

EXPRESSION OF INTEREST [EOI] FOR Centralised Digital Payment Processing Solution



Ref: BOI: HO: IT: DC: EOI:01 Dated: 13/06/2022

Pre-Bid queries and their replies from the Bank

Sr. No.	Page No.	Clause	Comments / Suggestions	Bank's Reply
1	20	3. Centralised Digital Payment Processing - Functionality VII. Bharat Bill Payment System (BBPS)	1. Is the Bank looking for only the biller operating unit (BOU) functionalities and not Customer OU? 2. If Customer OU functionalities are expected, request the Bank to indicate the list of channels and modes of integration expected with the channel systems? 3. Would the Bank require the solution to also support direct/ aggregator-led biller ecosystem in addition to BBPS? 4. Request the Bank to provide the current count of billers on boarded, current average monthly transaction volumes and estimated growth year on year 5. Is biller payout management and agent/ AI settlement expected from the solution or would this be handled by the Bank independently? 6. Does the Bank expect to extend the access of the platform to the billers?	Bidder has to ensure compliance to all the directions specified by NPCI for BBPS for both BOU and COU.
2	23	3. Centralised Digital Payment Processing - Functionality XIII. Other Related Requirements C. Clearing, Settlement and Reconciliation Modules i. The solution must provide the details/ files for clearing and settlement of various entities.	Is the solution expected to provide the necessary data/ files for the purpose of reconciliation or does the Bank require the solution to support reconciliation/ settlement for the respective functions within the solution?	Solution should provide end to end solution including reconciliation/ settlement for the respective functions within the solution. However, solution should also have the facility to provide reconciliation data to external tool for reconciliation/ settlement externally.
3	20	VIII A - Required for both Central/ State Government/UT Agencies	The requirement is not clearly specifying what is expected here	PFMS Solution asked by the Bank should be able to handle both PFMS and Non PFMS payment solutions pertaining to Central/ State Government/UT Agencies including SNA, DSC, PPS and direct payment processing setups with various States.
4	21	VIII - Features required in PFMS Solution	From the feature requirements listed, understand that the requirement is for CSS/SNA management solution - Please clarify this	Bank is looking for complete PFMS solution including SNA, DSC, PPA etc.
5	21	VIII - Features required in PFMS Solution	If the requirement is of CSS/SNA Management, then what all models of integration with PFMS is expected here	Bidder has to showcase various PFMS, SNA, DSC, PPA Models under Govt. Payments deployed by them. They should also showcase their capability in developing these payment modules along with reconciliation capabilities.
6	21	VIII - Features required in PFMS Solution	Apart from CSS/SNA model processing, is bank having expectation to have the traditional PFMS solution handling like Account Validation / Transaction Reporting / Payment Processing via EPA & DSC handling and all other PFMS related processing	Yes
7	21	VIII - xix Where schemes are not managed through PFMS, the solution should be capable of handling the entire workflow end-to-end	The requirement mentioned is very generic in nature, need explicit requirement briefing to qualify 'Not managed through PFMS'	System should have capabilities to handle PFMS, SNA, DSC and PPA for various State Governments and Central Govt. ministries.

