



Responses to Queries - 2

(Dated 31 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.

1. Response to Queries :

Sr.No.	Bidding Document Reference(s) (section number/page number)	Content of RFP requiring clarification	Points of clarification Required	Reply
1	3.2.7/9	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	Request NeGD to provide how many such partners are there to whom we need to provide such web interface.	Bidder has to provide the APIs for raising and tracking grievances for Helpdesk and for customers. UMANG will integrate applications through APIs
2	Table 4/20	Overall document covering promotional strategy to increase the traffic/transactions. *The document must cover the strategy for the complete project tenure(refer section 10 - Duration & Extension)	Is NeGD expecting Bidder to perform promotion on its behalf. Request NeGD to please remove this requirement as marketing is typically done by the service provider itself and not by technology partner.	Bidder is not expected to spend money specifically on promotion activities 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.
3	NA	NA	Request NeGD to provide year on year volume projections for the transactions. Also please provide projections for customer and	Number of transaction count and amount is tentative , Please take assumptions from industry standard related to BBPS Payment

			partners with access to Bidder's systems.	services
4	NA	NA	Considering the complexity of the Bid, request NeGD to please provide at least 3 weeks from the date of response of prebid clarifications from NeGD.	New timelines is placed in this document (refer point 2).
5	3. Scope of Work	NA	Request UMANG to confirm if the bid is only for BBPS - BOU transactions	Refer RFP clause 3.2.3
6	3.2 Onboarding of UMANG/7	3.2.1 Provide APIs for mobile platforms - Android, iOS and for all the versions of the OS on which UMANG will be available on these platforms and Web.	We believe that UMANG integration is expected through API only. If yes, Mobile, Mobile OS or web portal will be of no consequence. Please confirm that UMANG is not looking for anything specific to the OS mentioned here	Only APIs are required to integrate the services.
7	3.2 Onboarding of UMANG/7	3.2.3 Bidder shall provide and update all types of BBPS billers which include government and non-government such as Core Utility Bills like Electricity, Telecom, and Mobile, DTH etc., School / Institutional Fees, Insurance premium collection, Mutual funds SIP and government (Central and States)	Request UMANG to confirm if the category is limited to what is enabled in BBPS. As Mutual funds SIP is currently not the category handled through BBPS	All billers and corresponding categories provided/enabled by NPCI through BBPS

		payments and taxes etc.		
8			<p>1. Request UMANG to confirm on the history data to be maintained at BIDDER end. Since the front end is maintained at UMANG end, the history can be fetched from UMANG database and display. Bidder can provide the API for raising complaints with NPCI.</p> <p>2. If Bidder to provide the Transaction history, is customer Master data will have to be maintained at Bidder end. Usually Customer Master database is maintained at service enabler end</p> <p>3. If bidder will have to share transaction history, kindly share the duration for which the transaction history to be maintained</p>	UMANG is not storing any data at our end. Bidder has to manage all such aspects/data with confidentiality and as per applicable RBI and NPCI guidelines
	3.2 Onboarding of UMANG/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.		
9	3.2 Onboarding of UMANG/7	3.2.6. Bidder shall provide single Integration to fulfill the requirement of BBPS and payment gateway.	<p>1. Request UMANG to elaborate this requirement</p> <p>2. Since UMANG is handling the frontend, we can have the URL</p>	We require APIs to integrate and rest of the technical aspects would be discussed with the bidders after providing work order.

			redirection based approach for collecting payments, post which UMANG is expected to call Fulillment API. Is the approach fine?	
10	3.2 Onboarding of UMANG/8	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 correspoinding to other aspects of integration. The web interface must generate/ assign a unique ticket id to track the same.	1. As per process, Complaints to NPCI by the customer is handled through API interface, where at UI Level, customer must be able to raise complaint. For this, UMANG will have to maintain the details in the database and check for the complaint status through API. Hope the understanding is clear on this aspect.	UMANG is not storing any data at our end. Bidder has to manage all such aspects/data with confidentiality and as per applicable RBI and NPCI guidelines
11	3.3. Transaction Management/8	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. The presentment must be as per UMANG guidance and standards . Also, all the payment channels, modes etc. (as per NPCI guidelines) must be enabled for end users through UMANG.	1. In API based approach, the Biller MDM details will be provided through API to UMANG, hence, the biller search will happen within UMANG network. Kindly confirm if we are inline. 2. Request UMANG to share the guidane and standards in brief, which will help us evaluate the requirement	1. APIs will be for multiple purpose and can be of varying nature so the complete list of APIs requirement for integration will be discussed with the bidder after providing work order. 2. There will not be any seperate guidelines except the availability and fulfillment of BBPS services. Bidder has

