

Sr. No	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	Additional Remark (if any)	NPCI team response
1	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018				What is the preferred server OS? Recommended Windows	Not specified in Document	We prefer Red Hat Enterprise Linux servers for the CRM and Chatbot project
2				General	DWH or MDM		We will require the Data analysis feature in the proposed solution
3	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	22	4.4	Risk & Fraud Management system	Need more details about this Risk & Fraud Management system and the purpose of integration with this system		Risk & Fraud Management system looks for anomalies in a transaction before or after completion the same. Where transaction may originated from products Credit / Debit card, UPI, IMPS etc. Integration of both the systems may or may not be required to serve the purpose
4	11.18.4	48		The Bidder and its subcontractor must own the responsibility to transfer the Intellectual Property Rights (IPS) to NPCI for the solution created including the source code, documentation, customizations, strategy, policies, guidelines, rules and regulation etc., done for NPCI. NPCI will have the sole and exclusive right to this IPR.	Kindly remove this clause. In case of products the intellectual property rights to the product remain with the OEM. As per standard practise source code is held in Escrow to be invoked under the name circumstances.		No deviation in the RFP Terms. The basic understanding is that the bidder will customise the of-the-shelf products as per NPCI's requirements. This new customized offering should have all rights resting with NPCI as NPCI is getting it created
5	NPCI/RFP/2018-19/MK/01	51	11.24 Bidder's Liability	The selected Bidder will be liable for all the deliverables.	Kindly clarify as there is not upper cap/limit has been put for liability		The contents of the Clause 11.24 in the RFP are to be read in totality; which are self-explanatory. There shall be no change in the RFP terms
6	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	20	4.3.4	Chatbots are to be deployed on platforms like Whatsapp, Hike, WeChat, Line, Skype, Telegram etc.	Chatbot needs to be available for platforms like WhatsApp and Hike. These platforms do not provide any API unless officially contacted. Will NPCI initiate this contact and give us the required API?		The integration for platforms where API is not available will happen once they are made available. Integration will be bidders responsibility
7	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018				What is the hierarchy structure expected?	Not specified in Document	There will be CRM console log-ins to internal NPCI teams. The hierarchy and escalation matrix will be shared later
8	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	12	3.4	"Is complaint within FAQs provided?"	As per the flowchart, if the complaint raised is within the FAQ it should not be logged into CRM. Need clarification whether it should or should not be logged		All queries, complaints, requests and comments will be ticketed and put into the CRM system

9	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	9	3.1	Resources for managing the tool and for responding on all platforms such as FB, Twitter and other platforms on which NPCI is not present like blogs, articles, forums etc.	How do we identify tickets on platforms where NPCI is not present? (Example blogs, forums etc)		Crawling engines are available who will scan for data / comments using keywords and funnel these conversations in the CRM engine for flagging and/or action
10	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	12	3.4	"Is a transaction related complaint?"	If the ticket is a complaint, at what point will the Chatbot take user's personal information? This has not been specified in the flowchart		Please refer to the process document on page no 13 of the RFP, where it is explained that the chat bot will collect users information in the 1st level response after it identifies the incident which warrants team intervention
11	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	22	4.4	Integration with database provided by NPCI	The solution needs to be integrated with NPCI's database. What databases are being referred to?		Customer / complaints / incidents / operations / ORM databases made available to the bidder
12	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	23	3	Input Mode: Text, Audio and Images	What input is expected if user uploads an image to Chatbot? Need an example of image input. Will it be transaction receipt, product brochure etc?		It can be (but not limited to) Transaction report screenshot, passbook page image, Aadhar / pan card etc.
13	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018				Will NPCI provide training and testing data for Chatbot?	Not specified in Document	Yes, all the FAQs, standard responses for SM and app reviews along with a data base of ORM responses available will be provided to aid ML
14	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	15	4.2.2		Will each branch of a bank be provided separate logins or will there be one Login ID per bank?	Not specified in Document	Currently the RFP requires 100 log-ins which will be distributed among NPCI teams and bank teams (if need be). Distribution will be done by NPCI teams
15	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	23	5		What do you mean by Incident capture accuracy (95% - 100 %), we will required list of media from where all incident will come		There are situations where a system might miss out on a particular complaint due to gap in the search parameters or search calibrations, the accuracy level expected from the solution is at 95% (compared to NPCI analytics reports for number of incidents). Please refer page 22 of the RFP which details sources of incidents + App / iOS review pages
16	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	25	25		How we will import customer master – elaborate about customer?		Customer details are in the NPCI system which may or may not be incorporated into the CRM engine. The expectation is for the CRM engine to create a repository of customer profiles basis interactions, comments, complaints etc.

