S.No.	Document Reference	Page No.	Clause No.	Description in the EOI	Clarification Sought	Additional Remarks (if any)	Responses
				EOI for Selection of BBPS solution - NPCI/EOI/2014-15/IT/0010 dated 31/07/2015 **Replies to Pre-bid Queries**			
1	Chapter 2	pp. 8-11	All	BBPS Overview	How does the NPCI envision delivering a system/network that meets the full end-state vision of the BBPS as articulated in the RBI guidelines? Is there a project plan and roadmap for phased deployment and roll-out of funtionality and system capabilities?	What is the expected time-to-market timeline and launch window for the BBPS to go-live for the public? Is there a plan for a pilot and/or minimally viable product (MVP) to begin rollout of the BBPS?	1.NPCI will be providing API based integration for the existing industry players 2. BBPS solution will be launched phase-wise. The project timeline for pilot is projected to be Q1 (JFM) 2016
2	Chapter 3	pp. 12	1	Solution Objectives	Will the BBPCU/NPCI run and operate the BBPS/BBCU platform ("BBPS Solution") independently and in-house?	Is it required for the BBPS Solution to be on NPCI premises (on-soil in India and on-site within NPCI)? Can the customer/transaction data leave the premises of the NPCI?	Yes, on soil in India and within NPCI No, the customer/ transaction data cannot leave NPCI premises
3	Chapter 4	pp. 14-17	All	Scope of Work	Has the NPCI considered the benefits of an externally hosted or "managed solution" for the BBPS platform (e.g., "cloud" provider with NPCI maintaining oversight and operational controls) as opposed to an application software solution built from the ground up?		Not in purview
4	N/A	N/A	N/A	N/A	Is NPCI open to XYZ providing consulting and advisory services based on our previous experience of creating and scaling similar bill payment solutions in other markets? (Example: US)		Not in purview
5	5.3 Eligibility Criteria for Bidders - Point 6	19	Point 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.	We do have experience in Implementing Gateway solution and Transaction message routing system for several Public sector banks and RRBs in India. Hence, we request the department to kindly consider this experience and relax the mentioned clause. Point 6		The detailed process flow will be part of the technical specs which will be provided along with the RFP.
6	Chapter 2	8	2	BBPOU (Bharat Bill Payment Operation Unit)	We request NPCI to please clarify if the solution expected to be provided for implementing BBPOU in complete - or is the expectation is to provide APIs/message standards only		NPCI as BBPCU will provide API integration, messaging standards and also prescribe standards to be followed by BBPOU's and other participants (will be detailed out in the RFP)
7	Chapter 2 - Scope of BBPS	8	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.	We Request NPCI to provide more clarity around services offered by Agents: 1) Will Agent handle be divided based on regions (ex: electricity bill payment for region agent is having physical outlets only) 2) Will all agent offer all services associated with bill payment (ex: electricity bill , phone bill, dth or will this vary from each agent to agent) 3) Will all agent offer all means of bill payment (ex: IMPS, Cards, Net Banking, IVRS etc.)		Agents are expected to provide bill payment services for all billers in BBPS solution via different payment modes

8	Chapter 2 - Scope of BBPS	9	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.	We request NPCI to kindly provide details regarding how services like Net banking, NEFT, IVRS will be provided at service points or will the consumer be provided with an web portal that can be accessed for bill payment		Payment will be outside of the BBPS solution. Service points will arrange to provide payment modes as feasibile in accordance with RBI and BBPS guidelines BBPS also envisages web portals provided by BBPOUs where bills can be paid by consumers
9	Chapter 2 - Scope of BBPS	9	4	Overall Flow	We request NPCI to kindly provide details as to how BBPOU and BBPCU will be doing a bill payment request routing, ex: using biller code maintained as a centralized database with BBPCU etc.		The detailed process flow will be part of the technical specs which will be provided along with the RFP.
10	Chapter 2	9	4	Overall Flow	We request NPCI to kindly clarify does BBPOU or BBPCU have connectivity with NFS/RuPay Switch for processing debit leg of bill payments initiated using debit/credit cards		Currently, payment will be outside BBPS solution Respective payment mode will follow its standard procedure & norms.
11	Chapter 3	9		Scope of BBPS	We request NPCI to please clarify what time frame is expected for the solution to be deployed and also for additional phase to be included like governement taxes, mutual funds etc.		BBPS solution will be launched phase-wise. The project timeline for pilot is projected to be Q1 (JFM) 2016 Other bill payment services will become part of the BBPS as the system stabilizes and as and when approved by RBI
12	Chapter 3	9		Scope of BBPS	We request NPCI to please clarify how will the integration of NEFT/RTGS, IVR, IMPS happen and will be on an individual level with each BBPOU or a centralized integration at BBPCU		Currently, payment will be outside BBPS solution Respective payment mode will follow its standard procedure & norms.
13	Chapter 3	9		Scope of BBPS	We request NPCI to please clarify what different modes of payment initiated by the customer at an agent touch point can be supported (ex: cards, NEFT/RTGS etc.)		Payment will be outside of the BBPS solution. Service points will arrange to provide payment modes as feasibile in accordance with RBI and BBPS guidelines
14	Chapter 3	9		Scope of BBPS	We request NPCI to please clarify which entity (BBPOU/BBPCU) is envisgaed to diarize the future payment(SI) including transaction execution and instructions. Will the future payments be applicable for all the payment modes or only specific payment modes ?		Transaction origination, execution including bouquet of services like diarizing standing instructions and future payments, etc. will be responsibility of BBPOUs and will not be part of the BBPS solution.
15	Chapter 3	9		Scope of BBPS	We request NPCI to please clarify how is the interface being envisaged, will all BBPOU directly connect with NFS Switch or will BBPCU have a centralized interface with BBPOU for off-us transactions		Currently, payment will be outside BBPS solution. Respective payment mode will follow its standard procedure and norms. BBPOUs will arrange the same accordingly.

