

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
1	Annexure T	6		Solution should provide end to end strong security and data protection.	Since the scope of the RFP is primarily providing services which can be expose to PSP's, assume that bidder does not need to factor in security components for monitoring, vulnerability management, patch management etc. If yes, then please provide details of current security solutions at NPCI which can be leveraged	Bidder has to provide application level security in terms of coding, storing and processing of data. Also, bidder should propose application monitoring tool which includes transaction level monitoring.
2	Annexure_T for Unified Payment Interface System	7	1.1 Objectives	1. The Unified Payment Interface is expected to further propel easy instant payments via mobile, web, and other applications.	If the objective is to facilitate instant payments then why do we have a need to connect to systems such APBS and NACH as per architecture diagram in page 11? Please clarify.	This is envisaged for future innovations
3	RFP Ref NPCI/RFP/2015-16/IT/001	7	Section 1, Sr. No. 6	Last date & Time for Bid Submission - 11.05.2015 at 3.00 pm	Due to the Technical complexity in the RFP, We would request NPCI to extend the Bid submission to 11.06.2015(i.e., 11th June, 2015)	No change in RFP
4	Schedule 1: Bid schedule and address	7		Date and Time od Pre-bid meeting :NA	Request NPCI to schedule a pre-bid meeting to discuss about this bid and provides response to certain queries related to this bid	No change in RFP
5	Schedule 1: Bid schedule and address	7		Last Date and Time of Bid submission (11/05/15)	Considering the scope of the poject and forthcoming response to pre-bid queries raised by the vendors and possibility of a pre-bid meeting, we request NPCI to provide at least 15-20 days from the date of sharing the pre-bid response	No change in RFP
6	RFP Document - Section 2.2	8		Monitoring Capability: The solution must have adequate real-time monitoring of the transactions and application modules with automated alert mechanism through multiple channels.	What is the existing monitoring and reporting tool used by NPCI. Can we use the existing tool to monitor and report the application, database and infrastructure of UPI?	Existing CA monitoring tool at NPCI does not have Application level monitoring capability. Bidder has to propose the application level monitoring tool which includes transaction amount, response time etc. . However existing NPCI CA tool can be used for system monitoring.
7	RFP Document - Section 2.2	8		Tokenization	Please elaborate more on tokenization with example	Please refer updated UPI technical specifications
8	RFP Document - Section 2.2	8		The UPI System has to be developed from approach of "secure from start" and should have all controls well defined as per regulator, industry standards (PCI-DSS, ISO) requirements and NPCI Policies.	Please share relevant policy documents/requirements for NPCI security policy	NPCI follows PCI-DSS, ISO27001,ISO22301, ISO9001 and also regulatory requirements and IT acts.

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9	RFP Document - Section 2.2	8		The UPI System has to be developed from approach of "secure from start" and should have all controls well defined as per regulator, industry standards (PCI-DSS, ISO) requirements and NPCI Policies.	Please elaborate on the need for PCI based security solutioning. We understand that the system is not handling any payment card data	UPI system is expected to process card based transactions, the bidder should also provide the solution to comply with PCI-DSS.
10	RFP Document - Section 2.2	8		The solution should have high throughput and capacity; a solution capable of achieving a sustained throughput of 2000 TPS	Assume 2000 tps is for the peak transaction period, how many hrs in a day should we consider as peak period? What will be the transaction volumes for the non-peak period?	A sustained TPS of 2000 for a minimum continuous period of 3 hours
11	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	8		High Capacity and Throughput: The solution should have high throughput and capacity; a solution capable of achieving a sustained throughput of 2000 TPS to be provided to start with. Application should be scalable to handle a throughput of 10,000 TPS and above to meet future requirements.	Considering 2000 TPS to start with, it will grow upto 10000 TPS. What is the possible timeline for this growth visualization? Assume 2000 tps is for the peak transaction period, how many hrs in a day should we consider as peak period? What will be the transaction volumes for the non-peak period?	A sustained TPS of 2000 for a minimum continuous period of 3 hours
12	Unified Payment Interface System Final Draft	8	2.2	Natively IPv6 Ready and Backward Compatible	Is IPv6 required from Day1 of go-live or can be delivered as part of subsequent upgrade?	From day one the system should be capable of handling IPv6 and IPv4
13	Unified Payment Interface System Final Draft	8	2.2	Tokenization	Request NPCI to please clarify the use of tokenization in respect of the proposed system	Please refer updated UPI technical specifications
14	* Section 2 - Introduction * Sub-Section 2.2: Objective of this RFP * Point: Scalability	8	2.2	The system should provide horizontal, vertical and linear scalability without inherent bottle necks and design changes. The solution scalability should be proven by carrying out the benchmark exercise by Bidder.	* Can the detailed NFR (Non-Functional Requirements) for benchmarking be shared with us?	The bidder should conduct the benchmark exercise in a lab simulating 100 institutions with UPI system using signed xml and ISO8583 message standards.