17	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018				Who will set up the entire network (HA,DR) for implementation – Bidder or NPCI?	Not specified in Document	Its an end-to-end solution requirement. All the solution components including hardware, infrastructure and AMC will be responsibility of the potential bidder
18	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	12	3.4	CRM & Chatbot Process flow	What are the different internal applications that the CRM needs to integrate with?		Please refer to channels mentioned on page no 22 in the RFP for CRM integration + App store and play store + other NPCI systems like Fraud Risk Management system etc. which will be notified once made live
19	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	15	4.2.1	Bank specific reports	Please share some description about the report format		These will be standard reports depicting the number and type of incidents for each stakeholder with recency, frequency and sentiment cuts etc.
20	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	15	4.2.1	Leverage the data insights to improve product offering	Please specify what is the expectation from the Bidder		The tool should provide for product related comments / suggestions and requests so that the respective teams can leverage this information to maximize chances of delivering best customer experience
21	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018				Any specific app of the partner banks that the CRM needs to integrate with?	Not specified in Document	No, current requirement is to provide NPCI with 100 log-ins for the CRM console modules
22	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	15	4.2.1	Report Generation	Entire list of reports required from the system		Please refer to the possible types of reports mentioned on page number 23 of the RFP, point no 8. Detailed report structure can be mutually agreed later
23	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	16	4.2.4	The Bidder at its own costs and expenses shall provide resources for managing the CRM tool and for responding to all incoming queries, complaints and feedback, post seeking approval/consensus from NPCI.	What is the mode of seeking approval/ consensus from NPCI		The preferred channels are e-Mail, CRM console, call
24	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	18	4.3.1	Chatbots can pitch the correct features and offers round the clock.	Will NPCI provide training on the logic for pitching the products		Yes, all the FAQs, standard responses for SM and app reviews along with a data base of ORM responses available will be provided to aid ML

25	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	18	4.3.3	Machine Learning	There are several disadvantages of unsupervised learning. The decision boundary might get over trained. This needs to be reconsidered	For example, if any user is continuously querying the bot in foul language, unsupervised learning may result in the bot using foul language for replies.	Bidder to suggest best suited solution
26	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	19	4.3.3	The bot should be capable of identifying “including and not restricting such other languages as NPCI may from time to time require the need to include” text in 13 languages i.e Hindi, English, Tamil, Marathi, Assamese, Bengali, Malayalam, Gujarati, Oriya, Kannada, Telugu, Punjabi and Urdu	There will be a 3rd party translator app used to translate this to English for NLP for the bot. Please confirm if this is permitted?		Yes, as long as the data security terms are not compromised
27	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	20	4.3.5	To give information on merchants live on BHIM and UPI	Is there a database integration required to fetch latest merchant list?		The solution can provide a link to the latest merchant list for BHIM / RuPay and other products from the website
28	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	20	4.3.5	To give information about available job openings and how to apply for them	Is there an integration required with the job portal of NPCI		Link to the NPCI career page from the website can be shared
29	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	21	4.3.5	To give information on entities live on BBPS	Is there a database integration required to fetch entities list?		The solution can provide a link to the latest merchant list for BHIM / RuPay and other products from the website
30	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	20	4.3.5	To give information about the offers live on RuPay	Is there any specific portal/ repository/ database of latest offers that the system needs to integrate with?		The system will be deployed and integrated with NPCI product microsites like RuPay
31	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	21	4.3.5	To route the users to redeem the offers at relevant merchant pages in case of ecommerce offers	Is there any specific portal/ repository/ database of latest offers that the system needs to integrate with for e-commerce merchant offers?		As and when the NPCI offers platform gets developed, the Chatbot can direct the customers to that page for offer redemptions

32	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	21	4.3.5	Database Creation: Create a database of users coming to the platform with queries about respective offers so that the end user can be targeted through other means like social media posts, mailers etc	Is any integration required with an ad-platform for providing this data for targeted ads?		No, here the expectation is to flag and track the customers coming on RuPay microsite so that they can be engaged in case there are any offers / schemes / promos to be communicated
33	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	22	4.3.6	The audit trail logs in readable format to be provided to NPCI as and when needed	What is the time period of the audit trail logs to be stored		Minimum 1 year data should be available for immediate recon, while the archive data should be available as and when required
34	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	22	4.4	To be able to integrate with third party APIs as provided by NPCI, IVR etc.	List of all the 3rd party API's required		Please refer to page no 22 of the RFP, Chatbot originating channels for possible (but not limited to) 3rd party apps for which we will need APIs
35	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	22	4.4	Official Social media handles: Facebook, Twitter, LinkedIn, YouTube (and non- owned chatter)	What is non-owned chatter? Does NPCI have any tools to obtain non-owned chatter?		It refers to the brand / product related conversations which are not directed at NPCI / product handles
36	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	22	4.4	Public forums, blogs, review forums etc	Are there any tools to integrate with these public forums, blogs, review forums, etc.? If no, how do we obtain this data? Can we get a list of all these Public forums, blogs, review forums etc		There are crawler engines available for this task. Top 10 / 15 sites can be mutually agreed
37	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	23	4.4	IVR	Is speech to text conversion required for the bot?		No, for the current set-up there is no need for speech to text conversion
38	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	23	4.4	Input mode: Text, Audio and Images	Is speech to text conversion required for the bot? Is OCR technology required for image to text conversion for the bot?		Only OCR technology is required to decode image inputs
39	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	23	4.4	Response should be done by agents on the platforms directly	Is a separate login required for agents?		No these will be warm bodies deployed by the bidder, should use log-ins from the total log-in hive available

