

Query No.	Document Reference	Page No.	Clause No.	Description in RFP	Clarification Sought	Additional Remarks	Comments from NPCI
1	RFP	8	c	The platform should allow NPCI to add merchant partners, host offers made available by vendors, NPCI or Banks directly.	Please confirm if onboarding these merchants or bringing these merchants on the offer platform is the bidders responsibility. Or NPCI will bring these merchants onboard.		On-boarded successful bidder is expected to be responsible for all partnership and offers sourcing
2	Scope of Work	10	B.2	Offer Fulfillment	Who will in charge of partnership with frequent flyer programs for frequent flyer points conversion?		On-boarded successful bidder is expected to be responsible for all partnership and offers sourcing
3	Scope of Work	10	B.2	Offer Fulfillment (Plug-in for Frequent Flier Programs)	What are the expectations in terms of number of FFPs which the platform should integrate with?		The bidder should be able to partner with all major airline for promotion of NPCI products Bidder needs to showcase it's expertise & capabilities to integrate and propose possible & relevant solutions
4	RFP	8	B.1	B. Sourcing Lucrative Offers Offer Sourcing & Management	As per our understanding of offer and loyalty platforms, the bidder will create different campaign/offers for the NPCI and the member bank. Post that the offer details, content, date of commencement/expiration will be handled by the NPCI and Banks. The bidder has to provide the CMS to the client to manage the offer?		On boarded successful bidder is expected to be responsible for all partnership and offers sourcing. The life cycle management of the offers through the term of the agreement is the responsibility of the bidder
5	Section 3 – Scope of Work	8	3.A.c	The platform should allow NPCI to add merchant partners, host offers made available by vendors, NPCI or Banks directly	Can bidder host Merchants/offers sourced directly by NPCI/banks on platform OR NPCI wants complete ownership in hosting offers themselves whatever the source be?		On boarded successful bidder is expected to be responsible for all partnership and offers sourcing. The life cycle management of the offers through the term of the agreement is the responsibility of the bidder
6	RFP	10	B2-Bullet point 2	Bidder should be able to manage the entire offer utilization process from sourcing to shipping of the goods to the Platform user address.	Physical deployment of the offer products is also the responsibility of the bidder.		Yes it's the responsibility of the bidder
7	RFP	10	B2 - Bullet point 4	Bidder should ensure an efficient and effective delivery of gift redeemed by Platform user within timelines. Bidders should ensure that the platform users are provided with best in class products and services.	Does that mean physical tracking, shipping and maintain offer products quality or maintaining the process from the backend of these activities		Yes the bidder is expected to manage the end-to-end reward fulfillment process
8	RFP	21		4.1.11 Bidder should be strong in POS & E-commerce merchant funded offer sourcing that will support all NPCI Payments products and should be able to bring/board Minimum 1000 Brands/Merchants offer with overall outlets of 2500 merchant outlets on NPCI	Bringing and physical onboarding of these merchants is bidder's responsibility as part of this project? Or we just have to onboard them to the process of listing them as partner merchants?		Successful bidder is expected to be responsible for all partnership and offers sourcing
9	Scope of Work	13	D	Creating Merchant Network	Does this Include Local offer sourcing also ?	Not mentioned	Yes, the bidder is expected to manage all offers and merchant partnerships which will include local + national merchants

10	Scope of Work	16	F (c)	Interactive Platform User Interface	How many regional languages should be supported in total?		The Platform should have Multi-lingual capability. The evaluation of the number of regional languages shall be taken post the platform is launched
11	RFP	16	F.c.	c. Language Support Should have the capability for the website, App, Mobile Site to be in regional languages	How many regional languages are expected to be supported by the number? If not exact then a rough number.		The Platform should have Multi-lingual capability. The evaluation of the number of regional languages shall be taken post the platform is launched
12	RFP	8	B.1	Offer Sourcing & Management	Request NPCI to give leeway on the offline merchants network for realtime instore POS redemptions; bidder will onboard such merchants 6 months after the PO. Initially bidder will go ahead with online portals, mobile apps, web portals for redemption.		NPCI would like to on board offers from both online as well as offline merchants. Please refer the eligibility criteria section clause 4.1.9 for timelines on offer sourcing for the 1st year
13	RFP	13	D	Creating Merchant Network	Request NPCI to give leeway on the offline merchants network for realtime instore POS redemptions; bidder will onboard such merchants 6 months after the PO. Initially bidder will go ahead with online portals, mobile apps, web portals for redemption.		NPCI would like to on board offers from both online as well as offline merchants. Please refer the eligibility criteria section clause 4.1.9 for timelines on offer sourcing for the 1st year
14	RFP	14		The bidder needs to ensure that at any given point of time the offers list should have an existing network of at least 1000 Brands/Merchant funded offers with the overall Outlets reach of atleast 2500 merchant outlets (national & regional) initially and should have capability for expansion of merchant funded offer network by adding 500 Brands/Merchant funded offer with overall outlets reach of 1000 merchants outlets year on year as per NPCI's	Request NPCI to give leeway on the offline merchants network for realtime instore POS redemptions; bidder will onboard such merchants 6 months after the PO. Initially bidder will go ahead with online portals, mobile apps, web portals for redemption.		NPCI would like to on board offers from both online as well as offline merchants. Please refer the eligibility criteria section clause 4.1.9 for timelines on offer sourcing for the 1st year
15	RFP	21	4.1.9	The bidder should have the capability of providing offer redemption on transactions at Partner Merchant outlets with an existing network of at least 1000 Brands/Merchant funded offers with the overall Outlets reach of at least 2500 merchant outlets (national & regional) initially and should have capability for expansion of merchant funded offer network by adding 500 Brands/Merchant funded offer with overall outlets reach of 1000 merchants outlets year on year as per NPCI's requirements	Request NPCI to give leeway on the offline merchants network for realtime instore POS redemptions; bidder will onboard such merchants 6 months after the PO. Initially bidder will go ahead with online portals, mobile apps, web portals for redemption.		NPCI would like to on board offers from both online as well as offline merchants. Please refer the eligibility criteria section clause 4.1.9 for timelines on offer sourcing for the 1st year

16	RFP	21	4.1.11	Bidder should be strong in POS & E-commerce merchant funded offer sourcing that will support all NPCI Payments products and should be able to bring/board Minimum 1000 Brands/Merchants offer with overall outlets of 2500 merchant outlets on NPCI	Request NPCI to give leeway on the offline merchants network for realtime instore POS redemptions; bidder will onboard such merchants 6 months after the PO. Initially bidder will go ahead with online portals, mobile apps, web portals for redemption. Alternatively, NPCI can enable up their existing relationships / partner engagements with the bidder.		NPCI would like to on board offers from both online as well as offline merchants. Please refer the eligibility criteria section clause 4.1.9 for timelines on offer sourcing for the 1st year
17	RFP	58	11	Bidder should be strong in POS & E-commerce merchant funded offer sourcing that will support all NPCI Payments products. Minimum 1000 Brands/Merchants offer with overall outlets of 2500 merchant outlets to be on boarded for NPCI Offers technology platform	Request NPCI to give leeway on the offline merchants network for realtime instore POS redemptions; bidder will onboard such merchants 6 months after the PO. Initially bidder will go ahead with online portals, mobile apps, web portals for redemption.		NPCI would like to on board offers from both online as well as offline merchants. Please refer the eligibility criteria section clause 4.1.9 for timelines on offer sourcing for the 1st year
18	RFP	20	4.1.4	The Bidder should have expertise and experience in Implementation & Management of Offers/Rewards Platform/Loyalty Program Or any such project specific assignments undertaken for at least 1 Scheduled Commercial/Co-operative Banks during any of the past 3 financial years. If not for Bank, then for any company (in India) where they are carrying out complete offers technology platform solution/rewards platform & catalog/loyalty program.	Request the bank to accept global references.		Global references shall be considered
19	RFP	56	4	The Bidder should have expertise and experience in Implementation & Management of Offers/Rewards Platform/Loyalty Program Or any such project specific assignments undertaken for at least 1 Scheduled Commercial / Co-operative Banks during any of the past 3 financial years. If not for Bank, then for any company (in India) where they are carrying out complete offers technology platform solution/rewards platform & catalog/loyalty program.	Request the bank to accept global references and not restricted only to India		Global references shall be considered
20	Annexure –B2– Technical Evaluation Matrix	64	3	Provide brief scope of work currently undertaken for 3 important clients of your organization along with client reference	We understand global references will be admissible.		Global references shall be considered