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15	* Section 2 - Introduction * Sub-Section 2.2: Objective of this RFP * Point: High Capacity and Throughput	8	2.2	The solution should have high throughput and capacity; a solution capable of achieving a sustained throughput of 2000 TPS to be provided to start with. Application should be scalable to handle a throughput of 10,000 TPS and above to meet future requirements.	* Can the projected volumes be shared with us with timelines? Both Transaction Volumes as well as TPS by originating channel - coming into the UPI system as well as going out.	It is expected to hit more than 15 million transactions per day in first year.
16	* Section 2 - Introduction * Sub-Section 2.2: Objective of this RFP * Point: Monitoring Capability:	8	2.2	The solution must have adequate real-time monitoring of the transactions and application modules with automated alert mechanism through multiple channels.	* Can the scope of the modules to be monitored be shared with us along with the list of fields (modulewise) to be monitored such as - Transaction Amount, Time taken etc.	Yes the monitoring should include transaction amount, response time, etc.
17	* Section 2 - Introduction * Sub-Section 2.2: Objective of this RFP * Point: Secured	8	2.2	The UPI System has to be developed from approach of "secure from start" and should have all controls well defined as per regulator, industry standards (PCI-DSS, ISO) requirements and NPCI Policies.	* Can you please share the NPCI policies that apply to this Question	NPCI follows PCI-DSS, ISO27001,ISO22301, ISO9001 and also regulatory requirements and IT acts.
18	* Section 2 - Introduction * Sub-Section 2.2: Objective of this RFP * Point: Tokenization	8	2.2	Tokenisation	* Is payment address as mentioned in Annexure T be a token? (Will tokenization be done through the payment address?)	Please refer updated UPI technical specifications
19	RFP	8	2.2	Objective of this RFP: Open Architecture	Open source Licenses - Postgres, etc... does AMC or support license cost to be included in costing?	Yes support license cost, if any, to be included.
20	RFP	8	2.2	Objective of this RFP: High Capacity and Throughput	What kind of methodology for evaluation will be carried out for benchmarking 2000 TPS ? Can "private cloud" be considered for such configuration for capability ?	The bidder should conduct the benchmark exercise in a lab simulating 100 institutions with UPI system using signed xml and ISO8583 message standards.

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21	8	8	2.2	BCP: The system should support a RPO of zero and RTO of near zero.	Please clarify on the requirement to support RPO of zero. Is the expectation to have synchronous communication between DC & DR? Hence very transaction that needs to be committed on DC needs to be first committed at DR. This will have a big impact on the transaction processing performance at DC. It will also require a very strong network between DC & DR with a latency of near zero ms.	The network and all other underlying infrastructure will be provided by NPCI. The bidder should propose non SAN based replication technologies to achieve near zero RPO and the proposed solution should clearly mention the system architecture and the required hardware, network equipment's, link capacity etc.
22	8	8	2.2	High Availability	Should the system support Active-Active clustering technology or implementation across multiple active nodes at DC for HA and to cater to the performance throughput expected?	We expect availability of 99.999% in the UPI system. The bidder should build solution accordingly.
23	8	8	2.2	Configurability	Please clarify on whether the configuration is expected to be done using UI based or parameter file based.	UI based
24	8	8	2.2	High Capacity and Throughput	For the throughput requirement of 2000 TPS, what is the transaction type expected and the validations that need to be carried out. Please note that integration with internal systems at NPCI as well as external systems at UIDAI would reduce the TPS due to latency overheads introduced via integration with external systems.	The combination of IMPS, AEPS, E-com, signed xml, with external interface to FRM etc. will be considered for throughput of 2000 TPS.
25	8	8	2.2	Monitoring Capability: The solution must have adequate real-time monitoring of the transactions and application modules with automated alert mechanism through multiple channels.	Please clarify on the real-time monitoring requirements for the solution. For API monitoring, would the solution require to Gain visibility into API performance so as to: -Track overall API performance -Track API performance for each operation -Track API performance by developer -Track API performance by specific developer customers -Track API performance by client IP	Existing CA monitoring tool at NPCI does not have Application level monitoring capability. Bidder has to propose the application level monitoring tool which includes transaction amount, response time etc. . However existing NPCI CA tool can be used for system monitoring.