16	Chapter 3	9		Scope of BBPS	We request NPCI to kindly provide more details related to onboarding a new agent		It will be responsibility of the BBPOU to onboard the agent on certain KYC based norms that will be included in the Procedural Guidelines. It will be responsibility of the BBPOU to povide interface to the agent for conducting business
17	Chapter 3	9		Scope of BBPS	We request NPCI to please clarify how many level of hierarchy is being envisaged in the solution (Agent , Sub-agents etc.)		The participants in the BBPS system will be : 1. BBPCU 2. BBPOU 3. Agent Institute 4. Agents Supporting Participants: Master Billers Sub-billers Sponsor & Settlement Bank
18	Chapter 3	12		System Availability	We request NPCI to please confirm if the 99.99% system availability on a monthly basis include a provision for downtime for scheduled maintenance windows? Or does this indicate a hot-hot environment is required to achieve 99.99% availability?		Does not include time for scheduled downtime and maintenance.
19	Chapter 3	12		Response Time The processing time for the system should be within 150 ms including encryption (excluding FRM) i.e. request in and out.	We request NPCI to please clarify does the indicated processing time of 150 ms include network calls to the card processor?		No, time taken for card transaction will be outside the processing time of 150 ms at BBPCU.
20	Chapter 3	13	3.1	Financial transaction messages — Interchange message specifications – ISO 20022	We request NPCI to kindly provide confirmation, if the requirement of supporting ISO 20022 message format is a mandatory requirement		Yes, it's a mandatory requirement
21	Chapter 4	14	A.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.	We request NPCI to confirm if the NPCI Network is PCI Compliant and meet the PCI standards for the Card Processing Environment?		Systems that need to be PCI compliant are certified
22	Chapter 4	14	A. 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.	We request NPCI to provide more details about existing policies of NPCI regarding disaster recovery plans, security features etc.		All these points will be detailed as part of the RFP
23	Chapter 4	14	B.f.ii	Core Platform 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	We request NPCI to provide more details on how the bifurcation of single and dual message system		All these points will be detailed as part of the RFP
24	Chapter 4	15	B.g.iii	The BBPS solution must be capable of integrating with existing AML, Fraud & Risk management and Clearing & Settlement system.	We request NPCI to please clarify should the proposed solution also carry out Clearing & Settlement System, since in point D the requirement is for generating multiple batch settlements during the day		Clearing & Settlement for OFF-US transactions will be handled by BBPCU.

25	Chapter 4	15	C	Complaint and Dispute Management System	We request NPCI to kindly provide more details specific to Complaint & Dispute management system and its functionalities		Dispute management among BBPOUs for bill payment transactions will be handled by BBPCU and customer complaints will be resolved by the respective BBPOUs. Detailed information will be provided as part of the RFP.
26	Chapter 4	15	E	Encryption & Information Security Management	We request NPCI to kindly provide more details specific to encryption standards required for the proposed solution		All these points will be detailed as part of the RFP
27	Chapter 6	20	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.	We request NPCI to keep the Source Code with an Escrow Agent during the term of the Agreement at NPCI's cost. NPCI may get acces to the source code as per the release conditions stated in the Escrow Agreement which will be mutually agreed between the parties. The ownership/rights in enhancements/customization shall always remain with the vendor however, we shall agree to give an exclusivity period of 3 months wherein the vendor will not use the enhancements/customization for any of our other customers.		Pls refer to Chapter 6 - Point 1 & 2 wherein it has been clarified
28	Annexure XI	39		Annexure XI Declaration for providing Source Code	We request NPCI to amend this annexure as under: "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 **to any third party**, without prior consent and agreement from NPCI. **The foregoing restriction shall not apply after 3 (three) months from the date of the release of such enhancements/customizations.** 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 **release conditions** ~~any eventuality when my company is unable to provide perpetual support or for any other reason~~ as stated in the escrow agreement, NPCI would have unrestricted access to the source code with unlimited right of use and modification to the same."		Pls refer to Chapter 6 - Point 1 & 2 wherein it has been clarified
29	Chapter 10	41	Annexure XIII	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.	Considering the Corrigendum 1 dated 4th August'15, we request NPCI to provide the revised draft for the Annexure XIII		Pls refer to Chapter 6 - Point 1 & 2 wherein it has been clarified
30	Chapter 3	12	Solution Objectives	Response time: The processing time for the system should be within 150 ms including encryption (excluding FRM) i.e. request in and out.	What does 150ms processing time for the system relates too. There is another point on Throughput, which says 500 TPS. I assume we need to process 500 transactions in a second. Kindly elaborate on the Response time.		150 ms refers to transaction time taken at BBPCU and throughput refers to the benchmarking of the system.

31	Chapter 3	12	Solution Objectives	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.	Is BBPCU needed to integrate with Cash, Debit Cards, etc, or the BBPOU should have system which can take payment through any payment mechansim/mode.. Cash, Debit Cards, Credit Cards, electronic payment instruments, etc and send the payment transaction to BBPCU in the format agreed		As payment will happen outside BBPS, BBPOU should have the system capability to accept payment and forward the bill payment transaction including payment confirmation to BBPCU in an agreed message format.
32	Chapter 4	14	Scope of Work	The BBPS solution must have the capabilities of Clearing & Settlement separately for each category/product and also for all categories of transactions.	What are the different Categories/product that BBPS solution is envisaging. Does it mean Credit or Debit Product.		system will have both capabilities
33	Chapter 5	18	Eligibility Criteria for Bidders - Point 1	The Bidder should be a Company registered under the Companies Act 1956/2013 since last 3 years.	We are a company registered internationally and would like to participate. Though we have a subsidiary in India, we do not qualify due to 3 years point. How can we bid fo this requirement. Point 5 in eligbility says that bidder can set up the support center in India within 6 months from award date. These two points are contradicting		We invite your attention to the following clauses in the EoI:

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

OR

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

2. Clause 5.3.1 relates only to the bidder

3.Note indicated below 5.3.4 relates to financials of both the bidder and technology partner

4.Clause 5.3.5 specifies that the bidder should have its own support centre in India or undertakes to set up one within 6 months from the date of Notification of Award/ Purchase Order. |
34	Chapter 5	19	Eligibility Criteria for Bidders - Point 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.	Does Bill Payment mean any utility payment transactions? Eg Electricity, Gas, LPG, etc Debit or Credit payments		Yes, to start with.
35	Chapter 5	18	Definition of a Bidder	Note: Consortiums 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.	Does this mean that the entity which is bidding for BBPCU cannot bid for BBPOU and vice-versa. Also, can the bidder be a consortium who can provide solution for BBPCU and BBPOU together.		Bidder can provide technology solution to both BBPOU and BBPCU
36	Chapter 2	9		The scope of BPPS would be extended to include services facilitating the collection of other types of payments such as, school / university fees, municipal taxes/payments, and other bills, mutual funds and insurance premia, various govt taxes etc. as decided from time to time by the Reserve Bank of India	Please let us know whether we have to showcase functionalities pertaining to these areas immediately or whenever the requirement arises?		Please present your capability to handle such functionalities in your solution.