			<p>better. Note: This has to be within the limits of BBPS guidelines. Kindly confirm if we are inline.</p> <p>3. Payment channel are defined for each biller and inline with NPCI setting. Hence, the same to be made available accordingly. Kindly confirm if we are inline.</p>	<p>to adhere the RBI and NPCI guidelines</p> <p>3. Bidder has to ensure the NPCI guidelines and necessary requirement as mentioned in the RFP clause 4.3.1 (Table 1) to ensure smooth operations.</p>
12	3.6. Grievance and Dispute handling/9	<p>3.6.1. The bidder (as BBPOU) shall provide a mechanism (web interface) to raise and track grievances/concerns at UMANG end with manageability of complete history and pass such concerns/grievances to the BBPOU or PG for redressal.</p>	<p>Trust this will be as per NPCI guidelines.</p> <p>1. API interface is given for customer to raise complaints</p> <p>2. Canvas portal of NPCI is used for raising Disputes / chargebacks</p> <p>3. PG issues will be handled separately</p>	<p>Integration with UMANG will happen through APIs and bidder has to provide the same. Also, refer clause 3.6.2 and 3.10 for more information.</p>
13	3.6. Grievance and Dispute handling/9	<p>3.6.2. The bidder shall be responsible to provide the end to end resolution of the issues/concerns. The Bidder will coordinate with all entities such as COU, NPCI, PG etc. to provide the solution.</p>	<p>Trust the bidder here is the COU. Is the requirement, Bidder on need basis will have to coordinate with NPCI? Note: Bidder will not be in a position to discuss with BOU or Issuing bank or remitter bank directly. Hope the understanding is right</p>	<p>Refer clause 3.6.2 and 3.10.</p>
14	12 Delay in		Kindly note, for	Yes, but bidder has

	Services/21		BBPS transactions, the COU rely on NPCI -> BOU to respond, and the delay from such third party should not be attributed to the bidder.	to provide the evidence for the same on timely manner along with follow ups / corrective actions proposed (if applicable)
15	1.2. Current Status		1. Request UMANG to share the projected volume (Fulfilment transaction) YOY for 3 years, which will help plan the infrastructure	Number of transaction count and amount is tentative , Please take assumptions from industry standard related to BBPS Payment services
16	3.8 MIS / Reports/ 11	The bidder, as BBPOU shall provide the web interface to download reports (daily, monthly or as per requirement of NeGD) to NeGD or NeGD nominated partners.	How many months of reports need to be downloaded so that bidder can do the sizing .	This is as per industry standard and bidder has to ensure that the applicable NPCI and RBI guidelines must be followed.
17	latest statistics/6	However, NeGD wants this number to significantly go up with the new partner to be selected through the RFP process	Please share the details of expected Transaction Per day (TPD) and transaction per year (TPS) for next 5 Year along with details of growth %age	Number of transaction count and amount is tentative , Please take assumptions from industry standard related to BBPS Payment services
18	NA	NA	Please share the complete address of DC & DR site to check the feasibility of network connectivity	Bidder has to provide the APIs and need to enable the UMANG IP Addresses for whitelisting. DC and DR site details will be discussed with the bidder only after providing work order.

2. Revised timelines of RFP (clause 14) Table 5

1.	Release of RFP	19-08-2021
2.	Last date for Submission of Written Questions by Bidders	25.08.2021
4.	Response to bidder Questions	31.08.2021
5.	Last Date for Submission of bid Proposals (T1)	16.09.2021 (3.00 PM)
6.	Technical Presentations (Tentative)	21.09.2021
7.	Issue of Work Order to successful Bidder(Tentative)	30.09.2021

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