INVITATION FOR EXPRESSION OF INTEREST (EOI) - BBPS SOLUTION

EOI Reference No: NPCI/EOI/2015-16/IT/0010 dated 31.07.2015

National Payments Corporation of India
8th Floor, R-Tech Park, Nirlon Knowledge Park
Near HUB Mall, Opp. Western Express Highway,
Goregaon (East),
Mumbai - 400 063.
Tel: +91-022-40 50 85 00 Fax: +91-022 - 40 50 86 50
Disclaimer

1. National Payments Corporation of India along with its subsidiaries and divisions are hereinafter referred to as “NPCI”.

2. NPCI has prepared this document to give background information to the interested parties on the Bharat Bills Payment System (BBPS) Solution. While NPCI has taken due care in the preparation of the information contained herein and believe it to be accurate, neither NPCI nor any of its authorities or agencies nor any of their respective officers, employees or advisors give any warranty or make any representations, express or implied as to the completeness or accuracy of the information contained in this document or any information which may be provided in association with it.

3. The information is not intended to be exhaustive. Interested parties are required to make their own inquiries and respondents will be required to confirm in writing that they have done so and they do not rely only on the information provided by the organization (NPCI) in submitting an EOI. The information is provided on the basis that it is non-binding on the organization or any of its authorities or agencies or any of their respective officers, employees or advisors.

4. The organization reserves the right not to proceed with the Project or to change the configuration of the Project, to alter the time table reflected in this document or to change the process or procedure to be applied. It also reserves the right to decline to discuss the matter further with any party expressing interest. No reimbursement of cost of any type will be paid to persons or entities expressing interest.

5. Any clarification sought from NPCI should be sent to the correspondence address mentioned elsewhere in this document. No clarifications will be entertained after the last date for submission of pre-bid queries.
Checklist:

The following items must be checked before the Bid is submitted:

1. Eligibility Criteria and Technical Bid should be prepared in accordance with the EOI document.

2. Envelope ‘A’ should contain Eligibility Criteria Response along with the bid cost of Rs 11,400/- in the form of Demand Draft (DD).

3. Envelope ‘B’ should contain Technical Bid.

4. All the pages of Eligibility Criteria Response and Technical Bid must be duly sealed and signed by the authorized signatory.

5. All the pages of the EOI document should be sealed and signed by an authorized signatory and the document should be placed in Envelope - ‘A’.

6. All the pages of documents submitted as part of Response should be duly numbered, sealed and signed by the authorized signatory.

7. All relevant certifications, audit reports, etc. should be enclosed to support claims made in the relevant Envelopes.

8. Envelope ‘A’ and Envelope ‘B’ should be submitted along with a demand draft for Rs 11,400 (Rupees eleven thousand four hundred only) issued by a scheduled commercial bank in India and made in favour of “National Payments Corporation of India” payable at Mumbai, towards the bid cost. The bid cost of Rs 11,400 (Rs 10,000 plus 14% Service Tax) is non-refundable.
Notice inviting Expression of Interest (EOI) - Selection of a BBPS Solution for NPCI

NPCI invites sealed proposals for shortlisting vendors who could be prospective bidders in an RFP process for selection of a solution for Bharat Bills Payment Central Unit (BBPCU) under Bharat Bills Payment System (BBPS). The solution is hereinafter referred to as BBPS solution.

NPCI is looking for a solution from reputed companies with proven experience in successfully developing, supplying, deploying and managing a solution similar to BBPS solution for financial institutions/ banks/ Authorized institutions or agencies or entities/ Third Party processors.

The BBPS solution is to be designed and customized for BBPCU; however certain components of the system could be extended to the other participants of the Bharat Bills Payment System.
EOI Schedule and Communication Address

The following is an indicative timeframe for the overall process. NPCI reserves the right to vary this timeframe at its absolute and sole discretion and in case of any variation; a notice/intimation will be published on the company’s website. Changes to the timeframe will be relayed to the affected respondents during the process.

The EOI schedule is as follows (all time indicated are Indian Standard Time):

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<th>Sr. No.</th>
<th>Description</th>
<th>Detailed Information</th>
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<tr>
<td>1</td>
<td>Name of Project</td>
<td>EOI for Selection of BBPS solution</td>
</tr>
<tr>
<td>2</td>
<td>Tender Reference Number</td>
<td>NPCI/EOI/2014-15/IT/0010</td>
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<tr>
<td>3</td>
<td>Date of publication of EOI document on the website</td>
<td>31/07/2015</td>
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<tr>
<td>4</td>
<td>Last date and time for receiving Bidder’s Pre-Bid queries in writing</td>
<td>13/08/2015 6:30 pm</td>
</tr>
<tr>
<td>5</td>
<td>Last date and time for bid Submission</td>
<td>31/08/2015 5:00 pm</td>
</tr>
<tr>
<td>6</td>
<td>Date and time of opening of Eligibility criteria Bid (Envelope A)</td>
<td>31/08/2015 5:30 pm</td>
</tr>
<tr>
<td>7</td>
<td>Address for place of bid submission</td>
<td>National Payments Corporation of India, 8th Floor, R-Tech Park, Nirlon Knowledge Park, Near HUB Mall, Opp. Western Express Highway, Goregaon (E), Mumbai - 400 063</td>
</tr>
<tr>
<td>8</td>
<td>Date and Time of Technical Bid Opening (Envelope B)</td>
<td>Eligible Bidders would be informed.</td>
</tr>
<tr>
<td>9</td>
<td>Name and Address for Communication</td>
<td>VP &amp; Head - IT Procurement National Payments Corporation of India 8th Floor, R Tech Park, Off Western Express Highway, Nirlon Knowledge Park, Near HUB Mall, Opp Western Express Highway, Goregaon-East, Mumbai - 400063</td>
</tr>
<tr>
<td>10</td>
<td>Bid Cost</td>
<td>Rs 11,400/- (Rs.10, 000.00 plus Service Tax@14%)</td>
</tr>
<tr>
<td>11</td>
<td>Bid Related Queries</td>
<td>Rahul Tandon Contact: +91 7506446591 Email id: <a href="mailto:rahul.tandon@npci.org.in">rahul.tandon@npci.org.in</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Arvind Sarswat Contact: +91 8108108682 Email id: <a href="mailto:arvind.sarswat@npci.org.in">arvind.sarswat@npci.org.in</a></td>
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<td></td>
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<td>Prashant Awale Contact: +91 8108108650 Email id: <a href="mailto:prashant.awale@npci.org.in">prashant.awale@npci.org.in</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Benny Joseph Contact : +91 8108122844 Email id: <a href="mailto:benny.joseph@npci.org.in">benny.joseph@npci.org.in</a></td>
</tr>
</tbody>
</table>

Note:
1. Bids will be opened in the presence of the bidders’ representatives who choose to attend.
2. Date and Time & Address for Technical Bid Opening will be intimated later to the qualified Bidders.
3. Bid Cost: DD shall be made in favor of “National Payments Corporation of India” for Rs 11,400/- (i.e. Rs.10, 000 + Service Tax@14%) payable at Mumbai.
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Chapter 1  Introduction: Organization and Products

1.1 Organization

NPCI has been incorporated as a Section 25 company under the Companies Act 1956 (present Section 8 of Companies Act 2013). It has been promoted by Banks in India under the aegis of the Indian Banks’ Association with majority shareholding by Public Sector Banks. NPCI is an umbrella organization for retail payment systems in India.

