

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

National e-Governance Division (NeGD) invites proposals for **Enabling bill payment service on Unified Mobile App for New Age Governance (UMANG) through Bharat Bill Payment System (BBPS) for a period of 2 years**. Unified Mobile Application for New-Age Governance (UMANG) is a unified platform with a single mobile app (on Android, iOS and Windows) and web at the front-end. It provides a single point access to major government services of Centre, State and Local bodies through mobile.

The potential bidders shall be

- Companies authorised by RBI as BBPOU (Bharat Bill Payment Operating Unit) under the Bharat Bill Payment System (BBPS).
- Such BBPOUs shall be operational on or before Sept 1, 2017.

For overview of the scope of work, pre-qualification criteria, other terms and conditions, please refer the website link <http://negd.gov.in/tender>.

For any further information/ clarification, the Interested parties may reach to

Mr. Amit Kumar,

Sr. Consultant,

Tel: 011- 30481641

Email: amitkr@digitalindia.gov.in with a copy marked to umang@digitalindia.gov.in

Bids to be submitted to

**Director (Project Appraisal and Finance),
National e-Governance Division,
Ministry of Electronics and Information Technology,
Electronics Niketan,
4th Floor 6 CGO Complex, Lodhi Road,
New Delhi- 110003**

Before 1500 Hrs on Oct 6, 2017



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

Sep, 2017



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

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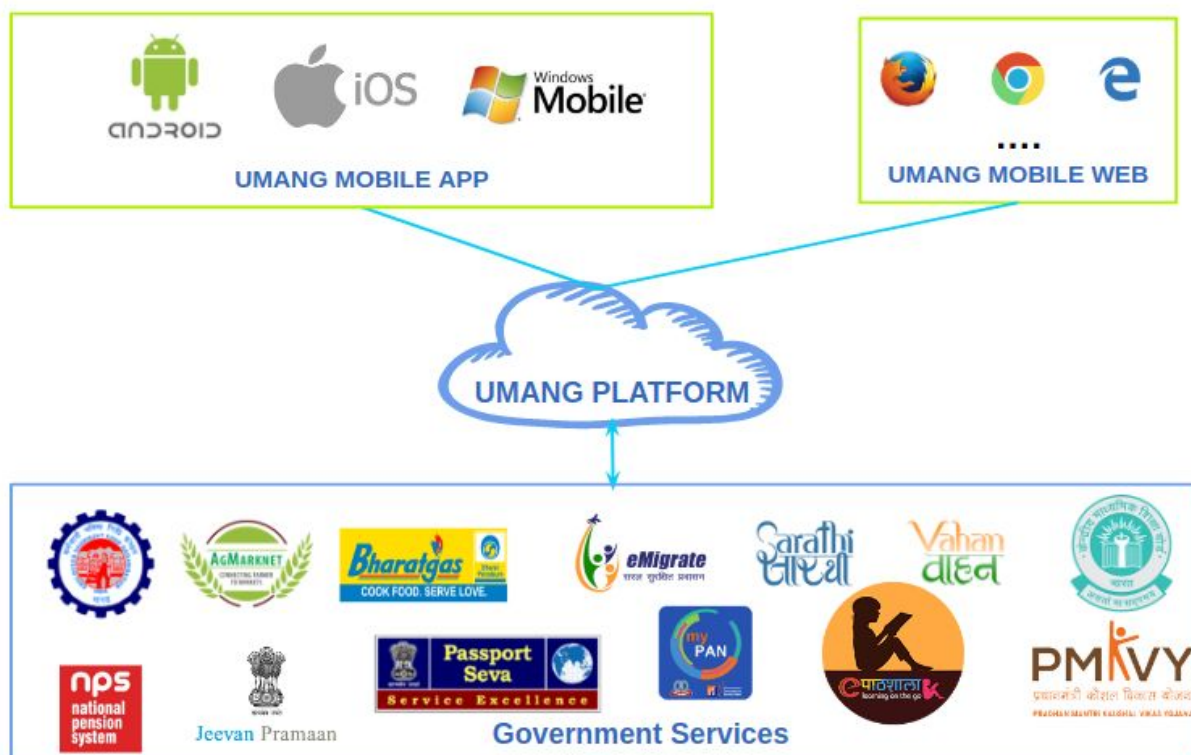
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1. Introduction

Unified Mobile Application for New-Age Governance (UMANG) is a unified platform with a single mobile app (on Android, iOS and Windows) and web at the front-end. It provides a single point access to major government services of Centre, State and Local bodies through mobile. It is envisaged to integrate with 200 government applications to provide around 1200+ high impact services.

