



# Transaction Analysts (India) Pvt. Ltd.

📍 #4, Sathyam Arcade, 1st Floor, 1st Phase, BTM Layout 2nd Stage, Bangalore - 560076

✉ info@transactionanalysts.com 📞 + 91 80 26784479

## Request for Proposal For Appointment of QSA for PCI DSS

### Re-Certification and Other Services

**Ref: TA/2023-24/RFP/40 dated 29<sup>th</sup> May 2023**

**Chief Technology Officer**

**Transaction Analysts India Private Limited**

**# 4, Sathyam Arcade, 1st Floor, 1st Phase, BTM Layout, 2nd  
Stage, Bangalore – 560 076**

**Tel: +91 80 2678 4479 Mobile: +91 8722939747**



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info@transactionanalysts.com + 91 80 26784479

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## 1 Invitation to Bid

In order to fulfil the requirement of Appointment of QSA for PCI DSS Certification and other services, Transaction Analysts India Private Limited, a Company incorporate and registered under Companies Act, 1956 and a Company with perpetual license from the Reserve Bank of India (hereinafter referred to as "RBI"), for setting up and operating a payment system for semi-closed loop prepaid payment instrument services in India, and having with its registered office at Plot No.35, Green Hills Colony, Street No. 8/22, Habsiguda, Hyderabad – 500007, Telangana State, India and having its Corporate office at # 4, Sathyam Arcade, 1st Floor, 1st Phase, BTM Layout, 2nd Stage, Bangalore – 560 076 (hereinafter referred as "TA") proposes to invite Request For Proposal ("RFP") tenders from established organizations (hereinafter referred to as "Bidder") who are capable and willing to undertake Appointment of QSA for PCI DSS Certification and other services as required by TA within the given timeline in an efficient manner and as per details listed out in this document.

The RFP document will be available at TA's website [www.transactionanalysts.com](http://www.transactionanalysts.com). The proposal in response to RFP should be submitted through electronic mode to [ramarao.k@transactionanalysts.com](mailto:ramarao.k@transactionanalysts.com) under cc to [srini.k@transactionanalysts.com](mailto:srini.k@transactionanalysts.com) by mail.

Clarifications/queries, if any, may be addressed by the bidder through electronic mode to [ramarao.k@transactionanalysts.com](mailto:ramarao.k@transactionanalysts.com) by mail or may be enquired over mobile phone +91 8722939747 (Mr Ramarao.k).

Please note that all the information desired needs to be provided. Incomplete information may lead to non-consideration of the proposal.

Earnest Money Deposit (EMD) is not required.

TA reserves the right to change/modify the dates/terms & conditions without assigning any reasons, mentioned in this RFP document as per its requirement, which will be communicated to the Bidders through TA's Website.

The information provided by the bidders in response to this RFP document will become the property of TA and will not be returned.

TA reserves the right to amend, rescind or reissue this RFP and all amendments will be advised to the Bidders and such amendments will be binding on them.



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It is highly recommended that the bidders are instructed to submit their bids well within time instead of waiting till the last date to avoid unforeseen complications like internet connectivity issue etc.,

In view of this context, TA will not be responsible for such eventualities.

All the documents shall be submitted duly signed/digitally signed by competent authority of Bidder.

The amendments / clarifications to the tender, if any, will be posted on TA's website [www.transactionanalysts.com](http://www.transactionanalysts.com).

## 2 Disclaimers

This RFP document has been prepared solely for the purpose of enabling TA to appoint a vendor for PCI DSS Certification and other services. The information contained in this RFP document or information provided subsequently to Bidder(s) whether verbally or in documentary form/email by or on behalf of TA, is subject to the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided.

This RFP is neither an agreement nor an offer and it is only an invitation by TA to the interested parties for submission of bids. The purpose of this RFP is to provide the Bidder(s) with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each Bidder may require. Each Bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP and where necessary obtain independent advices/clarifications.

TA may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP. Such change will be intimated or made accessible to all Bidders on the official website of TA, [www.transactionanalysts.com](http://www.transactionanalysts.com). Any information contained in this document will be superseded by any later written information on the same subject made available / accessible to all recipients by TA. No contractual obligation whatsoever shall arise from the RFP process until a formal contract is signed and executed by duly authorized officers of TA with the selected Bidder.