40	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	24	4.4	Profiling of customer	What is the unique ID to identify different customers?	For example, the Twitter handle and Facebook name of users could be different. System will logically treat it as separate customers	Please refer to page no 14, section 3.6 in the RFP where all the information parameters to be collected are mentioned. The Key parameter can be mobile number / email ID
41	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	24	4.4	Bulk response	Please specify what incidents/ events would require bulk response?		Transaction status updates / information on product launches / Bank or NPCI notifications etc.
42	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	26	4.4	Duplicate complaints (ex:- Facebook, twitter, BHIM app etc.)	What is the basis/ unique ID for identifying duplicate complaints		Please refer to page no 14, section 3.6 in the RFP where all the information parameters to be collected are mentioned. The Key parameter can be mobile number / email ID Duplicate complaints here refer to the same complaint made by the same customer for the same issue repeatedly (single ticket ID for multiple incidents raised)
43	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	41	10.2.1	If number of qualified Bidders is less than two, then NPCI reserves the right to reduce minimum required score from 75% to 65%.	There is a discrepancy as Page 38 specifies that "If number of qualified Bidders are less than two, then NPCI reserves the right to reduce minimum required score to 40%." Please clarify?		Typo error on page no 38. Range mentioned on page no 40 under evaluation of technical bids (reduce from 75% to 65%) holds true
44	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	46	11.13.6	Resolution Service Level Agreement (SLA) during Warranty and AMC	Resolution of issue is also dependent on the various 3rd party applications that the system has integrated with. System can ensure response within the specified SLA timelines, not response		Point taken, SLAs will be defined after taking all dependencies in to consideration
45	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	48	11.18.1	In furtherance of the foregoing, the Bidder agrees that the Bidder shall, and hereby does, immediately on its creation, assign, transfer and otherwise convey to NPCI, irrevocably and in perpetuity, throughout the universe, all right, title and interest in and to such CRM and Chatbot solution, including all Intellectual Property Rights therein.	In the event of license procurement of CRM or Chatbot solutions, the Intellectual Property Rights and source code always lies with the OEM. The OEM can only license the end customer to use the solution for their specific application along with their necessary customizations. A comprehensive End User License Agreement will be given to NPCI. Please advise		No Deviation in the RFP Terms. The basic understanding is that the bidder will customise the of-the-shelf products as per NPCI's requirements. This new customized offering should have all rights resting with NPCI as NPCI is getting it created

46			General	Change in Name of the organization	<p>The erstwhile name of our company was initially TATA Business Support Services Ltd., however in November 2017, the conglomerate Qess Corp acquired 51% of the shares of the organization, post which the name of our company was changed to ConneQt Business Solutions Ltd earlier this year</p> <p>While we are in a process of getting all the company documents in the new name of the company, a few of our documents are still in the name of TATA Business Solutions Ltd.</p> <p>We request you to allow us to submit the copies of documents in the name of TATA Business Solutions Ltd.</p>		Yes, this is fine as long as the bidder submits all the relevant details about the takeover and name change initiation
47	3.1.1	10		Current Approach - App feedback	How is App feedback received? Can complaints/service requests be raised through app? Is TAT and tracking defined on app? Aside kindly help us understand as to what format is the feedback expected to be taken		Currently one can call up the registered bank or raise concern through NPCI contac@npci.org.in email or call on the NPCI customer care number. The process of tracking the concerns raised through app is manual and TAT depends on the nature of the concern and stakeholders needed for resolution
48	3.1.1	10		Current Approach - Social Media (owned and open)	Please elaborate on what is owned and open - the platforms or any tool used for Social media?		<p>As explained on page 13 of the RFP, owned channels include NPCI Twitter and Facebook handles, NPCI websites and current and upcoming product microsites link BHIM, RuPay, Bharat Bill Pay etc..</p> <p>While open channels include third party blogs, forums and NPCI / NPCI products conversations, social media conversations not directed at any of the NPCI handles etc..</p> <p>Currently we use Radian 6 listening tool to search for the comments / incidents</p>
49	3.1.4	10		2. Platforms on which NPCI is not present	<p>Is it expected that in the later stages of the association, the bidder would need to create presence of NPCI on these platforms?</p> <p>If yes then which platforms is the presence to be created?</p>		Currently NPCI and its products are present on Facebook, Twitter, LinkedIn, Instagram and Youtube. As and when new products or new platforms get launched these will have to made available under the CRM Chatbot ambit
50	4.3.4	20		Platforms like WhatsApp, Hike, Skype	These are independent chat platforms. Does NPCI have any engagement with current customers through any of these channels? The scope is not defined for these platforms		NPCI dose not have any owned handles on these platforms, though the expectation is to monitor these channels for NPCI / NPCI product related cases and enable and manage these platforms if the company desires so in future