1.1. Technical Overview

UMANG front-end (Mobile Apps and Web) are powered by a robust back-end hosted in NIC Cloud with capabilities of API Management, AAA including Aadhaar authentication and eKYC, messaging etc. The platform in turn has API based connectivity to various government department applications to make the services available through the mobile app and web. The diagrammatic view of UMANG platform is given below:



1.2. Current Status

Currently, around 80 services from 20 departments are live on the beta release of the app on Android and iOS. Very soon the number of services will cross 100. App features and functionalities can be seen by going through the UMANG application which can be accessed at:

Google Playstore: <https://play.google.com/store/apps/details?id=in.gov.umang.negd.g2c>

Apple iOS AppStore: <https://appsto.re/in/zzRSjb.i>

UMANG website: <https://umang.gov.in>

A missed call can be given on 97183 97183 to get the app download link on mobile phone.

Some stats as on 5th Sept. 2017 are:

Total Registered Users	~1,40,000	
Platform	Installs	Rating
Android	~1,36,276	4.551 (rated by 1369 users)
iOS	~8,100	4.5 (rated by 23 users)
Total	1,44,376	

It is expected to rise exponentially (~2-3 crores downloads) after dedication to nation at political level in immediate near future. Stats of BHIM may also be referred (<http://www.npci.org.in/BHIM-Analytics.aspx>) to know potential downloads and user:

Number of BHIM App downloads

Android :17.23 million as on September 03, 2017

IOS : 0.74 million as on August 31, 2017

Monthly transactions for Aug, 2017 - 68,07,425

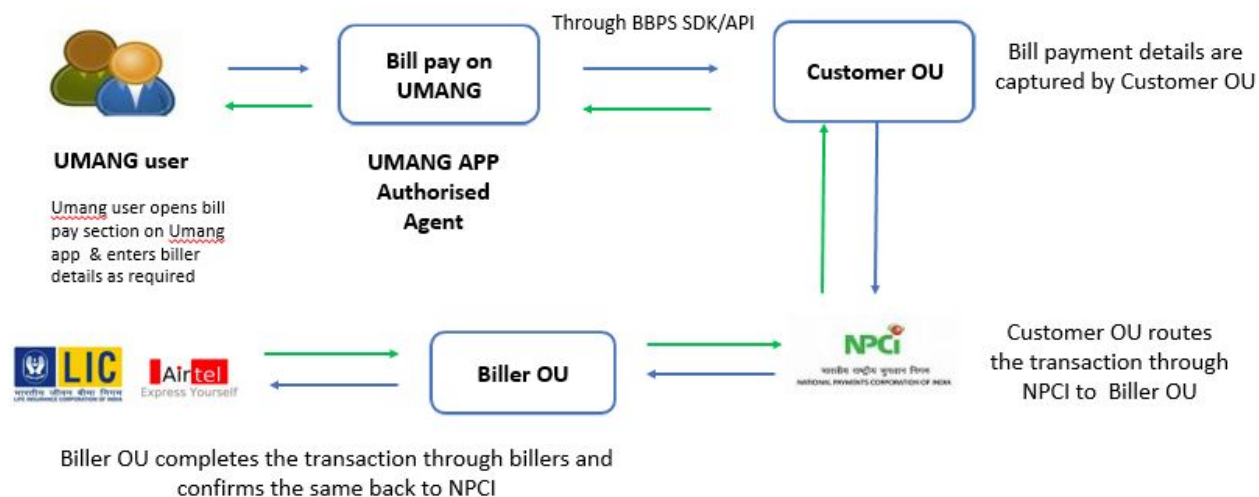
2. Objective

Recently, there has been a surge in mobile based services, both government as well as non-government. Similar is the case with digital payments. Inter alia, both has been results conscious efforts and impetus from government fuelling this growth. While, digital payment for government services has been incorporated in UMANG through its integration with PayGov, MeitY's payment gateway, UMANG also envisages to provide digital payments based bill pay services for various utility services.

