



**Invitation for appointment of Consultant – Digital**

**Dated: 04.09.2020**

**BOB Financial Solutions Limited.**

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**Important Details (Schedule of Events, contact & communication details etc.)**

<b>Schedule and Due Dates</b>	<b>Date</b>
Release of the request for Proposal Document	04.09.20
share list of queries / clarifications ( by email )	07.09.20 by 4 PM IST
Response to queries ( by email )	09.09.20
Commercial & Technical Bid Submission ( by email )	11.09.20 by 05PM IST



## **1 Scope of Work:-**

The evolution of the payments industry continues to be driven by changes in technology and customer behavior. We want to keep pace and capture the opportunities inherent in this shifting landscape.

This role uses consulting skills, business knowledge, and Digital mindset for creating a roadmap for Point of Sales (PoS) solution & Credit Card Businesses of BFSL. You will make an important contribution to the Digital Journey of BFSL by analysis, design, and implementation of both credit card & PoS business approaches, developing tailor-made solutions and working closely to ensure positive impact and sustainable results in Customer Service Journey.

The Consultant will facilitate the blue print for PoS & Credit Card Business of BFSL.

Should have knowledge on Business Process analysis, problem definition, Detailing of Processes of Point of Sale, Worked on Mobile POS, Omni POS Preferred to have Omni Channel POS Process including POS Promotions, Loyalty and POS Transactions Eligibility Hands on experience in a Point of Sale solution, along with evaluating current service journey for Credit Cards customers, developing process for control/gap fulfillment and streamlining the end to end processes related to Credit Card business.

The consultant is deemed to pave a digital path for BFSL ( not limited to )

- **Collections Automation:**

1. Seamless Receivables: One on One
2. Bulk Receivables
3. Virtual Accounts
4. API interfaces and Integrations
5. Recon and Handoff

- **Payments Automation:**

1. Payout API's:
  - Vendor Payments
  - Salary Payments
  - Adhoc Payments
2. Account Number Validation API's

- **Program Management:**

Credit card business planning & strategy

Designing & Implementation of digital journey for credit card business ( Acquisition – Pre & Post)

Designing & Building of Internal process in line with organization vision



Dashboard for executive

- Network Management: Visa / MasterCard / Rupay
- ***Brown-labeling or White-labeling of POS:***
  1. Proposing brown-labeling or white-labeling to Banks for their POS requirements
  2. Proposing brown-labeling or white-labeling same to Other Fintechs who want start POS operations on the go.
- 3. Management of all Services from POS deployment to Transaction Management → Monitoring → Risk Management → Settlements → Complaint Management → Reconciliation.

## **2 Eligibility Cum Technical Bid :**

- In the Eligibility Bid the following documents should be shared **via email** to [rohit.pathaniya@bobfinancial.com](mailto:rohit.pathaniya@bobfinancial.com) with a copy to [rfp@bobfinancial.com](mailto:rfp@bobfinancial.com)
- CV / Resume ( Word / PDF Document )
- KYC Document ( Scanned Copy of Document )
- Commercial Bid ( In annexure 1 Format) – PDF / Excel ( Password Protected only) – Only Shortlisted bidders will be contacted by BFSL representative to share the commercial bid password.

## **3 Format of commercial bid.**

The bidder will be required to submit commercial bids as a part of the bid submission in the prescribed format (Annexure 1). The bid will only include the base price and out of pocket expenses for the project. Taxes would be deemed to be as applicable.

### **Eligibility Bid Evaluation**

The Bidder needs to achieve a cut – off score of 70 marks in this evaluation stage to be qualified for commercial bid opening. Only that Bidder who achieve the specified cut – off scores would be short-listed for Commercial Bid Evaluation.

Shortlisted Bidder may be called for a presentation.

### **Eligibility Criteria**

- Bachelor's degree, and preferably an advanced degree, from a reputable institute
- PGDBM would be an added advantage.
- Candidate with minimum of 16 years of experience Industry / Consulting Business of Credit Card / PoS.(Advance analytics experience would be an advantage)
- Deep Knowledge in credit card product and product features, merchants, business model combined with an insight in market trends and regulatory environment



## Techno-Commercial Evaluation

The evaluation methodologies vis-a-vis the weightages are as under:

Score will be calculated for all technically qualified bidders using the following formula:

$$S = (T/T \text{ High} \times 70) + (C \text{ Low}/C \times 30)$$

Where:

S = Score of the bidder

T = Technical score of the bidder

T High = Highest Technical score among the bidder

C = Quote as provided by the bidder (please refer to Annexure 2)

C Low = Lowest Quote of C among the bidders

The bidder securing the highest score becomes the successful bidder

For example – There are three Bidders A, B and C.

Technical score will be arrived at treating the marks of the Bidder scoring the highest marks (A) in Technical evaluation as 100. Technical score for other Bidders (B, C, etc.) will be computed using the formula Marks of B / Marks of highest scorer A\*100.

Similarly Commercial Score of all technically cleared Bidders will be arrived at taking the cost quoted by L1 Bidder i.e., the lowest quote from all technically qualified Bidder (say C) as 100. Marks for other Bidders will be calculated using the formula Commercial Score = Cost of L1 Bidder / Cost quoted by Bidder \* 100.

A “Combined score” will be arrived at, taking into account both marks scored through Technical Proposal evaluation and the nominal commercial quotes with a weightage of 70% for the Technical Proposal and 30% for the Financial Proposal as described below.

The combined score is arrived at by adding Technical Score and Commercial Score. The successful Bidder will be the one who has highest Combined Score.

Sr. No.	Bidder	Bidder Technical Evaluation marks (T)	Nominal Bid Price in INR(C)	Technical Score	Commercial Score	Combined Score (out of 100)
1	A	95	20	$95/95 \times 70 = 70.00$	$10/20 \times 30 = 10.00$	$60.00 + 20.00 = 80.00$
2	B	85	15	$85/95 \times 70 = 62.63$	$10/15 \times 30 = 20.00$	$53.68 + 26.66 = 82.63$
3	C	90	10	$90/95 \times 70 = 66.32$	$10/10 \times 30 = 30.00$	$56.84 + 40.00 = 96.32$

In the above example Bidder C with highest score become shortlisted bidder