51				CRM Tool - Social media	The scope of Social Media is to track and respond to messages/posts from customers. Need more details on scope of integration as it is not mentioned clearly on the RFP		Please refer to page no 9 in the RFP document where current approach of addressing incidents from various channels including Social media is mentioned. The expectation is to track, ticket, flag, process and respond to incidents on the social platforms. All these platforms need to be integrated with the CRM engine proposed in the solutions so that these can be tracked at a single console
52				CRM Tool - Social media	What is the current methodology to track and respond to QRC on Social Media? Please mention tool, if any, currently used		We don't track QR codes on social media
53	2.1	8		Section 2 - Introduction	How many users would each stake holder need? How many internal NCPI users would need access to the CRM?		As mentioned on page no 22 of the RFP, the requirement is for 100 log-ins. Distributing the log-ins to individual departments would be a secondary activity depending on the volume of incidents + other factors
54	3.1.3	10		Challenges in Current Process	Does NPCI currently has any CRM in use? If yes kindly share the technical details for the same		No CRM system is available currently
55					What is the size of the existing database in terms of records /DB size?		The current volumes are given on page no 11 , sec 3.2 in the RFP. DB size is subjective and can't be provided as all the processes are done manually at the moment
56					What feedback method is required? Voice based? SMS based? Or email based?		As a solution, the AI Chatbot layer should be capable of responding to customers through Social media posts, emails, and SMS's
57	4.3.1	14		Reduction of errors	Would the exceptions be identified by NPCI or is it part of the consulting exercise from CBSL		The context in which "Reduction of errors" is mentioned is for advantages of the Chatbot solution. From a solution perspective it is expected that the bidder will provide for calibration to ensure no-errors functioning
58	4.4	20		Third Party Integration	Would NPCI provide APIs for all third party applications for integration with required applications		Bidder has to arrange for the same, in case it is not possible for the bidder, NPCI will provide as much assistance as possible
59	General	-		Chatbots	Would the client be supplying the Subject Matter Expert or Vendor is expected to supply the same		All the base knowledge required for ML and query segregation and response will be given by NPCI in form of FAQ's, standard responses, escalation matrix and TATs
60	Annexure A10	62		Eligibility - Should have undertaken a similar work in implementing the CRM & Chatbot solution for at least 2 clients during the last 2 years.	Can we show experience from bidder and/or the experience from the OEM where the solution has been implemented		If the bidder / OEM is part of consortium which is bidding for the RFP

61	3.1.1	10		Current approach	Can we get details of the email system being used where the Chatbot needs to be integrated		The current contact@npci.org.in email uses xml, json
62	4.3	17		Chatbot Implementation	Request NPCI to provide total number of integrations NPCI envisages for this project		Please refer to channels mentioned on page no 22 in the RFP for Chatbot integration + App store and play store + other NPCI systems like Fraud Risk Management system etc. which will be notified once made live
63	Section 5	26			Please confirm if the cost for hosting on NPCI cloud is borne by the bidder or NPCI		NPCI is expecting an end-to-end solution where all costs for providing the solution will have to be borne by the bidder
64	4.4	22		Third Party Integration	How many already existing systems are already present, and that are needed to be integrated?		Please refer to the platforms mentioned on page no 22 in the RFP, where NPCI owned and 3rd part platforms are mentioned
65	4.4	22		Third Party Integration	Kindly mention the current database of the company		We prefer open source DB which is easier for integration
66	General	33		Eligibility Criteria- The Bidder must provide reference of two clients for whom the Bidder has implemented CRM and Chatbot solution respectively in the last two years	NPCI has allowed for going ahead with a JV / Consortium / Strategic partnership. We therefore understand that the client references as required could be the clients of any of partners in the JV / Consortium / Strategic partnership. Kindly confirm on the same		Yes, experience of any consortium partner would do as long as the partnership MOUs and other legal details are clear in the eligibility document
67				General	Currently How NPCI is managing Ticket management. Is there any existing solution in place with NPCI		Currently all the processes are done without a ticketing system
68				General	what is current size of the team to managing service request management		The bidder needs to estimate manpower basis the projected volumes. Current set-up will not be a right benchmark
69				General	Our understanding is NPCI is looking CRM solution for End-to-end service request management workflow/ business processes. Kindly validate our understanding		Its an end-to-end solution requirement. All the solution components including hardware, infrastructure and AMC will be responsibility of the potential bidder
70				General	Is Migration of Old Service requests are in scope		Yes, the legacy process databases will be migrated into the new system
71				General	How many users are required for the proposed CRM solution?		Refer page 22, where it has been clarified that we need 100 log-ins
72				General	What will be the total number of External user, internal user and Banks user to be provided access		Currently the RFP requires 100 log-ins which will be distributed among NPCI teams and bank teams (if need be). Distribution will be done by NPCI teams