37	Chapter 3	13		Source Code : While procuring software solutions, NPCI prefers that the BBPS solution provide 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.	To fulfill the requirement of BBPS we may have to stitch together multiple solutions from different OEMs. These OEMs may not agree to share their source codes with NPCI. Please let us know whether this will have any implication on selection process?		Pls refer to eligibility criteria and terms of usage
38	Chapter 5	19		5.3.6 - 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.	To fulfill the requirement of BBPS we may have to stitch together multiple solutions from different OEMs. Whether this clause applicable for core platform only or all the required solutions?		The requirement is for BBPS solution.
39	Chapter 5	19		5.3.7 - 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.	Please let us know whether you will consider the technology partner, if it has executed bill payment / payment projects for banks and not necessarily for independent bill payment processing entity?		Yes, subject to meeting the criteria stipulated in EOI.
40		10	pt.6		Can the existing solutions of Fraud & Risk Mgmt be integrated with the BBPS framework & MIS.		Any FRM application that meets the requirement as specified in the RFP may be considered.
41		14	f.ii		What exactly is expected on support integration with parties external to BBPS entities?		Complete support is expected.
42		14	g.ii		We Need transaction flow and requirements for Offline processing systems.		The same will be specified in the technical document of RFP.
43	Section 2 point 7 - EOI_BBPS_Fin al_NEw.pdf	9	3	Payment mechanisms for bills	Payment mechanisms include different modes like cash, debit cards etc. Assume that the cheque payments by the custoemrs is not to be considered as in scope for this system. Please detail out what all mechanisms are to be considered for payment.		Multiple payment modes including cash and electronic will be acceptable through the BBPS application. Further detailing will be mentioned in the Procedural Guidelines
44	Section 2 point 7 - EOI_BBPS_Fin al_NEw.pdf	10	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	How many BBPOU and agents / sgent institutions need to be considered and what is the projected growth?		Number of BBPOUs and agents will be market determined. Volume projection will be specifed at the time of RFP.
45	EOI_BBPS_Fin al_NEw.pdf	12	Monitoring Capability	The solution must have adequate real-time monitoring capabilities	What all activities NPCI intend to monitor in real time?		Details will be provided in the RFP.

46	Section 4 - EOI_BBPS_Fin al_NEw.pdf	14	g- Offline Clause	Understand the key product features, customer needs and the key activities that define the standards of all messages for offline functionality on the platform.	Understanding is that payment will be offline and when BBPS system is online the payment data will be uploaded. Pls confirm this.		Currently, payment will be outside BBPS solution. Respective payment mode will follow its standard procedure and norms. BBPOUs will arrange the same accordingly.
47	Section 4 - EOI_BBPS_Fin al_NEw.pdf	15	Chapter 4	The BBPS solution must have the capabilities of Clearing & Settlement separately for each category/product and also for all categories of transactions.	Settlement times for different products might be different and would be done payment product wise? Please share details on NPCI's thought process on the C&S process.		This is being standardised and would be reflected in the Procedural Guidelines
48	EOI_BBPS_Fin al_NEw.pdf	15	3	The BBPS solution must be capable of integrating with existing AML, Fraud & Risk management and Clearing & Settlement system.	Does NPCI want to integrate with existing AML, FRM and C&S system or we need to build a new one as part of this. How is the same done in NCPI's current products like ACH etc.		We may or may not leverage the existing NPCI system. The principles will be delineated in RFP
49	EOI_BBPS_Fin al_NEw.pdf	15	D	Fraud & Risk Management	End-customers will not be directly interacting with BBPS solution, hence the features like velocity checking should be implemented by OU and not by NPCI. If not, please elaborate the need.		Essentially the OU would be responsible but BBPCU would have a visibility on the system and also a role in off-line transaction risk management
50	EOI_BBPS_Fin al_NEw.pdf	15	I	Potential flexibility in the system to add multiple electronic channels of various form factors	Does NPCI envisages making the UI available on mobiles and tablets or the intent is to first make UI available on PCs for better coverage and use by the remote customers / agents not covered by any bill payment systems? Please elaborate.		This would be done phase wise and mobility introduced gradually. However, customer interface on different platforms or devices will be provided by BBPOUs
51	Section 5.2 - EOI_BBPS_Fin al_NEw.pdf	18	a	A BBPS Solution Provider also willing to act as a Technology Partner to NPCI for customizing the solution to NPCI needs	We will be a solution provider for a custom-built solution and will be willing to act as a Technology partner for NPCI. Is NPCI expectingn some third party (product vendor etc) to act as a technology provider?		No
52	EOI_BBPS_Fin al_NEw.pdf- Chapter 4 Scope of Work	15	F	Analytics and Reporting	Any technology stack preference (Open source etc) for ETL, DataWarehouse, Reporting ?		No preference for any particular technology stack though NPCI has preference for open source
53	EOI_BBPS_Fin al_NEw.pdf- Chapter 4 Scope of Work	15	F	Analytics and Reporting	Projected data volume – initial and YoY growth		Would be provided in the RFP
54	EOI_BBPS_Fin al_NEw.pdf- Chapter 4 Scope of Work	15	F	Analytics and Reporting	What is the incremental (daily) data feed from source systems (projected) ?		Would be provided in the RFP
55	EOI_BBPS_Fin al_NEw.pdf- Chapter 4 Scope of Work	15	F	Analytics and Reporting	Any data feed required/envisaged as output from Datawarehouse for other systems(downstream applications)?		Would be provided in the RFP
56	EOI_BBPS_Fin al_NEw.pdf- Chapter 4 Scope of Work	15	F	Analytics and Reporting	Number of users and breakup?		Would be provided in the RFP