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8	21	VIII - xx Aadhaar Payment Bridge System (APBS)	The requirements classified here are not part of PFMS specific processing, this should be separately categorised and not to cover under PFMS	Under PFMS, SNA, DSC and PPA payment models, vendor should propose a solution wherein payment can be made through NACH, NEFT, Aadhar Based Payments etc. which may also include UPI and IMPS.
9		PART-II/Section 3/ II. Unified Payment Interface (UPI) Sub point b)	Middleware is mentioned as a requirement in UPI, need to understand why middleware is categorically mentioned in UPI and not in any other system requirement	Middleware is required for the complete solution. It is not restricted to one mode of payment.
10		PART-III/ Annexure C:/ Middleware requirement: indicative	In section 3 of Part II there are list of payment systems included [IMPS, UPI, NETF, RTGS, E-NACH, BPPS, etc] under the section of "Centralised Digital Payment Processing" however in Part III annexure C there is a section mentioned as "Middleware requirement:" and no reference to any of the payment system listed under part II. Please clarify that Part III annexure C "Middleware requirement:" refers to all the payment system listed in Part II and vendor is expected to include the detailed related to all the payment system.	Middleware is required for the complete solution. It is not restricted to one mode of payment.
11		Part I, Section 2 , 2.6	Is it mandatory for the company to be CMM Level 5 and above certified organization? Will ISO 270001 certification be considered?	EOI is clear in its requirement.
12		Annexure C/ iv) Modern Feature for the Integration (Please discuss on DevsecOPS)	We have typically seen the vendor consulting for any organisation and vendor implementing technology solution (SI/solution vendors) are different, Will Bank be willing to consider vendors who have implemented complex solutions as SI but not been a consultant to any FI?	Yes for the proposd EOI
13		General - Pertaining to Application Cost	We are registered under MSME, and a certificate is attached herewith for reference, please consider the same for the exemption for EOI bidding fees.	Exemption will be given as per Govt. directives upon submitting suitable documents.
14	22	IX. Merchant Payment Solution - i. Solution should be able to comprehensively provide all the aforementioned payment solution and its unique features to the corporate customer in a form of bouquet of services through portal/ API / Micro Services	Will the Bank Share the required APIs	No.
15	22	X. Payment Gateways - Integration with Payment Gateways	How many payment gateways need to be integrated ?	Not restricted to any number
16	23	A. Controls - i. Blacklisting customer for all channel/entity ii. Blocking of any channel or credit/debit type for any customer or range of customers	a) Are blacklisting and Blocking timebound ?	Depends upon Business policies and Govt./ regulator's directives.

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17	24	D. Dispute Resolution Mechanism of the Solution - i. Proactive dispute resolution for failed transactions is a prerequisite and for transactions under dispute the resolution has to be achieved with the TAT harmonization framework of RBI. ii. Dispute Resolution module for all the channels must be available. It is clarified that for capturing the complaints and recording subsequent developments/resolution shall be done in the CRM application of the bank. iii. The Platform must be integrated with respective Payment Service Operators and comply with the Online Dispute Resolution framework of RBI / PSOs.	a) Need to know the SLAs for the dispute resolution. B) Are there escalations?	Dispute Resolution Mechanism is a Module asked by the Bank in the proposed solution for both administrative module of centralised payment solution and PFMS Module. Therefore, for any dispute raised, there should be various escalation levels with Dispute Resolution Mechanism as per the requirement of the Bank
18	19	Unified Payment Interface (UPI) - h. Migration of data where required	How much data is there to be migrated ?	System proposed should have capability of data migrations.
19	17, Point No.2.4	Design Requirements - The proposed solution should be available on portal and mobile applications.	The proposed solution should be available on portal and mobile applications. - What features are expected on the Portal/Mobile App. As this is a Payment Solution, Channel application is not part of the scope and hence no customer facing front end is expected is what we presume. Is the Ban referring to the Admin Module being available on a portal and app?	For centralised Switch, no front end is required as it needs to be integrated with Bank's Front end Solution. However, Admin Module needs to be available on Portal and should be accessible from Mobile App as well.
20	18, Point No.3	Centralised Digital Payment Processing - Non-Financial Services - Penny drop	Non-Financial Services - Penny drop - But penny drop is a financial service (P2A txns)	Penny drop to be categorised and read under Financial Services
21	18, Point No.3	Centralised Digital Payment Processing - UPI - Middleware	UPI - Middleware - What is being referred as middleware here	EOI is clear in its requirement. Middleware is required for the complete solution. It is not restricted to one mode of payment.
22	18, Point No.3	Centralised Digital Payment Processing - UPI - Special Modules	UPI - Special Modules - What is being referred as BBPS integration	EOI is clear in its requirement.
23	18, Point No.3	Centralised Digital Payment Processing - UPI - Special Modules	UPI - Special Modules - What is being referred as Wallet integration	EOI is clear in its requirement.
24	19, Point No.3	Centralised Digital Payment Processing - UPI - Special Modules	UPI - Special Modules - What is being referred as Admin module for all entities	EOI is clear in its requirement.
25	19, Point No.3	Centralised Digital Payment Processing - UPI - Special Modules	UPI - Special Modules - Is UPI App required to be provided	EOI is clear in its requirement.
26	19, Point No.3	Centralised Digital Payment Processing - Merchant Payment Solution	Merchant Payment Solution - Which payment railroads are expected to be provided for Bank's Corporate Customers / Enterprise Merchants	Bidder needs to showcase various payment railroads possible to the Bank
27	19, Point No.3	Centralised Digital Payment Processing - Payment Gateway	Payment Gateway - Which are the PGs to be integrated? Integration with PG is expected for what type of transactions (railroads)	Not restricted to any number
28	23, Point No.3	Centralised Digital Payment Processing - Clearing, Settlement & Reconciliation Modules	Clearing, Settlement & Reconciliation Modules - Is the Payment Hub Solution expected to provide feeds to Bank's existing Recon system	Solution should provide end to end solution including reconciliation/ settlement for the respective functions within the solution

