall be charged to the Trust on a post-paid model basis, in the manner agreed in the contract; and further the Bidder shall not charge any fee or commission from the customers/donors in any manner.

2. The applicable fees for Bidder will be charged either as a percentage on transaction amount or as per predetermined amount on every transaction regardless the value of the transaction amount, which fees shall be mutually agreed between the parties and captured in the contract.

3. The Bidder shall make the payment of all monies collected by the Bidder through the transactions made using the payment gateway services of the Bidder to the Trust ("**Transaction Amount**"), on the same day the Transaction Amount is received by the Bidder or as may be otherwise mutually agreed between the parties.

4. Note to Bidder:

   a) Debit Card (RuPay and UPI) as per Government of India directive are to be provided with Zero MDR or Surcharge. Bidder shall not charge for Rupay Debit card payments and UPI payments. Incase government guideline are revised at a future date, the commercials towards that would then be discussed separately at that point of time.

   b) Implementation charges or annual maintenance charges (if any) should be factored in the per-transaction price.

   c) All prices are mandatory to be quoted else Bid is liable to be rejected.

   d) Bidden should be able to provide kyc validation functionality (PAN CARD & ADHAR CARD) mandatory on form builder itself.

4) Technological Requirement

1. The Bidder must provide the functionality to initiate payments through multiple payment methods, including without limitation, through
   - Credit Card (Visa/Master/RuPay/ AMEX/Discover/Maestro cards /Diners),
   - Debit Cards (Visa/Master/Maestro cards/Rupay Cards),
   - Internet/Net Banking,
   - POS (Point of sale),
   - Bharat QR,
   - UPI (Intent Flow/Collect Flow) (BHIM, Gpay, PhonePe, Whatsapp Pay, e-wallet etc.).
   - E- Challan / NEFT /RTGS in payment gateway.

- System should be compatible with tally version 9.0 & above.
- International card acceptance should be provided by bidder.
- Bidders should submit all the relevant licenses regarding money transfer / payment gateway services.

2. The payment gateway services of the Bidder shall have the ability to collect payments via generating a payment link. The Bidder shall send a message to the to the user/devotee/customer notifying them that the transaction has been either accepted or rejected.

3. According to the Guidelines of RBI, if any payment is made by the devotee/customer, then it should be credited to the Trust on the same day. Accordingly, the same should be followed by the Bidder and the payments of the Transaction Amount shall be made by the Bidder to the Trust on the same day the Transaction Amount is received by the Bidder.

4. The payment gateway services of the Bidder must provide a portal for admin and back-office activities (such as transaction, settlement, refund requests, monitoring and service queries) supported both on desktop and mobile.

5) Privacy Polices

The Bidder should respect and protect the privacy of the individuals that access the information/payment gateway services and use the services provided through the Bidder. The Bidder should not collect any unique information about the customers/devotees/users (except their name, address and PAN number & Adhar card etc.) except when the user specifically and knowingly provides such information on the website. Donor name and PAN number is mandatory from Income Tax point of view. (i.e.Rs.2000/- & above)

6) Fraud Prevention and risk management Frameworks

1. The Bidder shall put in place adequate information and data security infrastructure and systems for prevention and detection of frauds.

2. The Bidder shall establish a mechanism for monitoring, handling and follow-up of cyber security incidents and breaches. Any incident or breach shall be reported immediately to DPSS, RBI, Central Office, Mumbai and CERT-In (Indian Computer Emergency Response Team) as per the details notified by CERT-In.

3. The Bidder shall not store the customer card credentials within their database or the servers accessed by the merchants.

4. The Bidder shall submit the System Audit Report, including cyber security audit conducted by CERT-In empanelled auditors, within 2 (two) months of the close of their financial year to the respective Regional Office of DPSS, RBI.

7) Maintenance: The Bidder shall be entitled to carry out maintenance of the Payment Gateway system in the following circumstances:

1. **Scheduled Maintenance**: - The Bidder shall specify the reason /basis for scheduled Maintenance causing/or not causing disruption to provide collection service. Maintenance shall be performed during off-peak hours and the Bidder shall always Provide advanced notice of scheduled maintenance to Trust.

2. **Emergency Maintenance**: - The Bidder shall specify the satisfactory reasons for Performing emergency maintenance (Example: security related issues). The Bidder Shall immediately notify Trust regarding the emergency maintenance, which will be included in the service downtime calculations.

8) **Information Accessibility**: - The Bidder shall provide access to specified information (PAN no. is necessary for Rs.2000/- & above) to specified users and administrators authorized by Trust in an accurate, understandable and logical format. The details of information in the transaction are to be agreed upon with Trust. The Bidder shall not provide access of payment information to any third party, unless approved in writing by the Trust or requested by legal authority.

9) Termination for insolvency

Trust may at any time terminate the contract by giving 30 (thirty) days written notice to the selected Bidder if any insolvency or bankruptcy proceeding is filed against the Bidder. In this event, termination will be without compensation to the selected Bidder, provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to the Trust.

10) Termination for unsatisfactory work

Trust may terminate the contract by giving 30 (thirty) days written notice to the selected Bidder, if the selected Bidder fails to meet the expected work standards of the Trust and perform to desired abilities or any performance which has the tendency of having a negative effect on the work environment.

11) Termination without Cause

Trust may terminate the contract with the selected Bidder without assigning any reason by giving a written notice of 30 (thirty) days to the Bidder.

12) Compliance checklist

Technical requirement of payment gateway service provider (PGSP)		
SN	Requirements	
1	Payment Gateway (All Credit /Debit card including amex and diner, Net banking, Bharat-QR, UPI, wallets etc.)	
2	BBPS Facility (registered with NPCI as BBPOU)	
3	RTGS/ NEFT through Virtual Account No. (VAN)	
4	POS facility	
5	BQR at counters with screen integrated with UPCL billing application	

6	e-Mandate Subscription / Recurring Payments (UPI Auto pay / Credit Card / Debit Card / Wallet/ e-Nach/ E-Mandate)		
7	Standing Instructions through Credit/Debit Cards		
8	TLS version details		
9	Payment through SMS link		
10	Single API Integration /multiple --No. of integrations		
11	24X7 Support for all modes (Toll Free number / Email/ Ticketing)		
12	Portal for BBPS transactions		
13	Single dashboard for all payment modes including BBPS, POS etc.		
14	Refund facility through dashboard / portal		
15	Scheduler for posting of pending/ once rejected transactions BBPS		
16	Dedicated SPOC for coordination related to all modes		
17	MIS and reconciliation of Non-Success transactions		
18	SSL Encryption details		
19	No upper limit of bill amount for zero rates in any mode		
20	No. of banks (retail and corporate banking) connected		
21	Sending SMS to consumers on successful payment		
22	Reconciled reports		
23	Success %		

COMMERCIAL BID FORMAT
A separate BOQ in Ms-Excel Format is attached in E-Tender.
Please do not enter your quotes here.

Note : Setup Cost & Annual maintenance cost to be billed separately.

Payment Methods	Platform Fee % per Transaction (exclusive of applicable taxes)
Debit Cards more than Rs 2000 (Except Rupay Cards)	
Debit Cards less than Rs. 2000 (except Rupay cards)	
Rupay Debit Card	
UPI	
Credit Cards (Visa/Master/Rupay)	
Net-banking (SBIN,ICICI,KKBK,HDFC)	
Net-banking	
Mobile Wallets	
Recurring on card	
International	
Diners/Amex	
Paylater	
Emandate	
Bank Transfer	
Settlement_on demand	
Corporate Cards	
EMI & Cardless EMI (Zest Money, Early Salary etc)	
CredPay	