NPCI has five offices and three data centers across the country and works with multiple vendor organizations to deliver world class payment services to its customers i.e. member banks and financial institutions.

As of date, NPCI works with 78 direct member banks and 164 sub-member banks. The spectrum of the member banks ranges from large PSU banks to private banks and RRB’s.

1.2 NPCI Products

Its current products and services offerings include National Financial Switch (NFS), RuPay Card Scheme, Immediate Payment Service (IMPS), Aadhaar Enabled Payment System (AEPS), Cheque Truncation System (CTS) and National Automated Clearing House (NACH). Except CTS and NACH, all other products are online products and require real time processing capabilities.

1.3 Cost of the EOI

The bidder shall bear all costs associated with the preparation and submission of its bid and NPCI will, in no case, be held responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

The bidder can submit the EOI document from NPCI’s office at 8th Floor, R- Tech Park, Nirlon Knowledge Park, Near HUB Mall, Opp. Western Express Highway Goregaon (E), Mumbai - 400 063 along with non-refundable amount of Rs 11,400- (INR Eleven thousand Four hundred only, inclusive of Service Tax), payable in the form of Demand Draft/Pay Order from any Scheduled Commercial bank in India favoring “NATIONAL PAYMENTS CORPORATION OF INDIA” payable at Mumbai.

1.4 Due Diligence

The bidders are expected to examine all instructions, terms and specifications stated in this EOI. The bid shall be deemed to have been submitted after careful study and examination of this EOI document. Failure to furnish all information or submission of a bid not responsive to this EOI will be at the bidders’ risk and may result in rejection of the bid. NPCI is not bound to disclose the grounds for rejection of Bid. The decision of NPCI regarding the final declaration of the successful bidders shall be final.

The bidder is requested to carefully examine the EOI documents and the terms and conditions specified therein, and if there appears to be any ambiguity, contradictions, inconsistency, gap and/or discrepancy in the EOI document, bidder should seek necessary clarifications through pre-bid queries.

1.5 Ownership of this EOI

The content of this EOI is a copy right material of National Payments Corporation of India. No part or material of this EOI document should be published on paper or electronic media without the prior written permission from NPCI.
Chapter 2  
BBPS Overview

The bill payments industry in India is characterized by the presence of a large number of billers who provide a variety of payment options to their customers. However, a large number of payments continue to be either through cash or cheque. The present payment infrastructure arrangements are mostly biller-specific and do not provide an interoperable payment system which allows seamless and efficient bill payment mechanism to the customer. These challenges in the service delivery presented an opportunity for an integrated bills payment system in the country that offers interoperable and accessible bill payment services to customers through a network of agents, allows multiple payment mode, and provides instant confirmation of payment.

Bharat Bill Payment System (BBPS) will function as a tiered structure for operating the bill payment system in India with a single brand image providing convenience of ‘anytime anywhere’ bill payment to customers.

In this context please refer to RBI guidelines issued on BBPS on 28th November 2014 DPSS.CO.PD. No. 940/02.27.020/2014-2015

Following are the participants in BBPS System.

1. BBPCU (Bharat Bill Payment Central Unit) :-

BBPCU will act as the Central Unit under the BBPS. The BBPCU will set necessary operational, technical and business standards and guidelines for the entire system and its participants and also undertake clearing and settlement activities for inter BBPOU transactions (Off-us transactions). NPCI will be authorized as the BBPCU to implement the BBPS.

2. BBPOU (Bharat Bill Payment Operation Unit) :-

Entities acting as operating units will be direct member in BBPS and All BBPOUs will adhere to the guidelines & standards set by the BBPCU. BBPOU will handle end-to-end all ON-US transactions. BBPS allows both Bank and Non-Bank entities to perform the role of BBPOU.

3. Biller:-

Billers are the service providers for the various utilities and will participate in the BBPS through BBPOU.

4. Agent Institutions:-

BBPOU will onboard Agent institutions which may further onboard agents and/ or set up customer service points in various regions and locations.

5. Agents

Agents are service points which will be available in the form of branch offices, collection centers and outlets. All physical payment of bills will be routed through agents. BBPOU will onboard the agent in order to allow them to offer BBPS services. BBPS will also have facility of online bill payments through authorized BBPOUs.

6. Sponsor Bank:-

Each Non-Banking BBPOU will be the direct member of BBPS but settlement will be done in RBI books by BBPCU. To participate in settlement transactions each non-banking entity acting as BBPOU will have a sponsor bank, which will do settlement on behalf of the BBPOU.
7. Settlement Bank:-

A sponsor Bank of a non-bank entity acting as BBPOU will act as settlement bank in case of both the On-Us & OFF transactions,

Scope of BBPS:-

1. To begin with, BBPS would include activities to facilitate collection of repetitive (monthly, bi-monthly, quarterly etc.) payments for everyday services provided by service providers. Illustratively, these would cover utility bill payments such as electricity, water, gas, DTH, telecom services, etc.

2. The scope of BBPS would be extended to include services facilitating the collections of other types of payments such as, school / university fees, municipal taxes/ payments, and other bills, mutual funds and insurance premia, various government taxes etc. as decided from time to time by the Reserve Bank of India.

3. Service points will be available in the form of physical infrastructure, viz. branch offices, collection centres and owned/agent’s outlets. BBPS would also facilitate online payments. Customers may be offered options for multiple payment mechanisms for bills/collections, i.e., Cash, Debit Cards, Credit Cards, electronic payment instruments including Prepaid instruments, Net banking, NEFT, IVRS, IMPS, etc.

4. Overall Flow

Settlement Flow
Note: The scope of BBPS, universe of participating billers and service points and available payment methods will be gradually enlarged.

Roles and Responsibilities of BBPCU

1. BBPCU will be responsible for setting standards -
   a. Business standards, rules and processes for on-boarding the BBPOUs authorized under the Payment and Settlement Systems Act, 2007; including multiple billers and BBPOUs relationship.
   b. Processes and procedures for various business/technical/operational requirements both at the BBPCU and the BBPOUs level, including setting up of agent network.
   c. Information exchange standards, including security standards.
   d. Risk mitigation.

2. BBPCU would be responsible for marketing and brand positioning of the pan-India BBPS, the oversight and certification for conduct of operations of the BBPOUs.

3. BBPCU will be responsible for setting standards in relation to payment, clearing and settlement of the transactions carried out at various BBPOUs and their agents - both ON-US and OFF-US transactions.

4. BBPCU will handle the process of clearing and net settlement between different BBPOUs for all OFF-US transactions in accordance with the standards and SLAs set for the purpose.

5. BBPCU will put in place a dispute resolution mechanism to handle disputes arising between system participants.

6. BBPCU will ensure the setting up of a suitable fraud and risk management framework for the BBPS.

7. BBPCU will ensure an appropriate MIS system is put in place.
8. BBPCU will put in place a centralized end-to-end complaints management system in conjunction with BBPOUs for all ON-US and OFF-US transactions.