57	EOI_BBPS_Final_NEw.pdf-Chapter 4 Scope of Work	15	F	Analytics and Reporting	Number of reports and breakup- Functional, Operational, Regulatory?		Would be provided in the RFP
58	EOI_BBPS_Final_NEw.pdf-Chapter 4 Scope of Work	15	F	Analytics and Reporting	Any Analytical reports, Dashboards from DataWarehouse?		Would be provided in the RFP
59	EOI_BBPS_Final_NEw.pdf-Chapter 4 Scope of Work	15	F	Analytics and Reporting	Any advanced Analytical capability envisaged		Would be provided in the RFP
60	EOI_BBPS_Final_NEw.pdf-Chapter 4 Scope of Work	15	F	Analytics and Reporting	Report Provisioning – Report delivery mechanism- Web interface, access reports on Mobile , SMS, ftp ?		Would be provided in the RFP
61	EOI_BBPS_Final_NEw.pdf-Chapter 4 Scope of Work	15	F	Analytics and Reporting	Report Provisioning- real time/ near realtime- Is it based on a event (trigger) and based on user demand(through reporting tool access)?		Yes. Would be indicated in the RFP
62	EOI_BBPS_Final_NEw.pdf-Chapter 4 Scope of Work	15	F	Analytics and Reporting	What is the batch window available to load source system feed?		Would be indicated in the RFP
63	EOI_BBPS_Final_NEw.pdf-Chapter 4 Scope of Work	15	F	Analytics and Reporting	Any additional weekly, monthly processing involved?		Would be indicated in the RFP
64	EOI_BBPS_Final_NEw.pdf-Chapter 4 Scope of Work	15	F	Analytics and Reporting	Does the data processing in Data warehousing dependent on any data feed from external (outside NPCI- e.g feed from banks) systems/ applications?		Would be indicated in the RFP
65	EOI_BBPS_Final_NEw.pdf-Chapter 4 Scope of Work	15	F	Analytics and Reporting	What is the monitoring window? 24X7x365?		Would be indicated in the RFP
66	EOI_BBPS_Final_NEw.pdf-Chapter 4 Scope of Work	15	F	Analytics and Reporting	How much data (duration including history e.g. 2 years, 3 years) to be stored in the DataWarehouse		Would be indicated in the RFP & would be as per current regulations
67	EOI_BBPS_Final_NEw.pdf-Chapter 4 Scope of Work	15	F	Analytics and Reporting	Any Adhoc Data Requests envisaged?		Would be indicated in the RFP

68	EOI_BBPS_Fin al_NEw.pdf- Chapter 4 Scope of Work	15	F	Analytics and Reporting	Any report performance for dynamic reports?		Would be indicated in the RFP
69	EOI_BBPS	18	5.3 Eligibility Criteria for Bidders	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.	Requesting NPCI to reduce the turnover criteria to Rs. 35 crore for the year ended 31.03.2013 and 31.03.2014 and to Rs. 32 crores to the year ended 31.03.2012.		No
70	EOI_BBPS	19	5.3 Eligibility Criteria for Bidders	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.	We carry out reconciliation for bill payments for one of the PSU bank with a volume of 35,000 per month. Request NPCI to relax the minimum volume of 500,000 transactions per month.		Please refer eligibility clause mentioned in the EOI and corrigendum dated: 4-Aug-2015
71	EOI_BBPS	20	Chapter 6 Terms of Usage	1. The Bidder should provide NPCI with source code pertaining to customization /enhancements to the BBPS system and NPCI shall have complete irrevocable and perpetualrights to use and modify the source code pertaining to such customization / enhancementswithout 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.	If the bidder has the solution developed inhouse and owns the IPR of the entire solution requesting NPCI to clarify on the same.		The terms of usage stand as indicated in EoI.
72	EOI_BBPS	20	Chapter 6 Terms of Usage	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 thesource code with unlimited right of use and modification to the same.	Although the source code will be shared with NPCI it is suggessted the same may be kept in a safe custody. As and when the need arises it can be operated jointly. It is also suggessted that any modification to be carried out by NPCI post implementation may also be discussed with successful vendor as NPCI is asking for support for 05 years		The terms of usage stand as indicated in EoI.
73	Section 5.3, and ANNEXURE – IV	18 & 32	Clause 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.	We would request NPCI to raise the minimum annual turnover to Rs. 500 Crores. As this is a prestigious large opportunity, we strongly believe that only financially sound firms with strong Balance Sheets should be able to bid.		Feedback received
74	Section 5.3, and ANNEXURE – IV	18 & 32	Clause 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.	Request NPCI to ensure that only financially sound bidders should be able to qualify we would request the clause to be modified that the bidder is profitable for last three years.		Feedback received

75	Section 5.3, and ANNEXURE – IV	19 & 32	Clause 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.	Request NPCI to accept the undertaking from either Bidder or OEM.		Bidder has to provide the undertaking
76	Annexure XIII	41		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)	Request NPCI to accept the declaration from either the Bidder or the OEM.		Bidder has to provide the declaration
77	Bid Submission Date				Request NPCI to extend the last date of submission to 15th September 2015		No change
78	Notice inviting Expression of Interest (EOI) Selection of a BBPS Solution for NPCI	4		NPCI is looking for a solution from reputed companies with previous 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 processor	We assume that If a Technology partner primes the bid, we hope the experience of the solution OEM in handling similar solution to BBPS solution financial institutions/ banks/ Authorized institutions or agencies or entities/Third party processor will be taken into account.		Pls refer to section 5.3 - Point No. 7 of the EOI
79	Eligibility Criteria for Bidders	18	5 .3point 5	The Bidder should have his own support centre in india or should provide undertaking to setup such support centre in india within 6 months from the date of Notification of Award/Purchase Order	We request NPCI to modify this clause as "The Bidder/OEM should have his own support centre in india or should provide undertaking to setup such support centre in india within 6 months from the date of Notification of Award/Purchase Order "		Bidder has to provide the declaration
80	NPCI/EOI/2015-16/IT/0010	8	1	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).	Request NPCI to provide clarification of how OFFUS scenario will work with example		Refer to RBI guidelines on BBPS dated 28th Nov.2014
81	NPCI/EOI/2015-16/IT/0010	9	7.3	Service points will be available in the form of physical infrastructure, viz. branch offices, collection centres and owned/agent's outlets.	It is expected that these service points will belong to BBPOUs. Request NPCI to please confirm		Yes
82	NPCI/EOI/2015-16/IT/0010	10	4	Settlement Flow	Is Bidder expected to provide a Settlement System along with the online BBPCU system?		Yes but the details will be provided in the RFP.

