



EOI- N-22028/13/2017 - NeGD-MeitY

Response to Pre-Bid Queries

on

**Enabling bill payment service on Unified Mobile App for New Age Governance (UMANG)
through Bharat Bill Payment System (BBPS)**

Sep 28, 2017



**4th Floor, Electronics Niketan,
6 CGO Complex, New Delhi 110003**

Response to Pre-Bid Queries

#	Page#, Section #Clause #	Content of SoW Requiring clarification.	Suggestion/Query	Response
1			Number of transactions in last 3 months are referred as a. Transactions processed by kotak as OU on BBPS OR b. Transactions processed by kotak as bank	Only transactions as OU on BBPS shall be taken into account.
2			Demo of sdk for UMANG – by when this will be required to showcase	Please check timelines section of the EOI. Exact time slot for each bidder will be informed separately later.
3			Platform supported – can this be provided in phased manner or all platforms will be required to launch at one go	Evaluation will be done on platforms supported as on date. For enablement on all platforms please refer Annexure I of this document.
4			Indian language support – 11 languages apart from english a. required at launch or the same can be offered in phased manner	Please refer Annexure I of this document.
5	2	Objective: Digital Payment for Government services has been incorporated in UMANG through its integration with PayGov, MeitY's payment gateway.	<p>This clause state that Payment Gateway is already available for UMANG. Can we provide only BBPS as an option in UMANG app and payment will be processed through MeitY's Payment Gateway, PayGov.</p> <p>If MeitY's PayGov is used, then Bank will provide front-end with transactions routing network, transaction query, customer complaints facility as per standards/ guidelines issued by NPCI for a BBOU-Agent relationship. MeitY has to do settlement and reconciliation with bank. After customer's account debit, MeitY's account will be credited with the bill amount and Customer Convenience Fee (if any). On the other hand, NPCI will debit Bank's settlement account with RBI for all transactions through NeGD as an Agent. In return, MeitY will credit Bank's pool account with the Bill amount collected from customer.</p> <p>In above case, NPCI will debit Bank's settlement account on T+1 working day at 00:15 hours. So, Bank may run out of balance if Bank does not receive the corresponding</p>	The bidding OU will have to provide payment services also.

			transactions payment from MeitY before NPCI's settlement. Kindly inform us the time by which settlement between Bank and NeGD will take place?	
6	3 3.2 3.2.2	Scope of Work API level integration between UMANG and the BBPOU is also to be provided which can be used for both UMANG mobile app and web's integration with the BBPOU.	From the clause, we understand that there will be API level integration between UMANG and the BBPOU for both UMANG mobile app and UMANG's web integration, but what is "web integration"? Is UMANG mobile app's web interface also available?	Yes, UMANG's web interface is also present. UMANG is present across Android, iOS, Windows mobile and on web.
7	3 3.4 3.4.2	Settlement: Bidder, as BBPOU, shall provide mechanisms to remit NeGD's (Agent) share of the interchange fees, customer convenience fees charged on behalf of agent and other remittances payable to NeGD on a monthly basis or on accrual of Rs. 1,00,000, whichever is earlier.	We presume that "whichever is earlier" should be read as "whichever is lower". Kindly confirm.	Please refer to Annexure I
8	3 3.5 3.5.1	Support: The bidder, as BBPOU, should provide 24*7 support for resolution of technical as well as non-technical issues.	Can this "24*7 support" be modified as "from 09:00 am to 04:00 pm on Bank's working days".	Please refer Annexure I of this document.
9	6 6.3	Eligibility Criteria Bidder shall not have been blacklisted or debarred from tendering by Govt. of India/ State Government/ Central PSU at the	Kindly confirm what documents are required in support of this clause and please provide format for the same.	Please refer to Corrigendum_1 published on 22/09/2017

		time of bid submission date.		
10	11 3	Timelines: Pre-Bid Conference-25.09.2017	What is the venue for pre-bid conference?	Pre-Bid Conference was held on 25/09/2017 at 11:00am. Venue: Room No. 4009, 4th Floor, Electronics Niketan, Ministry of Electronics and IT, 6, CGO Complex, Lodhi Road, New Delhi - 110003
11	11 5	Timelines: Last Date for Submission of bid proposals (T1): 06.10.2017 (3 PM)	The bid does not prescribe any format for submission of bids. Please share with us, if any prescribed format is available, else let us know, if the bids can be submitted in free- format as per the technical competence, eligibility and capabilities in terms of the bid.	Please refer to Corrigendum_1 published on 22/09/2017. There is no prescribed format for Technical Evaluation. Financial Evaluation format will be as per section 8.
12			Is consortium allowed?	Not Allowed
13			EOI is silent on the format of submission. Please detail what all is required	Please refer 11 above
14	Page 8, Para 6.1	Companies, both bank and non-bank, authorised by RBI as operational units (BBPOU) under the Bharat Bill Payment System (BBPS).	NPST is ISO 9001:2008 & CMMI3 certified company with COMPLETE MOBILE BANKING SOLUTION provider to Commercial Bank and also associated other banks by providing various support services. We have also served to SBI and CBI for mobile banking solutions in the past. We are AGENT INSTITUTION OF BBPS SYSTEM & we have inhouse developed complete technology solution for the requirement as mentioned in RFP. We kindly request you to allow us for the Bid Participation.	Agent Institutions are not allowed to participate.
15	General		Is Consortium allowed ?	Not Allowed
16	Page6, 3.2.3	Multi-lingual support for languages covered under UMANG shall also have be provided	Please suggest whether multi lingual support can be released in Phase wise manner.	Please refer Annexure I of this document.
17	Page 10, 7.4	No. of payment modes available for bill payment (eg. Credit & Debit Card, Net banking, IMPS, UPI , Mobile Wallets etc)	Please clarify whether the Bidder is expected to Offer Payment Collection Services under the RFP	Please refer Annexure I of this document.