73				General	Please provide the list of the back-end systems, which NPCI is looking to integrate with CRM		Please refer to channels mentioned on page no 22 in the RFP for CRM integration + App store and play store + other NPCI systems like Fraud Risk Management system etc. which will be notified once made live
74				General	Please share the names of NPCI's applications, if available		Please refer to channels mentioned on page no 22 in the RFP for CRM integration + App store and play store + other NPCI systems like Fraud Risk Management system etc. which will be notified once made live
75				General	Kindly share the total types and number of service requests for considering		Please refer page no 13 in the RFP where possible service request types are mentioned
76				General	Currently is there any call center available with NPCI		Yes, but that scope is not part of the CRM and Chatbot RFP
77				General	For resource deployment - is there any specific language support is required. Shall consider English or Hindi for scope		Resources should know Hindi, English and regional languages mentioned on page no 30 in the RFP
78			4.4	"Data should be on private cloud with servers and Point-of presence being in India at all times"	Can Azure with India Data centre be considered? Can we propose an option where Infrastructure is provided by NPCI for installing the solution based on hardware and software requirements which will be shared?		Its an end-to-end solution requirement. All the solution components including hardware, infrastructure and AMC will be responsibility of the potential bidder. As mentioned on page no 24 in the RFP, point no 19 the data needs to be stored on servers in India at all times
79			11.4	The Payment will be divided in 2 broad categories i.e. Capital Expenditure including License costs, software development and coding, set-up and equipment costs and the Operational Expenditure including manpower, AMC and servicing. The bidder needs to bifurcate costs accordingly for each year (for 5 years) while submitting the Commercial proposal. For the capital expenditure, 30 % of the payment shall be released after UAT, 60% after 'Go Live' and balance 10% shall be released after 3 months from the date of installation of software	Can we propose to have capital cost (License cost and cloud hosting costs) as advance if we propose a standard product from OEM?		No deviation from the RFP terms
80					Will consortium be allowed? Can the data center be hosted at consortium partner's location in India, but who is not the prime bidder?		Yes this arrangement is allowed

81	NPCI/RFP/2018-19/MK/01	9	Section 3 - Scope of Work / clause No: 3.1 Introduction	1. Chatbots on various platforms of NPCI and its products like RuPay, BHIM, BBPS, etc. 2. Customer Relationship Management (CRM) tool 3. Resources for managing the tool and for responding on all platforms, such as Facebook, Twitter, LinkedIn, YouTube, Google Playstore and App Store and other platforms on which NPCI is not present like blogs, articles and other media.	Kindly Provide Total or expected number of existing applications and systems ,which need to be integrated with Chatbot and CRM tool under given scope of the work		Please refer to channels mentioned on page no 22 in the RFP for Chatbot integration + App store and play store + other NPCI systems like Fraud Risk Management system etc. which will be notified once made live
82	NPCI/RFP/2018-19/MK/01	11	3.2 Current volumes of incidents for NPCI on various platforms and expected volume slabs	* The base minimum volume levels for incidents during this (CRM & Chatbot solutions) project period are estimated at around 30,00,000 incidents / year.	Kindly confirm if provided base minimum volume levels will be taken into consideration of effort and cost estimation		Please consider the minimum volume levels mentioned on page no. 11 in the RFP for effort estimation
83	NPCI/RFP/2018-19/MK/01	44	11.4 Penalty for default in delivery	NPCI shall impose a penalty at the rate of 0.5% of the total Purchase Order value for each week's delay beyond the stipulated delivery period subject to a maximum of 5%.	Kindly clarify in case any delay happen because of dependencies related with API's associated with NPCI and not provided in the given schedule(project timeline by bidder)		In scenarios where the dependency lies with NPCI, mutually agreed TAT will be created and followed. Such cases will be evaluated basis dependencies from different stakeholders before any call / judgment on penalty
84	NPCI/RFP/2018-19/MK/01	14	4.1 Objectives to be met	Product Operations Marketing and BD	Kindly clarify the objectives in more details and their relevance		Various stakeholders involved in this project have different objectives need to be fulfilled through the solution. Some important objectives are mentioned on page 14 of the RFP document
85	NPCI/RFP/2018-19/MK/01	16	4.2.4 Manpower Requirement	The Bidder at its own costs and expenses shall provide resources for managing the CRM tool	Kindly provide whether at single location or at different location resources has to be deployed and shifts to be supported		It depends on the bidder as to where they want to station their resources, e.g. in Mumbai where NPCI stakeholder teams are present or in any other city where the bidder proposes to set-up his infra and technology center
86	NPCI/RFP/2018-19/MK/01	20	4.3.4 Platforms	Platforms like Whatsapp, Hike, WeChat, Line, Skype, Telegram etc.	Kindly provide definite list of Platforms to be integrated		Please refer to channels mentioned on page no 22 in the RFP for Chatbot integration + App store and play store + other NPCI systems like Fraud Risk Management system etc. which will be notified once made live
87	NPCI/RFP/2018-19/MK/01	22	4.4	Third Party Integration	Kindly provide definite list of Third Party and Tools to be integrated		Please refer to the platforms mentioned on page no 22 in the RFP, where NPCI owned and 3rd part platforms are mentioned