21	RFP	20	Section 4 - 4.1.4	Section 4 Eligibility Criteria 4.1.4 The Bidder should have expertise and experience in Implementation & Management of Offers/Rewards Platform/Loyalty Program Or any such project-specific assignments undertaken for at least 1 Scheduled Commercial/Co-operative Banks during any of the past 3 financial years. If not for Bank, then for any company (in India) where they are carrying out complete offers technology platform solution/rewards platform & catalog/loyalty program.	Is it necessary for the bidder to have the offer and loyalty platform service provision to an Indian client? Will international clientele won't be considered as relevant experience?		Global references shall be considered
22	Annexure –B2– Technical Evaluation Matrix	64	5	Please provide details of best 3 completed projects undertaken in last 3 years by your firm.	We understand global projects will be admissible.		Global projects shall be considered
23	Scope of Work	15	E	Technology Platform	What would be the approx volume of card base/BHIM/UPI and other NPCI platform for the offer platform		The clarification sought is out of scope of the RFP. For any data related to transaction/current trends etc, Bidder may refer to RBI website and/or other industry sources.
24	Scope of Work	14	E	Technology Platform	What would be the card base of the approx banks who would have the loyalty points and rewards platform		The clarification sought is out of scope of the RFP. For any data related to transaction/current trends etc, Bidder may refer to RBI website and/or other industry sources.
25	Scope of Work	8	B.1	Offer Sourcing and Management	What would be the average spend on credit cards for the banks who will get the offer platform ? Also what is the online spend on CC for these banks ?		The clarification sought is out of scope of the RFP. For any data related to transaction/current trends etc, Bidder may refer to RBI website and/or other industry sources.
26					What would be the average spend on debit cards for the banks who will get the offer platform? Also what is the online spend on Dr. Cards for these banks?		The clarification sought is out of scope of the RFP. For any data related to transaction/current trends etc, Bidder may refer to RBI website and/or other industry sources.
27	RFP			General	Please provide Rupay card volumes and Y-0-Y growth projections.		The clarification sought is out of scope of the RFP. For any data related to transaction/current trends etc, Bidder may refer to RBI website and/or other industry sources.
28	RFP			General	Please provide y-o-y projections on the number of customers onboarded on the offers platform		The clarification sought is out of scope of the RFP. For any data related to transaction/current trends etc, Bidder may refer to RBI website and/or other industry sources.

29	RFP			General	Please provide details on what value of transactions are envisioned for loyalty y-o-y		The clarification sought is out of scope of the RFP. For any data related to transaction/current trends etc, Bidder may refer to RBI website and/or other industry sources.
30	Section 2 - Introduction	6	2.1	Presently 56 banks are shareholders of NPCI out of which 19 are Public Sector Banks, 17 Private Sector Banks, 3 Foreign Banks, 7 Multi State Co-Operative Banks and 10 Regional Rural Banks	Total number of Rupay card users which may avail the benefit of the offers platform	Since, the scope would require offer sourcing from merchants thus knowledge of total and active customer base for Rupay Cards is important for Bidder and associated merchants	The clarification sought is out of scope of the RFP. For any data related to transaction/current trends etc, Bidder may refer to RBI website and/or other industry sources.
31	G. Call Centre Management	17	a. Grievance Management	Should maintain a call center set up to handle inbound/ outbound Platform user calls for queries on offers, Loyalty Program management, redemption, accrual and any other issues or feedback from the Platform users.	Please provide expected call volumes on a daily/monthly basis.		The clarification sought is out of scope of the RFP. For any data related to volumes Bidder may refer to RBI website and/or other industry sources.
32	H	17	Fraud Detection	Provision for maintaining audit trail information for member journeys/ transactions/ channels for a period of 1 year	Kindly provide approx. volumes.		The clarification sought is out of scope of the RFP. For any data related to volumes Bidder may refer to RBI website and/or other industry sources.
33	C. Marketing, Creative development and Campaign Management	13	a.	Conducting basic research for understanding Platform user spending behavior. Appropriate analytics on RuPay/BHIM/UPI Platform user data will have to be done for identifying Platform user base for campaigns	We understand this will have to be done for NPCI. Any such request made by the member banks will be treated as a new request. Kindly confirm.		All customization costs of the platform as per banks requests will be the liability of the banks, as per the resource cost provided by the bidder at the bid submission.
34	C. Marketing, Creative development and Campaign Management	13	f.	Study and report the impact of the campaigns/ strategies implemented by it. A detailed report on each campaign as well as a daily, weekly, monthly, quarterly and yearly report will have to be provided to gauge campaign performance	We understand these reports will be for NPCI only; any requests made by member banks will be treated as new requests. Please confirm.		All customization costs of the platform as per banks requests will be the liability of the banks, as per the resource cost provided by the bidder at the bid submission.

35	E. Technology Platform	15	c.	The Engine should have the ability to produce models when fed with algorithms and data by program managers. These models should be easily readable, easy to navigate, easy to modify, and be easily sharable with others if so desired	We understand these models will be developed only for NPCI. The inputs for building these models will be provided by NPCI's loyalty program managers. Kindly concur/clarify.		The platform model developed is expected to be proposed by the bidder. NPCI team will provide feedback and suggestions on the expectation of the platform
36	Section 4 Eligibility Criteria	20	4.1.7	The bidder must have the capability of managing and maintaining a minimum of 10 million Platform user accounts at the time of submission of this RFP and should be able to ramp up the capacity further in the future as per NPCI's requirement.	10 mn. platform users per day or per month? Kindly confirm. Is this a Year 5 projection ?		This is an approximate estimate of the number of platform users. The platform should have the bandwidth to manage high volumes of platform users
37	Annexure – A4 Eligibility Criteria Matrix	57	7	The bidder must have the capability of managing and maintaining a minimum of 10 million Platform user accounts at the time of submission of this RFP and should be able to ramp up the capacity further in the future as per NPCI's requirement.	Kindly confirm 10 mn. points per day or per month?		This is an approximate estimate of the number of platform users. The platform should have the bandwidth to manage high volumes of platform users
38	Section 10 – Terms and Conditions	36	10.6	Indicative Schedule	Request for a relaxation in indicative delivery schedule to accord for any unforeseen circumstances. Request for NPCI to work jointly with the bidder to arrive at mutually acceptable timelines/schedule.		The bidder is expected to deliver the solution as per the mentioned schedule. Please refer page no. 38 Indicative Schedule for delivery timelines.
39	Section 10 – Terms and Conditions	36	10.7	Penalty for default in delivery:	Request for a relaxation in indicative delivery schedule to accord for any unforeseen circumstances.		The bidder is expected to deliver the solution as per the mentioned schedule. Please refer page no. 38 Indicative Schedule for delivery timelines.
40	RFP	12	B4	Insights into the program for better decision management and campaign management	Would this be the basic analytic reports or the client needs advanced tools and integration of comprehensive BI tools to execute this process?		Basic formats of reports to be provided by the bidder. Final formats will be co-created basis mutual agreement between bidder & NPCI. For any additional request of reports by banks can be discussed post the launch of the platform
41	Section 3 - Scope of Work	12	B.4	Bidder shall provide reports at Category level /Merchant Level / Store level/Offer Level/Order Level Bidder should provide all reports, MIS, analytics etc. as desired by NPCI, in the requested format at any required periodicity or as and when required by the Bank	Does NPCI currently have any reporting or BI tool which it uses and can be reused for this solution or does the bidder have to procure?		Basic formats of reports to be provided by the bidder. Final formats will be co-created basis mutual agreement between bidder & NPCI. For any additional request of reports by banks can be discussed post the launch of the platform
42	RFP	15	E.c	c. Intelligence The Engine should have the ability to produce models when fed with algorithms and data by program managers. These models should be easily readable, easy to navigate, easy to modify and be easily sharable with others if so desired	Please elaborate what is the context of the model being referred here.		The platform model developed is expected to be proposed by the bidder. NPCI team will provide feedback and suggestions on the expectation of the platform

43	Section 3 - Scope of Work	8	A(f)	The bidder should have both primary Data Center and DR center with full back up arrangement.	Please confirm whether hardware and other software (DB/OS/Servers) will be procured, installed and managed by NPCI?		As per the RFP, all hardware and softwares for the platform would need to be procured by the bidder, the cost of which needs to be considered by the bidder in the one time set-up cost to NPCI.
44	Database Storage & Security Protection	12	B5 & B6	primary Data Center and DR center with full back up arrangement.	1. The infrastructure for hosting this Portal will be provided and owned by NCPI or bidder has to consider it in its pricing?		As per the RFP, all hardware and softwares for the platform would need to be procured by the bidder, the cost of which needs to be considered by the bidder in the one time set-up cost to NPCI.
45	Payment Gateway	10	B3	Acceptance of All Payment Types	4. Who will absorb the Transaction fee on the Payment Gateway for Rewards ?		All liabilities of the loyalty points and redemptions of points with lie with the banks.
46	Section 3 – Scope of Work	10	3.B.2	Bidder should be able to manage the entire offer utilization process from sourcing to shipping of the goods to the Platform user address	Will the shipping cost be borne by NPCI or the same can be charged to Platform user?		All liabilities of the loyalty points and redemptions of points with lie with the banks.
47	Section 3 Scope of Work	8	3.A.a	The bidder should be able to deliver a secure technology platform to NPCI with Web and Mobile IOS & Android platform, interface (website, m-site, mobile app, USSD, SMS, Instant messaging & E-mail).	Are all the platforms required on Day 1 or a phased delivery can be proposed/acceptable?		The bidder is expected to provide the secured technology with (website, m-site, mobile app, USSD, SMS, Instant messaging & E-mail) as per the mentioned timelines in the RFP. Please refer page no. 38 Indicative Schedule for delivery timelines.
48	Section 3 Scope of Work	10	3.B.2	The Bidder should be able to provide the capabilities for plugging-in the conversion of frequent flier points against the merchant funded offers.	Is this required on Day 1 or a phased delivery can be proposed/acceptable?		The bidder is expected to provide the delivery as per the mentioned timelines in the RFP. Please refer page no. 38 Indicative Schedule for delivery timelines.
49	Section 3 Scope of Work	8	3.B.1.d	NPCI holds the sole authority to add/modify offer categories and to accept/reject offers if not as per market expectation. The bidder should be able to host offers sourced by NPCI & Banks directly	Are all the offers expected to be pre-approved by NPCI OR vendor can add themselves and NPCI modifies/rejects as identified.		Please refer to section 3 Clause B.1 d d. NPCI can add/modify offer categories and to accept/reject offers as per descretion
50				General	Cut off points for redemption of the loyalty points and whether it can be partially redeemed		For Banks the offers platform would be a white labelled solution, customised according to the user base for each bank. The cut off for loyalty points will differ from Bank to Bank and will be finalised post offer platform launch. The system should be enabled with capabilities of full and partial redemptions

