

**EXPRESSION OF INTEREST (EOI) FOR SELECTION OF SCHEDULED BANK AS
ALTERNATIVE PAYMENT SERVICE PROVIDER FOR AFC TICKETING SYSTEM IN
METRO RAILWAY, KOLKATA**

Metro Railway, Kolkata invites Expressions of Interest (EOI) from Scheduled Commercial Banks having strong presence in Transportation (Any Metro) Ticketing Integration.

Objective:

To enable customers to perform various banking transactions and access Ticketing Services through Ticketing Counters, Standalone Ticketing Devices, Mobile Ticketing etc., for enhancing customer convenience in Digital Ticketing & Payment experience.


Scope of Work:

- Integration with Metro Railway, Kolkata AFC (Ticketing) Server for Digital Payment of various Ticketing Transactions.
- Development of Banking Services in collaboration with Centre for Railway Information System (CRIS).
- Testing and Deployment of Payment Services.
- MIS, Maintenance, support and other related works.

Eligibility Criteria:

1. **Those Banks** who are authorized by RBI as Government Agency Bank for doing Government business and already having Agency Banking Agreement with RBI, are eligible to participate.
2. **The Banks must have** experience in any Metro, Ticketing Integrations & Government Account Settlement & Reconciliation (Supported by Work Order/Client's letter of experience).
3. **The Bank will be preferred on the basis of Last 03 month's data (September-November, 2024) from National Payment Corporation of India (NPCI):**
 - a. UPI Settlement Success Rate should be at least 94%. **Higher rate of success shall be preferred** (Supported by appropriate document from regulatory authority).
 - b. Technical Decline (TD) for UPI Payment must not be more than 0.1%. **Least TD shall be preferred.**
 - c. Least Transaction charges offered by Bank shall be preferred (**Attached Annex - I**)
4. **Bank must comply:**
 1. PCI-DSS & PCI 3DS compliance for payment processing (Supported Documents to be submitted).
 2. GDPR and data protection regulations (Supported Documents to be submitted).

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उप मुख्य परिचालन प्रबंधक / वाणिज्य
Dy. Chief Operations Manager / CommI
मेट्रो रेलवे, कोलकाता
Metro Railway, Kolkata

5. The Bank should meet:

- a. Response time should not be greater than 30s as per NPCI guidelines.
- b. Facilitation of **UPI** with **INTENT FLOW**, Debit/Credit Card, Internet Banking & others.
- c. Option for multiple Payment Gateway integration is preferred.
- d. Server to Server integration/Server Side tracking facility is preferred.
- e. Auto Refund API for prompt initiation of refund for unsuccessful Ticketing Transactions.
- f. Real time Transaction Report and Settlement in T+1 day.
- g. Real time Dashboard to facilitate commuters regarding their transaction's Track Report.
- h. The Banks should have completed API integration with Mobile App for Digital Payment facility.

6. Banks should have Robust, scalable and flexible to accommodate future growth and changes & **ISO 27001:2013 & 9001:2015** Certification (Copy of ISO Certification to be submitted).

7. The Banks must have local presence/office and dedicated Technical Support Team for easier communication and collaboration. A self-declaration certificate to this extent shall be submitted.

Interested banks may submit their Expression of Interest including:

- a. Overview of Bank's Digital Banking Services and Experience.
- b. Proposed services to be offered for the Integration.
- c. Technical Document and Implementation plan with time line.
- d. Mandatory Documents as mentioned in the EOI.
- e. Filled Annex-I Form.
- f. Contact details.

Last date submission: 01.01.2025 (Wednesday) up to 18:00 Hrs.

Address for Submission of EOI:

**Dy. Chief Operations Manager / Comml,
7th Floor, Metro Rail Bhavan,
33/1, J. L. Nehru Road,
Kolkata - 700071, WB.
Mail id: dycomcmml@mtp.railnet.gov.in**

**Contact Persons: R. Pakira: (+91) 9163341814
K. S. Painkra: (+91) 9007041814**

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Annex - I

| Sl. No. | Payment Methods | Commercials (INR) |
|---------------|--------------------------------------------------------|-------------------|
| 1 | Credit Cards (Visa / Master / Rupay / Diners & Others) | |
| 2 | Debit Cards > 2000 | |
| 3 | Debit Cards < 2000 | |
| 4 | International Cards | |
| 5 | Net Banking (Own Bank) | |
| 6 | Net Banking (Other Banks) | |
| 7 | UPI | |
| Setup Charges | | |
| 8 | First time Integration Fee (Includes all aspect) | |
| 9 | Annual Maintenance Cost | |
| 10 | Customization Fee | |
| 11 | Payment Gateway Fee | |

Checklist for mandatory Documents need to be submitted.

| SL NO. | Description | Yes/No |
|--------|------------------------------------------------------------------------------------------------------------|--------|
| 01. | Experience in any Metro's, Ticketing Integration. (2) | |
| 02. | UPI Settlement Success Rate(Supported by appropriate document from regulatory authority)(3a) | |
| 03. | PCI-DSS, PCI 3DS & GDPR compliance for payment processing (4-1&2) | |
| 04. | Self-Declaration regarding experience in Server to Server integration / Server Side Tracking facility.(5d) | |
| 05 | ISO 27001:2013 & 9001:2015 Certification (Copy of ISO Certification to be submitted) (6) | |
| 06 | Self-declaration regarding presence of Local dedicated Technical Team. (7) | |
| 07 | Duly filled and stamped Annex-I form (7e) | |

Note: The Documents (Hard Copy) to be sent to this office by 01.01.2025 (Wednesday) up to 18:00 Hrs. in SEALED ENVELOPE DULY SIGNED & STAMPED.

End of EOI



दीप्त साहा
(Dipto Saha)

उप मुख्य परिचालन प्रबंधक / वाणिज्य
Dy. Chief Operations Manager/ Comm1.

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