88	NPCI/RFP/2018-19/MK/01 Point # 9	24	4.4	Ability to identify the same customer on different channels and the frequency of his contact	What shall be common identifier of customer across all channels, platforms, and tools	Please refer to page no 14, section 3.6 in the RFP where all the information parameters to be collected are mentioned. The Key parameter can be mobile number / email ID
89	NPCI/RFP/2018-19/MK/01	26	Section 5 Technical Requirements	Need an ON-CLOUD solution.	Kindly confirm, who will provide the infrastructure i.e. vendor or NPCI	Its an end-to-end solution requirement. All the solution components including hardware, infrastructure and AMC will be responsibility of the potential bidder
90	Section 3	11	3.2	Base volumes are at 342,000 and bidders are recommended to size it at 20% year on year growth. While 10X is the NPCI expectation. Also 20 X and 40 X projections have been given	For the purpose of the RFP is a 20% year on year growth sizing sufficient?	Yes we are considering 10X increase basis certain conditions. 20% YoY increase on these volumes will be sufficient as per the business understanding
91	4.2.8	17		NPCI shall provide all relevant information to the Bidder related to the following:	Does the sanitized knowledge base for issues exist now? Could this be provided	Yes, all the FAQs, standard responses for SM and app reviews along with a data base of ORM responses available will be provided to aid ML
92	4.3.3	19		The bot should be capable of identifying “including and not restricting such other languages as NPCI may from time to time require the need to include” text in 13 languages i.e Hindi, English, Tamil, Marathi, Assamese, Bengali, Malayalam, Gujarati, Oriya, Kannada, Telugu, Punjabi and Urdu.	Could all the language implementations for the bot be prioritized and taken up in phases?	Will need all languages suggested (13) to be available with the BOT from the go-live date
93	4.3.4	20		Platforms like Whatsapp, Hike, WeChat, Line, Skype, Telegram etc.	Currently the bots are not supported in the following platform - Whatsapp, Hike, WeChat, Line. Would it be alright if the bots are implemented in the supported Platforms such as Facebook, Twitter, Telegram, Skype?	Yes , NPCI expects the implementation on platforms where APIs are available on priority. For platforms where APIs are not available the implementation of bots will happen once the same is available
94	11	44	11.3.3	Customization timeline	If the timeline for customization is mutually agreeable as the exact requirements are not clearly known at this point. Once the system study is completed, detailed timeline can be arrived at	Please refer page no. 44 of the RFP for indicative delivery schedule
95	11	49	11.18.6	Warranty period	Warranty period will start from the date of first module installation as the whole solution may contain multiple modules?	Yes the warranty period starts from the installation of the 1st module, considering that all the required and necessary modules will be implemented and made live with-in 3 months time period of the 1st module implementation

96	Annexure A 10, Eligibility Criteria Compliance	62	6	Bidder should have experience of implementing Chatbot and CRM solutions for other BFSI clients and steady source of investment. Bidder should have experience of implementing Chatbot and CRM solutions for other BFSI clients and steady source of investment	Chatbot being the latest technology trend under implementation, instead of specific BFSI sector if any other industry sector can be considered. Please confirm on the same		NPCI wants to be sure about the capability of the bidder in delivering the CRM and Chatbot solution. Experience in implementing a similar solution in BFSI sector will be an added advantage but bidders having advantage in other sectors are also eligible for the project bids
97		23	4.4	Report Generation	The CRM is a web based application with a significant backend we understand. Is NPCI also asking for a mobile backend app for senior managers etc? For reporting etc?		Yes, the CRM module consoles should be mobile log-in supported
98		23	4.4	Input Mode	According to the RFP, the input mode will be Text, Audio and Images. Please clarify a little more about audio. Does it mean users might record a query and send it? Or call a hotline? If a hotline or customer care number is being called, do we have to develop architecture for that as well?		Please consider only the text, image and video inputs for the RFP
99		18	4.3.2	Multi-platform consistency	Are Chatbots required only for the web interfaces to the customer? Or will they be required for mobile interfaces i.e apps? If yes, which other platforms are being targeted?		Please refer page no 20 of the RFP, where point is clarified in terms of Chatbot required for BHIM app and any other app NPCI launches in future
100		24	4.4	Third party Integration	What is the role of IVR system here. How it should work?		We have asked for the solution to be compatible for IVR integration if need be
101		15	4.2.2	Prerequisites	How is a ticket escalated to a bank? Should the bank specified employee be given a login? Is there any existing API to communicate with the bank or do we need to develop a module for every bank to handle the tickets related to them? If yes What kind of functionality should a banker need in their login?		Currently the RFP requires 100 log-ins which will be distributed among NPCI teams and bank teams (if need be). There is an independent system where all transaction related queries are tracked for resolution. It will be managed by NPCI teams. The expectation is that the proposed CRM and Chatbot solution will provide for integration with this system or will allow for bulk download of queries and bulk upload of resolution files from teams handling this other system
102		19	4.3.3	Key elements of Chatbot solution	Under the languages for Chatbots section, there are many languages listed. For the automated answering process like FAQs, the questions and answers in different languages will be provided by NPCI? Or is the AI or NLP restricted to only English?		Bidder to arrange for translation of FAQs and other ML material

