Pre-Bid Query Response for RFP NO: BOBMU/DIGITAL/IT/2025-26/08 Merchant Management Solution						
Sr. No.	**Pg No**	**Point No**	**Tender Original Clause**	**Clarification**	**Request for Change / Modification / Addition / Deletion**	**Bank Response**
1					Requesting the bank to provide an extension of Working two weeks so that we can provide a competetive commercial bid	Request Noted, We will seek internal approval. If approved, we will publish the updated extension notice on our official website.
2	Page No 63	first bullet point	Company's authorized / bona fide use of the Deliverables and /or the Services provided by selected Vendor under this RFP; and/or	Bidder should not be liable to indemnify the Company for authorized use of software / deliverables / services	We request the bank to remove this Clause	No changes will be accepted. As the bank requested a CAPEX solution, this clause remains applicable per the RFP terms and conditions.
3	Page No 64	10.3.4	In no event shall the Company be liable for any indirect, incidental or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or the hardware or the software delivered hereunder.	Both parties should not be liable for indirect losses	We request the bank to change the verbiage as below "In no event shall either Party be liable for any indirect, incidental or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or the hardware or the software delivered hereunder."	No changes will be accepted. Bidders must comply with the bank's terms and conditions.
4	Page No 42	7.4 Bid Security and Performance Guarantee		Incorrect BG Format	We kindly request the Bank to share the correct Bank Guarantee (BG) format that is required for submission, as Appendix 05 – Proforma for BG appears to contain only the Performance Bank Guarantee (PBG) format.	Please be advised that we have added Annexure 16, which contains the Bank Guarantee (BG) format. Kindly download Annexure 16 from the RFP tender section on the bank's website.
5		General		Bank Guarantee	We kindly request the Bank to Clarify- Do we need to submit the BG hard copy to Port Louis, Mauritius only?	The hard copy of the Bank Guarantee (BG) must be submitted along with your complete proposal to Port Louis, Mauritius.
6		General		Bid Submission	We request bank to kindly clarify weather the bid submission is Via Hardcopy submission or Online portal submission	Bidders must submit a hard copy of their proposal via courier to Port Louis, Mauritius. This submission should comprise three separately sealed envelopes for the Eligibility, Technical, and Commercial Bids. In parallel, bidders may submit a password-protected PDF copy of their proposal via email to digital.mauritius@bankofbaroda.com. Please note that the password for the Commercial Bid will not be requested or shared until the commercial evaluation is complete, under any circumstances.
7	Page No 2	Annexure -1 Point no 6			We request bank to clarify "BRN" Mentioned in Eligibility Criteria	For bidders in Mauritius, **BRN** refers to the **Business Registration Number** application. Bidders from other countries should correlate this with their respective company registration nomenclature.
8	Page No 31	Delivery Installation and Support for Sound Box:			Our undertstanding is that Sound Box should be delivered to Port louis.	Yes, the Bidder is required to deliver the Sound Box to the TO office located in Port Louis.
9		General		Commercial	We request clarification on whether the commercial billing for this engagement will be done in India or Mauritius, and whether applicable taxes should be considered accordingly in the financial proposal.	In Mauritius, Value Added Tax (VAT) will be applicable to all billable amounts at the prevailing Mauritian tax rates and provisions. For Example The standard VAT rate in Mauritius is 5%.
10		General			Are there any specific compliance requirements that the solutions must adhere to, particularly concerning local regulations in Mauritius?	Yes, the bidder must adhere to all applicable local regulations in Mauritius, and in any other jurisdiction where operations or services are conducted. It is the bidder's sole responsibility to thoroughly understand and ensure full compliance with all relevant legal and regulatory frameworks.
11		ANNEXURE 1 – ELIGIBILITY CRITERIA Point No 8	Should have experience in having implemented the similar End to End Merchant Payment and Settlement Management Solution in least one bank/FI in Mauritius preferably/India/ or any country in last 5 years	Implementation Experience	Should have experience in having implemented the similar End to End Merchant Payment and Settlement Management Solution in least one bank/ Cooperative bank / FI in Mauritius preferably/ India/ or any country in last 5 years We request bank to include Cooperative bank on the above eligibility clause.	Yes, the bank will consider experience with Cooperative Banks, provided the proposed solution is currently in production and operating successfully. A satisfactory performance letter from the Cooperative Bank will be required as part of the submission.