TA, its employees and advisors make no representation or warranty and shall have no liability to any person, including any Bidder under any law, statute, rules or regulations or tort, principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this RFP or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the RFP and any



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assessment, assumption, statement or information contained therein or deemed to form part of this RFP or arising in any way for participation in this Bid Stage. TA also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any Bidder upon the statements contained in this RFP.

The issue of this RFP does not imply that TA is bound to select a Bidder or to appoint the Selected Bidder or Concessionaire, as the case may be, for the Project and TA reserves the right to reject all or any of the Bidders or Bids without assigning any reason whatsoever. The Bidder shall bear all its costs associated with or relating to the preparation and submission of its Bid including but not limited to preparation, copying, postage, delivery fees, expenses associated with any demonstrations or presentations which may be required by TA or any other costs incurred in connection with or relating to its Bid. All such costs and expenses will remain with the Bidder and TA shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by a Bidder in preparation for submission of the Bid, regardless of the conduct or outcome of the Bidding Process. Information provided in this RFP is on a wide range of matters, some of which may depend upon interpretation of law. The information given is not intended to be an exhaustive account of statutory requirements and should not be regarded as a complete or authoritative statement of law. TA does not own any responsibility for the accuracy or otherwise for any interpretation or opinion on law expressed herein. Further, TA also does not accept liability of any nature whether resulting from negligence or otherwise howsoever caused arising from reliance of any Bidder upon the statements contained in this document. TA reserves the right to reject any or all the responses to RFPs / Bids received in response to this RFP at any stage without assigning any reason whatsoever and without being liable for any loss/injury that Bidder might suffer due to such reason. The decision of TA shall be final, conclusive and binding on all the parties directly or indirectly connected with the bidding process.

Bids not satisfying the procedure prescribed in the tender document will be treated as invalid and rejected summarily. It may be noted that notice regarding corrigenda, addendums, amendments, time-extensions, clarifications, response to bidders' queries etc., if any to RFP, will not be published through any advertisement in newspapers or any other media. Prospective bidders shall regularly visit TA's website [www.transactionanalysts.com](http://www.transactionanalysts.com) for any changes / development in relation to this RFP. The amendments / clarifications to the tender, if any, will be posted on the TA website [www.transactionanalysts.com](http://www.transactionanalysts.com).

### 3 Schedule Of Events

#	Details	Date, Time and Other Details
1	RFP Reference	Ref: TA/2023-24/RFP/40 dated 29 <sup>th</sup> May 2023



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#	Details	Date, Time and Other Details
2	Date of Issue of RFP (Commencement of Bidding process)	29 <sup>th</sup> May 2023
3	Last date and time for receipt of queries/e-mail for clarification from Bidders	3 <sup>rd</sup> June 2023
4	Bid is to be submitted by mail to:	ramarao.k@transactionanalysts.com
5	Last Date & Time for Bid submission.	5 <sup>th</sup> June 2023 16:00 hours
6	Date and Time for opening of Bid	5 <sup>th</sup> June 2023 17:00 hours
7	Place of opening of Bids / Communication	Transaction Analysts India Private Limited # 4, Sathyam Arcade, 1st Floor, 1st Phase, BTM Layout, 2nd Stage, Bangalore – 560 076
8	Bid Fee/Earnest Money Deposit/Security Deposit/Performance Bank Guarantee	Nil/None

- This Bid document is the property of TA & is not transferable.
- If a holiday is declared on the dates mentioned above, the bids shall be received / opened on the immediate next working day at the same time specified above and at the same venue unless communicated otherwise.
- No queries will be admitted after the date and time mentioned in this schedule

## 4 About Our Company

TA is carrying on the business of operating semi-closed prepaid instrument network and the instrument issued by the company are mobile wallets / virtual accounts etc., and TA is certified to issue its Wallet linked Rupay Prepaid cards or any other form of prepaid instrument that are allowed as per RBI directions. The Company has obtained perpetual license and a certificate of authorization from the Reserve Bank of India (hereinafter referred to as “RBI”) for setting up and operating a payment system for semi-closed loop prepaid payment instrument services in India. As per RBI guidelines, TA can issue PPIs (Prepaid Payment Instruments) after following the process as mandated by RBI. TA is an RBI licensed PPI Issuer (Prepaid Payment Instruments Issuer) having all functionalities in-built into their Wallet products for providing services to customers, and this agreement of is entered into subject to Terms of Master Direction for “Prepaid Instruments Issuers” issued by Reserve Bank of India.

