

E5/5535/16

Office of the Electricity Department,
Thrissur Corporation, Thrissur,
Date: 29.11.2019

Thrissur Corporation Electricity Department

Expression of Interest

Expression of interest is invited from nationalized/ scheduled banks for carrying out online payment gateway system for Thrissur Corporation Electricity Department(TCED) consumers for the payment of their monthly/bi-monthly electricity charges and the other payments.

The EOI should reach the office of the Assistant Secretary , Thrissur Corporation Electricity Department, M.O Road, Thrissur on or before **07/12/2019** up to **2.p.m** hours and will be opened on the same day at 15.30 hours.

Purpose of Eoi

The objective of the EOI is to engage a bank or service provider who would provide a payment collection system through e-payment gateway for the collection of Electricity charges and other payments in Indian rupees as well as foreign currency. The estimated Total collection for one year is around 120 crores.

Qualification Criteria

1. The Bank should be a Scheduled Commercial Bank included in the Second Schedule of Reserve Bank of India (RBI) Act ,1934.
2. The Bank should have relevant experience in providing payment gateway facilities in a similar Electricity Distribution Licensee.
3. The bank shall develop infrastructure in TCED to implement The Internet payment Gateway system and Data protection facilities.
4. The Bank should undertake, construct and complete a project of Thrissur Corporation from its fund and submit a detailed report of the same along with EOI.
5. The Bank should not be in litigation with any of service receiver.
6. The bank 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 projects etc.
7. The bank should not be black listed by any Government or its organizations.
8. Bank should install POS machines at Bank's own cost in all TCED cash counters without any charges from TCED or from the customer.


Scope of Work.

1. The payment collection service provider / Bank will have to provide online payment gateway services with acceptance of major credit cards(including Visa and Master cards), debit cards, internet banking , e-wallet, Bharath Bill pay system etc.. with an ability to integrate with the existing or new system of TCED and provide various daily or periodical MIS as per the requirement of TCED. For 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 payment collection service provider / Bank would be able to provide all necessary technical support for the seamless integration of their system with TCED system. The payment collection service provider / Bank shall be able to provide support for the integration of any new feature by issuing of new MID and encryption Key (if any) including the white – listing of new request and response URL or within the existing requests and response URL so that the integration can happen within 3 to 4 days. Parameters to be sent with the request URL, and to be received in the response URL after payment is done along with the post delay transactions status updating. TCED would not make any payments towards the integration and annual maintenance of the payment gateway or any incidental charges.
3. Providing an active message to the user /consumer indicating that a transaction has been either accepted or rejected.
4. At all times, making available the option for a user/consumer to stop the information gathering and transaction process.
5. Allowing the user to review the payment before final submission.
6. Allowing the user to try a different card number or payment mode if a transaction is rejected/failed.
7. 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 TCED user /consumer and credit card processor to avoid fraudulent transactions. The secure line should also ensure fast and efficient transaction processing. All guidelines issued from time to time from RBI upon internet banking and related security issues including transactions on VISA, Debit cards.etc shall be mandatorily binding on the payment collection service provider / Bank and they are suppose to keep themselves updated about the guidelines.
8. The service shall have to necessarily debit the user/ consumer's account and credit to the TCED designated accounts as per RBI guidelines. All settlement of money by The payment collection service provider / Bank will be as per applicable RBI guidelines in this regard.
9. The payment collection systems shall have the ability to itemize separately the payments received and provide detailed MIS on daily and monthly basis. The report shall be furnished in mutually agreed formats including soft copies of the reports.

10. In the case of NEFT, RTGS, BBPS, e-Receipts, Direct credit etc. details of customers(Name, consumer number , mobile number and relevant document references are to be furnished by the bank in a mutually agreed format.
11. Administrator access should be provided to the designated TCED personal for viewing the information on payments and relevant MIS reports. The web interface for TCED must contains the tab to check status, refund of amount, search and download transaction details (success/failed) etc. A minimum number of MIS reports (mutually agreed) should be provided.
12. The payment collection service provider / Bank would be responsible for reconciliation of all the transactions on daily basis.
13. The report on each transaction should clearly state
 1. Unique transaction number of the payment.
 2. Name of consumer from whom the money is received.
 3. Bill number against which money is received.
 4. Consumer number against which money is received.
 5. Amount received and Date and time.
 6. Payment status (Accepted/ Rejected etc.) and reason for rejection if applicable.
14. The payment collection service provider / Bank shall be responsible for security/upkeep of data maintained. Firewall protection and usage of Intrusion detection systems to be provided. The payment collection service provider / Bank should create a back up of the transaction data and maintain the same. In a secure /protected environment. Any variations against the prescribed norms interpolation/tampering made by foreign elements shall be detected and reported immediately.
15. The payment collection service provider / Bank should provide a 24 x 7 call centre support to the users of the system. The telephone number and email ID should appear prominently on the payment page.
16. All payment related issues should be directly handled by the payment collection service provider / Bank and issues should be resolved within 3 days (maximum). A monthly MIS report should be submitted to the TCED on the customer issues count., pending issues and resolved issues. An interface for updating complaint of the users will be provided by TCED. The payment collection service provider / Bank has to update the complaint status with 2 working days.
17. The payment collection service provider / Bank should be solely responsible for implementation of all guidelines issued by RBI from time to time for various e-payment services.
18. Presently Electricity charges and other payments cash counters are operational in TCED at the office premises. The bank should provide a daily cash pick up facility at free of cost. The cash collected at all Cash counters to be picked up daily by Bank and they sort out the cash bundles and remit to the TCED accounts maintained with the Bank

concerned. Further the Bank should submit a report to the TCED, furnishing the counter wise details of cash/cheque/draft collections and remittances to the TCED account. The reports should be in mutually agreed formats. Cash picked up from counters should be deposited to the TCED account maintained by the bank on the same day meeting of all operational costs like insurance coverage for cash in transit, stationary cost for making currency sections/ bundles (labels and stickers).

19. The payment collection service provider / Bank should install POS machines at Bank's own cost in all TCED cash counters . Number of POS machines shall be 1-2 for each counter.
20. The supply of cheque Books, Statement of accounts, Pay in slips at free of cost as and when request is made by TCED.
21. The payment collection service provider / Bank should open SB/Current accounts in the name of The Assistant Secretary, TCED without the stipulation of minimum balance and without the stipulation of charges of any kind such as incidental charges, handling charges and collection charges and also should open of any other accounts upon request and in the name of any other official as and when requested by TCED.
22. The payment collection service provider / Bank should provide Net banking facility to all the accounts maintained by TCED.
23. The service envisaged under this EOI is for a period of Five years as per the terms and conditions of the agreement subject to satisfactory performance of the services of the bank. Any modifications or additions to the EOI shall be with mutual consent of the TCED and the Bank.
24. The Bank shall nominate a senior executive supported by a competent team to provide all the services under this EOI, for effective coordination and attending of the requirements made by TCED time to time.
25. In case of any changes in RBI regulations etc. the bank shall bring to the notice of TCED so as to effect the same changes in the terms and conditions of the MOU.
26. The Assistant Secretary , Thrissur Corporation electricity Department, reserves the right to cancel the EOI now offered at any time without assigning any reason whatsoever.


Assistant Secretary.