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29	21, Point No.8	Public Fund Management Solution (PFMS) - xix. Where schemes are not managed through PFMS, the solution should be capable of handling the entire workflow end-to-end.	xix. Where schemes are not managed through PFMS, the solution should be capable of handling the entire workflow end-to-end. - We understand that schemes which are to be managed by Fund Management solution would be following the same set of modules and process flow for managing end to end workflow for respective schemes. Request to confirm	Yes
30	21, Point No.8	Public Fund Management Solution (PFMS) - xx. Aadhaar Payment Bridge System (APBS)	xx. Aadhaar Payment Bridge System (APBS) - we understand that payment would be managed by the core banking system itself. PFMS solution would be utilized for disbursement of the fund for different types of schemes launched by the government under PFMS defined criterias. Solution would be requiring authentication through Aadhar for PFMS solution modules. Request to confirm the same	Vendor to show their solution capabilities.
31	6-7	2.5 - 2. Eligibility Criteria	Fair Practice Code – The Bidder or their Sister Concern or other Group Company / Firm / Organisation / Agencies / should NOT be involved in any legal case / blacklisted / revoked by any Government Agency, PSU or BFSI in India	No changes
32	9	13. Termination:	Bank reserves the right to terminate this EOI at any stage without any notice or assigning any reason. At any time during the course of the EOI process or before contract or after execution of the contract that one or more terms and conditions laid down in this EOI has not been met by the bidder or the bidder has made material misrepresentation or has given any materially incorrect or false information. Bank may terminate his contract/eligibility to participate in the EOI and may invoke performance bank guarantee or forfeit the security deposit as the case may be. Further, Bank may impose such restriction/s on the defaulting bidder as it deemed fit.	Changes accepted for EOI
33	11-13	17. Terms & Conditions	ix. Wilful misrepresentation of any fact in the EOI will lead to the disqualification of the applicant without prejudice to other actions that the Bank may take . The EOI and the accompanying documents will become property of Bank. The applicants shall be deemed to license, and grant all rights to Bank, to reproduce the whole or any portion of their product/solution for the purpose of evaluation, to disclose the contents of submission to other applicants and to disclose and/ or use the contents of submission as the basis for EOI process	Changes accepted for EOI
			xix. Applicants shall be deemed to have: d) No binding legal relationship will exist between any of the Recipients / Respondents and the Bank until execution of a contractual agreement to the full satisfaction of the Bank <u>as per mutually agreed terms and conditions between the parties.</u>	Changes accepted for EOI
			xxii. The bidder shall represent and acknowledge to the Bank that it possesses necessary experience, expertise and ability to undertake and fulfil its obligations, involved in the performance of the provisions of this EOI. The bidder represents that the proposal to be submitted in response to this EOI shall meet the proposed EOI requirement. If any services, functions or responsibilities not specifically described in this EOI are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this EOI, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this EOI and shall be provided by the bidder at no additional cost to the Bank. The bidder also acknowledges that the Bank relies on this statement of fact, therefore neither accepting responsibility for, nor relieving the bidder of responsibility for performance of all provisions and terms and conditions of this EOI, the Bank expects the bidder to fulfil all the terms and conditions of this EOI	No changes
34	15	2. Design Requirements	2.2.3. High Performance - At least 99.999% uptime computed on monthly basis	