51	Section 6 Commercial Evaluation	24	6.3 Successful Bidder Criteria > 6th bullet.	Royalty Fee shall mean and include fee charged by NPCI form merchant partners through successful bidder for providing access to NPCI product users/offers technology platform users, the model for Royalty Fee would be only in absolute amount.	<p>The Royalty fee is dependent on how available the NPCI makes its product / users for targeting. What is the ethical governing policy on this?</p> <p>For example, is there a restriction in numbers of Offers / SMS / emails / Alerts that can be sent to users?</p> <p>As was read earlier in the Bid document, that you might have partner banks integrating in this programme. In such a case would NPCI have the ownership to extend this end users base for Offers / Marketing?</p>	<p>Royalty Fee is the fee paid to NPCI by the bidder for the overall scope of the project by providing access to the overall set of associated banks. Kindly refer page 24 under Successful bidder criteria for more clarity on royalty fees.</p> <p>All communication to users will be carried as per banks approvals.</p> <p>NPCI has 1000+ member banks catering various NPCI products to end consumers. Once the Bidder successfully completes offers technology platform providing confidence to NPCI, NPCI will recommend the platform to all its member banks and their end users. However they are free to participate or not participate.</p>
52	Commercial Evaluation	24	6.3	Successful Bidder Criteria	Kindly confirm our understanding that database, analytics, reporting all necessary license cost + hosting and infra setup will be additional on actuals ?	<p>As per the RFP, one time investment cost shall mean & Include cost that is proposed by the bidders to be incurred for NPCI to set up the overall project as defined under section 5.2: Evaluation of technical response of bids.</p> <p>The one time fee should include all the cost. We request to share the commercials with parameters mentioned along with business justification</p>
53	RFP	67		General	Please elaborate on the royalty fee. What about AMC, maintenance, call center, marketing cost that the bidder will need to bear?	<p>Royalty Fee is the fee paid to NPCI by the bidder for the overall scope of the project by providing access to the overall set of associated banks. Kindly refer page 24 under Successful bidder criteria for more clarity on royalty fees.</p> <p>As per the RFP, cost shall mean & Include cost that is proposed by the bidders to be incurred for NPCI to set up the overall project as defined under section 5.2.</p>

54	Section 3 Scope of Work	8	g)	Bidder should have capability to extend white labeled solution with Banks as well.	Bidder will develop a comprehensive loyalty management platform for NPCI. Member banks will approach NPCI for launching loyalty services, and NPCI will work with the Bidder jointly to provide the solution to the member bank. Accordingly, the royalty clause mentioned in sec. 6.3 will apply to the member bank seeking the loyalty management solution from NPCI - the member bank will pay the royalty fee, Bidder will not be paying the royalty fee in this case. Additionally, the one-time set-up cost will be borne by the member bank and paid to Bidder for the services rendered. Kindly confirm if this understanding is correct.		As per the RFP, cost shall mean & Include cost that is proposed by the bidders to be incurred for NPCI to set up the overall project as defined under section 5.2. Royalty Fee is the fee paid to NPCI by the bidder for the overall scope of the project by providing access to the complete set of associated banks. Kindly refer page 24 under Successful bidder criteria for more clarity on royalty fees. The customization cost for white labelling the platform as per banks requests will be the liability of the banks, as per the resource cost provided by the bidder at the bid submission
55	E. Technology Platform	15	g.	Bidder should provide complete integration/development/maintenance & support for any technology related improvement and the associated costs should be clearly defined at the time of the bid. The support provided can be utilized as per the sole discretion of NPCI for the core enhancement of the platform or customization for any participating banks program.	We understand that the costs associated with the integration/development/maintenance & support for any technology related improvement will be borne by NPCI depending upon the nature of the integration/development/maintenance & support. We understand customisations for any participating banks' program will only include the look+feel and other cosmetic customisation of the rewards portal and app, offers and BAU reports. Please elaborate and clearly define on the core enhancement expectations so that the bidder can define the scope of work clearly and succinctly. Kindly confirm.		As per the RFP, one time investment cost shall mean & Include cost that is proposed by the bidders to be incurred for NPCI to set up the overall project as defined under section 5.2: All customization costs of the platform as per banks requests will be the liability of the banks, as per the resource cost provided by the bidder at the bid submission. The nature of customization completely depends on the banks requirements.
56	Section 6 Commercial Evaluation	24	6.3 Successful Bidder Criteria	Royalty Fee for Banks & NPCI- H1 Bidder to be selected: Weightage 50%	We understand here the merchants and member banks that will be part of the loyalty program will be paying a royalty to NPCI. Please specify the structure and value of the royalty fee. Apart from the royalty fee, member banks will pay for the loyalty points issued to their customers and for redemptions (at actuals) made by customers. The bidder will invoice royalty to merchant partners in this setting. Kindly confirm.		Royalty Fee is the fee paid to NPCI by the bidder for the overall scope of the project by providing access to the overall set of associated banks. Kindly refer page 24 under Successful bidder criteria for more clarity on royalty fees. Liabilities of the loyalty points will lie with the banks.

57	Section 6 Commercial Evaluation	24	6.3 Successful Bidder Criteria	For the purpose of clarity of the above clause Royalty Fee shall mean and include fee charged by NPCI form merchant partners through successful bidder for providing access to NPCI product users/offers technology platform users, the model for Royalty Fee would be only in absolute amount.	Kindly provide an explanation for the phrase 'absolute amount'.		Royalty fee provided by the bidder to NPCI will be required in a definite figure an not in percentage
58	RFP	67	Annexure C 2 – COMMERCIAL PRICE FORM	One time setup fee charged by the agency to NPCI for the 'scope of work' as mentioned in 'RFP for empanelment of NPCI Offers technology platform agency for NPCI [NPCI/RFP/2017-2018/MK/11]	The bidder understands that this line item in the commercial price form covers the one time setup costs for the platform and associated hardware. Request NPCI to confirm the line item where annual OPEX costs for providing support and maintenance, recurring connectivity costs can be submitted.		As per the RFP, one time investment cost shall mean & Include cost that is proposed by the bidders to be incurred for NPCI to set up the overall project as defined under section 5.2: Evaluation of technical response of bids. The one time fee should include all the cost. We request to share the commercials with parameters mentioned along with business justification
59	RFP	66	Annexure C1 – COMMERCIAL BID FORM	We affirm that the total price given above represents the entire cost to complete the work in accordance with the RFP and is inclusive of manpower cost, hardware cost, telephone expenses, other related hardware/software requirement for successful completion of the project, out-of-pocket expenses and incidentals etc. and no claim will be made on account of any increase in expenses to be incurred to complete this Project	Request NPCI to confirm bidder's understanding that any connectivity costs including MPLS connectivity from Bidder's DC/DR to NPCI DC/DR, DC-DR replication costs, internet bandwidth costs for successful solution deployment & operations should be included as part of the proposal. Also request NPCI to confirm the line item in which the recurring connectivity costs can be submitted.		As per the RFP, one time investment cost shall mean & Include cost that is proposed by the bidders to be incurred for NPCI to set up the overall project as defined under section 5.2: Evaluation of technical response of bids. The one time fee should include all the cost. We request to share the commercials with parameters mentioned along with business justification
60	RFP	12	B6	The Bidder should maintain NPCI's data in dedicated servers and should have Disaster Recovery Site.	Would the client be paying additionally for the dedicated server/cloud server and the DR server/additional availability zone in case of cloud server? Or bidder has to account for this cost in the bid beforehand?		As per the RFP, one time investment cost shall mean & Include cost that is proposed by the bidders to be incurred for NPCI to set up the overall project as defined under section 5.2: Evaluation of technical response of bids. The one time fee should include all the cost. We request to share the commercials with parameters mentioned along with business justification
61	RFP	16 & 17	G	G. Call Centre Management a. Grievance Management Should maintain a call center set up to handle inbound/ outbound Platform user calls for queries on offers, Loyalty Program management, redemption, accrual and any other issues or feedback from the Platform users. c. List of Information in Interface to staff The Bidder's call center interface should provide any information as required by NPCI	Provide a physical call center support with the pricing of such a setup as part of this RFP?		As per the RFP, one time investment cost shall mean & Include cost that is proposed by the bidders to be incurred for NPCI to set up the overall project as defined under section 5.2: Evaluation of technical response of bids. The one time fee should include all the cost. We request to share the commercials with parameters mentioned along with business justification