18	Page10, 7.4	No. of payment modes available for bill payment (eg. Credit & Debit Card, Net banking, IMPS, UPI , Mobile Wallets etc)	Please clarify, whether the bidder is expected to quote transaction processing cost for each payment option Or whether UMANG would use the existing PayGov, MeitY's payment gateway for processing such trasactions.	Please refer Annexure I of this document.
19			Who will bear the transaction cost? For example : If a customer wants to do the transaction of Rs 1000 on INDANE by using CC DC or NB who will bear the TDR/MDR for processing the payments	Please refer Annexure I of this document.
20			For Bidders who are placed as both Biller and Customer OU, only Customer OU for such bidders only Customer OU would have been made operational and Biller OU may still be under process of becoming operational. For such bidders it should be explicitly mentioned that only the Customer OU part should have been operation before Sep 1, 2017	Please refer Annexure I of this document for revised clause.
21			Settlements for agents are done on same day on which the OU is settled. So, UMANG can also be settled the same day.	Please refer Annexure I of this document for revised clause.

Annexure I

S.No.	Page No, Section, Clause	To be read as
1.	Page 1	<p>The potential bidders shall be</p> <ul style="list-style-type: none"> ● Companies authorised by RBI as BBPOU (Bharat Bill Payment Operating Unit) under the Bharat Bill Payment System (BBPS). ● Such BBPOUs shall be operational as a Customer OU (BBPCOU) on or before Sept 1, 2017.
2.	Page 6, 3, 3.3.1	<p>3.3.1 The bidder, as BBPOU, shall enable all the features and functionalities such as biller search, bill presentment, bill payments, transactions history etc. currently covered under BBPS.</p> <p>3.3.2 The bidder, as BBPOU, shall also enable, both in front-end as well as transaction handling, a provision to charge Customer Convenience Fees (CCF) from end-user. UMANG may or may not charge the end-user as per requirement from time to time.</p> <p>3.3.3 The bidder, as BBPOU, shall provide services of bill payment through a payment gateway integrated with such bidder for payment services. No cost for such payment gateway shall be borne by NeGD. The payment gateway charges shall be absorbed by BBPOU or the biller and the end-customer shall pay nothing more than the bill amount.</p>
3.	Page -7, 3, 3.4.2	<p>3.4.2 Further, bidder, as BBPOU, shall provide mechanisms to remit NeGD's (Agent) share of the interchange fees, customer convenience fees charged on behalf of agent and other remittances payable to NeGD. Settlement against transactions done through UMANG has to done within 2 working days after the bidder, as BBPOU, gets settlement for such transactions.</p>
4.	Page 8, 6, 6.2	<p>6.2 Such Companies shall have authorization from NPCI/RBI and shall be operational as a Bharat Bill Pay Customer OU (BBPCOU) on or before 01.09.2017.</p>
5.	Page 11, 10, 10.1	<p>10.1 EMD of Rs 2 lakhs shall be deposited by bidder along with its bid, which shall be released after successful bidder accepts the work order from NeGD and submits a PBG of same amount. For all other bidders the EMD shall be returned after completion of the bid process.</p>

		The EMD has to be submitted in the form of a Demand Draft/ Bank Guarantee/Banker's cheque issued by any Commercial bank in India in favour of MEDIA LAB ASIA-NEGD payable at Delhi.																											
6.	Page 12, 11	<p>11. Timelines</p> <table border="1" data-bbox="520 456 1444 1406"> <tr> <td>1.</td> <td>Release of EOI</td> <td>15.09.2017(T0)</td> </tr> <tr> <td>2.</td> <td>Last date for Submission of Written Questions by Bidders</td> <td>22.09.2017</td> </tr> <tr> <td>3.</td> <td>Pre-Bid Conference</td> <td>25.09.2017</td> </tr> <tr> <td>4.</td> <td>Response to bidder Questions</td> <td>28.09.2017</td> </tr> <tr> <td>5.</td> <td>Last Date for Submission of bid Proposals (T1)</td> <td>10.10.2017 (11 AM) (Extended for 4 day)</td> </tr> <tr> <td>6.</td> <td>Technical Presentations</td> <td>11-13th Oct 2017, 9 AM onwards</td> </tr> <tr> <td>7.</td> <td>Financial Bid Opening</td> <td>To be conveyed later</td> </tr> <tr> <td>8.</td> <td>Issue of Work Order to successful Bidder</td> <td>Within 3 weeks of T1</td> </tr> <tr> <td>9.</td> <td>Completion of Work</td> <td>Within 1 month for English, Hindi, Tamil, marathi and Bengali on Android and Web. Within 2.5 months for complete scope.</td> </tr> </table> <p>*These are tentative dates and subject to all approvals from competent authority</p>	1.	Release of EOI	15.09.2017(T0)	2.	Last date for Submission of Written Questions by Bidders	22.09.2017	3.	Pre-Bid Conference	25.09.2017	4.	Response to bidder Questions	28.09.2017	5.	Last Date for Submission of bid Proposals (T1)	10.10.2017 (11 AM) (Extended for 4 day)	6.	Technical Presentations	11-13th Oct 2017, 9 AM onwards	7.	Financial Bid Opening	To be conveyed later	8.	Issue of Work Order to successful Bidder	Within 3 weeks of T1	9.	Completion of Work	Within 1 month for English, Hindi, Tamil, marathi and Bengali on Android and Web. Within 2.5 months for complete scope.
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