83	NPCI/EOI/2015-16/IT/0010	12	NA	The solution should also support IPv6	An IPv6 based solution would require all networking components to be IPv6 compliant also. There will also be network components of participating entities who are IPv4 compliant. Request NPCI to remove this requirement as this will add to complexity in infrastructure and prevent easy onboarding of agents/BBPOUs		No Change
84	NPCI/EOI/2015-16/IT/0010	12	NA	The application should support established industry standards like ISO 8583, ISO 20022, https, XML, PA DSS and PCI DSS.	EOI suggests use of ISO20022, IFX, ISO 8583 & https XML standards support. Will BBPS needs to support multiple APIs for BBPOU & Billers OR there will be one standard API which both BBPOU & Billers to adhere		There will be one standard API which both BBPOU & Billers will adhere to. However, the system should be capable of handling these message formats.
85	NPCI/EOI/2015-16/IT/0010	13	3.2	Payment Application Data Security Standard (PA-DSS)	Is the solution expected to be PA-DSS from day 1 or the PA-DSS certification can be performed after go-live?		The Solution needs to be PA-DSS compliant at the time of going live
86	NPCI/EOI/2015-16/IT/0010	NA	NA	NA	Which systems (like Switch/Online Banking/Mobile Banking/online platform) of BBPOUs do BBPS need to integrate with? Request NPCI to provide details for such possible integration points.		Currently, payment will be outside BBPS system. BBPCU will be providing standard APIs for bill payment messages between BBPOUs and BBPCU.
88	NPCI/EOI/2015-16/IT/0010	14	A.a	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.	Request NPCI to please provide the existing hardware and network architecture so that Bidder can have visibility to do sizing.		Would be indicated in the RFP
89	NPCI/EOI/2015-16/IT/0010	14	B.d	Recommend and Implement the new system /modules which may be required along with necessary functionalities	Request NPCI to provide the existing systems Bidder needs to integrate with.		Would be indicated in the RFP
90	NPCI/EOI/2015-16/IT/0010	14	B.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	Is NPCI going to provide necessary access to perform SIT and UAT for the proposed system? If not what time will be required for NPCI to do UAT?		Yes,Time would be indicated in RFP
91	NPCI/EOI/2015-16/IT/0010	15	B.g.v	The BBPS solution must have the capabilities of Clearing & Settlement separately for each category/product and also for all categories of transactions.	Request NPCI to explain product/category with respect to Clearing and Settlement for BBPS		This is being standardised and would be reflected in the Procedural Guidelines
92	NPCI/EOI/2015-16/IT/0010	15	B.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.	Request NPCI to explain straight through processing in this respect.		This is being standardised and would be reflected in the Procedural Guidelines

93	NPCI/EOI/2015-16/IT/0010	15	B.i	Potential flexibility in the system to add multiple electronic channels of various form factors	What are the other channels NPCI envisages other than BBPOUs. What are the message format for these channels. Request NPCI to explain.		The participants in the BBPS system will be : 1. BBPCU 2. BBPOU 3. Agent Institute 4. Agents For BBPCU the BBPOU would be the primary channel and the others will participate through BBPOUs. The message format would be explained in detail in the RFP though primarily it would be ISO 20022
94	NPCI/EOI/2015-16/IT/0010	15	C	Complaint and Dispute Management System	What is difference between Complaint & Dispute management. Will these systems be standalone OR there is any integration required with existing applications of NPCI		Dispute management will be handled by BBPCU and complaints will be resolved by the respective BBPOUs. Complaint management would be the first level of grievance redressal and dispute would be the escalation level. This may be a stand alone system with interface to BBPS solution. Detailed requirement will be provided as part of the RFP.
95	NPCI/EOI/2015-16/IT/0010	15	C	Complaint and Dispute Management System	Will Complaint or Dispute management systems have capability of searching transactions		Under BBPS it would have search capability. However under ON-US BBPCU would have visibility based on complaint registered and transaction parameter designed to elicit information.
96	NPCI/EOI/2015-16/IT/0010	15	D.a	The solution provider must identify and cover the risk elements in the architecture and suggest actions for mitigation of Project/programme risk(s).	Request NPCI to provide specimen fraud rules as envisaged today.		Would be indicated in the RFP
97	NPCI/EOI/2015-16/IT/0010	NA	NA	NA	Request NPCI to share the daily transaction volume and a 5 year projection for the same.		Would be indicated in the RFP
98	NPCI/EOI/2015-16/IT/0010	NA	NA	NA	Will Agent On-boarding/Management part of the BBPS scope OR it will be responsibility of BBPOU and BBPS will only on-board/manage BBPOU & Billers		It will be responsibility of the BBPOU to onboard the agent on certain KYC based norms that will be included in the Procedural Guidelines. It will be responsibility of the BBPOU to povide interface to the agent for conducting business
99	NPCI/EOI/2015-16/IT/0010	NA	NA	NA	Does BBPS need to integrate with any of NPCI's existing/proposed payment channels		Currently, payment will be outside BBPS solution.
100	NPCI/EOI/2015-16/IT/0010	NA	NA	NA	Is Interface (web/others) for Agents to perform transaction part of BBPS scope? Request NPCI to clarify.		It will be responsibility of the BBPOU to povide interface to the agent for conducting business