62	Successful Bidder Criteria	24	6.3	clause Royalty Fee shall mean and include fee charged by NPCI form merchant partners	3. We need Clarity on the Royalty clause . Royalty fee for Banks and NPCI ?		Royalty Fee is the fee paid to NPCI by the bidder for the overall scope of the project by providing access to the overall set of associated banks. Kindly refer page 24 under Successful bidder criteria for more clarity on royalty fees.
63	Section 3 – Scope of Work	14	3.G.a	Should maintain a call center set up to handle inbound/ outbound Platform user calls for queries on offers, Loyalty Program management, redemption, accrual and any other issues or feedback from the Platform users.	Is the bidder expected to bear the cost of call center (agent charges & call charges)? If yes, kindly indicate the number of agents which are required to manage the call center operations.		As per the RFP, one time investment cost shall mean & Include cost that is proposed by the bidders to be incurred for NPCI to set up the overall project as defined under section 5.2: Evaluation of technical response of bids.
64	Annexure –B2– Technical Evaluation Matrix	1	59	Quality of the merchant funded offers to be sourced along with road Map for the offers campaigns & communication program	Kindly highlight the parameters on which quality will be judged and how is the bidder expected to demonstrate quality of offers in the technical bid.		The one time fee should include all the cost. We request to share the commercials with parameters mentioned along with business justification
65	Section 6 Commercial Evaluation	25	6.3 Successful Bidder Criteria	For the purpose of clarity all development and customization of the core enhancement of the platform will be complimentary to NPCI utilized during the course of the 3 years as defined under section 3.	We understand that the development and customisation of the core enhancement of the platform pertains to the initial development or integration of the loyalty solution, and this will be done complimentary. However, to accommodate the functionalities and modules to be added/edited on the platform later on will be costed for separately from the 4000-man hours costing that will be provided. Kindly confirm.		This is a matter/part of the commercial proposition. Bidder needs to submit the proposal, as deemed suitable, in the commercial bid with business justification. The customization utilized by NPCI for the development of the platform shall be considered in the one-time setup cost to NPCI during the commercial bid. The bidder is required to provide the costs for 4000 man hours at the time of the bid submission
66	E. Technology Platform	16	g.	All development and customization of the core enhancement of the platform will be complimentary to NPCI utilized during the course of the 3 years to accommodate functionalities and modules to be added/edited on the platform basis.	We understand that the development and customisation of the core enhancement of the platform pertains to the initial development or integration of the loyalty solution, and this will be done complimentary. However, to accommodate the functionalities and modules to be added/edited on the platform later on will be costed for separately from the 4000-man hours costing that will be provided. Kindly confirm.		This is a matter/part of the commercial proposition. Bidder needs to submit the proposal, as deemed suitable, in the commercial bid with business justification. The customization utilized by NPCI for the development of the platform shall be considered in the one-time setup cost to NPCI during the commercial bid. The bidder is required to provide the costs for 4000 man hours at the time of the bid submission
67	Scope of Work	16	E (g)	Technology Platform	What is the meaning of the sentence "All development and customization of the core enhancement of the platform will be complimentary to NPCI utilized during the course of the 3 years to accommodate functionalities and modules to be added/edited on the platform basis"?		This is a matter/part of the commercial proposition. Bidder needs to submit the proposal, as deemed suitable, in the commercial bid with business justification. The customization utilized by NPCI for the development of the platform shall be considered in the one-time setup cost to NPCI during the commercial bid

68	Introduction	6	2.1	About NPCI	How many banks would require a white labeled offer site?		NPCI has 1000+ member banks catering various NPCI products to end consumers. Once the Bidder successfully completes offers technology platform providing confidence to NPCI, NPCI will recommend the platform to all its member banks. However they are free to participate or not participate.
69	RFP			General	Please provide y-o-y projections on the number of member banks that NPCI envisions to onboard on the platform		NPCI has 1000+ member banks catering various NPCI products to end consumers. Once the Bidder successfully completes offers technology platform providing confidence to NPCI, NPCI will recommend the platform to all its member banks. However they are free to participate or not participate.
70	Introduction	6	2.1	About NPCI	Does any of these banks currently have any form of loyalty or offers. If yes, how many banks ?	List of banks with loyalty program	Yes, few banks currently do have offers or loyalty program. For the number of banks the bidder is expected to do their own research
71	Scope of Work	8	B.1	Offer Sourcing and Management	Which are the top 10 categories where online spends take place? Can NPCI please provide volume of spends on these categories?		1) Recharge 2) Wallets 3) Bill payments 4) Travel 5) Grocery 6) Food & Dining 7) Shopping 8) Jewellery 9) Pharmaceuticals 10) Others The above is an indicative list of top online categories for card spends. For updated category list Bidder may refer to RBI website
72	Scope of Work	8	B.1	Offer Sourcing and Management	Which are the top 10 online merchants where these cardholders have spent? Volumes?		1) Recharge 2) Wallets 3) Bill payments 4) Travel 5) Grocery 6) Food & Dining 7) Shopping 8) Jewellery 9) Pharmaceuticals 10) Others The above is an indicative list of top online categories for card spends. For updated category list Bidder may refer to RBI website

73	Scope of Work	8	B.1	Offer Sourcing and Management	What is the % of offers that would be sourced by NPCI or their partner banks?		All existing and new merchants/offers on-boarded with NPCI will be included. However, there is no % capping on offers to be sourced by NPCI or any of its member banks
74	Scope of Work	10	B.2	Offer Fulfillment	What would be the purpose of a unique code for merchant funded offers (B.2 Offer fulfillment)?		The purpose of unique code is to monitor the success rate of the offer redemption closely & to acquire new set of customers. This is recommended on case to case basis
75	Scope of Work	8	B.1	Offer Sourcing and Management	Can we get any potential volume, value of offers we are looking for year 1 to 3 ?		The over all offers expected to be sourced by the merchant is already mentioned in the RFP. Please refer eligibility criteria page no. 20 clause 4.1.9 The offer redemption & success calculation is expected to be done by the Bidder. For any data related to transaction/current trends etc, Bidder may refer to RBI website and/or other industry sources.
76	Scope of Work	13	C	Marketing, Creative development and Campaign Management	We understand NPCI will offer the platform along with campaign comms modules to banks. Will the selected organisation be responsible for execution and distribution of the same ?		The campaign management/functionality to promote the offers through various means is expected to be part of the offers platform technology. Hence Bidder is expected to take ownership for all offer promotional activities. For all such requests from banks, a standard rate-card for required services need to be shared by the bidder and mutually agreed by NPCI and the bidder
77	Section 3 - Scope of Work	8	A (e)	The platform should allow NPCI or member banks to do campaign management i.e. selecting target segment, create communication copy and deploy communications via push notifications, SMS & E-mailer, Web, App, m-site, instant messaging)	Who would manage the campaign management on behalf of NPCI or other banks?		The campaign management/functionality to promote the offers through various means is expected to be part of the offers platform technology. Hence Bidder is expected to take ownership for all offer promotional activities. For all such requests from banks, a standard rate-card for required services need to be shared by the bidder and mutually agreed by NPCI and the bidder
78	RFP	8	e	The platform should allow NPCI or member banks to do campaign management i.e. selecting target segment, create communication copy and deploy communications via push notifications, SMS & E-mailer, Web, App, m-site, instant messaging)	Do these activities need to be done by NPCI admin/ Bank admin directly or be done by bidder on behalf of NPCI/ Bank? Please confirm.		On-boarded successful bidder is expected to execute and manage campaigns as per the NPCI/Bank requirements
79	Eligibility Criteria	20	4.1.7	Eligibility Criteria	What is the expected growth in members over a 3 year period? What would be the corresponding transaction volumes (initially, then after 3 years)?		The offer redemption & success calculation is expected to be done by the Bidder. For any data related to transaction/current trends etc, Bidder may refer to RBI website and/or other industry source

80	Scope of Work	14	E	Technology Platform	Is NPCI looking at offering one single platform for both rewards and offer? Can this be done separately?		NPCI is looking for one single platform for rewards and offers
81	Scope of Work	14	E	Technology Platform	If a bank is only looking for an offer platform- can the loyalty platform be also mandated?		The requirement on the implementation of the platform will differ from bank to bank. The bank at its discretion can choose to integrate only the offers platform too
82	RFP	10	B.2	Bidder should also have capability of generating unique codes for any merchant funded offers whenever required for redemption purpose, as per requirements of NPCI, from time to time.	Please confirm what these unique codes are meant for		Unique codes refer to unique promo codes for offer redemptions.
83	RFP			General	Please clarify if the offers will be run only on NPCI products like debit, credit Rupay cards, UPI, BBPS, NETC, Bharat Bill ,etc for the bank or an any bank channels as well?		The offers are expected to be appicable on all NPCI products. If the Banks wish to extended these offers to their individual offerings as well, then the capabilities need to be build in provided the redemptions happen through an NPCI payments product
84	RFP			General	Please provide bank projection on the number of points awarded every year and also on the redemption percentage envisioned.		NPCI has 1000+ member banks catering various NPCI products to end consumers. Once the Bidder successfully completes offers technology platform providing confidence to NPCI, NPCI will recommend the platform to all its member banks. However they are free to participate or not participate.
85	RFP			General	Please provide details on what all NPCI products does NPCI want to run promotions on.		The platform should have the capabilities for running promotions across all NPCI products.
86	Section 3 Scope of Work	8	a)	The bidder should be able to deliver a secure technology platform to NPCI with Web and Mobile IOS & Android platform, interface (website, m-site, mobile app, USSD, SMS, Instant messaging & E-mail).	By secure technology platform with web and mobile IOS and Android platform, we understand NPCI is referring to the loyalty redemption portal and mobile app. The interface refers to the portal admin, which will enable NPCI and member banks to access the loyalty program dashboard. An USSD interface would mean the customer's ability to fetch his/her loyalty program details by way of USSD option currently provided by NPCI. Requesting bank to clarify on the Instant Messaging capability expected. Kindly confirm/clarify the above points.		The platform should have the capabilities to support all the mentioned interfaces including Instant messaging apps like WatsApp, Messengers, Hike, Line and so on for communications and promotions to the user.
87	B.2 Offer Fulfillment	10	Second Bullet Pt.	And MORE	Please define an indicative list of the expected categories so that the bidder can scope for the same.		Please refer to Scope of work section under sourcing lucrative offers for an indicative list of offer categories. The bidder can add to the category list in accordance with NPCI approvals