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			<p><u>The time lost due to any of the following reasons shall be taken into account while calculating the availability/ uptime requirement: (a) Time lost due to power or environmental failures; (b) Time taken to recover the system because of power or environmental failures; (c) Time lost due to damage or malfunction in the system or any units thereof due to causes attributable to Bank such as attachment of additional devices, making alteration to the system, maintenance of the system, etc. without Bidder's consent and/ or failure to maintain the site as required by the Bidder; (d) Time taken for scheduled maintenance/ troubleshooting either for preventive purposes or improvement in function or other purposes; (e) Time taken for reconfiguration or other planned downtime situations; (f) Scheduled shutdowns as required by Bank (Bidder may also request Bank for a shutdown for maintenance purpose, which request will not be denied unreasonably by Bank); (g) Time taken for booting the system (h) Time lost due to unavailability of links (i) Mis-handling of system by any person other than Bidder's authorized representatives.</u></p>	<p>The Solution design proposed by the bidder should be such that it should be able to achieve at least 99.999% uptime computed on monthly basis. As this is a EOI and no contract will be awarded based on this EOI, the propesd correction by the bidder cannot be taken in to account.</p>
35	34-39	Annexure- D Confidentiality / Non-Disclosure Agreement	<p>The Receiving Party may, upon completion of the purpose mentioned aforesaid or at any time on receipt of a written demand from the disclosing party: i) immediately return all written Confidential Information and all copies thereof provided to, or produced by, it or its advisers, as the case may be, which is in such party' s possession or under its custody and control; ii) to the extent practicable, but without prejudice to the obligations of confidentiality herein, immediately destroy all analyses, compilations, notes, studies, memoranda or other documents prepared by it or its advisers to the extent that the same contain, reflect or derive from Confidential Information relating to the other party; iii) so far as it is practicable to do so (but, in any event, without prejudice to the obligations of confidentiality contained in this Agreement), immediately expunge any Confidential Information relating to the Disclosing Party or its clients or any member of their group or their projects from any computer, word processor or other device in its possession or under its custody and control. <u>The obligation under this clause will not apply where it is necessary to retain any Confidential Information for the purpose as required by law or for internal auditing purposes or electronic data stored due to automatic archiving and back-up procedures.</u></p>	No changes
			<p>12. Term This Agreement shall commence from the Effective Date of this Agreement and shall be valid for 3 years beyond contract period <u>in case of successful bidder and for 1 year from the date of release of EOI if the bidder is unsuccessful</u> . Confidentiality obligations under this Agreement shall continue to be binding and applicable without limit in point in time except and until such information enters the public domain, without breach of the agreement. Either Party may terminate this Agreement for breach, if the defaulting Party fails to rectify the breach within the one-month notice period issued by the non-defaulting Party. Upon expiration or termination as contemplated herein the Receiving Party shall immediately cease any and all disclosures or uses of Confidential Information; and at the request of Disclosing Party, the Receiving Party shall promptly return or destroy all written, graphic or other tangible forms of the Confidential Information and all copies, abstracts, extracts, samples, notes or modules thereof. <u>The obligation under this clause will not apply where it is necessary to retain any Confidential Information for the purpose as required by law or for internal auditing purposes or electronic data stored due to automatic archiving and back-up procedures.</u></p>	No changes
			<p>14. Indemnity-The Receiving Party agree to indemnify and hold harmless the Disclosures against all costs, liability, losses and claims incurred by the Disclosing Party as a result of a breach of this Agreement.</p>	Changes accepted for EOI. This term is deleted from EOI.
			<p>17. Review of Contract and performance-Bank shall have the right of periodical/yearly review of the performance of the successful bidders with regard to upgradation of processors, memory and storage space and maintenance support under the contract which would be basis of continuation or termination of the same. Bank shall also have the right to review, either itself or through another agency as it may deem fit, the financial and operating performance of the bidder in order to assess the ability of the bidder to continue to meet its outsourcing/contractual obligations.</p>	Changes accepted for EOI. This term is deleted from EOI.