BBPS is an integrated bill payment system in the country that offers interoperable and accessible bill payment services to customers through a network of agents, enabling multiple payment modes, and providing instant confirmation of receipt of payment. BBPS implementation facilitates a single point integration with the system to enable bill pay services. This obviates the requirement of UMANG to be integrated with several billers separately and related challenges, which BBPS has addressed and solved.

Accordingly, the place of UMANG amongst systems of various stakeholders is shown in the Fig. below. As per our understanding UMANG shall be placed in overall BBPS ecosystem as agent and will be the customer touch point and service point for transactions through online mode only. UMANG does not envisage to have branch offices, collection centres and outlets etc. UMANG may or may not

on-board sub-agents. This depends on the requirements of UMANG going forward.



Blue lines show transaction journey initiated by customer and green lines show confirmation on transaction from biller back to customer
Assumption: Customer OU and Biller OU are different.

3. Scope of Work

The bidder as BBPOU shall primarily follow the BBPS guidelines of NPCI (BBPCU) with respect to functions, responsibilities and overall compliance. In addition, following salient points regarding scope of work are listed below which may or may not be covered in the guidelines.

3.1. The Bidder, which is a BBPOU in the BBPS ecosystem, is required to function in adherence to the standards set by the BBPCU, which in present case is NPCI. Such adherence has to be for the latest guidelines issued from time to time.

3.2. **On-board** UMANG as an Agent as per guidelines issued by BBPCU (NPCI)

3.2.1. Provide SDKs for all mobile platforms on which UMANG is present - Android, iOS and Windows and for all the versions of the OS on which UMANG will be available on these platforms

3.2.2. In addition, 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.

3.2.3. Multi-lingual support for languages covered under UMANG shall also have be provided

3.3. **Transaction handling**

3.3.1. The biller, as BBPOU, shall enable all the features and functionalities such as biller search, bill presentment, bill payments, transactions history etc. currently covered under BBPS.

3.3.2. The biller, 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.

3.4. Settlement

- 3.4.1. The bidder, as BBPOU, shall comply to all processes and timelines as laid out by BBPCU (NPCI) for payment settlements.
- 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 on a monthly basis or on accrual of Rs. 100000, whichever is earlier.

3.5. Support

- 3.5.1. The bidder, as BBPOU, should provide 24 * 7 support for resolution of technical as well as non technical issues.
- 3.5.2. The bidder, as BBPOU, shall also provide all support as mandated by NPCI for a BBPOU - Agent relationship.

3.6. Grievance and Dispute handling -

- 3.6.1. The bidder (as BBPOU) shall provide a mechanism to raise grievance at UMANG app and passed on to the BBPOU for redressal.
- 3.6.2. SLAs for all grievance handling and dispute resolution shall be as mandated by NPCI from time to time

3.7. Updates and Upgrades

- 3.7.1. The bidder shall implement all necessary updates and upgrades as necessary to provide the bill pay and related services through UMANG so as to keep services and features at par with competition and without any additional cost to NeGD (one time or transactional). The bidder will also not hold back any feature from UMANG/NeGD which it will provide to any similar agent/sub agent.

4. Commercial Structure

- 4.1. A percentage of BOU-->COU interchange fees, which is collected by the BBPOU as a Customer OU from the Biller OU, per transaction, shall be paid by the bidder to NeGD (Agent of the bidder (BBPOU)).
- 4.2. NeGD as an Agent, shall as per need, may or may not charge a Customer Convenience Fees (CCF). CCF, if any, charge by NeGD separately shall not be shared with the bidder.
- 4.3. No other charges one time or transactional viz. initial integration fee or O&M fee or transactional fee shall be payable to the bidder by NeGD or its technical partner. All such charges shall be factored in while offering revenue share to NeGD.