The Bidders may carefully study the Guidelines issued by RBI on BBPS on 28th November 2014 vide DPSS.CO.PD. No. 940/02.27.020/2014-2015, posted on www.rbi.org.in, for a broad understanding of the role of BBPCU and other participants and high level business and functional requirements under BBPS.
Chapter 3 Solution Objectives

NPCI intends to procure and implement a Resilient, Real Time and Highly Scalable solution to discharge its role as BBCU under the BBPS. The solution should be based on the following objectives:

- **Modern Application**: New generation software solution.
- **Open Architecture**: Platform architecture should be open, flexible and dynamic in nature. It should provide APIs to interface with a third party module/application also.
- **Ease of Maintenance**: The solution should be modular and configurable for ease of change management and maintenance while providing the flexibility of accommodating new generation application.
- **High Availability**: The solution should have high availability 99.99% on monthly basis
- **Scalability**: The system should provide horizontal, vertical and linear scalability without inherent bottle necks and core design changes.
- **Extensibility**: The solution should promote extensibility thereby allowing NPCI to enhance key components with minimal changes and disruptions and improving re-usability.
- **Industry Standards Compliance**: The application should support established industry standards like ISO 8583, ISO 20022, https, XML, PA DSS and PCI DSS. The solution should also support IPv6.
- **Ease of Use**: The UI should be User-friendly and easily accessible.
- **Configurability**: The system should be highly configurable and parameterized.
- **Response time**: The processing time for the system should be within 150 ms including encryption (excluding FRM) i.e. request in and out.
- **High Capacity and Throughput**: Initially the solution should have high throughput and capacity and capability to handle sustained TPS of 500 for at least 4 hours continuously and daily capacity of at least 5 million transactions. The solution should be scalable to achieve a throughput of 5000 TPS to meet future requirements.
- **BCP**: BBPS system should support a RPO of zero and RTO of near zero. The architecture should be PR/DR where PR and HA would be on the same site.
- **Integration Capability**: The application should be able to integrate with multiple payment mechanisms like Cash, Debit Cards, Credit Cards, electronic payment instruments including Prepaid instruments, Net banking, NEFT, IVRS, IMPS, etc.
- **Platform Independence**: The solution should not be constrained to a single Hardware Platform and preferably be Operating System and database independent.
- **Modular Structure**: The application architecture should be modular (enable plug and play) so as to eliminate any development/ enhancement limitations and also for load balancing and fault tolerance.
- **Effective and Efficient Solution**: The application should be cost-effective, flexible, efficient and dynamic in nature.
- **New Product Roll-outs**: Ability to quickly and easily develop and implement new products in Payments area.
- **Monitoring Capability**: The solution must have adequate real-time monitoring capabilities.
• **Source code**: While procuring software solutions, NPCI prefers that the BBPS solution provider should supply NPCI with a copy of the proposed solution’s source code along with irrevocable and perpetual rights to use and modify this copy of the source code without bidder’s involvement or prior permission for its own use only with NPCI having the rights to customize the proposed solution depending on its needs and requirements. The bidder may indicate in the response to EOI whether they are in principle agreeable to this.

3.1 Established Industry Standards

- Financial transaction messages — Interchange message specifications - ISO 20022
- Interactive Financial exchange (IFX)
- Support & compatible for ISO 8583, https XML.

3.2 Security Standards

- Data Security Standard (PCI DSS)
- Payment Application Data Security Standard (PA-DSS)
- ISO 27001
Chapter 4  Scope of Work

Scope of Work to be covered in the RFP for selection of a solution provider would include the recommendation and implementation of technical specification either by enhancement or by adhering to the design. The following components for the BBPS are a high level scope of work and would inter alia form part of the detailed scope later (RFP):

A. Network, Infrastructure & Integration
   a. Assess infrastructure requirements towards production, DR and BCP setup
   b. The solution provider must recommend suitable models of proposed solution which may fit into the existing Data Centre/s, Disaster Recovery site and existing Network architecture of NPCI.
   c. The solution must support appropriate disaster recovery plans such as active-passive, hot back-up with full site continuity, mirroring capabilities, security features etc. as per the current policies of NPCI.
   d. The solution provider shall be responsible for understanding and identifying the interface requirements for the existing as well as proposed software modules, including APIs, between the existing systems and the proposed solution.
   e. The solution provider must assess the interface requirements and add any further items required for interfaces as per NPCI’s existing IT environment and functional requirements.

B. Core Platform
   a. The solution provider must recommend and implement a core architecture governed by Functional, Operational, Technical and Security requirements. NPCI will have the option of procuring the hardware separately.
   b. Develop and Implement solution specific technology architecture covering participant configuration and management, transaction processing, clearing and settlement based on identified business logic
   c. Implement messaging standards, message schemas, and API specifications applicable for respective BBPOUs, and transaction flow standards / business rules set by the BBPCU.
   d. Recommend and Implement the new system /modules which may be required along with necessary functionalities
   e. Identify and integrate the stakeholders, workflow and integration touch points between all internal and external online / offline system covering file format standards, network options and transfer protocols for both retail and corporate payment
   f. Online system
      i. Implement various features of the messages types covering standard message template and the format for all flows and exchanges and any specific requirements and expectations from external parties, as well as Message type Indicators (MTI) including message class, message function, message origin, reversal messages and other data elements that will be exchanged within BBPS system and payment modes as defined
      ii. The solution must support both single and dual messaging systems for integration with multiple payment mechanisms like Cash, Debit Cards, Credit Cards, electronic payment instruments including Prepaid instruments, net banking, NEFT, IVRS, IMPS, etc. for enabling payments outside the BBPS system
   g. Offline System
      i. Understand the key product features, customer needs and the key activities that define the standards of all messages for offline functionality on the platform.
      ii. Implement the user interfaces and specifications of all messages that will be exchanged in the entire lifecycle of offline processing of bill payments
iii. The BBPS solution must be capable of integrating with existing AML, Fraud & Risk management and Clearing & Settlement system.

iv. The clearing and settlement module must be capable of generating multiple batch settlements during the day.

v. The BBPS solution must have the capabilities of Clearing & Settlement separately for each category/product and also for all categories of transactions.

h. The solution provider must ensure compatibility of the projects inter-se. The processes involving more than one system should have a straight through processing capability and eliminate cumbersome process, repetitive data entry, etc.

i. Potential flexibility in the system to add multiple electronic channels of various form factors

C. Complaint and Dispute Management System
   a. A complaint management system (CMS) and dispute management system (DMS) including Agent and BBPOU side user interface design and specifications as part of life cycle management to be developed.
   b. Unrestricted access to agents and BBPOUs to the complaint management system
   c. ONUS and OFFUS transactions to be covered in the CMS and DMS

D. Fraud & Risk Management (FRM)
   a. The solution provider must identify and cover the risk elements in the architecture and suggest actions for mitigation of Project/programme risk(s).
   b. The BBPS solution should have exposure/limit management to monitor the settlement position of participating institutions.
   c. The BBPS solution should have Stand-in processing capabilities and must support features such as velocity checking, blocking of participants and negative files.

E. Encryption & Information Security Management
   a. The solution must have security architecture implemented to provide functionality in terms of user authentication, access management, audit trails and data back-up.
   b. Develop & Implement the level of encryption that will be required to minimize the risks in the transaction flow as per the security architecture
   c. Develop & Implement the encryption standards required for any external file upload, signing of messages, algorithm ID, and set of attributes authenticated by the signer
   d. Provide recommendations or value add on the encryption mechanism to be used in addition to the ones specified.
   e. The solution must have the ability to perform key management (dynamic & static) including encryption features such as 3DES as per the encryption standards

F. Analytics and reporting
   a. While implementing the solution, requirements relating to transaction processing, monitoring and reporting, MIS and related data needs of all stakeholders, from a functional, operational and regulatory perspective have to be considered.
   b. The architecture should provide for extracting the data/information either on dynamic or static or periodic basis depending upon the need, requirement and availability, and lay a data warehousing strategy for capturing the necessary information/data from the solution.
   c. Assess the features and dimensions for development to be captured for the reports including frequency, real-time/near-real-time and mode of transfer.
G. System Integration Testing (SIT) & User Acceptance Testing (UAT)
   a. The solution provider must plan, assist, guide and formulate strategy for System Integration and User Acceptance Testing along with Audits (third party/internal audits) of the proposed solution.
   b. Propose & conduct system integration testing as per best known international standards in coordination with all system participants.
   c. Establish stakeholder communication process and Defect Management Process to monitor the outcome of system integration testing and resolve all bugs.
   d. Conduct user acceptance testing for all identified test cases, document and incorporate identified gaps.
   e. Run a three month pilot post testing process to establish overall working capability of the solution and calibrate the system by capturing the feedback.