88	B. Sourcing Lucrative Offers	8	B. Sourcing Lucrative Offers	B.1 Offer Sourcing & Management	We understand bidder can engage with NPCI's existing alliance/offers sourcing partners/vendors to offer these services seamlessly.		The bidder can engage with NPCI's current merchant partnerships. All existing merchants/offers on-boarded with NPCI will be included on the platform. The merchant tie-ups by the bidder will be over and above the current partnerships The Proposed offer needs to better than the current offer construct
89	B. Sourcing Lucrative Offers	10	B.1 Offer Sourcing & Management	Bidder should also have capability of generating unique codes for any merchant funded offers whenever required for redemption purpose, as per requirements of NPCI, from time to time.	We understand bidder can engage with NPCI's existing alliance/offers sourcing partners/vendors to offer these services seamlessly.		The bidder can engage with NPCI's current merchant partnerships. All existing merchants/offers on-boarded with NPCI will be included on the platform. The merchant tie-ups by the bidder will be over and above the current partnerships The Proposed offer needs to better than the current offer construct
90	Creating Merchant Network	14	a.	Set up Bidder	We understand Bidder can engage with NPCI's existing alliance/offers sourcing partners/vendors to offer these services seamlessly. Request NPCI to consider the same.		The bidder can engage with NPCI's current merchant partnerships. All existing merchants/offers on-boarded with NPCI will be included on the platform. The merchant tie-ups by the bidder will be over and above the current partnerships The Proposed offer needs to better than the current offer construct
91	Annexure – A4 Eligibility Criteria Matrix	57	9	The bidder should have the capability of providing offer redemption on transactions at Partner Merchant funded offer outlets with an existing network of at least 1000 Brands/Merchant funded offers with the overall Outlets reach of at least 2500 merchant outlets (national & regional) initially and should have capability for expansion of merchant funded offer network by adding 500 Brands/Merchant funded offer with overall outlets reach of 1000 merchants outlets year on year as per NPCI's	We understand Bidder can engage with NPCI's existing alliance/offers sourcing partners/vendors to offer these services seamlessly.		The bidder can engage with NPCI's current merchant partnerships. All existing merchants/offers on-boarded with NPCI will be included on the platform. The merchant tie-ups by the bidder will be over and above the current partnerships The Proposed offer needs to better than the current offer construct
92	Annexure – A4 Eligibility Criteria Matrix	57	11	Bidder should be strong in POS & E-commerce merchant funded offer sourcing that will support all NPCI Payments products. Minimum 1000 Brands/Merchants offer with overall outlets of 2500 merchant outlets to be on boarded for NPCI Offers technology platform	We understand Bidder can engage with NPCI's existing alliance/offers sourcing partners/vendors to offer these services seamlessly.		The bidder can engage with NPCI's current merchant partnerships. All existing merchants/offers on-boarded with NPCI will be included on the platform. The merchant tie-ups by the bidder will be over and above the current partnerships The Proposed offer needs to better than the current offer construct

93	B. Sourcing Lucrative Offers	10	B.1 Offer Sourcing & Management	The Bidder should be able to provide the capabilities for plugging-in the conversion of frequent flier points against the merchant funded offers.	We understand this conversion value and the associated merchant-funded offer will be decided by the respective member bank, and that the Bidder's loyalty management solution must have the capability to facilitate such conversions. Any backend integration/file sharing process related to data flow for frequent flier points will be the responsibility of the member bank. Kindly confirm.		The integration with the banks will be enabled by the support of the bidder. Relevant data from the bank can be sought by the bidder for accruing or burning of points.
94	B. Sourcing Lucrative Offers	10	B.1 Offer Sourcing & Management	Bidder should be able to manage the entire offer utilization process from sourcing to shipping of the goods to the Platform user address.	We understand this clause pertains to the end-to-end redemption fulfilment process - platform user will select a reward on the portal/app, place an order for it, and the bidder will ship the reward to the user's registered address. Kindly confirm.		Yes the bidder is expected to manage the end-to-end reward fulfillment process
95	C. Marketing, Creative development and Campaign Management	13	d.	Launch various campaigns during festive season to accelerate spends of RuPay/BHIM/UPI Platform users.	This will be done only for NPCI and its set of products/services. Please confirm.		Yes the campaigns will be carried out for increasing transaction across NPCI products & services for all banks or select banks.
96	E. Technology Platform	14	a. Processing Capacity	User should be able to process multiple activities at the same time on the platform which may include request for offers, purchase of offer, personalization of offers, loyalty points accrual and burn, Platform user grievances redressal etc.	We understand this is only for NPCI. Please provide approx. volumes.		The user is referred to the bank customer using NPCI product or services. For data related to volumes research is expected to be done by the Bidder. Bidder may refer to RBI website and/or other industry source
97	E. Technology Platform	15	d.	Bidder should enable the member to access offers or redeem rewards from different platforms such as Mobile, Internet, USSD & any other advance technology.	Please provide an indicative list of 'advanced technology'.		Clarification sought is out of the scope of work of this RFP. Bidder is expected to do their own research in regards to advanced technology
98	E. Technology Platform	15	g.	Bidder needs to provide the complete man-hour costs for 4000 man-hours as part of the commercial bid to ensure transparency in costs for modules and functionalities that may be required for any customization or requirements by the banks post taking the platform live. Man-hours would not be counted for the initial development or integration.	The modules and functionalities, except for the initial development or integration of the loyalty solution, that will be customised in the future will include the following: 1. Offers 2. Redemptions 3. Rewards portal 4. Reports The costing for this instance will be provided for from the costing estimation made for the 4000-man hours mentioned in the previous point (sr. no 53). Kindly confirm.		Yes, the bidder is required to provide the costs for 4000 man hours at the time of the bid submission

99	E. Technology Platform	15	g.	The number of man-hours will solely be utilized on specific requests or requirements which will be considered on case-to-case basis during the course of the 3 years. The total number of man-hours assigned is indicative and NPCI does not guarantee the utilization of the complete duration of the man-hours.	We undersand that the 4000-man hours costed for by the bidder and paid for by NPCI will be utilised over a 3-year period depending upon the scope of the customisation requests made by either NPCI or the member bank (the list of customisation pertains to the items listed in sr. no. 54), except for the initial development or integration of the loyalty solution done for NPCI. Kindly confirm.		Yes, the 4000 man -hours will be utilized only for any specific customization required by the banks for white labelling the platform
100	E. Technology Platform	16	g.	Platform integrations with Banks in its standard form will not bear any additional costs during the complete term of the agreement.	We understand that platform integrations with banks in its standard form will include only the following: 1. Data flows of defined products into loyalty engine 2. Accrued points data flow into rewards portal 3. Redeemed points data flow into rewards portal Integrations beyond the ones mentioned above will be costed for basis the scope. Kindly confirm.		Yes, any customization required by Banks which is beyond the standard form of the platform will be as per the resource cost provided by the bidder at the time of the bid submission.
101	F. Interactive Platform user Interface	16	b. Traffic Management	The Platform user platform should have the ability to handle traffic smoothly with a rich Platform user experience	Please provide expected volumes on the user platform on a daily/monthly basis.		For data related to volumes research is expected to be done by the Bidder. Bidder may refer to RBI website and/or other industry source
102	Section 6 Commercial Evaluation	25	6.3 Successful Bidder Criteria	For the purpose of clarity of this clause Royalty Fee will be a perpetual value for the purpose of calculation and evaluation of this RFP: N = 3 years and discount rate is 8% for calculating NPV of Royalty.	This clause is unclear. Kindly explain with an example for our understanding.		The RFP term is for 3 years basis which the calculation for Royalty is limited for the 3 year period. Royalty expected would be a perpetual pay out. For calculating the value of Royalty NPV formulae could be used = Tenure 3 years, Discount 8%
103	Section 6 Commercial Evaluation	25	6.3 Successful Bidder Criteria	For the purpose of clarity the platform integrations with Banks in its standard form will not bear any additional costs during the complete term of the agreement as defined under section 3	We understand that platform integrations with banks in its standard form will include only the following: 1. Data flows of defined products into loyalty engine 2. Accrued points data flow into rewards portal 3. Redeemed points data flow into rewards portal Integrations beyond the ones mentioned above will be costed for basis the scope. Kindly confirm.		Any customization required by Banks which is beyond the standard form of the platform will be as per the resource cost provided by the bidder at the time of the bid submission.