- 4.4. Since, bidder shall at any point of time have a liability in terms payables to NeGD, there shall be an arrangement through preferably an escrow account to prevent any loss on account of such payables in case of exit of the bidder as BBPOU.

Item	BOU-->COU interchange fees *	Customer Convenience Fees charged by NeGD as Agent, if any
Unit	NeGD's Share (%age)	NeGD's Share (%age)
Value (A)	To be quoted by the bidder	100%

*As mandated by NPCI from time to time

5. Bidding Process

The bid process shall be done as per the steps mentioned below and in the same order

- 5.1. Submission of bids
- 5.2. Evaluation of Eligibility Criteria as per section 6
- 5.3. Technical evaluation and award of points based on the technical presentations as per section 7
- 5.4. Financial Bid opening as per section 8
- 5.5. Selection will be done on a QCBS basis as per section 9 below.

6. Eligibility Criteria

Following entities/companies shall be eligible to bid

- 6.1. Companies, both bank and non-bank, authorised by RBI as operational units (BBPOU) under the Bharat Bill Payment System (BBPS).
- 6.2. Such Companies shall have authorization from NPCI/RBI and shall be operational as BBPOU on or before 01.09.2017.
- 6.3. Bidder shall not have been blacklisted or debarred from tendering by Govt. of India/State Government/Central PSU at the time of bid submission date.
- 6.4. Bidding companies shall have to furnish documents in support of above points.

Exclusions:

- 6.5. With a view to avoid any conflict of interest, entities or companies which have direct involvement in UMANG project shall not be eligible to participate.

To facilitate evaluation of bids, NeGD, at its sole discretion, may seek clarification in writing from any bidder regarding the bid. The technical bids of all the bidders who have qualified as per the eligibility

criteria will be considered for further evaluation.

7. Technical Evaluation Criteria

The technical evaluation will be based on the submitted bid and facts presented during the presentation. The marks will be allotted against parameters as given below:

#	Item	Max Marks	Scoring																
1	No. of transactions in last 3 months (June 1, 2017 to Aug 31, 2017)	40	<p>Marks will be allotted on a percentile* basis</p> <table border="1"> <thead> <tr> <th>Percentile</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>> 90</td> <td>40</td> </tr> <tr> <td>>80 to 90</td> <td>30</td> </tr> <tr> <td>>70 to 80</td> <td>20</td> </tr> <tr> <td>>60 to 70</td> <td>10</td> </tr> <tr> <td>60 or less</td> <td>0</td> </tr> </tbody> </table>	Percentile	Marks	> 90	40	>80 to 90	30	>70 to 80	20	>60 to 70	10	60 or less	0				
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2	<p>Front-end UI and UX</p> <p>a. Demo of SDK proposed to be provided to UMANG</p> <p>b. Size of SDK</p> <p>c. Platforms supported</p>	<p>a. 20</p> <p>b. 10</p> <p>c. 10</p>	<p>a. As per the strength and quality of the demo</p> <p>b. Marks will be allotted on a percentile basis</p> <table border="1"> <thead> <tr> <th>Percentile</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>> 75</td> <td>0</td> </tr> <tr> <td>> 50 to 75</td> <td>5</td> </tr> <tr> <td>50 or less</td> <td>10</td> </tr> </tbody> </table> <p>c. Marks will be allocated as per below</p> <table border="1"> <tbody> <tr> <td>Android</td> <td>5 marks</td> </tr> <tr> <td>iOS</td> <td>3 marks</td> </tr> <tr> <td>Web</td> <td>1 marks</td> </tr> <tr> <td>Windows</td> <td>1 marks</td> </tr> </tbody> </table>	Percentile	Marks	> 75	0	> 50 to 75	5	50 or less	10	Android	5 marks	iOS	3 marks	Web	1 marks	Windows	1 marks
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3	Multilingual capabilities No. of Indian regional languages supported (in addition to English which is mandatory)	10	<table border="1"> <tr> <td>Hindi + All 11 regional languages of UMANG**</td> <td>10</td> </tr> <tr> <td>8 - 11</td> <td>6</td> </tr> <tr> <td>4 - 7</td> <td>3</td> </tr> <tr> <td>Less than 4</td> <td>0</td> </tr> </table>	Hindi + All 11 regional languages of UMANG**	10	8 - 11	6	4 - 7	3	Less than 4	0
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8 - 11	6										
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Less than 4	0										
4	Payment Modes No. of payment modes available for bill payment (eg. Credit & Debit Card, Net banking, IMPS, UPI, Mobile Wallets etc.)	10	Bidder supporting highest number of payment modes (N) will be allocated 10 marks. Other will be allocated marks on a prorated basis with each payment mode receiving (10/N) marks.								
	Total	100									