## 5 Objective

TA is already certified against PCI DSS standard and now wishes to get re-certified against the said standard/framework. The current certification is due to expire.



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TA intends to issue this Bid Document, hereinafter referred to as RFP, to eligible Vendors, hereafter called as 'Bidders or Vendors', to participate in the competitive bidding for selection of Qualified Security Assessor (QSA) for Payment Card Industry – Data Security Standard (PCI-DSS) certification as TA intends to obtain PCI-DSS Re-certification as per latest version for the scope defined under Scope section.

## 6 Eligibility Criteria

A bidder participating in the procurement process shall possess the following minimum prequalification/ eligibility criteria. The bidder must submit documentary evidence in support of their claim for fulfilling the criteria. The bids received without documentary evidence will be rejected.

#	Basic Requirement	Specific Requirements	Documents Required
1	Legal Entity	A company registered under Indian Companies Act, 1956 or Companies Act, 2013 OR A partnership firm registered under Indian Partnership Act, 1932. OR Limited Liability Partnership firm registered under Limited Liability Partnership Act, 2008 Note: Resellers and Channel Partners are not eligible to submit the bid.	Copy of valid Registration Certificates OR Copy of Certificates of incorporation OR relevant documents and consortium is allowed between QSA and Cert-in empanelment firm's
2	Empanelment with Cert-in	The Agency / Organization should be an empanelled IT security Auditors with Indian Computer Emergency Response Team (CERT-In), under the Department of Information Technology, Government of India. Bidder should have continuous valid certification of empanelment during last 03 years	Copies of valid empanelment certificate issued by CERT-In as on Date of Bid Submission and during the complete contract Period
3	Financial Turnover	An average annual turnover of last Three financial years i.e., 2020-2021, 2021-2022 & 2022-2023 should be at least Rs. 5 Cr. from IT Audit's	CA Certificate with CA's Registration Number/ Sea
4	Net worth	The Bidder should have positive Net Profit in last three financial years. (i.e., 2019-2020, 2020-2021 and 2021- 22)	Copy of audited balance sheet of the financial years (i.e., 2019-2020, 2020-2021 and 2021-22 should be submitted. Certificate from Chartered Accountant stating Turnover, Net worth and Profit/Loss for last three financial years i.e.,



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#	Basic Requirement	Specific Requirements	Documents Required
			2019- 2020, 2020- 2021 and 2021- 22 should be submitted
5	Technical Capability-I	Bidder should have provided information/ cyber security consultancy/VA/PT and QSA services to minimum two BFSIs during last 3 years from the date of RFP (each consultancy project tenure shall be of minimum of 3 months duration). A. One project (Single work order) amounting at least 50.00 Lakh indicating above scope OR B. Two projects (Single work order for each) of amounting least Rs. 20 Lakh each. Note: Projects executed in consortium would not be considered.	Work Completion Certificates from the client; OR Work Order + Self Certificate of Completion (Certified by CA); OR Work Order + Phase Completion Certificate from the client
6	Technical Capability-II	The Bidder must have a satisfactory experience of at least 3 years of providing Audit or PCI-DSS certification services to at least two Financial Institutions/Banks.	Documentary proof must be provided along with copies of Work Order along with completion certificate
7	Technical Capability III	The bidder should have experience in performing required audits mentioned in RFP, in last 3 consecutive years	
8	Manpower Strength-I	The bidder must have at least 100 full time technically qualified personnel with certifications like ISO 27000/CEH/CISA/CISSP and on its payroll in the area of Information technology specifically in the areas of IT Audit/Data Centre Audit/Banking Audit, IT Security etc. as on date of bid submission.	Self-Certification by the authorized signatory with clear declaration of staff – year wise, level/designation-wise.
9	Manpower Strength-II	The Bidder must be a QSA certified by PCI-SSC for past 5 years. However, for ASV scanning as required by PCI-DSS, the Bidder can tie-up with the PCI-SSC approved ASVs. The bidder must be enlisted with the PCI council as a QSA and ASV (provide necessary proof)	Copy of QSA certificate from PCISSC. Copy of ASV certificate from PCI- SSC.
10	Tax Registration	The bidder should have a registered number of	Copies of relevant certificates