103		30	11.2,11.3	Mobile Support	Can you please elaborate on "support to different gadgets"?		The CRM module console access should be available for all the gadgets mentioned on page no 30 of the RFP, point 11.2 and 3
104					Is there a preferred location for the setup of the team who manages the delivered solution?		Team and infra set-up is bidders call
105		19	4.3.3	Key elements of Chatbot solution	Is the Chatbot functionality to be integrated into existing apps like BHIM etc.? Or just plain CRM with issue management?		Please refer page no 20 of the RFP, where point is clarified in terms of Chatbot required for BHIM app and any other app NPCI launches in future
106	Other Queries				AIML has a relatively weak pattern matching, can be time-consuming and difficult to maintain		Bidder to propose best suited solution
107					It could be difficult to scale if patterns are manually built		Bidder to propose best suited solution
108					The information extraction capabilities are limited		Bidder to propose best suited solution
109					They are not really appropriate for task oriented bots		Bidder to propose best suited solution
110	General			Cloud Infrastructure	Whether the hardware infrastructure on the cloud will be provided by NPCI or bidder has provide. Kindly confirm		Its an end-to-end solution requirement. All the solution components including hardware, infrastructure and AMC will be responsibility of the potential bidder
111	NPCI/RFP/2018-19/MK/01	47	11.16 Exit clause	The exit fees will be calculated considering WDV @ 25% every year.	Kindly provide clarity regarding calculation of WDV		In a scenario where the selected bidder is unable to continue operations (e.g. Year 3 of the project period of 5 Years), then NPCI or some other service provider will have to purchase the set-up and equipment to continue operations. It is in this scenario that the point of depreciation @ 25% WDV will come into picture
112	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	27	3.4	System should support single sign-on	As the system is going to be a unified solution, what support with single sign-on is expected?		We will require SAML and active directory features for our requirement
113	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018				What is the preferred DB? Recommended open source databases like MySQL or MariaDB	Not specified in Document	Open source database like MySQL or PostgreSQL

114	Section 5	26		Technical Requirements	What are the Middleware & Database versions : Application servers & Databases, Enterprise Service bus, Workflow management software and applications ?		Vendor has to build solution using reputed open source platform/technology
115				General	Does NPCI have any Data Warehouse Management and Master Data Management system currently?		We are using Hadoop
116				General	What is the integration strategy of NPCI? Is it through a Middleware ?		Yes, we prefer middleware integration strategy
117				General	ESB		Solution has to be designed based on Open API features, so we can integrated with any system in future
118				General	Payment Gateways		Solution has to be designed based on Open API features, so we can integrated with any system in future
119				General	CTI solutions		Open API to integrate with CPI system
120				General	DMS		Solution has to be designed based on Open API features, so we can integrated with any system in future
121				General	HRMS		Solution has to be designed based on Open API features, so we can integrated with any system in future
122				General	Third Party System (s), any		Solution has to be designed based on Open API features, so we can integrated with any system in future
123				General	Analytical / BI		Yes, we will need Analytical / BI integration
124				General	Email Solution		Yes, we will need email solution integration
125				General	SMS Gateway		Yes. Escalation or important queries need to addressed instantly
126				General	Outlook (Y/N)		Not required
127				General	Any other system with NPCI is looking to integrate with CRM ?		Solution has to be designed based on Open API architecture, so we can intergated with any system in future
128					On integration with existing systems, can we assume that any changes needed in those applications due to the interface requirements will be the responsibility of NPCI?		Solution has to be design and architect, so existing system can be integrated seamlessly without any change
129	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	25	21	All data collected from Chatbot should be encrypted/hashed with irreversible encryption.	If all the communication between Chatbot and CRM has irreversible encryption, the CRM will be unable to decrypt the results. Does this point imply “end to end” encryption and not irreversible encryption?		As specified in the RFP, all the confidential data has to be irreversible encryption. The core ask is that data confidentiality and data integrity cant be compromised by any entity without creating barriers for the CRM engine to read and process the data