H. Services and Support
   a. Develop governance structure and operating model to support the architecture
   b. Version upgrades and patches for the proposed solution must be provided by the solution provider for a period of three years from the time of completion of the implementation of the proposed solution.
   c. The solution provider will have to stipulate a Change Management process basis of time effort estimated. The process would come into effect as specified in the RFP.

I. Project Management Methodology
   a. The solution provider must study the existing business processes, IT Systems and Policies and draw an appropriate strategy for implementation of the BBPS Solution within the overall IT policy followed by NPCI.
   b. The solution provider must create a comprehensive Project Management Methodology and assist in monitoring the entire implementation of the proposed solution.
   c. The solution provider must set up of appropriate communication channels and review mechanisms amongst the NPCI project stake holders in order to ensure smooth implementation of the solution. The solution provider will need to make presentations for any changes proposed under the solution explaining the benefits to the department concerned and other stakeholders.
   d. The solution provider must identify the deviations in the implementation, devise action plans to make sure of adherence to implementation schedules and strategies.
   e. The solution provider must plan, assist and guide NPCI and formulate strategy for “Systems Integration”. The solution provider should co-ordinate with various vendors/services providers involved in “Systems Integration”.
   f. While carrying out the activities related to “Systems Integration” of the proposed solution, the solution provider must consider the inter-relativity of various existing and proposed projects. The solution provider must enhance the suggested solutions after taking a macro view and at the same time protecting the investment already done to the extent possible.
   g. The solution provider must carry out all other tasks/activities necessary and incidental to the implementation of the proposed solution as may be identified from time to time.

J. Governance, Training and Knowledge Transfer
   a. The solution provider must plan, assist and guide NPCI and formulate strategy in the planning for the Human Resources requirements for implementation of the proposed solution, strategy for developing skills of the staff, identification of training needs and preparation of training methodology related to the proposed solution. The plan should
also include a strategy for knowledge transfer to the NPCI officials attached to the Project by associating them with the project during the design, development, testing and implementation of the solution.

b. The solution provider must provide all the documents and 'Manuals' related to the core product and the proposed solution respectively. The documentation must also include BCP/DR document in adherence to NPCI policies.

c. The solution provider must prepare various guidelines/documents and procedures required by NPCI pertaining to this project.

d. The solution provider must set documentation standards and monitor adherence to these standards.

e. The solution provider must identify and manage training schedule covering all levels of officials, IT staff and business users for technology absorption.

In addition to the broader scope of proposed scope solution must adhere and conform to all of the following as given below:

1. The proposed BBPS Solution must adhere and conform to all the points mentioned in “Chapter 3 Solution Objectives”.

2. The Solution/Products suite should conform to the payment systems industry standards and norms as mentioned in Sections 3.1 and 3.2.

3. NPCI wishes to manage, maintain, extend and enhance the BBPS solution on its own terms.

4. The BBPS solution must not impose any limitations or restrictions on the number of connections to various system participants.

5. The solution provider must identify the business processes that need BPR and carry out Business Process Reengineering plan/design in consultation with NPCI.

Note: The above SOW is liable to be modified / enhanced at the time of final selection under the RFP process.
Chapter 5 Definition and Eligibility Criteria for Bidders

5.1 Pre-requisites

The Bidder should possess the requisite experience, resources and capabilities in providing the services necessary to meet the requirements, as described herein. The Bidder should also possess the technical know-how and the financial wherewithal that would be required to complete the scope of work. Bidders not meeting the Eligibility Criteria will not be considered for further evaluation.

5.2 Definition of a Bidder

The invitation to bid is open to all Bidders who qualify the Eligibility Criteria as given below. The bidders should fill up the Eligibility criteria response sheet (Annexure IV) failure to provide desired information and the required documents or enclosures may lead to disqualification of the bidder.

The bidder can be either,

a. A BBPS Solution Provider also willing to act as a Technology Partner to NPCI for customizing the solution to NPCI needs


b. A Technology Partner who has exclusive arrangement in India with a BBPS solution provider

Note: Consortia are not allowed. The bidder will be prohibited from taking part as a Bharat Bill Payment System Operating Unit or as a Biller/Payment aggregator under Bharat Bill Payment System.

5.3 Eligibility Criteria for Bidders

1. The Bidder should be a Company registered under the Companies Act 1956/2013 since last 3 years.

2. Neither the BBPS solution provider nor the Technology Partner should have been blacklisted by any Bank / institution in India or abroad.

3. The Bidder should have positive net worth and minimum annual turnover of Rs. 50 crore for 3 financial years, i.e. 2011-12, 2012-13, 2013-14 or Calendar years 2011, 2012, 2013 or the Bidder’s financial year.

4. The bidder must be a profit (after tax) making company in any one of the three financial years, i.e. 2011-12, 2012-13 and 2013-14 or calendar years 2011, 2012, 2013 or bidder’s corresponding three financial years.

Note: The above conditions apply to both participants, in case of a Technology partner and BBPS solution partner combination.

5. The bidder should have its own technical support centre in India or should provide undertaking to set up such support centre in India within 6 months from the date of Notification of Award/ Purchase Order.
6. The BBPS solution provider should have minimum of three years of development, design and implementation experience in Bill Payment Transaction Message Routing systems for the proposed solution and should have implemented at least one similar solution, with a minimum volume of 500,000 transactions per month in the last 12 months.

7. In case there is a technology partner, such entity should have minimum experience of three years in the bill payment domain. The quality and relevance of such experience would be an important criterion in the evaluation process. He needs to provide an undertaking from the BBPS solution provider stating that he has an exclusive and long-term arrangement in India.

8. The bidder shall not be allowed to sell, lease or grant any authorizations of the enhancements/customizations to the source code for the proposed solution, without prior consent and agreement from NPCI (Bidder has to submit declaration on their Company’s letter head)

NOTE: Bidder responses and claims have to be supported by appropriate documents. If any document submitted by a bidder in support of the eligibility criteria is found to be factually incorrect at any stage of evaluation, including RFP stage for the shortlisted bidders, such bidder would be liable for disqualification.
Chapter 6  Terms of Usage

The bidder will be required to provide an undertaking to grant NPCI with the following rights for the proposed solution in the event of his selection:

1. The Bidder should provide NPCI with source code pertaining to customization / enhancements to the BBPS system and NPCI shall have complete irrevocable and perpetual rights to use and modify the source code pertaining to such customization / enhancements without bidder's involvement or prior permission. The bidder shall not be allowed to sell, lease or grant any authorizations of the enhancements/customizations to the proposed solution without prior consent and agreement from NPCI.