104	RFP	10	B2 - Bullet point 1	The Bidder should be able to provide the capabilities for plugging-in the conversion of frequent flier points against the merchant-funded offers.	Is this for domestic or international flights as well. Will it include frequent flier from all domestic airlines or limited as specified by NPCI? We would need this info to know the API to be developed to incorporate such info from associated airlines.		The bidder should be able to partner with all major airline both domestic and international for promotion of NPCI products Bidder needs to showcase it's expertise & capabilities to integrate and propose possible & relevant solutions
105	RFP	12	B6	The Bidder should submit Business Continuity Plan (BCP) to NPCI.	To be submitted along with the bid or after the award of Bid at later stages of discovery and document development		The bidder is expected to provide the supporting documents at the time of bid submission.
106	RFP	13	C	C. Marketing, Creative development and Campaign Management b. All design of catalogue for campaigns should be managed by the Bidder	Is this catalogue digital or physical?		The catalogue can be both digital or physical
107	RFP	14	D.a.- Bullet point 12	The bidder needs to ensure that at any given point of time the offers list should have an existing network of at least 1000 Brands/Merchant-funded offers with the overall Outlets reach of at least 2500 merchant outlets (national & regional) initially and should have capability for expansion of merchant funded offer network by adding 500 Brands/Merchant funded offer with overall outlets reach of 1000 merchants outlets year on year as per NPCI's	Please elaborate on this one. As per our understanding, the platform to be developed should be capable of running offer programs for 1000 brands with a minimum of 2500 outlets. Please clarify if otherwise.		Please refer the eligibility criteria section clause 4.1.9 for expectation and delivery of offer sourcing
108	RFP	22		5.2 Evaluation of Technical Response of Bids Platform user reference of previous similar projects to be shared via mail & CD	The link of the project in CD and email (both)? Or provide complete description/Work orders of such reference projects.		The bidder is expected to provide supporting of projects with complete description which can be via CD, mail or both
109	Section 3 - Scope of Work	8	A (a)	The bidder should be able to deliver a secure technology platform to NPCI with Web and Mobile IOS & Android platform, interface (website, m-site, mobile app, USSD, SMS, Instant messaging & E-mail).	Can mobile and web be done in a phase wise manner or does it have to be simultaneous?		The bidder is expected to provide the secured technology with (website, m-site, mobile app, USSD, SMS, Instant messaging & E-mail) at the time of the launch of the platform. The evaluation of this can be mutually agreed upon once the partner is on-boarded
110	Checklist	2	A	Eligibility Criteria Response (Envelope A), Technical Bid (Envelope B) and Commercial Bid (Envelope C) prepared in accordance with the RFP document	Any further documentation to support or justify the commercials required alongside the commercial bid?		The bidder can provide additional documents for supporting the provided information has proofs
111	Database Storage & Security Protection	12	B5 & B7	primary Data Center and DR center with full back up arrangement.	Also will it be located NPCI data centre or it can be cloud based managed by the bidder.		Please refer Scope of work section under clause A. Technology Provider for Offers & Loyalty Platform for data center requirements. Cloud hosting can be evaluated but the cloud solution need to comply with all NPCI's data security policies & norms

112	Scope of Work	12	B 4	Reports	How is the redemption to be tracked ?	Its is a parallel activity other than this	Redemptions is required to be tracked regularly to measure performance of rewards and program as a whole
113	Marketing, Creative development and Campaign Management	13	C	Collaterals	What are the different Collaterals expected to be designed ?	We need specifics	The clarification sought is out of scope of the RFP. Collaterals will depend on the requirements from time to time
114	Section 3 – Scope of Work	8	3.A.a	The bidder should be able to deliver a secure technology platform to NPCI with Web and Mobile IOS & Android platform, interface (website, m-site, mobile app, USSD, SMS & email)	By Technology platform, does NPCI mean a Website , App, m-site which can be accessed by Rupay Card customers and NPCI/Bank to have admin rights and separate panel and dashboard to track usage	Kindly indicate if there is more to it.	Yes, the bidders expected to provide the platform with interfaces to be accessed from (website, m-site, mobile app, USSD, SMS & email)
115	Section 3 – Scope of Work	8	3.A.d	The platform should have capability of integrating loyalty engine, campaign management engine and analytics	Does NPCI have their own Campaign Management engine or Analytics engine which need to be integrated with the platform or is the bidder expected to create and integrate these engines into the platform?		The bidder is expected to integrate the campaign management and analytics tools in the platform
116	Section 3 – Scope of Work	8	3.A.e	The platform should allow NPCI or member banks to do campaign management i.e. selecting target segment, create communication copy and deploy communications via push notifications, SMS & E-mailer & Web, app, m site)	Will the bidder be shared restricted data pertaining to Rupay card customers to do campaign management i.e. selecting target segment, create communication copy and deploy communications or NPCI will do it on its own through platform?		The bidder is expected to run campaigns on behalf of NPCI or Banks. Relevant data will be provided in masked format
117	Section 3 – Scope of Work	10	3.C.c	Digital Marketing of the program – Bidder shall deploys regular push notifications to Platform users registered on platform, email and SMS communications to the RuPay/BHIM/UPI Platform users towards on boarding, awareness of platform and communicating exciting offers, etc. according to direction and input from NPCI/Bank	Is the bidder expected to bear the cost of SMS, email, etc? If yes, kindly indicate the quantum of users to whom SMS & Email are required to be sent. Also indicate the frequency of such communication.		The Bidder is expected to share rate card for all communicational activities under taken by the bidder. The rate card will be evaluated and approved by NPCI.
118	Scope of Work	11	B.4	Reports	Is the requested format for reporting already defined?		Basic formats to be suggested by the bidder. Final formats will be co-created basis mutual agreement between bidder & NPCI.
119		12	B.4	Reports	Bidder will develop a repository of reports for NPCI exclusively basis NPCI's requirements, and the bidder will provide the required reports basis mutually defined timelines, as the bidder will have to procure these reports from a large repository of data, which is a time-consuming affair. Any reports requested for by member banks will be an additional effort; any such request will be routed through NPCI to the bidder, and will timelines for the same will be jointly defined by the bidder and NPCI. Kindly provide a concurrence on the same.		Basic formats of reports to be provided by the bidder. Final formats will be co-created basis mutual agreement between bidder & NPCI. For any additional request of reports by banks can be discussed post the launch of the platform

120	B.5	12	Database Storage	Should have the capacity to effectively and efficiently store the data about the Platform user, transactions history, campaign record, effect after a certain campaign, etc.	Please define the storage period for the mentioned customer data, transaction history & reports. Also, please provide the approximate data volume expected.		Minimum 2 years and Maximum 5 years of data need to be stored. Volumes can grow depends on Banks on boarding may be in Tera bytes .
121	4.1 Eligibility Criteria	20	4.1	All eligibility criteria listed in the section.	We assume its "Bidder & its Partner Vendor (OSD)" that together can meet this requirement. Please clarify the same.		Please refer to section 3 Clause K - Multiscoping & Consortium. NPCI will allow the bidder to set-up and construct an external team/consortium of alliances (Third Party agencies) that will come together to service the complete expected scope of work
122	Section 3 Scope of Work	19		The Consortium leader which is the bidder in this case, will be required to fulfill all the eligibility criteria independently. All parties involved in the consortium would be required to have operations in India.	Request NPCI to allow the eligibility criteria may be fulfilled by the consortium partner. Although the consortium partner may fulfill the eligibility criteria we may be allowed as prime bidder.		NPCI would like to on-board bidders who fit in the expected criteria mentioned in the RFP document. Kindly refer Page 19 Clause K - Mutiscoping & Consortium for more clarity.
123	Section 3 Scope of Work	17	H. Fraud Detection > a) > 2nd bullet	Audit trail should be accessible from outside of the proposed software and should be available to NPCI on request	Would you want a specific audit trail interface to be enabled for NPCI to access or a daily incremental trail data has be sent to your defined virtual location to access?		Bidders to propose solution as per requirement criteria; refer RFP. The evaluation of the nature of audit trails can be mutually decided at the time of launch of the platform
124	RFP	17	H.a	Audit trail should be accessible from outside of the proposed software and should be available to NPCI on request	Please confirm if these will be reports		The clause clearly states that NPCI should have access to conduct audits pertaining to the platform.
125	H	17	Fraud Detection	The Bidder shall also provide audit trail of offers availed or points earned and redeemed by the Platform users (RuPay, BHIM, UPI, and other NPCI payment products, currently existing or has may be introduced in future.) 1. Audit trail of member activity within the proposed software e.g. changes to addresses etc. 2. Audit trail should be accessible from outside of the proposed software and should be available to NPCI on request 3. Provision for Audit information to be fed back to NPCI 4. Provision for maintaining audit trail information for member journeys/ transactions/ channels for a period of 1 year	We understand that for all pts. 1-4 audit trails shall be provided for NPCI only, and not member banks.		Yes, the reference of audit trails are for NPCI
126	Annexure A 1.2	50		- Bid Security (Bank Guarantee- EMD)	Request NPCI to provide the IFSC code to be incorporated in the EMD guarantee		The clarification sought is out of the scope of this RFP. Please refer section 7 Instruction to bidders clause 7.7, EMD needs to submitted in the form of DD or Pay Order as a part of the bid submission.