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#	Basic Requirement	Specific Requirements	Documents Required
		GSTIN Income Tax / PAN number	
11	Mandatory Undertaking	As per Annexure.	Self-Certified letter as per Annexure. Self-Declaration on the bidder Letter Head

## 7 Organizational Scope:

The organizational scope is Transactional Analysts India Private Limited and the Business scope is PPI (Prepaid Payment Instruments) Business and PA/PG Business. It may be noted that PA/PG business is in single UAT environment only.

## 8 Scope of Work

The scope of work is as follows:

- a) Gap Assessment Audit as per PCI DSS latest version
- b) Support on updating the Policies & Procedures Document/templet as per PCI DSS latest version
- c) Gap Remediation Support & Guidance
- d) PCI DSS latest version Compliance Validation Service/ Final Audit (Offsite)
- e) Evidence Collection & Review
- f) Final Assessment/ Audit
- g) Report Preparation (AOC, ROC, COC) & QA
- h) PCI ASV Scan Services & External Penetration Testing – **Quarterly ( ie., 4)**
- i) Internal VA & Penetration Testing – **Quarterly ( ie., 4)**
- j) VA PT of Application – **One time**
- k) PCI DSS Compliance Service

## 9 Technical scope of work

The technical scope of work is as follows:

Requirement	Details by TA
Name and Location of the Company	Transaction Analysts (India) Pvt. Ltd., #4, Sathyam Arcade 1st floor, 1st phase, BTM Layout 2nd stage, Bangalore- 560076. Website: www.transactionanalysts.com
Description of Company's business/process for which PCI DSS	Digital wallet services, Wallet Applications (TA, TAG ITI and T), Rupay Prepaid Card Issuance



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Requirement	Details by TA
Certification is required	(Physical and Virtual) PA/PG Services in UAT Environment
Number of Locations & Details	Transaction Analysts (India) Pvt. Ltd., #4, Sathyam Arcade 1st floor, 1st phase, BTM Layout 2nd stage, Bangalore- 560076
List of all services Company provides related to Credit Card/Debit Card	Credit /Debit cards are used by our end customers to load their wallets in our platform, but it is done via Payment Gateway providers and not directly in our platform.  Going forward, Credit /Debit cards will be used by our end customers using our PA/PG UAT environment.
List of Card payment processing operation such as Settlement, reconciliation, payment acquiring, chargeback which would be in scope	RUPAY virtual & physical card related operations, including PIN generation, storage, usage should be covered under PPI vertical.
Location where Card Payment processing Operations happen.	Bangalore
Location from where IT/Infrastructure is managed	TA Bengaluru Office.
Location where servers and infrastructure are hosted. If servers are hosted at third party hosting service provider such as Amazon, then is third party hosting services PCI DSS Compliant or Certified.	Trimax Mumbai– PR site (for IMPS & Rupay Services), Azure (Pune – PR site) for PPI Business.  Azure Pune – UAT Environment for PA/PG Business
Location of DR Site and whether this would be covered in this assessment	Trimax Bengaluru (for IMPS & Rupay Services), Azure (Chennai) for wallet services for PPI Business.
Number of Internal IP's	21 IPs of PPI Business and One IP of PA/PG Business
Number of External IP's	Public IP's: 11 of PPI Business and One IP of PA/PG Business
VA PT of Applications details	TA-Wallet suite of application (TA's generic wallet services)  T-Wallet suite of application except Android platform (TA's wallet services to Telangana)



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Requirement	Details by TA
	Government)

## 10 Project Deliverables

Following deliverables shall be delivered by bidder.

ACTIVITY	DELIVERABLES
1. PCI DSS Latest Version Gap Assessment Audit	a) Gap Assessment Report based on PCI DSS Latest Version
2. Policy & Procedure Document Modification support	b) Formal Policy & Procedure Document as per PCI DSS Latest Version
3. Gap Remediation Support (Offsite-Unlimited)	c) PCI DSS ROC, AOC & COC
4. PCI DSS Latest Version Final Audit	d) ASV Scan Report- External Vulnerability Assessment Report
5. Issuance of Final Deliverables- AOC, ROC, COC	e) External PT Report
6. ASV Scan-External VA	f) Internal VA Report
7. External Penetration Test	g) Internal PT Report
8. Internal VA	h) VA PT Reports of Applications in scope.
9. Internal PT	
10. PCI DSS Compliance Validation Services	
Note: Revalidation VA PTs are part of project.	