* percentile -> value below which a given percentage of bidders of all the bidders fall. For example, the 90th percentile is the value (e.g. no of transactions) below which 90% of the bidders fall.

** 1. Assamese 2. Bengali 3. Gujarati 4. Hindi 5. Kannada 6. Malayalam 7. Marathi 8. Oriya 9. Punjabi
10. Tamil 11. Telugu 12. Urdu

Technical score will be allotted as per the technical evaluation criteria and the total evaluated technical score for each bidder will be declared before opening of financial bids.

8. Financial Evaluation Criteria

Bidders will give their quote in the table given below.

Item	BOU-->COU interchange fees *
Unit	Revenue Share %age offered to NeGD (exclusive of Taxes)
Rev. share Value (Q)	e.g. 90, 80, 65

*As mandated by NPCI from time to time

The financial bids will be evaluated as follows:

The bidder offering highest revenue share (Q) to NeGD will be given 100 marks and other bidders will be given marks as per following formulae:

$$\text{Financial Score} = \{\text{Revenue Share Quoted by the Bidder (Q) / Highest Financial Quote (HFQ)}\} * 100$$

Illustration:

Bidder Details	Revenue Share Quoted	Financial Score (Q/HFB) * 100
Bidder 1	80	$(80/90) * 100 = 88.89$
Bidder 2	90	100
Bidder 3	70	$(70/90) * 100 = 77.78$

HFQ = Highest Financial Quote; Q = Quoted Revenue Share

9. Selection Criteria

9.1. The financial proposal evaluation will be based on QCBS with 80% weight for financial score and 20 % weight for technical score. Highest scoring bidder as per the formula for evaluation below shall be the winner.

$$\text{Overall Marks of a bidder} = (0.8 * \text{Financial score} + 0.2 * \text{Tech score})$$

9.2. The NeGD reserves the right to negotiate with the winning bidder (s). A contract will be awarded to the responsible, responsive bidder whose proposal conforms to the EOI and is, in the opinion of NeGD, the most advantageous and represents the best value to the proposed project, revenue share and other factors considered. Evaluations will be based on the proposal submitted while responding to the bid, and any additional information requested by the Tender evaluation Committee while evaluating.

10. EMD/PBG

10.1. EMD of Rs 10,000/- 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.

11. Timelines

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	T0+10 days
5.	Last Date for Submission of bid Proposals (T1)	06.10.2017 (3 PM)
6.	Technical Presentations	10.10.2017 onwards
7.	Financial Bid Opening	To be conveyed later
8.	Issue of Work Order to successful Bidder	Tentatively within 3 weeks of T1

*These are tentative dates and subject to all approvals from competent authority

12. Exit

- 12.1. Exit of the bidder as a BBPOU shall be in compliance to the guidelines and rules laid out by RBI, NPCI (BBPCU) or any other regulatory or governing body from time to time.
- 12.2. NeGD reserves the right to enter into similar arrangements with other entities if performance of the bidder is not as per the agreement, consistently for 3 months and in such cases the contract may also be considered for termination with one month notice by NeGD.