12		Appendix-2 C		Commercial Price Bid for Summary Commercial	Total number of soundbox as per scope of work are 2000. Do we need to provide the Amount for a single unit in the commercial table or is there any bifurcation of individual sound boxes?	Yes, the Proposal should be submitted **per unit** and adhere to the format specified in the RFP Appendix-2 C and also provide unit wise details in Bill of Material Appendix-2 B
13		Annexure 02 -	Should have experience in having implemented the similar End to End Merchant Payment and Settlement Management Solution in least one bank/FI in India/Mauritius in last 3 Years 3 more relevant credentials - Mauritius 20 marks - India15 marks	Credential strengths MMS	Requesting the bank to provide below relaxation- Should have experience in having implemented the similar End to End Merchant Payment and Settlement Management Solution in least one bank/FI in India/Mauritius in last 3 Years 3 more relevant credentials - Mauritius/India 20 marks This way, we kindly request the Bank to consider revising the marking scheme to grant 20 marks for Indian implementations as well, in line with those in Mauritius.	No changes are accepted in this clause; it remains unchanged.
14	Page No 14	Section 2.7	The Solution must enable all currently specified interfaces as well as allow for introduction of new interfaces/channels as the case may be.		Integration with any new interface except specified interfaces would be discussed separately with bidder, but would it be considered as change request or not.	Any changes falling outside the defined scope of work mentioned in the RFP will be considered a Change Request and will be finalized after negotiation with the Bidder. Man-hours for such changes must be provided in an RFP annexure. The Bank reserves the right to replace changes within the scope of work with other items if required, and the Bidder must adjust these changes based on man-hour effort. The Bank's decision regarding such discussions will be final.
15	Page No 18	Section 4.2	Merchant Onboarding Module (Portal/Mobile app)		Requirement points mentioned under header 'Merchant Onboarding Module (Portal/Mobile app)' would be applicable only for portal on web and not needed for Mobile app.	We clarify that the Merchant Onboarding Module pertains solely to the portal.
16	Page No 18	Section 4.2, Point B, Point C	Merchant management addition and deletion of agents		Would management of merchant agents require through merchant mobile application? If yes, please elaborate this requirement.	Yes, the Mobile App must include functionality to create agents and sub-merchants. Detailed requirements will be discussed with the L1 bidder.
17	Page No 19	Section 4.2, Point B, Point C	Marking of payment (flag base Y/N) on transaction basis		Please describe this requirement point	Detailed requirements will be discussed with the L1 bidder and finalized within the Business Requirements Document (BRD) and Functional Specification Document (FSD).
18	Page No 19	Section 4.2, Point B, Point C	Print receipt		Please describe this feature 'Print Receipt' and its integration requirement if any.	Detailed requirements will be discussed with the L1 bidder and finalized within the Business Requirements Document (BRD) and Functional Specification Document (FSD).

19	Page No 19	Section 4.2, Point F	F. Payment page for ecommerce/POS Payment for QR code (Static & Dynamic) base transactions UPI & MauCAS etc		Does this payment page requirement flow excludes integration with bank's payment gateway vendor or not?	This includes the bank/merchant payment gateway. The final flow will be finalized in the Business Requirements Document (BRD) and Functional Specification Document (FSD).
20	Page No 19	Section 4.2, Point G	G. SDK module Plug and play to support QR base Payment for all type of transaction mode UPI & MauCAS etc		Please elaborate this functionality in brief, and what would be function of SDK in the flow.	The detailed requirements will be discussed with the L1 bidder and subsequently finalized within the Business Requirements Document (BRD) and Functional Specification Document (FSD).
21	Page No 19	Section 4.2, Point J	J. Bidder to ensure obligations as defined under FIAMLA for Solution		Which year act is applicable for FIAMLA regulation? Would bank provide list of obligations to be ensured by bidder?	The complete list will be shared with the L1 bidder, and the requirements and workflow will be finalized in the Business Requirements Document (BRD) and Functional Specification Document (FSD).