2. The OEM/TP should provide the source code of the proposed BBPS solution in a mutually agreed escrow account. In case of any eventuality when the OEM/TP is unable to provide perpetual support, or for any other reason, NPCI would have unrestricted access to the source code with unlimited right of use and modification to the same.

3. The Bidder should provide support and maintenance for minimum of five years after go live of BBPS.

4. No restrictions on the number of users, participants, transactions or installations by NPCI, including components used by BBPOUs.

5. Solution should not be restricted to a particular configuration of selected hardware platform or operating system or data base. Change in hardware capacity, configuration or operating system by NPCI should not have any bearing on the licensing of the solution.
Chapter 7 Contents and Response

7.1 Contents

- This chapter contains the table of contents for the proposal response. In order to facilitate evaluation and comparison of proposal responses, bidders shall submit their response in this format. A failure to do so may result in the tender being eliminated at the examination stage as unresponsive.

- Should the bidder have additional information to submit that cannot be encompassed by the current table of contents, additional sections may be added at the end.

- The bid must be prepared in two sealed envelopes; Envelope A and Envelope B. Both the envelopes along with a demand draft for Rs 11,400 should be put in an outer sealed envelope marked “EOI - SELECTION OF BBPS SOLUTION”.

- Envelope A must be super scribed as “Eligibility Criteria”. The following documents duly placed in a file must be inserted inside Envelope A:
  - Bidder Information (ANNEXURE I)
  - Details of key/ Senior officials/Directors (Annexure II)
  - Declaration of Clean Track Record (ANNEXURE III)
  - Eligibility Criteria Responses (ANNEXURE IV)
  - Power of Attorney (ANNEXURE V)

- Envelope B must be super scribed as “Technical Bid”. The following documents duly placed in a file must be inserted inside Envelope B:
  - Proposed Solution Details containing the following:
    - Purpose
    - Objectives
    - Scope
    - Salient Features
    - Technical details of proposed solution (ANNEXURE VIII)
    - Performance Parameters (ANNEXURE IX)
    - Interfaces
    - Implementation Strategy
    - Proposed Time-table and Project Management provisions
    - Proposed roll-out strategy and Support Arrangements
  - Clients and existing Implementation Details (ANNEXURE VI and ANNEXURE VII)
  - Technical Service Support Details, if available (ANNEXURE X)

- In addition to the above mentioned envelopes, the bidder must submit the “Technical Bid” in soft copy (on a CD) at the address given on the cover page. The CD submitted should be neatly labelled and should also include the name of the bidder.

- The Technical Bid Responses will be evaluated as per ANNEXURE XI.

7.2 Opening of Bids

- Bids shall be accepted till the time and date given in EOI notice as given in the EOI schedule.
• No Bids will be accepted after the above deadline.
• Bids received late i.e., after the closing time on the date specified shall be rejected.
• The bids will be opened in two stages;
  
  o **Phase I** will involve opening of “Envelope A” for evaluation of the Eligibility Criteria of the bidder.

  **Note: Bids of only those bidders who meet the Eligibility Criteria will be evaluated for Phase II Technical Bid.**

  o **Phase II** will involve opening of “Envelope B” for evaluation of the Technical Bid.

• **Phase I**: NPCI will open Envelope ‘A’ in presence of Bidder’s representative(s) who choose to be present on the date, time and address mentioned in Section “EOI Schedule and Communication Address” or as amended by NPCI from time to time. The representatives of the Bidder will have to produce an authorization letter from the Bidders/ Identity Card to represent them at the time of opening. Only one representative will be allowed to represent each Bidder. In case the Bidders representative is not present at the time of opening of bids, the bids will still be opened at the scheduled time at the sole discretion of the NPCI. The bidder’s representatives who are present shall sign the register evidencing their attendance. In the event of the specified date of bid opening being declared a holiday for NPCI, the bids shall be opened at the appointed time and place on next working day.

• **Phase II**: NPCI will open Technical bids (Envelope ‘B’) of bidders who qualify in the evaluation of eligibility criteria in the presence of Bidder’s representative(s) who choose to be present on the date, time and address mentioned in the intimation issued by NPCI for the purpose. The representatives of the Bidder have to produce an authorization letter from the Bidders/ Identity Card to represent them at the time of opening. Only one representative will be allowed to represent each Bidder. In case the Bidders representative is not present at the time of opening of bids, the bids will still be opened at the scheduled time at the sole discretion of the NPCI. The bidders’ representatives who are present shall sign the register evidencing their attendance. In the event of the specified date of bid opening being declared a holiday for NPCI, the bids shall be opened at the appointed time and place on next working day.

7.3 Clarification Contacts.

• For any clarification with respect to this EOI, officials mentioned in Point 11 of the section “EOI Schedule and Communication Address” may be contacted.
• Only the format mentioned below may be used for seeking clarification.

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Document Reference</th>
<th>Page No</th>
<th>Clause No</th>
<th>Description in the EOI</th>
<th>Clarification Sought</th>
<th>Additional Remarks (if any)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
- It may be noted that all queries, clarifications, questions etc., relating to this EOI, technical or otherwise, must be via email only and should be to the nominated point of contact.

- Bidders should provide their email address in their queries without fail since replies from NPCI will be by emails only. The e-mail address and phone/fax numbers of the bidder should also be indicated on the sealed cover.

- Queries and clarifications wherever necessary shall be placed in NPCI’s website (www.npci.org.in)
Chapter 8 Evaluation Process

8.1 Preliminary Examination of Bids

NPCI will examine the bids to determine whether they are complete, whether required information have been provided as requested in the bid document, whether the documents have been properly signed, and whether bids are generally in order.

NPCI may waive any minor informality, non-conformity or irregularity in a bid that does not constitute a material deviation provided such waiver does not prejudice or affect the relative ranking of any Bidder.

If a bid is not substantially responsive, it will be rejected by NPCI and may not subsequently be made responsive by the Bidder by correction of the nonconformity. NPCI’s determination of bid responsiveness will be based on the content of the bid itself. NPCI may interact with the Customer references submitted by Bidder, if required.

8.2 Evaluation and Comparison of Bids

- NPCI at its discretion may reject the proposal of any bidder without giving any reason whatsoever, if in organization's opinion, the bidder could not present itself as detailed in the proposal.

- Only complete and responsive bids meeting the eligibility criteria as per Chapter 5.3 will be processed to the stage of being fully evaluated and compared.

- **Eligibility:** Scrutiny to ascertain compliance with Eligibility criteria listed under clause 5.3 and elimination of those bidders who do not meet the required eligibility criteria. Proposals not conforming to the eligibility criteria will be rejected.

- Evaluation of Technical bids of only those bidders who comply with the eligibility criteria.

  - **Technical Bid Evaluation and Presentation:** The parameters and weightages to be used for technical evaluation will be based on ANNEXURE XI (100 marks).

- The scores will also take into consideration, the supporting documents.

- Any requirement where the bidder has not marked a response will not be scored.

- The responses to the proposed tasks under the Scope of Work section will also be taken into consideration for evaluation of technical bids.

- NPCI will evaluate the responses from the bidders and short list only those who demonstrate competence, capability and track record to deliver services as per the expectations of NPCI. The decision of NPCI is final and binding on all the bidders.

- The date and time of the presentation will be communicated to the qualified bidders individually.
a. Evaluation Outcome

- Evaluation of Technical bids will be conducted of only those bidders who comply with the eligibility criteria.

