

**Request For Proposal 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)**. 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, January 1, 2019.

For overview of the scope of work, pre-qualification criteria, other terms and conditions, please refer the websites link <https://negd.gov.in/active-tender> , <https://digitalindia.gov.in/opportunities/rfpseois> , <https://meity.gov.in/tenders>

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

Mr. Pankaj Kumar Srivastava,

Sr. Consultant,

Tel: 011- 30481621

Email: pankaj.sri@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 June 13, 2019



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

May, 2019



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

Introduction 5

Objective 6

Scope of Work 7

Commercial Structure 8

Bidding Process 9

Technical Evaluation Criteria 10

Financial Evaluation Criteria 11

Selection Criteria 12

EMD/PBG 12

Timelines 12

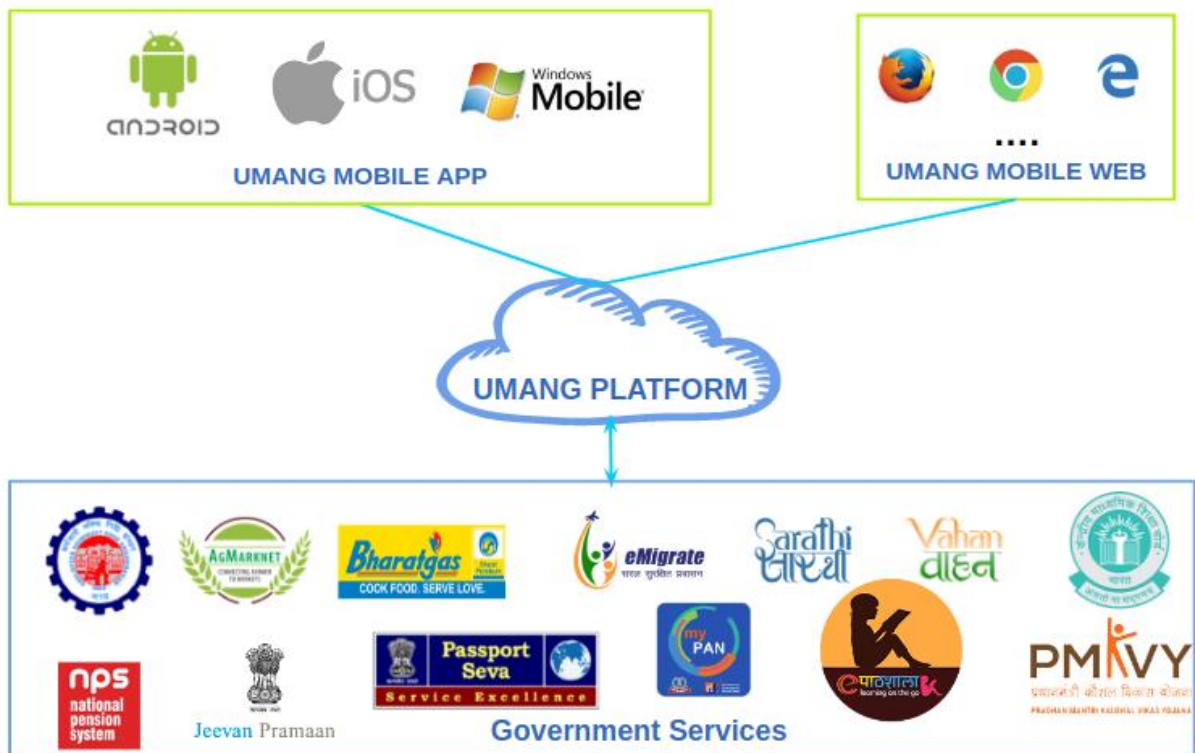
Exit 12

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, 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 375 services from 75 departments and 18 States are live on the app on Android and iOS. 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 latest statistics are:

Total Registered Users	~1.2 Crores	
Active Users (Users who did transactions in last 90 days)	~ 50 Lakhs	
Platform	Installs	Rating
Android (Crores)	~1.25	~4.4 (rated by 58777 users)
iOS (Crores)	~0.06	~4.1 (rated by 889 users)
Total (Crores)	1.3	

- Total Monthly transactions, all services for April, 2019 - ~ 34.9 Lakhs (Hits – 6.16 Crores)
- Successful Payment Transactions April 2019 (Only Internet Banking payment) – 579 Transactions, amounting to Rs. 5.6 lakhs
- Successful Monthly payment (Credit/Debit card + Net banking etc.) average for August/ September 2018 – ~ 3000 Transactions, amounting to ~Rs 1.0 crores (Note: Credit /Debit card payment was stopped since Oct. 2018)

Currently BBPS services are being provided through Bank of Baroda.