101	NPCI/EOI/2015-16/IT/0010	NA	NA	NA	Does BBPS need to manage Standing Instructions or BBPOU need to manage it? If it is part of BBPS, request NPCI to explain how the authorization will work		Transaction origination, execution including bouquet of services like diarizing standing instructions and future payments, etc. will be responsibility of BBPOUs and will not be part of the BBPS solution.
102	NPCI/EOI/2015-16/IT/0010	NA	NA	NA	Does BBPS need to support multiple channels like ATM, POS, etc? OR this is responsibility of BBPOU		Currently, payment will be outside BBPS solution.
103	NPCI/EOI/2015-16/IT/0010	NA	NA	NA	Is Bill presentment part of BBPS scope		Bill fetch cycle will validate bill details of the customers who wishes to pay via BBPS. Presentment as a facility will be provisioned in the system
104	NPCI/EOI/2015-16/IT/0010	NA	NA	NA	Is Clearing & Settlement system part of scope for BBPS OR it just needs to provide batch report to be fed into existing Clearing & Settlement system of NPCI		Clearing & Settlement for OFF-US transactions will be part of the BBPS solution.
105	NPCI/EOI/2015-16/IT/0010	NA	NA	NA	Is there any specific requirement from BBPS for Cash transactions		Multiple payment modes including cash and electronic will be acceptable at BBPOU agent outlets. Further detailing will be mentioned in the Procedural Guidelines
106	NPCI/EOI/2015-16/IT/0010	NA	NA	NA	Is there requirement of using specific encryption standard like PGP for File encryptions		Would be indicated in the RFP
107	NPCI/EOI/2015-16/IT/0010	NA	NA	NA	Considering the complexity of EOI, request NPCI to increase the submission timeline by 3 weeks from the proposed date of submission		No change.
108	NPCI/EOI/2015-16/IT/0010	NA	NA	NA	Request NPCI to please provide time to go-live for the system.		BBPS solution will be launched phase-wise. The project timeline for pilot is projected to be Q1 (JFM) 2016
109	Roles and Responsibilities of BBPCU	10	3&4	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.	Please explain the role of BBPCU in clearing and settlement to billers by BBPOU / Agents ?		BBPCU will be responsible for clearing & settlement activities of the BBPOUs for OF-US transactions. It will be the responsbility of the BBPOUs to settle with the respective biller.
110	Roles and Responsibilities of BBPCU	10	3&4	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.	Please confirm that the billers are allowed to maintain bank account of their choice for clearing and settlement ?		Yes

111	Roles and Responsibilities of BBPCU	10	6	6. BBPCU will ensure the setting up of a suitable fraud and risk management framework for the BBPS.	For transaction within the BBPOU (ON-US) will not be routed to BBPCU;therefore the provision for identification of fraud/risk is possible only in the case of OFF-US transaction where BBPCI will be centralized member to route and fulfil the transaction end-to-end. Please confirm		For ONUS transactions the responsibility of fraud & risk management lies with the BBPOUs however the BBPCU will prescribe standards that need to be followed.
112	Roles and Responsibilities of BBPCU	10	4	Overall Flow	Each payment method offered by the BBPOU / Agents / Collection centre will have their own realization period/ settlement period. Should the proposed system consider to associate the payment fulfilment entities such as payment gateway/banks (cheque payment) also into the system to facilitate the end-to-end payments cycle		While RBI will set necessary standards and details, if required, will be provided in RFP document, the query is not relevant for the purpose of EOI.
113	Chapter 3 Solution Objectives	12	Chapter3: Response Time	Response time: The processing time for the system should be within 150 ms including encryption (excluding FRM) i.e. request in and out.	Please explain the areas of applicability in the system where response time will be measured e.g. API response / Page response		Processing time referes to the BBPCU system
114	Chapter 3, Solution Objectives	12	Chapter3: Modern Application	Modern Application: New generation software solution	Please explain the New generation software solution in this context ?		Conforms to all the latest standards at all levels
115	Chapter 3 , Solution Objectives	12	Chapter3: BCP	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.	Please confirm "PR and HA would be on the same site." Does it means high availability with in the production site alone is required by the system ?		It will clarified in the RFP
116	Chapter 3 , Solution Objectives	12	Chapter 3 : Integration Capability	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.	From the guidelines its understood the bill payment collection will be handled by all the agents/collection centres under the different BBPOU, please provide use case for integrating with multiple payment mechanisms / payment instruments ?		Currently, payment will be outside BBPS solution.
117	3.1 Established Industry Standards	13	3.1	3.1 Established Industry Standards □ Financial transaction messages — Interchange message specifications – ISO 20022 □ Interactive Financial exchange (IFX) □ Support & compatible for ISO 8583, https XML.	Please confirm that the proposed system should support / follow any one these standards (not all) wherever applicable across the system ?		There will be one standard API which both BBPOU & Billers will adhere to. However, the system should be capable of handling these message formats.
118	3.2 Security Standards	13	3.2	3.2 Security Standards □ Data Security Standard (PCI DSS) □ Payment Application Data Security Standard (PA-DSS) □ ISO 27001	Please confirm that the proposed system is required to be only compliance to any of these standards ?		It will clarified in the RFP. However, it would be required to fulfil the respective standard
119	Chapter 4 Scope of Work	14	B.f.ii	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	From the guidelines its understood the bill payment collection will be handled by all the agents/collection centres under the different BBPOU, please provide use case for integrating with multiple payment mechanisms / payment instruments (expect clearing systems)?		Would be indicated in the RFP
120	8.2 Evaluation and Comparison of Bids	24	8.2	Technical Bid Evaluation and Presentation: The parameters and weightages to be used for technical evaluation will be based on ANNEXURE XI (100 marks).	There are no parameters and weightages mentioned in ANNEXURE Xl.Should it be ANNEXURE XV instead of ANNEXURE Xl		Yes

121	Chapter 4 Scope of Work				What is the BBPS strategy for Unified Payment Interface? Is BBPS expected to support UPI (virtual addressing?)		Interface with UPI may be decided phasewise once UPI goes live
122	Chapter 6. Terms of Usage	20	Chapter 6	"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."	The BIDDER requests that the source code (as may be applicable) be deposited with the existing Escrow Agent of the BIDDER and the cost of Escrow to be borne by NPCI. On the license to use the BIDDER's product, the parties can discuss and mutually agree on a suitable intellectual property clause in the agreement.		The Escrow agent and the IPR may be mutually decided with the consent of both parties
123	General	na	na	na	Is NPCI going to maintain the database of billers and agents along with BBPOUs?		Yes
124	General	na	na	na	Can a biller be registered with more than one BBPOU. In such a case, how will BBPCU resolve the BBPOU of the biller.		Yes, but Biller will set a default BBPOU for routing OFF-US transactions.
125	General	na	na	na	Is BBPCU responsble for the netting of the bills and generating a settlement file (mostly and MNSB to RBI). Or will this be outsourced to a clearing house.		Yes, clearing and settlement will be carried out by BBPCU for OFF-US transactions.
126	General	na	na	na	Will the BBPCU portal (front end system) provide login only to BBPOUs or also for billers and agents?		BBPCU portal will connect only with BBPOUs. BBPOUs will be responsible to provide portal to Agents and Agent Institutes.
127	General	na	na	na	Are the limit configuration and settlement account monitoring only for risk management at BBPOU level? The settlement accounts are maintained in RBI (CBS/NGRTGS).Mirroring them at NPCI would be a challenge.		Mirroring is not intended. Monitoring is both for risk management and supervising net settlement
128	Chapter 2	8	Para 1	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.	Is the confirmation expected from Biller or OU?		Confirmation is expected from the BBPOU who has onboarded the biller.
129	Chapter 2	9	Scope of BBPS, Point 4	Overall flow	Existing mandates that are given for payment of utility bills, will they also fall under the scope of BBPS		RBI will release standards for both ON-US and OFF-US transactions as part of the Procedural Guidelines.

