



Responses to Queries

(Dated 27 August 2021)

To

Request For Proposal

For

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



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

Context

Considering the queries, concerns and suggestions from the potential bidders through mails/letters, the clauses have been reviewed and the revised clauses/responses are presented below.

Sr. No.	Page No	Clause No/ Sr No	Clause	Remarks from Bidders	Reply
1	9	3.3.2	The bidder, as BBPOU, shall also make a provision to charge Customer Convenience Fees (CCF) from the end-user. NeGD may or may not charge the end-user as per requirement from time to time	Whether UMANG' biller would on-board the Bidder as primary biller operating unit? If yes then how many such billers are present at the moment and it would be good to have a projections on type of billers in next 2 years. Convenience fees in case of payment via debit card cannot be charged to the customer as per RBI guidelines, in this scenario whether UMANG or its Billers agree to bear the Debit Card charges?	This clause stands deleted
2	11	3.10, a, 2	The bidder will be completely responsible for managing the consortium entity as NeGD or NeGD nominated agencies would interact with the bidder only.	Whether BIDDERS are allowed to form a consortium out of the same group of companies? A Bidder can participate in the bid through how many consortium?	The clause 3.10 point no 2 is self explanatory. Can submit only one bid.
3	22	13.C	NeGD may forfeit the PBG/ Security for any failure on part of the Bidder to complete its obligations under the Agreement	Please share the agreement draft	This will be prepared after finalization of bid and placement of work order.
4	23	15	Exit Criteria	Please share the agreement draft covering the exit clause. We request you to kindly consider 90 days notice period for Exiting the agreement	Refer clause no 15 regarding exit criteria. The agreement shall be shared with selected bidder.
5	19	5	Promotional Strategy	Whether Bidder needs to consume the cost of Promotion OR UMANG?	Bidder is not expected to spend money on separate

					promotion campaign but has to share as to what the bidder can do from its resources and capabilities about promoting the usage and share a document for the same.
6	7	3.2.4	Bidder shall provide mechanism to view Bill Payment History, Raise and track complaints (including previous history) and facility to download the e-receipt post payment. Bidder shall provide the bill fetch features as per NPCI guidelines	Transaction is done on Umang app and all necessary details as mentioned will be shown by NeGD on Umang app, as all requisites will be provided over API's Please confirm if the understanding is correct	Bidder shall ensure to provide the APIs corresponding to the Scope of Work mentioned in RFP.
7	7	3.2.6	Bidder shall provide single Integration to fulfill the requirement of BBPS as well as payment gateway	Both the services are separate and two different integration needs to be done. Please confirm if the understanding is correct	For UMANG, BBPS and PG will be considered as one entity and bidder must ensure to manage the project as a whole and do necessary integrations.
8	7	3.2.7	Bidder shall provide the web interface for NeGD or NeGD nominated partner to raise/track grievances (including past grievances), tickets to BBPOU or PG, Reports corresponding to track progress (Hits, transactions, financial data) and corresponding to SLAs. The web interface must generate/ assign a unique ticket id to track the same	Two different Web interface for both BBPS and PG will be provided for tracking requisite details. Complaints (If any) will be raised by end customer through Umang app of which ticket will be generated over API and complaint can be tracked by end customer	The clause is self explanatory.
9	7	Sec 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	Basis review of the tender, we understand that payment gateway services are required along with BBPS services however as there is no specific mention of the exact services for which the payment gateway	Bidder shall provide all services to ensure smooth processing and payment of utility bill payments. Also, bidder shall ensure

			gateway shall be borne by NeGD.	services will be used we need detailed understanding on the payment gateway requirement. Also elaborate on the settlement process for the transactions through payment gateway.	that reconciliation, settlement, grievance redressal mechanism must be manage as per NPCI guidelines.
10	7	3.6.1	The bidder (as BBPOU) shall provide a mechanism (web interface) to raise and track grievances at UMANG end with complete history and pass on to the BBPOU or PG for redressal.	For BBPS, works on API mechanism which is seamless and convenient where customer can raise the compliant which can be further integrated in Umang app for viewing and tracking the same. For Payment gateway service, provides dispute management facility on the dashboard basis which disputes can be handled. Kindly clarify if this would suffice the requirement from payment gateway perspective or there are any additional expectations on the same.	Bidder shall provide the APIs to integrate the services on UMANG. Such integration can be related to services of end user or UMANG helpdesk.
11			General Query	Is umang going to prefund the account/wallet with OU for processing the transaction	No, UMANG will not have any account/wallet with OU.
12	13	5	Bidding Process	The RFP mentions about submitting online as well hard copy needs to be shared. Please let us know how the fulfillment needs to be done.	Only Online submission of bid is acceptable.
13	17	7	Technical Evaluation Criteria Category- Presentation, Under Evidencetobe submit b. Demonstrationoflive application from your onboarded agents	The live demo which needs to be provided, the transaction processed through PG or wallet can also work	only through PG.
14	18	7	Category- Payment Modes, Demonstration of live application from your onboarded agents	For payment modes can live demo of merchant website can be provided where customer can use any modes, including international cards	Yes.
15	19	7	Category- Onboarded Agents	Onboarded agent means the Agent Institutions on BBPS	Yes.