- Final score of a qualified bidder will be the sum of the Technical Evaluation marks obtained by the bidders meeting the eligibility criteria. These scores will be normalized and ordered.

- Top 5 bidders will be selected based on their ordered scores. Additionally All those bidders who score within 20% of the marks scored by T1 (Top Bidder) will also be considered.

- Only the bidders qualified as above would be shortlisted for issue of RFP.

- All other respondents' proposals will be rejected.
**Chapter 9 General Terms and Conditions**

- **Application:** These general conditions shall apply to the extent that provisions in other parts of the document do not supersede them. For interpretation of any clause in the EOI, the interpretation of NPCI shall be final and binding on the Bidders.

- **Relationship between the Parties:** Nothing mentioned herein shall be construed as relationship of master and servant or of principal and agent as between NPCI and ‘the Bidder’. The Bidder subject to this contract for empanelment has complete charge of its personnel in performing the services under the Project executed by NPCI from time to time. The Bidder shall be fully responsible for the services performed by them or on their behalf hereunder.

- **Language of Bids:** All bids and supporting documentation shall be submitted in English. The proposal should be prepared in English in MS Word/PDF format.

- **Domestic Presence of the Bidder:** The Bidder will have to have presence in India during the entire period of contract and till warranty period.

- **Applicable Law:** Applicable Law means the laws and any other instruments having the force of law in India as they may be issued and in force from time to time. The Contract shall be interpreted in accordance with the laws of the Union of India.

- **No legal binding relationship:** It may be noted that no binding legal relationship will exist between any of the Respondents of this EOI and NPCI, until execution of a contractual agreement.

- **Professionalism:** The Bidder should provide professional, objective and impartial advice at all times and hold NPCI’s interests paramount and should observe the highest standard of ethics while executing the assignment.

- **Adherence to Standards:** The Bidder should adhere to laws of land and ‘rules, regulations and guidelines’ prescribed by various regulatory, statutory and Government authorities.

- The proposed team members should possess the knowledge along with the necessary experience and should be deployed in the relevant phases as per the requirements of the proposed BBPS solution. The key persons identified by the Bidder for the project should carry out their activities from the premises of NPCI.

- The bidders, who involve in any form of lobbying/ influencing/ canvassing etc., in selection process will be disqualified.

- **Acceptance or Rejection of Bid:** NPCI reserves the right not to accept any bid, or to accept or reject a particular bid at its sole discretion without assigning any reason whatsoever.
  - NPCI reserves the absolute right to reject the response/proposal if it is not in accordance with its requirements and no correspondence will be entertained by the NPCI in the matter. The bid is liable to be rejected if,
    - It is not in conformity with the instructions mentioned in this proposal document.
    - If it is not strictly as per prescribed form and format.
- It is not properly/duly signed.
- It is received through Fax.
- It is received after expiry of the due date and time.
- It is incomplete including non-furnishing the required documents.
- It is evasive or contains incorrect information.
- There is canvassing of any kind.
- It is submitted anywhere other than the correspondence address mentioned in the “Schedule” section of this document.

- **Adherence to terms and conditions:** The bidders who wish to submit responses to this EOI should note that they should abide by all the terms and conditions contained in the EOI. If the responses contain any extraneous conditions put in by the respondents, such responses will be disqualified and will not be considered for the selection process.

- NPCI reserves the right to:
  o Reject any and all responses received in response to the EOI without assigning any reason whatsoever
  o NPCI also reserves the right to scrap the entire process at its discretion even after completion of the EOI and will not be liable to provide any clarification or compensation in this regard and
  o Cancel the EOI at any stage, without assigning any reason whatsoever
  o Waive or Change any formalities, irregularities, or inconsistencies in this proposal (format and delivery). Such a change/waiver would be duly and publicly notified in the NPCI’s website before the closure of the bid date
  o Extend the time for submission of all proposals and such an extension would be duly and publicly notified on NPCI’s website
  o Share the information/ clarifications provided in response to EOI by any bidder, with all other bidder(s), in the same form as clarified to the bidder raising the query.

- Forms with respective Annexes must be submitted and signed by the authorised signatory. Unsigned bids would entail rejection of the bid. The bidders should use only the formats prescribed in this document for submitting technical bids. Any deviation from the prescribed formats in submitting the bids will entail the bidder from being disqualified.

- **Confidentiality:** Information relating to the examination, clarification and comparison of the proposals shall not be disclosed to any Respondents or any other persons not officially concerned with such process until the identification process is over. The undue use by any respondent of confidential information related to the process may result in rejection of its proposal. During the execution of the project except with the prior written consent of the NPCI, the Bidder and its personnel shall not at any time communicate to any person or entity any confidential information acquired in the course of the proposal.

- **Design Ownership:** No services covered under the proposal shall be sold or disposed by the Bidder in violation of any right whatsoever of third party, and in particular, but without prejudice to the generality of the foregoing, of any patent right, trademark or similar right, or any charge mortgage or lien. The Bidder shall indemnify the NPCI from all actions, costs, claims, demands, expenses and liabilities, whatsoever, resulting from any actual or alleged infringement as aforesaid and at the expenses of the Bidder, the NPCI shall be defended in the defence of any proceedings which may be brought in that connection.
• The ownership of the design for the proposed solution, the application suites interface designs etc., and related Intellectual Property right (IPR) will lie with the NPCI only.

• Project plans, reports, ideas, documentation etc., developed for NPCI by the Bidder, while submitting the Bid, shall be the property of the NPCI, unless otherwise agreed upon explicitly in writing.

**DISCLAIMER:** NPCI and/or its officers, employees disclaim all liability from any loss or damage, whether foreseeable or not, suffered by any bidder/Bidder/person acting on or refraining from acting because of any information including statements, information, forecasts, estimates or projections contained in this document or conduct ancillary to it whether or not the loss or damage arises in connection with any omission, negligence, default, lack of care or misrepresentation on the part of the organization and/or any of its officers, employees.

**Note:** This is not a Request for proposal (RFP) and commercials are not to be submitted with “Expression of interest”.

### ANNEXURE - I

DETAILS OF THE BIDDER AND ITS ASSOCIATES/ TECHNOLOGY PARTNER  
(TO BE GIVEN SEPARATELY FOR THE BIDDER AND ITS MAIN ASSOCIATES/ TECHNOLOGY PARTNER)

<table>
<thead>
<tr>
<th>Details of the Bidder</th>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>1</strong> Name of the Bidder (Prime)</td>
<td></td>
</tr>
<tr>
<td><strong>2</strong> Address of the Bidder</td>
<td></td>
</tr>
<tr>
<td><strong>3</strong> Status of the Company (Public Ltd/ Pvt. Ltd)</td>
<td></td>
</tr>
<tr>
<td><strong>4</strong> Details of Incorporation of the Company. Date:</td>
<td>Ref#</td>
</tr>
<tr>
<td><strong>6</strong> Valid Sales tax registration no.</td>
<td></td>
</tr>
<tr>
<td><strong>7</strong> Valid Service tax registration no.</td>
<td></td>
</tr>
<tr>
<td><strong>8</strong> Permanent Account Number (PAN)</td>
<td></td>
</tr>
<tr>
<td><strong>9</strong> Name &amp; Designation of the contact person to whom all references shall be made regarding this tender</td>
<td></td>
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<tr>
<td><strong>10</strong> Telephone No. (with STD Code)</td>
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<tr>
<td><strong>11</strong> E-Mail of the contact person:</td>
<td></td>
</tr>
<tr>
<td><strong>12</strong> Fax No. (with STD Code)</td>
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<tr>
<td><strong>13</strong> Website</td>
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</table>