130	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	30	11.3	Mobile Support	Requirement for Android, iOS, windows application for CRM		Yes. Native CRM App must be availablefor specified mobile platform
131	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	24	4.4	How the same shall be handled. Esp. critical cases like accounting software or Enterprise Resource Planning software downtime;	Is there any integration with accounting software and Enterprise Resource Planning software? If yes, where in the flowchart?		Currently there is no integration with any suggested system, though the expectation is that the proposed solution should be capable of integration in future. In the flowchart such a system push would be enabled at the point where the ticket is raised in the CRM engine and the issue is raised with the respective teams
132	Request for Proposal - Reference Number: NPCI/RFP/2018-19/MK/01 dated 09.04.2018	46	11.13.6	The bidder should also address appropriate automated backup solution.	Where is the backup data to be stored?		On the bidders cloud servers or Stored as per NPCI archival policy
133	Section 5	27	2.5	The proposed solution should be based on an object model framework with technical features to review & configure each layer of the framework.	Is this a critical requirement from the solution?		Yes. Solution framework must be built as specified in RFP
134	Section 5	27	2.13	The proposed solution must use reputed & proven open source stack wherever possible and should clearly mention the use of the same	Could Microsoft solution be used?		No. Solution must be build using open source platform/technology
135	Row 15 - Information Security	24		CRM systems contains their customer list and their information. Ensuring information security around these assets is paramount. To control environment around this to provide management a reasonable assurance from information security perspective	Does this mean, Cloud based solution can be shared with other customers or dedicated to NPCI Chatbot & CRM Applications		The Chatbot & CRM applications will be dedicated for NPCI
136	Section 3 - System Administration & Security	27		Should provide a UI for System Administration	System Administration for Application or underlying Infrastructure Administration?		UI for Application as well as underlying infrastructure dedicated for NPCI
137	3.19	28		The system should be available in active mode in Primary data center & passive mode in disaster recovery site	For Primary site and DR site to be dedicated Infra for NPCI or shared?		Both options are allowed
138	3.2	28		Should ensure data synchronization between PR, HA & DR. Data should always be in synch between three systems without any lag	It means RPO=0, any geo location guidance on DR site. How far can we place DR site? RPO=0 is limited to same Zone.		Requirement of RPO near zero is expected and hence only PR,HA & DR is discussed
139	4.6	28		Bidder to allow 3rd party process and compliance audit as per NPCI requirements.	It means physical entry to premise for Audit (Yes/No)?		Yes, we will need physical entry for authorized personnel from NPCI for the audit

140	6.4	28	<p>The data center and cloud environment needs to have below considerations:</p> <ul style="list-style-type: none"> - Adequate physical security controls & physical access controls to protect infrastructure on which solution is hosted (which includes below but not limited to) a. Segregated areas inside data center b. Multi factor role based physical access controls c. Employee background checks d. Other physical security controls like visitor management etc. 	<p>Since the solution requires space has segregated area within DC does it also require dedicate network & security devices? Or can that be shared?</p>		<p>Not necessary that all network & security devices should be dedicated for the NPCI solution</p>
141	6.7	29	<p>Adequate network security & logical access control on the network level (which includes below but not limited to)</p> <ul style="list-style-type: none"> a. Firewall between network segments b. Intrusion detection and intrusion prevention c. Protection against denial of service 	<p>Do the Firewall, IPS, DDoS devices need to be dedicated for this project or can be shared with other customers?</p>		<p>Not necessary that all network & security devices should be dedicated for the NPCI solution</p>
142	6.8	29	<p>Adequate logical access control on system, cloud management and virtualization level (which includes below but not limited to)</p> <ul style="list-style-type: none"> a. Micro segmentation at VM level b. Hypervisor privilege access control and monitoring 	<p>Does the micro-segmentation at VM level requires integration with Firewall</p>		<p>The requirement will be dependent on the solution proposed</p>
143	6.9	29	<p>Adequate security controls on system, cloud management and virtualization level (which includes below but not limited to)</p> <ul style="list-style-type: none"> a. VM encryption b. Automatic VM snapshot, backup & migrations 	<p>How long Backups are required?</p>		<p>We will need to keep interaction back-ups for 6 months</p>
144				<ul style="list-style-type: none"> a. Who will provide the MPLS connectivity from NPCI DC & DR sites to the Cloud Provider DC & DR sites of Chatbot & CRM? b. Does the bidder include cost of network b/w NPCI DR & DR sites to the Cloud Provider DC & DR sites hosting Chatbot & CRM ? If yes, what MPLS connectivity & latency should the bidder consider? 		<ul style="list-style-type: none"> a. It will be hosted in either public cloud or in NPCI DC on dedicated hardware supplied by the vendor b. The connectivity part query does not apply and the user management team of NPCI will be using the desktop's / devices to access the applications
145				Total Number of named Users		We need 100 log-in as mentioned in the RFP. Sizing to be estimated by the bidder
146				Number of concurrent users		To be defined by the bidder as per their capability

147					Number of Customers		Refer volumes mentioned on page 11 of the RFP
148					Number of Cases		Refer volumes mentioned on page 11 of the RFP
149					Number of Activities (meetings/ calls/ emails) per case		To be defined later
150					Please specify number of years for the required hardware sizing		5 years
151					We support both MS SQL and Oracle .Please mention your preferred database (oracle/ MS Sql)		Already clarified in pre-bid queries
152					Does the Customer require a separate DR setup? If yes, please mention the DR capacity i.e. it is required @ 100% DC capacity or less.		Yes we need separate DR set-up @ 100% capacity
153					Does the production environment require high availability?		Yes we need high availability
154					Does the deployment architecture need to include DMZ for mobile and external users.		The solution console access should be available to all external users (NPCI access provided) who should be able to access the application on mobile
155					Please share Purging policy percentage for volume data at the end of each year		All the data (more than one year period) will be archived