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			<p>18. Proprietary Rights: The entire work product mentioned in this EOI shall be the sole and exclusive property of the Bank. The successful bidders hereby irrevocably grant, assigns, transfers to the Bank all rights, title and interest of any kind, in and to the work product produced under EOI contract. All information processed, stored, or transmitted by to successful bidders by the Bank belongs to the Bank. The Bidder does not acquire implicit access rights to the information or rights to redistribute the information. The Bidder understands that civil, criminal, or administrative penalties may apply for failure to protect information appropriately. Any information considered sensitive by the bank and notified to successful bidder as sensitive must be protected by the successful bidders from unauthorized disclosure, modification or access. The bank's decision will be final.</p> <p>The successful bidders will ensure strict compliance of all labour laws, insurance, minimum wages to the staff employed /deployed /engaged for the work assigned and the Bank will not be liable for any such persons/personnel of successful bidders and shall not be liable for any levies / penalties etc. that may be imposed by the authorities concerned for their action/inaction. There shall be no employer employee relationship whatsoever between the bank and the successful bidders /their employees and the bidder or his employees, staff, agents will not be entitled to any employment with Bank. In the event of any demand/fines/penalty made by any of the authorities on bank in respect of the conduct/actions taken by the bidder/their employees/labourers, the Bank will be entitled to recover the said amounts from the bills / amount payable or from the performance guarantee Bidder will settle the same on its own and also take appropriate action against said persons of bidder/bidder for their misconduct, if any.</p>	<p>Changes accepted for EOI. This term is deleted from EOI.</p> <p>Proposed changes accepted for EOI.</p>
36	General	General	We understand this is a Technology Hub kind of solution. What is the competitive advantage sought by the bank in going for such a solution, as against discrete payment solutions?	Requirements of the Bank have been specified in the EOI. Bidder has to propose a solution meeting the requirements of the Bank.
37	General	Timelines	What are the expected timelines and roadmap for implementing the different systems? It would be useful to know a high level understanding of this	Bidder has to propose a solution meeting the requirements of the Bank. expected timelines and roadmap for implementing the different systems will be specified in the RFP.
38	General	Nature of deployment	What would be the nature of project - Capex in Banks premises? Or Public Cloud owned by Bank? Or Public cloud account owned by bidder?	Bidder has to propose a solution meeting the requirements of the Bank. He is free to propose various models with their advantages and disadvantages.
39	XIII - C	Clearing, Settlement and Reconciliation modules	Do we have to provide the Reconciliation / Settlement solution itself? Or only the data files and reports for consumption by the external Reconciliation system?	Reply to this query already given above.
40	General	Joint venture	Would it be acceptable to partner with other vendors, in case some of the scope is not directly available with us?	Solution for this EOI can be proposed jointly.
41	Page 14	The applications asked in the solution shall be improved consistently in tune with technology advancements and customer expectations. Proven technology implementation is key requirement. During the period of contract, the technologies need to be upgraded upon availability of major changes having positive impact on business, process or security.	These are very "open ended" scope definitions. Not from technical capability perspective, but from a costing perspective. It would be good if such definitions are made more concrete and specific and in a way to facilitate cost estimation. For example, we should be allowed to quote time rate for such ongoing enhancements. We hope for this in the RFP.	In the EOI bank has only asked for Solution. Bank has not asked any costing aspects.

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42	6 - 2. Eligibility Criteria	2.4. Bidder should have turnover of minimum Rs.100 Crores. AND Positive Net Profits (after tax)/Positive net worth during last 3 financial years (2017-2018, 2018-2019, 2019-2020 in each year) as per Audited Balance Sheet. CA Certificate in this regard should be enclosed.	Request Bank to consider the following: " The Bidder must have minimum annual turnover of Rs. 100 Crores for each of the last three (3) financial years. (Certified / Audited Balance Sheets and P&L statements for last 3 years should be submitted in support of the turnover.) In case bidder is submitting financials of its parent company (for which it is 100% subsidiary), the bidder shall submit an undertaking by parent company on its letterhead on behalf of bidder."	Request accepted as proposed.
43	7 - 2. Eligibility Criteria	2.6. The bidder should be CMM Level 5 and above certified organization in any one of the last three years.	Request Bank to consider ISO 9001 certification too for this criteria.	Reply to this query already given above.
44	4 - Schedule of Events & Bid Details	Last Date and Time for Receipt of EOI Bid Document at Bank of India on the Communication Address.	Request Bank to consider the last date of bid submission to be extended for a minimum of 2 weeks from the date of publication of pre-bid clarification.	Request partially accepted. Last Date of Submission of proposal for the EOI should now be read as 4th July 2022.