#### Financial Details (as per audited Balance Sheets) (in Cr)

<table>
<thead>
<tr>
<th>Year</th>
<th>2011-12</th>
<th>2012-13</th>
<th>2013-14</th>
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<tbody>
<tr>
<td><strong>14</strong> Net worth</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>16</strong> Turn Over</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>17</strong> Profit After Tax</td>
<td></td>
<td></td>
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</tbody>
</table>
ANNEXURE - II

DETAILS OF KEY / SENIOR OFFICIALS / DIRECTORS/Key Personnel Associated with Bill Payment System
(TO BE GIVEN SEPARATELY FOR THE BIDDER AND ITS MAIN ASSOCIATES/TECHNOLOGY PARTNER)

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Name</th>
<th>Designation</th>
<th>Qualification</th>
<th>With the Company since</th>
<th>Line of Experience / Expertise</th>
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</table>
ANNEXURE - III

DECLARATION OF CLEAN TRACK RECORD
(TO BE GIVEN SEPARATELY FOR THE BIDDER AND ITS MAIN ASSOCIATES/ TECHNOLOGY PARTNER)

To,

The Chief Executive Officer
National Payments Corporation of India
1001A, B wing, 10th Floor,
The Capital, Bandra- Kurla Complex,
Bandra (East), Mumbai - 400 051

Sir,

I have carefully gone through the Terms & Conditions contained in the EOI Document for “Selection of BBPS Solution”. I hereby declare that my company has not been debarred/black listed by any Government / Semi Government / Private organizations in India or oversees. I further certify that I am competent officer and duly authorized by my company to make this declaration.

Yours faithfully,

(Signature of the Bidder)
Printed Name
Designation
Seal
Date:
Business Address:
### ELIGIBILITY CRITERIA RESPONSE

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Eligibility Criteria</th>
<th>Complied with Statements</th>
<th>Proof Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>The Bidder should be a Company registered under the Companies Act 1956/2013 since last 3 years.</td>
<td>Yes/No</td>
<td>Relevant Proof</td>
</tr>
<tr>
<td>2</td>
<td>Neither the BBPS solution provider nor the Technology Partner should have been blacklisted by any Bank / institution in India or abroad.</td>
<td>Yes/No</td>
<td>Self-Declaration on Company letter head as per ANNEXURE III</td>
</tr>
<tr>
<td>3</td>
<td>The Bidder should have positive net worth and minimum annual turnover of Rs. 50 crore for 3 financial years, i.e. 2011-12, 2012-13, 2013-14 or Calendar years 2011, 2012, 2013 or the Bidder’s financial year.</td>
<td>Yes/No</td>
<td>Audited balance sheets to be Submitted Or CA Certificate with CA’s Registration Number/ Seal AND Audited balance sheet</td>
</tr>
<tr>
<td>4</td>
<td>The bidder must be a profit (after tax) making company in any one of the three financial years, i.e. 2011-12, 2012-13 and 2013-14 or calendar years 2011, 2012, 2013 or bidder’s corresponding three financial years. Note: The above conditions apply to both participants, in case of a Technology partner and BBPS solution partner combination.</td>
<td>Yes/No</td>
<td>Audited balance sheets to be Submitted Or CA Certificate with CA’s Registration Number/ Seal and Audited balance sheet</td>
</tr>
<tr>
<td>5</td>
<td>The bidder should have its own technical support center in India or should provide undertaking to set up such support center in India within 6 months from the date of Notification of Award/ Purchase Order.</td>
<td>Yes/No</td>
<td>Self-Declaration on Company letter head</td>
</tr>
<tr>
<td>6</td>
<td>The BBPS solution provider should have minimum of three years of development, design and implementation experience in Bill Payment Transaction Message Routing systems for the proposed solution and should have implemented at least one similar solution, with a minimum volume of 500,000 transactions per month in the last 12 months.</td>
<td>Yes/No</td>
<td>Self-Declaration and Undertaking on Company letter head for all the provisions of the eligibility clause</td>
</tr>
<tr>
<td>7</td>
<td>In case there is a technology partner, such entity should have minimum experience of three years in the bill payment domain. The quality and relevance of such experience would be an important criterion in the evaluation process. He needs to provide an undertaking from the BBPS solution provider stating that he has an exclusive and long-term arrangement in India.</td>
<td>Yes/No</td>
<td>Undertaking on Company letter head</td>
</tr>
<tr>
<td>8</td>
<td>The bidder shall not be allowed to sell, lease or grant any authorizations of the enhancements/customizations to the source code for the proposed solution, without prior consent and agreement from NPCI.</td>
<td></td>
<td>Undertaking on Company letter head</td>
</tr>
</tbody>
</table>
ANNEXURE - V

Format Power of Attorney

(On Stamp paper of relevant value)

Know all men by the present, we _________________________________ (name of the company and address of the registered office) do hereby appoint and authorize __________________ (full name and residential address) who is presently employed with us holding the position of __________________ as our attorney, to do in our name and on our behalf, deed and things necessary in connection with or incidental to our proposal for " NPCI/EOI/2015-16/IT/0010 dated 31.07.2015 for Selection of BBPS Solution" in response to the EOI by NPCI, including signing and submission of all the documents and providing information/responses to NPCI in all the matter in connection with our bid. We hereby agree to ratify all deeds and things lawfully done by our said attorney pursuant to this Power of Attorney and that all deeds and things done by our aforesaid attorney shall always be deemed to have been done by us.

Dated this _____ day of _____ 2015.
For _________________________________.

(Signature)

(Name Designation and Address)

Accepted

Signature)
(Name Designation)
Date:
Business Address:
ANNEXURE VI

A. DETAILS OF SOLUTION IMPLEMENTATIONS

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>No of Implementations</td>
<td></td>
</tr>
<tr>
<td>Names of Banks /Institutions</td>
<td></td>
</tr>
<tr>
<td>• Details of H/W, S/W platform</td>
<td></td>
</tr>
<tr>
<td>• Details of functionalities handled, solution architecture, messaging standards, etc.</td>
<td></td>
</tr>
<tr>
<td>• How long the solution has been operational</td>
<td></td>
</tr>
<tr>
<td>• Reference contact details</td>
<td></td>
</tr>
<tr>
<td>• Details of transactional volumes</td>
<td></td>
</tr>
</tbody>
</table>

B. DETAILS OF REFERENCE SITE(S):

Please furnish details of Reference Site(s) where a similar solution is operational. Please include details as above for each of the reference sites. NPCI may contact the reference sites given by you for feedback and further details.
## ANNEXURE VII

### DETAILS OF SOLUTION: LARGEST LIVE SITE

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highest Transactions handled</td>
<td></td>
</tr>
<tr>
<td>1. Per day</td>
<td></td>
</tr>
<tr>
<td>2. Peak Per Second</td>
<td></td>
</tr>
<tr>
<td>Details of the installation including hardware and software. SLA offered for Availability.</td>
<td></td>
</tr>
</tbody>
</table>
## TECHNICAL DETAILS OF THE PROPOSED SOLUTION