127	Section 10 – Terms and Conditions	41	10.13 Intellectual Property:	NPCI will have the sole and exclusive right to this IPR. Intellectual Property Rights in all standard products shall remain vested in the owner of such rights.	In Definitions: 10.1.4 "the IPR" is defined as belonging to NPCI. We are a product company and are using a base implementation of our product to customize the NPCI requirement. In such a scenario, would we giving up the IPR rights of our base code also?		The IPR in the final platform/ solution (<i>as it shall be developed for NPCI</i>) would vest with NPCI.
128	Scope of Work	13	B.6	Database Security and Protection	Could we have sight of NPCI's Data Retention Policy? What is considered "non-confidential data"?		Regarding Data Retention Policy - NPCI's Data Retention Policy shall be shared with the successful bidder Regarding the Non-Confidential Data - the Article 2 of the Annexure D (page 68) - clearly defines the same.
129	RFP	14		For the purpose of clarity of this clause Bidder shall involve & mean all the vendors dealing in the products and services as indicated in this RFP (Subject to such changes/additions as NPCI may in its sole and absolute discretion shall deemed fit).	Please elaborate on this requirement.		This clause states, Bidder shall work on involving merchants from categories mentioned in this RFP who do business in India and accept payments using one or many NPCI payments options.
130	RFP	37	10.1.4	Intellectual Property Rights (IPR)" means any and all copyright, moral rights, trademark, patent and other intellectual and proprietary rights, title and interests worldwide whether vested contingent, or future, including without limitation all economic rights and all exclusive rights to reproduce, fix, adapt, modify, translate, create derivative works from extract or re-utilize data from, manufacture, introduce into circulation, publish, enter into computer memory, otherwise use any portion or copy in whole or in part, in any form, directly or indirectly, solely and exclusively belonging to NPCI...	Request to remove 'solely and exclusively belonging to NPCI' as this is only a definition		No variation in the RFP terms.
131	RFP	39	10.7.2	In case the delay exceeds 10 days of the stipulated delivery period, NPCI reserves the right to cancel the brief without prejudice to other remedies available to NPCI.	Request to modify this as follows: "In case the delay exceeds the overall cap on liquidated damages , NPCI reserves the right to cancel the brief without prejudice to other remedies available to NPCI."		No variation in the RFP terms.
132	RFP	40	10.11	Payment Terms	The clauses are silent regarding payment of interest to vendor for delayed payments, beyond due date.		No variation in the RFP terms.
133	RFP	40	10.12	Confidentiality and Publicity	Request to make the entire clause mutual and to add one more exception to Confidential Information - ' with the prior written consent of the disclosing party'		No variation in the RFP terms.

134	RFP	41	10.13	Intellectual Property Rights	The clauses suggested is not acceptable as the solution provided is the IP owned product of the bidder and any kind of transfer of ownership on the documentation/customization/software etc will be highly restrictive to our business. We can offer to provide license to the software in perpetuity.		No variation in the RFP terms.
135	RFP	41	10.14	Indemnity	Sub-clauses i), ii) and iii) are very generic and hence are acceptable only with some modifications to make this specific. Indemnification is acceptable only for breach of IPR, confidentiality obligations, gross negligence or willful misconduct. Further, the clauses are silent regarding mutual indemnification for the bidder, for the wrongdoings by the Bank. Request to provide mutual indemnification		No variation in the RFP terms.
136	RFP	42	10.14	Indemnity would not be limited to court awarded damages and shall include all indirect, consequential and incidental damages, damages, loss or liabilities, compensation suffered by NPCI arising out of claims made by its Platform users and/or regulatory authorities	The indemnities arising out of breach of intellectual property rights can be accepted with an 'unlimited' cap. Any other indemnities shall fall within the purview of the limitations on liability as mutually agreed between the parties.		No variation in the RFP terms.
137	RFP	43	10.14.2	The Bidder's aggregate liability in connection with obligations undertaken as part of the Project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the value of the contract/Purchase Order.	Request to cap the aggregate liability limited to last 12 months' fees paid by the bidder		No variation in the RFP terms.
138	RFP	43	10.14.3	The Bidder's liability in case of claims against NPCI resulting from gross misconduct or gross negligence of the Bidder, its employees, contractors, and subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.	Request to remove 'breach of confidentiality obligations' from the clause		No variation in the RFP terms.
139	RFP	43	10.14.3	Liquidated Damages: The parties hereby agree that if due to negligent act of the Bidder or non-fulfillment of any obligations under the Purchase Order, NPCI suffers any losses or incurs damages the Bidder would be fully liable to the total value of the contract/Purchase Order.	Request to delete the clause, as we request to provide with a cap on liquidated damages., 10% of the TCV		No variation in the RFP terms.
140	RFP	43	10.15	Liquidated Damages	Request to bring this under 'indemnification'		No variation in the RFP terms.

141	RFP	44	10.17	Termination of RFP/PO	<p>Request to modify as:</p> <p>"Notwithstanding anything contained and provided elsewhere in this RFP, NPCI reserves the right to terminate this RFP/the Purchase Order Order basis the mutually agreed terms and conditions"</p> <p>"Termination for convenience is acceptable only upon payment of a mutually agreed termination fees.</p> <p>Further, request to provide a cure period of at least 45 days, prior to termination for non-performance</p> <p>Further, the Clause is silent regarding mutual termination rights for the bidder for wrongdoings by bank.</p>		No variation in the RFP terms.
142	RFP	46	10.19.1	The Bidder shall undertake to observe, adhere to, abide by, comply with and notify NPCI about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this RFP	<p>Request to modify as follows;</p> <p>"The Bidder shall undertake to observe, adhere to, abide by, comply with and notify NPCI about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, as a service provider under the contract"</p>		No variation in the RFP terms.
143	RFP	47	10.22	Order Cancellation	Termination of RFP/PO is already covered and the given clauses are very generic and wide. Request to delete this clause. Also, repayment of the fees received is also not acceptable.		No variation in the RFP terms.
144	RFP	68	Annexure D	NDA	We assume that the NDA will need to be submitted by the winning bidder only. Request NPCI to confirm		NDA needs to be signed by all bidders as a part of the bid submission process
145	Section 3 – Scope of Work	12	3.B.6	The Bidders should have signed Non-Disclosure Agreement ("NDA") with NPCI (in the format prescribed in " Annexure D ", hereto) and ensure data security accordingly	NDA has to be signed by successful bidder or by all bidders?		NDA needs to be signed by all bidders as a part of the bid submission process
146	Scope of Work	17	G	Call Centre Management	Could we have an indication of what the expected Turn Around Time is (for existing NPCI services, for example)?		NPCI will decide the TATs post the launch (after referring to Software Configuration Manager – if required) and accordingly TATs will be updated. NPCI admin login should have the option to modify the TATs as and when required.
147	RFP	17		TAT should be defined to respond to Platform user query as per the guidelines set by NPCI	Please provide the TATs		NPCI will decide the TATs post the launch (after referring to SCM – if required) and accordingly TATs will be updated. NPCI admin login should have the option to modify the TATs as and when required.

148	G. Call Centre Management	17	a. Grievance Management	TAT should be defined to respond to Platform user query as per the guidelines set by NPCI	We request the TAT for addressing customer queries be jointly/mutually decided by NPCI and the bidder.		NPCI will decide the TATs post the launch (after referring to SCM – if required) and accordingly TATs will be updated. NPCI admin login should have the option to modify the TATs as and when required.
149	G. Call Centre Management	17	c. List of Information in Interface to staff	The Bidder's call center interface should provide any information as required by NPCI	The bidder's call centre interface will provide only customer loyalty data - which includes customer profiles, accrued points, redeemed points, grievances/complaints and offers library - as required, to NPCI. Kindly confirm.		Yes, the call center System should have all the information subject to the offers, schemes, loyalty, reward points etc. readily available with them, for any other queries the information needs to be directed to the relevant team for response
150	RFP	39	10.7.1	If the Bidder does not deliver the agreed deliverables and/or fail to adhere to the scope of work within stipulated period (as shall be specified in the Purchase Order) from the date of receipt of Purchase Order, or such authorized extension of delivery period as may be permitted in writing by NPCI, 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 15%	Request to cap the overall penalty limited to 10% of the TCV		The bidder is expected to deliver the solution as per the mentioned schedule. The terms of the RFP will stand unchanged.
151	RFP	11	B.3	Fraud and Risk Management (FRISK) - A customizable fraud and risk management system that can maximize redemptions and minimize risk.	Please confirm if bidder can use the existing NPCI FRISK platform and integrate with the NPCI FRISK product to minimize risk in PG transactions.		The current NPCI FRM tool does not have any such feasibilities
152	RFP	17		The bidder should have automated fraud detection alerts, reports and triggers driving consequential actions in consultation with and approval from NPCI.	Please confirm if bidder can use the existing NPCI FRISK platform and integrate with the NPCI FRISK product to minimize risk in PG transactions.		The current NPCI FRM tool does not have any such feasibilities
153	RFP	20	4.1.5	All infrastructures including hardware pertaining to NPCI's offer platform shall be housed in India.	The bidder has currently the set-up including the hardware outside India. Request NPCI to permit and allow the infrastructure including the hardware to be housed outside India as the bidder will use tokenization and secure channels for transmitting data to the Data Center outside US subsequently, the bidder will set-up the entire platform in India within stipulated period (12 months from the data of PO) to provide the required services. Request NPCI to allow setting up the Data center and associated set-up in India within 12 months from the date of issuance of the purchase order to the successful bidder.		All infrastructure including hardware pertaining to NPCI's offer technology platform are mandatory to be housed in India.