## 11 Proposal Format

The bidder will adhere to the following format while submitting the proposal under following sections:

- Introduction
  - About your company
  - Credentials
  - Your Services
  - Your clientele
- Scope of Work
- Project Process
- Commercial
- Terms and Conditions



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- Acceptance Forms/Templates, if any

## 12 Submission of Bids

The bidder will adhere to the **Schedule of Events** Section.

The proposal document should be submitted through electronic mode to **ramarao.k@transactionanalysts.com** under cc to **srini.k@transactionanalysts.com** by mail.

Clarifications/queries, if any, may be addressed by the bidder through electronic mode to **ramarao.k@transactionanalysts.com** by mail or may be enquired over mobile phone +91 8722939747 (**Mr Ramarao.k**).

## 13 Payment Terms

- 50% advance along with the PO & 50% after completion of work and after submission of the all final deliverables in respect of services: PCI DSS Re-Certification, VA PT of applications in scope.
- 50% in advance & 50% after completion of work and after submission of the all final deliverables in respect of services: ASV Scans & VA PT Servers, which recur quarterly.
- As the assignment will be OFF-SITE, NO Air Travel, Local Travel, Accommodation charges for the Consultants and Auditors will be arranged by TA or will be paid as per the actual charges.
- Any applicable local taxes will be extra.
- Withholding taxes, if any will be borne by bidder.
- TDS, if any will be deducted from payments.
- If there is any change in the 'scope/timeline mutually agreed upon' which incurred the additional man-days, the charges will be as per mutually agreed terms.
- Bid shall be valid for 30 days from the date of the proposal.
- Project shall be commenced within 5-7 working days from the date of PO.

## 14 Annexure:

(To be submitted on the Company's Letter Head and included in the Bid)

Date: \_\_\_\_\_ (DD/MM/YYYY)

To,

Managing Director & CEO,  
Corporate office at  
# 4, Sathyam Arcade,  
1st Floor, 1st Phase,  
BTM Layout, 2nd Stage, Bangalore – 560 076



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Dear Sir,

Reference: RFP for Appointment of QSA for PCI DSS Re-Certification and other services (Ref: TA/2023-24/RFP/40 dated 29th May 2023)

We, \_\_\_\_\_ (name and designation) on behalf of M/s \_\_\_\_\_ having its registered office at \_\_\_\_\_ have submitted a Bid proposal to Transactional Analysts India Private Limited for \_\_\_\_\_ in response to the Request for Proposal (RFP) dated \_\_\_\_\_ (DD/MM/YYYY) issued by Transactional Analysts India Private Limited.

- i. We are duly authorized persons to submit this undertaking.
- ii. We have read and understood the aforesaid RFP and we hereby convey our absolute and unconditional acceptance to the aforesaid RFP.
- iii. We do not have any business relationship with Transactional Analysts India Private Limited including its directors and officers which may result in any conflict of interest between us and Transactional Analysts India Private Limited. We shall on occurrence of any such event immediately inform the concerned authorities of the same.
- iv. We have submitted our Bid in compliance with the specific requirements as mentioned in this RFP.
- v. We declare and confirm that on award of the Contract, we shall not make any request for modifications in the prescribed formats of legal documents.
- vi. We have provided with all necessary information and details as required by Transactional Analysts India Private Limited and shall provide with such additional information's may be required by Transactional Analysts India Private Limited from time to time.
- vii. All the information furnished here in and as per the document submitted is true and accurate and nothing has been concealed or tampered with. We have gone through all the conditions of Bid and are aware that we would be liable to any punitive action in case of furnishing of false information / documents.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 2023

(Authorized Signature)

(Company Seal)

Name: Shri \_\_\_\_\_

In the capacity of \_\_\_\_\_

Duly authorized to sign bids for and on behalf of: M/s \_\_\_\_\_

---- End of Document -----



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