1	Page 8	Section 1.9	Submission Method - Manual only	Can the Bank allow **online submission** of bids via secure portal/email in addition to manual submission to ease logistics for international bidders?		Please note that online submissions via the portal will not be accepted. Bidders must submit a hard copy of their proposal via courier to Port Louis, Mauritius. This submission should consist of three separately sealed envelopes for the Eligibility, Technical, and Commercial Bids. Additionally, bidders have the option to share a password-protected PDF copy of their proposal via email with the designated bank officer. It is crucial to understand that the password for the Commercial Bid will not be requested or shared under any circumstances until the commercial evaluation has been completed.
2	Page 17	Section 4.2	Scope of Work – Additional services not explicitly excluded	Kindly clarify if **hardware support for devices** is required along with Sound Boxes.		No hardware support is required for the device.The bidder is responsible for providing replacement Sound Boxes in case of any issues arising during the warranty period. Further details are exclusively outlined in the RFP's Scope of Work for the Sound Box.
3	Page 20	Section 4.6	Hardware Sizing	Please confirm whether the proposed hardware should be **hosted at Bank premises** or can be cloud-based (e.g., AWS, Azure)?		For the Sound Box solution, the solution provider is permitted to host their services in the cloud. However, the merchant solution will be hosted on the bank's premises under a CAPEX model.
4	Page 14	Section 2.7	Interfaces with CBS, IPS, etc.	Are APIs for Core Banking (CBS) and IPS available and documented for integration?		Yes, this will be shared with the successful bidder.
5	Page 14	Section 2.6	Data Migration - 50 GB	Can you confirm if this data is purely structured database (Oracle) or does it include unstructured data (PDFs, logs)?		The bank currently operates with a structured database.
6	Page 28	Section 4.18	Sound Box Support	What are the **technical specifications** (OS, RAM, connectivity) expected for Sound Box hardware?		Please refer to the Appendix 1 (b) for the technical specifications of the Sound Box
7	Page 21	Section 4.8	Onsite Team Deployment	Is the **full project team required onsite in Mauritius** or can hybrid (onsite + offshore) models be used?		The Bank requires Onsite Support. Bidders may propose separate quotes for Hybrid and Offsite support; however, these will not be included in the Total Cost of Ownership (TCO) calculation.
8	Page 65	Section 10.6	Termination Clause	Request to clarify what constitutes **material breach** and how disputes will be handled before termination.		This will be discussed in detail with the L1 bidder.
9		General	Functional and Technical Queries	**Integration with QR Codes:** We are assuming that bank will be responsible to print the QR code and stick the same on the devices if required. **Please confirm on the same**		Yes, the bank will print QR codes. The bidder is responsible for configuring all categories of QR codes within the provided application in various formats suitable for both the bank and the merchant's requirements, at no additional cost to the bank, and within the agreed scope. The design specifications will be provided by the bank.
10		General	Functional and Technical Queries	Describe the technical specifications for integrating the new module with existing accounting and payment processing systems (supported APIs, data exchange format)?		The technical and functional flows will be discussed and finalized with the L1 bidder, forming part of the Business Requirements Document (BRD) and Functional Specification Document (FSD).
11		General	Functional and Technical Queries	Outline approach for tracking multiple devices associated with single or multiple merchants (unique device identifiers, device management system functionalities).		The technical and functional flows will be discussed and finalized with the L1 bidder, forming part of the Business Requirements Document (BRD) and Functional Specification Document (FSD).
12		General	Functional and Technical Queries	Describe the **capabilities and limitations** of the SDK module, emphasizing its plug-and-play functionality for supporting various payment solutions (UPI, MauCas, etc.). We are assuming that the system will expose API's for integration only. Please confirm		The technical and functional flows will be discussed and finalized with the L1 bidder, forming part of the Business Requirements Document (BRD) and Functional Specification Document (FSD).
13		General	Functional and Technical Queries	Please confirm that bank will procure the SIM and necessary internet data for the sound box to function and communicate with the backend system		The Bank will procure M2M SIM cards locally. The Bidder is required to provide all necessary support as outlined within the RFP scope.