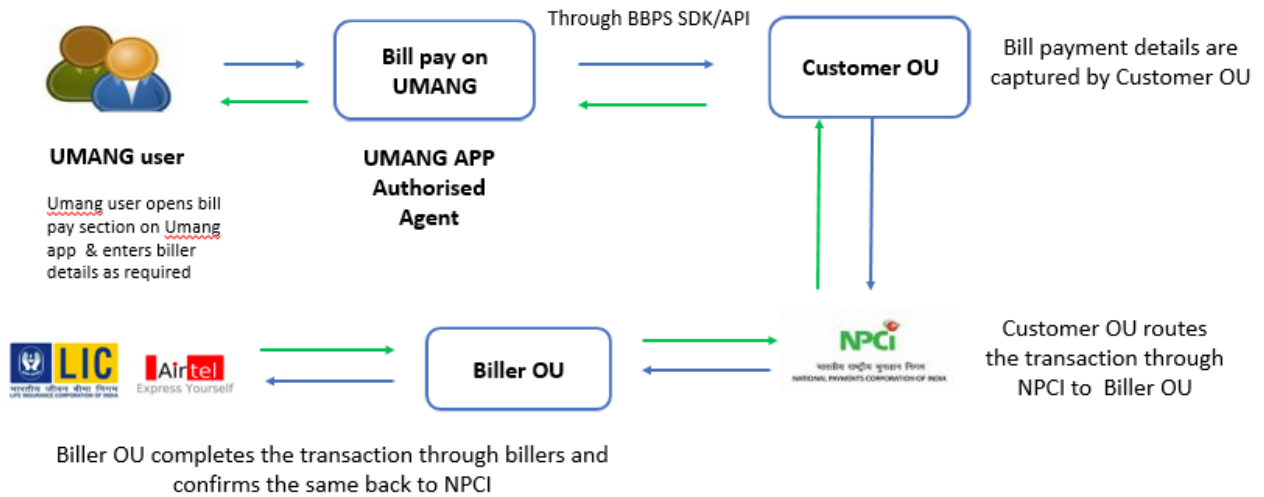
2. Objective

To find a new partner to provide BBPS services to the UMANG users.

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. UMANG is 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 mobile platforms - Android, iOS and for all the versions of the OS on which UMANG will be available on these platforms and Web.
 - 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 may also be provided on need basis in a gradual manner.
- 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.

3.3.3. 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 as per the NPCI guidelines the end-customer shall pay nothing more than the bill amount.

3.4. **Settlement**

The bidder, as BBPOU, shall comply to all processes and timelines as laid out by BBPCU (NPCI) for payment settlements.

3.5. **Support**

3.5.1. The bidder, as BBPOU, should provide support for resolution of technical as well as non technical issues on all working days and in working hours.

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 pass 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**

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. BOU-->COU interchange fees (as mandated by NPCI from time to time), which is collected by

the BBPOU as a Customer OU from the Biller OU, per transaction, may be kept by the bidder (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 submitting the bid to NeGD.

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 demo of SDK and technical presentations as per section 7
- 5.4. Selection will be done on highest Technical score basis.
- 5.5. Submission of bids shall be in accordance to the instructions given in the Table below:

Envelope	Instructions
Envelope 1:	The only envelope shall contain: <ul style="list-style-type: none">• Bid Security and• The Technical Proposal prepared in accordance with the requirements specified in this RFP. The envelope shall be sealed and superscribed “Proposal – Unified Mobile Application for New-age Governance (UMANG) - BBPS” on the top right hand corner and addressed to NeGD, at the address specified in this volume.