130	Chapter 2	10	Scope of BBPS, Point 4	Settlement Flow	We assume that the settlement would be done on the same lines as NFS transactions. Please confirm		Settlement standards will be released as part of the Procedural Guidelines.
131	Chapter 2	11	Roles and Responsibilities, Point 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.	For the sake of CMS, will all OUs report all ONUS transactions also		May be not all ON-US transactions. The fetch would be on need basis, basis complaints.
132	Chapter 3	12	Solution Objectives	Response time: The processing time for the system should be within 150 ms including encryption (excluding FRM) i.e. request in and out.	Please define "processing time". Is it from the transaction initiation or from debit to the payer's account		This is with regard to transaction lifecycle. However settlement will be outside the system
133	Chapter 3	12	na	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.	In our understanding, CU will get a transaction file from the OU. Under which context will the CU require integration with Credit Cards/Debit Cards/other front-end channels. Can you provide an example where this integration is required at CU level.		BBPCU will not require integration with the payment network. BBPOU will be integrating with the payment network
134	Chapter 4	14	Section A, a.	Assess Infrastructure requirements towards production, DR and BCP Setup	This needs to be done at the RFP stage when the complete scope and deliverables have more definite shape. Pls confirm		Yes
135	Chapter 4	14	Section C, c.	ONUS and OFFUS transactions to be covered in the CMS and DMS	How does CU plan to govern ONUS transactions if they are not flowing through CU.		For ON-US transactions, BBPS would have visibility based on complaints registered and transaction parameters designed to elicit the required information.
136	Chapter 4	16	Section G, 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.	We assume that solution provider shall develop the required setup for the OU in addition to the CU as well. Pls confirm		The scope of work would be limited to providing a solution to BBPCU.
137		4	Para 3	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	Please indicate what solution components might need to get extended to other BBPS participants		BBPCU will be providing API based integration for the BBPOUs. Later BBPCU might consider offering an option of a bouquet of services to new entrants desirous of operating as BBPOUs.
138	BBPS Overview	8	Bullet 5	BBPS will also have facility of online payments through authorised BBPOUs	How different will this be from existing decentralised options available through existing banks/wallet providers ? Please provide details of how BBPS will facilitae online payments	On Pg 9, 'Scope of Work' , para 3, you also mention "BBPS would also facilitate online payments".	Currently, payment will be outside BBPS solution.
139	Roles & Respon...	10	Bullet 7	BBPCU will put in place a dispute resolution mechanism to handle disputes arising between system participants.	Will BBPCU own the dispute reolution mechanism or will it merely be a conduit for "complaint management"	On Pg 11, Bullet 8 you mention " 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"	Dispute management among BBPOUs for bill payment transactions will be handled by BBPCU and customer complaints will be resolved by the respective BBPOUs. Detailed information will be provided as part of the RFP.
140	Offline System	15	Cluase g (v)	The BBPS solution must have the capabilities of Clearing & Settlement separately for each category/product and also for all categories of transactions.	Please provide visibility of all product and transaction categories		Would be indicated in the RFP

141	Eligibility Criteria	18	Sec 5.2	The bidder can be either, (a) BBPS Solution Provider also willing to act as a Technology Partner to NPCI for customizing the solution to NPCI needs OR (b) Technology Partner who has exclusive arrangement in India with a BBPS solution provider	Does this imply that fielding a 'bespoke' solution is ruled out? In our view there is no available COTS package for BBPS requirements and some solution components will require 'bespoke' development		No, as long as the Bidder fulfills the eligibility criteria as mentioned in the RFP and corrigendum in terms of years of experience/ no. of transactions
142	General Terms and Conditions	26	Chapter 9 :Bullet 8	Adherence to Standards: The Bidder should adhere to laws of land and rules, regulations and guidelines' prescribed by various regulatory, statutory and Government authorities.	Deviation: We will adhere to all laws, rules and regulations prescribed by various statutory/government authorities to the extent applicable to the bidder as a provider of information technology products and services.		Noted
143	Annexure - III	31		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		**Revised language for Annexure III:** I have carefully gone through the terms and conditions contained in the EOI document for "Selection of BBPS Solution". I hereby declare that, to the best of my knowledge, my company (xyz...) has not been debarred/blacklisted by any Government or Public Sector organization in India. I further certify that I am competent officer and duly authorized by my company to make this declaration.	Kindly follow the format of the annexure
144		Generic				Where are the bills expected to be stored? Are they stored at BBPCU or individual BBPOUs?	No bills will be stored at BBPCU. However, bill presentment will be facilitated by BBPS solution.
145		Generic				Will the system impose a single customer identity like Aadhar used or will it provide multiple options to the customer and BBPOUs?	Multiple options will be available, the details of which will be provided in RFP.
146		Generic				The document does not specify any alert and notification mechanism. What are the kind of notifications that the BBPCU, BBPOUs and customer should send and receive	The system will be provisioned for real-time notification. Please refer to RBI Guidelines dated 28th November, 2014. Further details will be specified as part of the Procedural Guidelines.
147		Generic				Will the system allow under-pay or over-pay of bills?	The system design will support various options as required under Procedural Guidelines.
148		Generic				In case of dispute, will the BBPS have any liability or will it only be a conduit and transfer the responsibility to BBPOUs?	BBPCU will not bear any liability in case of a dispute.