				ecosystem and their down line agents. We have onboarded around 200+ Agent Institutions (AI's) and 6 lac+ agents. So here the requisite document is required by AI. Please confirm if the understanding is correct	
16	12	Table 1 - point no 6	Credit Card Transaction- 20,00,000 30,000,000 transaction amount	The credit card volumes provided are on monthly basis or annual and what is the average ticket size	The figure is anticipated volume for a month. Ticket size can be taken as per industry standard for BBPS payment services.
17	12	Table 1 - point no 1 & 2	NIL (As per RBI rates) Not to be quoted as fixed charges/rates as per RBI	The debit card MDR is mentioned as NIL as per RBI which is not correct. Please advise if we can charge for debit card	Debit Card transactions will not be considered for financial evaluation of this RFP bid, whereas bidder shall charge the same from the customer as per applicable RBI norms.
18	12	Table 1 - point no 7	International Credit Cards (Amex/Diners) 2,50,000 Transactions	Please advise if Amex and Diners card payment through PG is a mandatory requirement. Request this clause to be removed	This is required as UMANG application is accessible by international users.
19	22	Clause 13	EMD/PBG	Please confirm the amount of performance guarantee ? Is this limited to INR 5 Lacs and as a Bank can we give our own Bank Guarantee.	Bidder needs to submit 5 Lakhs as PBG. PBG should be from a different bank if a bank is a bidder. Clause No 13
20		General query	General query	Whether UMANG will be maintaining any prefunding with bank against which bank will process the bill payment transaction;	No
21	5	Clause 1.2	a. Total Monthly transactions, all services for June, 2021 - 167 Crore b. Successful Payment Transactions till June 2021	Overall BBPS txn volume expected per year with avg ticket size;	Refer 4.3 Table 1 for expected monthly volume and take ticket size as industry

			- 2.5 Lac Transactions, amounting to Rs. ~34 Crore c. Successful Payment transactions (Last 90 days) - 7700 Transactions, amounting to Rs. ~35 Lakh		standard of BBPS bill payment services.
22	8	Clause 3.2.7	Bidder shall provide the web interface for NeGD or NeGD nominated partner to raise/track grievances (including past grievances), tickets to BBPOU or PG, Reports corresponding to track progress (Hits, transactions, financial data) and corresponding to other aspects of integration. The web interface must generate/assign a unique ticket id to track the same.	Dashboard/Web interface - as of now this is not ready, however basis requirement from Umang team this can be developed (basis requirement/feasibility); - adding this point as FYI to NeGD;	Undertaking from bidder with authorized signatory is required in such case. Also, the system must be operational within two (2) months after getting Work Order.
23		General query	General query	Whether PG services provided by will be restricted for BBPS bill payment txns or this is required on standalone basis;	PG provided by Bidder as part of this bid will only be restricted to BBPS bill payment services.
24	12	Table 1	Point 5,6,7	In Table 1 - Txn count & txn amount mentioned under point 5,6,7 is confusing, this is coming to avg Rs.15 per txn, request you to recheck;	Number of transaction count and amount is tentative , Please take assumptions from industry standard related to BBPS Payment services
25	15	Table 3	Point no 6 Experience - For requirements a), b) & c), please submit: Copy of work order + Completion Certificates from the client; OR Self Certificate of Completion (Certified by CA);	Table 3 - point no 6 of Experience - point "C" is missing;	Please ignore point "C" Clause 6 Table 3, Point 6
26		General query	General query	What are the existing/expected PG txn volumes for debit card along with throughput;	Number of transaction count and amount is

					tentative , Please take assumptions from industry standard related to BBPS Payment services
27	6	3	The bidder as BBPOU shall primarily follow the BBPS guidelines of NPCI (BBPCU) with respect to functions, responsibilities and overall compliance and bidder has to adhere to RBI guidelines regarding charges on different payment instruments. In addition, following salient points regarding scope of work are listed below which may or may not be covered in the guidelines.	Can an Agent/Agent Institution of BBPOU participate in the RFP?	No
28	15	Table 3	Transaction Handling Bidder shall submit the evidence to manage 5 Lac Transactions of (BBPS/ PG or combined) in the cumulative of the last 3 months (April to June 2027).	We request the authorities to amend the clause as "Transaction Handling Bidder shall submit the evidence to manage 5 Lac Transactions of (BBPS/ PG/NFS/NPCI or combined) in the cumulative of the last 3 months (April to June 2021)"	No change in clause 6 point 3, Table 3
29	13	Table 2	Bid Security		Please consider this as PBG Clause No 5.5
30	36	Table 8	EMD		Please consider this as PBG instead of EMD Clause No 18.5
31			Undertaking format 2+2 years		As per below mentioned format.

Undertaking format for accepting 'Extension' beyond 2 years at the quoted commercials and existing T&C

[Date]

To,

Ref: Request for Proposal (RFP): UMANG Project

Dear Sir,

Sub: RFP for Selection of an Agency for UMANG – Enabling bill payment service on Unified Mobile App for New Age Governance (UMANG) through Bharat Bill Payment System (BBPS)

We are bidding for the above said RFP and we agree for extension, if NeGD so decides, beyond initial 2(Two) years at the quoted cost and as per agreed terms and conditions of this RFP.

Dated this day 2021.

Duly authorized to sign the Bid Response for and on behalf of:

(Name and Address of Company)

Seal/Stamp of Agency

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