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). Submit BBPOU authorization letter from NPCI, the details of constitution of the company (Proprietary/ Limited/ Pvt. Ltd. Along with details) and turnover certificate issued by C.A. for the last three (3) Financial Years.

- 6.2. Such Companies shall have authorization from NPCI/RBI and shall be operational as BBPOU on or before 01.04.2019. Submit self-certified transaction log, to support that bidder was operational as BBPOU, signed by authorized signatory.
- 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. Self-certificate letter undertaking to this effect on company's letterhead signed by company's authorized signatory.
- 6.4. Bidding companies shall have to furnish mentioned documents in support of above points.
- 6.5. Consortiums and agent institutions are not allowed to bid.

Exclusions:

- 6.6. Entities or companies currently acting as UMANG partner shall need to obtain and furnish a 'No Objection Certificate' (NOC) from NeGD to be eligible to participate in the bid – NOC from NeGD on its letterhead.

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 (March 1, 2019 to May 30, 2019). Only Transactions as OU on BBPS shall be taken into account	17	Marks will be allotted on basis <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>No of Transactions</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>> 50,000</td> <td>17</td> </tr> <tr> <td>>25,000 to = 50,000</td> <td>12</td> </tr> <tr> <td>>10,000 to =25,000</td> <td>5</td> </tr> </tbody> </table>	No of Transactions	Marks	> 50,000	17	>25,000 to = 50,000	12	>10,000 to =25,000	5
No of Transactions	Marks										
> 50,000	17										
>25,000 to = 50,000	12										
>10,000 to =25,000	5										
2	Front-end UI and UX	20	As per the strength and quality of the SDK demo. Vendors are being given time to								

			develop the SDK
3	Presentation	20	Overall presentation covering dispute resolution time and methodologies, support, settlement time and process etc.
3	Multilingual capabilities No. of Indian regional languages supported (in addition to English which is mandatory) as on date. For actual implementation the schedule shall be mutually discussed after work order as per need.	5	Bidder supporting highest number of languages (N) in addition to English will be allocated 5 marks. Others will be allocated marks on a prorated basis with each language receiving (5/N) marks.
4	Payment Modes No. of payment modes to be made available for bill payment (e.g. Credit & Debit Card, Net banking, IMPS, UPI, Mobile Wallets etc.) for UMANG	20	Bidder supporting highest number of payment modes (N) will be allocated 20 marks. Other will be allocated marks on a prorated basis with each payment mode receiving (20/N) marks.
5.	Success rate No. of successful payments vs. total attempted payments in existing deployments	18	Successful payments (show proof) <ul style="list-style-type: none"> • 80 – 90% - 5 points • 90 - 95 % - 12 points • 95 – 100% - 18 points
	Total	100	

* Note: Languages- 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.

8. Financial Bid:

All the vendors have to commit to provide the services at 'Zero' cost to NeGD. An undertaking with authorized signatory in this regard is to be submitted along with the technical bid.

9. Financial Evaluation Criteria

No financial evaluation is required as no cost to be paid by NeGD.

10. Selection Criteria

- a. The selection will be based on highest technical score basis. Thus the highest scoring bidder shall be the winner.
- b. A contract will be awarded to the responsible, responsive bidder whose proposal conforms to the RFP and is, in the opinion of NeGD, the most advantageous and represents the best value to the proposed project, SDK and other features 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.

11. **Duration & Extension :** The successful bidder is bound to provide services for one year from the date of services 'Going Live' in English and becoming operational. Beyond one year from 'Go Live' the duration may be extended by one year at a time with mutual agreement.

12. EMD/PBG

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. 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 'Digital India Corporation –NeGD payable at Delhi and should be valid for 90 days beyond the bid submission date.

13. Timelines of RFP

1.	Release of RFP	23.05.2019(T0)
2.	Last date for Submission of Written Questions by Bidders	31.05.2019 (12.00 hrs)
4.	Response to bidder Questions	01.05.2019
5.	Last Date for Submission of bid Proposals (T1)	13.06.2019 (12.00 Hrs)
6.	Eligibility Decision	17.06.2019
7.	SDK Demo & Technical Presentations	08.07.2019
8.	Issue of Work Order to successful Bidder	11.07.2019

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

14. Exit

- a. 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.
- b. 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.