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Hardware systems on which ported</td>
<td></td>
</tr>
<tr>
<td>2. Operating Systems supported</td>
<td></td>
</tr>
<tr>
<td>3. Application Software details</td>
<td></td>
</tr>
<tr>
<td>4. Databases supported</td>
<td></td>
</tr>
<tr>
<td>5. Middleware, if any</td>
<td></td>
</tr>
<tr>
<td>6. Functionalities managed</td>
<td></td>
</tr>
<tr>
<td>7. Functionalities supported</td>
<td></td>
</tr>
<tr>
<td>8. Additional Information, if any</td>
<td></td>
</tr>
</tbody>
</table>
## TPS DETAILS OF SOLUTION: BENCHMARK, IF DONE

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highest Transactions Per Second</td>
<td></td>
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<tr>
<td>Details of the benchmark including HW &amp; SW used</td>
<td></td>
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</tbody>
</table>
**ANNEXURE - X**

EXISTING /PROPOSED SUPPORT CENTRES: FOR SW & HW SEPARATELY

Indicate whether through authorized distributor /partner /agent

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Location</th>
<th>Address, Phone No.</th>
<th>Area of Operation</th>
<th>No. of engineers and other personnel</th>
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</table>
ANNEXURE - XI

DECLARATION OF PROVIDING SOURCE CODE

(TO BE GIVEN SEPARATELY FOR THE BIDDER AND ITS MAIN ASSOCIATES/ TECHNOLOGY PARTNER)

To

The Chief Executive Officer
National Payments Corporation of India
1001A, B wing, 10th Floor,
The Capital, Bandra- Kurla Complex,
Bandra (East), Mumbai - 400 051

Sir,

I have carefully gone through the Terms & Conditions contained in the EOI Document for “Selection of BBPS Solution”. I hereby declare that my company will not sell, lease or grant any authorizations of the enhancements/customizations to the source code for the proposed solution, without prior consent and agreement from NPCI.

I hereby declare that my company would provide the source code of the proposed BBPS solution in a mutually agreed escrow account. In case of any eventuality when my company is unable to provide perpetual support or for any other reason, NPCI would have unrestricted access to the source code with unlimited right of use and modification to the same.

Yours faithfully,

(Signature of the Bidder)
Printed Name
Designation
Seal
Date:
Business Address:
ANNEXURE - XII
DECLARATION OF PROVIDING SUPPORT CENTRE IN INDIA
(TO BE GIVEN SEPARATELY FOR THE BIDDER AND ITS MAIN ASSOCIATES/ TECHNOLOGY PARTNER)

To

The Chief Executive Officer
National Payments Corporation of India
1001A, B wing, 10th Floor,
The Capital, Bandra- Kurla Complex,
Bandra (East), Mumbai - 400 051

Sir,

I have carefully gone through the Terms & Conditions contained in the EOI Document for “Selection of BBPS Solution”.
I hereby declare that

my company has an existing support centre in India located at ____________
or

my company will set up its own technical support centre in India within 6 months from the date of Notification of Award/ Purchase Order.

(Strike off whichever is not applicable)

Yours faithfully,

(Signature of the Bidder)
Printed Name
Designation
Seal
Date:
Business Address:
ANNEXURE - XIII

DECLARATION OF MINIMUM OF THREE YEARS OF DEVELOPMENT, DESIGN AND IMPLEMENTATION EXPERIENCE IN BILL PAYMENT TRANSACTION MESSAGE ROUTING SYSTEMS

(TO BE GIVEN SEPARATELY FOR THE BIDDER AND ITS MAIN ASSOCIATES/ TECHNOLOGY PARTNER)

To

The Chief Executive Officer
National Payments Corporation of India
1001A, B wing, 10th Floor,
The Capital, Bandra- Kurla Complex,
Bandra (East), Mumbai - 400 051

Sir,

I have carefully gone through the Terms & Conditions contained in the EOI Document for “Selection of BBPS Solution”.

We declare that we have______ years of development, design and implementation experience in Bill Payment Transaction Message Routing systems for the proposed solution and that we have implemented at least one similar bill pay solution with minimum volume of 500,000 transactions per month in each of the last 12 months.

Yours faithfully,

(Signature of the Bidder)
Printed Name
Designation
Seal
Date:
Business Address:
ANNEXURE - XIV

DECLARATION OF TECHNOLOGY PARTNER THAT THEY HAVE A LONG TERM EXCLUSIVE ARRANGEMENT WITH THE SOLUTION PARTNER IN INDIA

To
The Chief Executive Officer
National Payments Corporation of India
1001A, B wing, 10th Floor,
The Capital, Bandra- Kurla Complex,
Bandra (East), Mumbai - 400 051

Sir,

I have carefully gone through the Terms & Conditions contained in the EOI Document for “Selection of BBPS Solution”.

We declare that as a technology partner to ______________ we have a minimum experience of three years in the bill payment domain. An undertaking from the BBPS solution provider stating that we have an exclusive and long-term arrangement in India is annexed with this declaration.

Yours faithfully,

(Signature of the Bidder)
Printed Name
Designation
Seal
Date:
Business Address:
ANNEXURE -XV

TECHNICAL BID EVALUATION CRITERIA

The Technical Evaluation will be broadly based on the technical capabilities of the proposed solution which includes but are not limited to the details given Annexures I to X and in the following table.

The Bidder should submit all relevant documentation, Data, facts, Certificates, Testimonials and Reports etc. in support of the technical capability of their solution.

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Meeting NPCI Requirements which includes ( 50 marks):</strong></td>
</tr>
<tr>
<td>1. Solution can operate on multiple Platforms and Operating Systems</td>
</tr>
<tr>
<td>2. High Availability</td>
</tr>
<tr>
<td>3. Zero RPO and near Zero RTO</td>
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<tr>
<td>4. Industry Standards Compliance</td>
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<tr>
<td>5. High Capacity and Throughput</td>
</tr>
<tr>
<td>6. New Generation Software</td>
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<tr>
<td>7. Monitoring Capability</td>
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<tr>
<td>8. ISO 20022 Messaging Standards</td>
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<tr>
<td>9. Scalability - Linear, Horizontal and Vertical</td>
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<td>10. Open Architecture</td>
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<td>11. Configurability</td>
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<tr>
<td>12. Extensibility</td>
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<tr>
<td>13. Fault Tolerance</td>
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<tr>
<td>14. Modular structure</td>
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<tr>
<td>15. Ease of Use and Maintenance</td>
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<tr>
<td>16. Response Time</td>
</tr>
<tr>
<td>17. New product roll out and integration capability</td>
</tr>
<tr>
<td>18. Willingness to share source code with unfettered right of NPCI to modify the code</td>
</tr>
</tbody>
</table>

| **2. Competence of the Bidder which includes ( 50 marks):** |
| 1. Experience in similar bill payment projects with End to End Product Integration experience |
| 2. Currently Operational instance of the proposed solution |
| 3. Approach Plan along with Estimated Work Plan and Time Schedules |
| 4. Project Planning and Resource Management |
| 5. Domain Knowledge, Technical Expertise and Experience |
| 6. Delivery and Implementation Experience |

- As a part of the presentation, the bidder would be required to present details of their experience and expertise in handling similar projects which would be evaluated by an NPCI evaluation committee. It is expected that the bidder provides the details for each of the implementations separately covering the complete scope of work.
- The bidder(s) would be required to present details of the proposed team profile as detailed in the relevant paragraph and mentioned elsewhere in this document. NPCI evaluation committee may focus on bidder’s commitment, technical competence/capability and track record to deliver the proposed solution and the proposed team profile for the entire project.
The bidder(s) may be required to present details of proposed solution architecture to meet the stated requirements, approach & rollout strategy etc.