149		Generic				What is the Anti Money Laundry mechanisms to be followed? Does NPCI has a system to check the blacklist / offenders?	A blacklist would be created in the system to filter offenders. AML would designed and indicated in the RFP
150	Expression of Interest -BBPS Solution	4	-	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	Is BBPCU systems and BBPOU systems, two separate system or the bidder has to make one system covering both the systems front and back end?		The scope of work is limited to providing a solution limited to BBPCU only. BBPCU will be providing API based integration for the BBPOUs. Later BBPCU might consider offering an option of a bouquet of services to new entrants desirous of operating as BBPOUs.
151	Expression of Interest -BBPS Solution	4	-	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	Is case BBPCU systems and BBPOU are two separate systems, then who will make BBPOU systems and When?		These are two separate systems and BBPOUs would be developing/ acquiring their own systems, compliant with the standards aplicable to them
152	Expression of Interest -BBPS Solution	32	ANNEXURE – IV (Point 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.	NSDL e-Goverance Infrastructure Limited has been apointed as Central Record Keeping Agency (CRA) for Pension Fund Regulatory Development Authority (PFRDA) for National Pension Scheme (NPS) since 2007. In this scheme, the subscribers contribute pension amount at regular periodicity to their respective Permanent Retirement Account Number (PRAN) account. The funds and transaction information is shared with respective stakeholders at periodic frequency. We understand that this project can also be cited as a Transaction Message Routing System .		Please refer to the eligibility criteria mentioned in the EOI and corrigendum dated: 4-Aug-2015
153	Expression of Interest -BBPS Solution	32	ANNEXURE – IV (Point 7)	In case there is a technology partner, such entity should have minimum experience of three years in the bill payment domain.	We handle Nation wide e-Governance projects like Tax Information Network (TIN), Permanent Account Number (PAN) issuance, Central Record Keeping Agency (CRA) for PFRDA, National Judicial Reference System (NJRS) etc. Since the above stated project handles crtical customers data at national level, we understand that these projects can be cited .		Please refer to the eligibility criteria mentioned in the EOI and corrigendum dated: 4-Aug-2015
154	RBI guidelines issued on BBPS on 28th November 2014 DPSS.CO.PD. No. 940/02.27.020/2014-2015	8	Ch-2	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	This will be a GIRO payment system with ability to pay bills using both push pay and collect pay types. Please confirm		Currently the system is dessigned for Fetch and Collect payment initiated by the customer

155	EOI – BBPS Solution EOI Reference No: NPCI/EOI/2015-16/IT/0010 dated 31.07.2015	10	Ch-2 Sec-7.4.4	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.	How will agent pay-outs happen? Is agent pay-out settlement in scope of BBPS?		Agent payouts are not in the scope of BBPS
156	EOI – BBPS Solution EOI Reference No: NPCI/EOI/2015-16/IT/0010 dated 31.07.2015	8	Ch-2	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.	Will agents mediate between biller and BBPOU also?		Agents will be connected via BBPOU only and will be onboard customers
157	EOI – BBPS Solution EOI Reference No: NPCI/EOI/2015-16/IT/0010 dated 31.07.2015	12	Ch-3	Integration Capability: The application should be able to integrate with multiple payment mechanism like Cash, Debit Cards, Credit Cards, electronic payment instruments including Prepaid instruments, Net banking, NEFT, IVRS, IMPS, etc.	· Does BBPS need to integrate individually to all other NPCI systems like AEPS, IMPS, NACH, CTS, NFS etc. ?		Currently, payment will be outside BBPS solution Respective payment mode will follow its standard procedure & norms.
158					· Will it allow payment using UPI payment address?		Interface with UPI may be decided phasewise once UPI goes live
159					· How many credit and prepaid interfaces to consider?		Currently, payment will be outside BBPS solution Respective payment mode will follow its standard procedure & norms.
160					· How cash payment can flow thru BBPS system? Will it follow only the settlement flow?		Yes ,IT will follow only settlement
161					· Will BBPS support payments initiated from mobile devices?		Yes,BBPS system will accept most type of payment .

162	EOI – BBPS Solution EOI Reference No: NPCI/EOI/2015-16/IT/0010 dated 31.07.2015	13	Ch 3 Sec3.1	3.1 Established Industry Standards · Financial transaction messages — Interchange message specifications – ISO 20022 · Interactive Financial exchange (IFX) · Support & compatible for ISO 8583, https XML.	· Will message interchange happen using ISO 20022 or IFX or both?		Will be detailed in the RFP
163	EOI – BBPS Solution EOI Reference No: NPCI/EOI/2015-16/IT/0010 dated 31.07.2015	9	Ch-2	Scope of BBPS 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.	Is it expected that a BBPCU will maintain a centralized "bill payment portfolio service" for recurring bill payment for each utility based on the standing instruction set by the end customer?		Transaction origination, execution including bouquet of services like diarizing standing instructions and future payments, etc. will be responsibility of BBPOUs and will not be part of the BBPS solution.
164	EOI – BBPS Solution EOI Reference No: NPCI/EOI/2015-16/IT/0010 dated 31.07.2015	8	Ch-2	Participants in BBPS System	Is it expected the technology solution provider will provide the solution for the BBPOU in terms of their - Customer management - Agent Management, - Downstream settlement with agents and sub-agents - Risk management for the agents Or the solution is limited to BBPCU functionalities only?		Solution is limited to BBPCU functionalisties but for some of others BBPCU will set necessary standards.
165	EOI – BBPS Solution EOI Reference No: NPCI/EOI/2015-16/IT/0010 dated 31.07.2015	10	Ch-2	Roles and Responsibilities of BBPCU 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.	Is it expected that the technology solution provider will actually define all these standards and rules and define the Operating Regulations for BBPS? Or, it is expected that technology solution provider will build the system based on the standards and guidelines published by NPCI?		it is expected that technology solution provider will build the system based on the standards and guidelines published by NPCI
166	EOI – BBPS Solution EOI Reference No: NPCI/EOI/2015-16/IT/0010 dated 31.07.2015	10	Ch-2	Roles and Responsibilities of BBPCU 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 BBPCU will put in place a dispute resolution mechanism to handle disputes arising between system participants. BBPCU will ensure the setting up of a suitable fraud and risk management framework for the BBPS.	Does NPCI want to use their existing DMS system for the clearing & settlement and Dispute resolution and FRM system for Risk management? Or, is the requirement to build a new and work completely separate from the existing DMS and FRM infrastructure?		This may be a stand alone system with interface to BBPS solution. Detailed requirement will be provided as part of the RFP.

| 167 | EOI – BBPS Solution EOI Reference No: NPCI/EOI/2015-16/IT/0010 dated 31.07.2015 | 38 | Annexure X | Existing /proposed support centres: for SW & HW separately | Is the provision of HW also in scope for the bidder? | | This may be in-scope, however details will be provided as part of RFP |