154	RFP	57	5	All infrastructures including hardware pertaining to NPCI's offer platform are to be housed in India.	The bidder has currently the set-up including the hardware outside India. Request NPCI to permit and allow the infrastructure including the hardware to be housed outside India as the bidder will use tokenization and secure channels for transmitting data to the Data Center outside US subsequently, the bidder will set-up the entire platform in India within stipulated period (12 months from the date of PO) to provide the required services. Request NPCI to allow setting up the Data center and associated set-up in India within 12 months from the date of issuance of the purchase order to the successful bidder. Undertaking to that effect shall be provided		All infrastructure including hardware pertaining to NPCI's offer technology platform are mandatory to be housed in India.
155	RFP	57	9	The bidder should have the capability of providing offer redemption on transactions at Partner Merchant funded offer outlets with an existing network of at least 1000 Brands/Merchant funded offers with the overall Outlets reach of at least 2500 merchant outlets (national & regional) initially and should have capability for expansion of merchant funded offer network by adding 500 Brands/Merchant funded offer with overall outlets reach of 1000 merchants outlets year on year as per NPCI's	Please relax this eligibility as bidder has DC in the US. We will use tokenization and secure channels for transmitting data to US DC. If required, we will provide an undertaking to NPCI to bring the DC to India, 12 month from the issuance of PO		The description reference and the clarification sought is not in context. However all infrastructure including hardware pertaining to NPCI's offer technology platform are mandatory to be housed in India.
156	B.3 Rewards Catalogue	11	Payment Gateway	Fraud and Risk Management (FRISK) - A customizable fraud and risk management system that can maximize redemptions and minimize risk.	We understand NPCI is already in the process of procuring an EFRM solution, which will fulfil the FRISK requirement, and which will secure transactions at NPCI's end. Also, member banks will also have their existing FRISK operational. In such a scenario, the veracity of the platform user's transactions is already established, which is why the transaction has been successful in the first place. Therefore, in view of the above, request NPCI to provide certain scenarios/examples to elaborate/clarify this clause. Please state a few instances wherein the FRISK requirement mentioned in the RFP will be required, and how it will support business.		The current NPCI FRM tool shall not be enabled for the use on this platform. The platform should have the capacity for fraud detection and ability to take required actions. The clause states that the platform should provide a risk free process for users while redeeming points or making payments for availing rewards.
157	H	17	b.	The bidder should have automated fraud detection alerts, reports and triggers driving consequential actions in consultation with and approval from NPCI.	We understand NPCI is already in the process of procuring an EFRM solution, which will fulfil this particular requirement. We are also of the view that fraud detecting decisioning should not be extended into the loyalty management solution. However, kindly help us with further clarity on this requirement.		The current NPCI FRM tool shall not be enabled for the use on this platform. The platform should have the capacity for fraud detection and ability to take required actions.

158	RFP	13	B.6 Database Security & Protection	The Vendor should retain only the non-confidential data related to platform users post approval from NPCI & Banks to ensure timely restoration of the data. data as per the Data Retention Policy specified by NPCI	Request NPCI to share its data retention policy, data archival & data backup policy so that the same can be incorporated in the solution design, sizing & costing.		No card details or Personal Identifiable Information (PII) can be captured.
159	Section 3 Scope of Work	16	E. Technology Platform > g > 3rd bullet	Platform integrations with Banks in its standard form will not bear any additional costs during the complete term of the agreement.	Which bank integrations are being referred to? Is this for all 56 shareholding bank of NPCI. Will each of the bank will have to be integrated by the Vendor or you expect the vendor to provide you with an API/ Webservices to bank for them to integrate?		NPCI has 1000+ member banks catering various NPCI products to end consumers. Once the Bidder successfully completes offers technology platform providing confidence to NPCI, NPCI will recommend the platform to all its member banks. However they are free to participate or not participate. The platform has to be developed based on Open API compliant architecture, so banks can easily integrate with the system
160	Scope of Work	8	A-f	The bidder should have both primary Data Center and DR center with full back up arrangement.	Can non-sensitive/non KYC type data be hosted outside India?		Data must be hosted securely in India
161	Scope of Work	14	E	Technology Platform	Does NPCI plan an integration with POS for real-time offer redemption during the transaction? Who has access to the POS platform for being integrated with our solution?		Yes, the platform should have the capabilities of integration with POS for real time offer redemptions. Platform has to be provided for POS, Mobile (Android, iOS), javascript for Web and in C for native integration
162	Scope of Work	11	B.4	Platform user Management	Is the expectation that member banks would establish Single Sign-On (SSO) mechanisms from their online banking portals to the rewards platform portal?		Implement SAML2.0 standard SSO authentication mechanisms.
163	RFP	9	B.2	Movie, Air ticket, Bus ticket booking	Please clarify if the platform user should be able to directly book tickets on the web portal itself. Or user can buy a coupon/ voucher based on the points and then be re-directed to a BookMyShow/ Redbus for booking a ticket using the coupon/ voucher code? Please confirm.		The platform should have ticketing capabilities. The Solution should be configurable for the Web and in App purchase. There should be Open API to support and customization and Integration.
164	RFP	11	B.4	The bidders technology platform should be able integrate with NPCI or member banks Platform user database.	Please confirm if data can be accepted as batch files in SFTP protocol from member banks		Platform has to build using Open API compliant architecture, so the platform can integrate seamlessly with NPCI and Bank platform. SFTP protocol should be used for file transfer mechanism
165	RFP	13	B.6	The Vendor should retain only the non-confidential data related to platform users post approval from NPCI & Banks to ensure timely restoration of the data. data as per the Data Retention Policy specified by NPCI	Please elaborate and provide examples on non-confidential data		There should be purge and retention policy implemented on the persistent / DB solution. Based on the recommendation Confidential data need to be encrypted and kept or should not be stored, which would be decided case to case basis. For example, information like A/c no , mobile no are confidential

166	RFP	15		The Engine should have the ability to produce models when fed with algorithms and data by program managers. These models should be easily readable, easy to navigate, easy to modify, and be easily sharable with others if so desired	Please provide an example model for further clarity		The model algorithm should be well defiend, scalable and fast. The platform model developed is expected to be proposed by the bidder. NPCI team will provide feedback and suggestions on the expectation of the platform
167	RFP	15		Bidder should enable the member to access offers or redeem rewards from different platforms such as Mobile, Internet, USSD & any other advance technology.	Bank to confirm if redemption in USSD will be done using item codes in the catalogue.		An unique loyalty Id has to be generated for each member based on an unique user details. This ID will be used for mapping member to provide offers and redemption of rewards
168	RFP	16	F.c	Should have the capability for the website, App, Mobile Site to be in regional languages	Please confirm if this is the redemption portal, or mobile app. Also how many regional languages should be made available.		Redemptions will be web as well as mobile App. All interfaces should have Multi-lingual capability. Based on user language selection, platform has to send language specific content.
169	RFP	38	3	Procurement of relevant software with licenses including details project roadmap for implementation	The software, hardware should be hosted in a dedicated instance in the bidder's DC and DR. Please confirm. If yes, then please elaborate procurement of licenses? Will the licenses of the the licenses be in the name of bidder or NPCI ?		As per the RFP, cost shall mean & Include cost that is proposed by the bidders to be incurred for NPCI to set up the overall project as defined under section 5.2. The licenses procured for the project would solely depend on the solutions propsoed by the bidder. Since the licenses would be procured by the bidder, it would be in the name of the bidder
170	B.7	13	Software/Hard ware Upgrades	The bidder in effectively maintaining the platform should ensure a 99.9% uptime and smoothly managing Downtimes etc.	All upgrades/maintenance will be informed prior by the bidder, and NPCI will communicate this information onward to all member banks.		As per the RFP, The bidder should have the infrastructure for providing 24x7 support and attending timely to the Platform user grievances about the offers and platform. Bidder has to define best management and monitoring tools for the maintainance of the system. Automate patching/upgradation of tools to minimize downtime. They must aquire quality hardware for better lifetime
171	H	17	Fraud Detection	Audit trail should be accessible from outside of the proposed software and should be available to NPCI on request	We understand the required audit reports will be provided on a SFTP for only NPCI's consumption; these reports will be available on the SFTP for download at NPCI's discretion. Kindly confirm.		SFTP protocol should be used for file transfer mechnaism
172	RFP	13	B.7 Software/Hard ware Upgrades	The bidder in effectively maintaining the platform should ensure a 99.9% uptime and smoothly managing Downtimes etc.	Request NPCI to confirm bidder's understanding that the uptime will be calculated for monthly average period.		Bidder has to define best management and monitoring tools for the maintainance of the system. Automate patching with tools to minimize downtime. They must aquire quality hardware for better lifetime.
173	RFP	12	B.6 Database Security & Protection	The Bidder should maintain NPCI's data in dedicated servers and should have Disaster Recovery Site.	By dedicated server, it is the bidder's understanding that NPCI requires a dedicated host with its own operating system instance.		Yes this is functional requirement and should be taken from Cost and availability optimization perspective.