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26	8	8	2.2	Monitoring Capability: The solution must have adequate real-time monitoring of the transactions and application modules with automated alert mechanism through multiple channels.	<p>Please clarify on the automated alert & notification mechanisms required. Should the system require support for the following common alert/notification protocols and standards:</p> <ul style="list-style-type: none"> -Support for alerting to administrators over SNMP, email and HTTP Post -Support for end user notifications over email, Apple Push Notification -Service (APNS) and Android alerts 	Standard monitoring capabilities should be provided which may include this.
27	8	8	2.2	Secured: The UPI System has to be developed from approach of “secure from start” and should have all controls well defined as per regulator, industry standards (PCI-DSS, ISO) requirements and NPCI Policies.	<p>Please clarify whether the solution should meet the following government and industry regulations:</p> <ul style="list-style-type: none"> -PCI-DSS -VMware Ready -Common Criteria -US STIG Vulnerability Tested -Joint DoD/IC Service Security Working Group (JSSWG) -Joint DoD/IC Enterprise Service Monitoring -HSPD12 Backend Attribute Exchange (BAE) 	PCI-DSS, regulatory requirements and IT act are mandatory .
28	8	8	2.2	Secured: The UPI System has to be developed from approach of “secure from start” and should have all controls well defined as per regulator, industry standards (PCI-DSS, ISO) requirements and NPCI Policies.	<p>Please clarify on the NPCI security policies that the solution needs to support.</p>	NPCI follows PCI-DSS, ISO27001,ISO22301, ISO9001 and also regulatory requirements and IT acts.

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29	8	8	2.2	Secured: The UPI System has to be developed from approach of “secure from start” and should have all controls well defined as per regulator, industry standards (PCI-DSS, ISO) requirements and NPCI Policies.	<p>Please clarify whether the solution needs to support the following features to ensure secure access to API(s):</p> <ul style="list-style-type: none"> -Integrated STS/SAML issuer -Support for Web/browser-based SSO -Onboard identity store -Integration with LDAP identity stores -Integration with IAM solutions (CA SSO (SiteMinder), OpenSSO, OAM etc.) -Integrated PKI Certificate Authority (CA) -Integrated PKI Registration Authority (RA) -OAuth 1.0 and 2.0 core -OAuth SAML bearer grants -HMAC signatures support -JWT signatures support -HTTP basic support -Support for X.509 certificates -SSL client-side certificate authorization -Microsoft SPNEGO support -Kerberos, Kerberos delegation and Kerberos constrained delegation support -Support for creating and evaluating XACML requests -Support for mapping between front-end session and backend session or token 	No change in RFP

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30	8	8	2.2	Secured: The UPI System has to be developed from approach of "secure from start" and should have all controls well defined as per regulator, industry standards (PCI-DSS, ISO) requirements and NPCI Policies.	<p>Please clarify whether the solution needs to support the following features to ensure API Threat Protection against accidental and deliberate NPCI system compromise to maintain privacy and data confidentiality. This is required as the API(s) will be exposed for consumption by banks, MSP(s) & ecom enterprises:</p> <ul style="list-style-type: none"> -Content inspection using XML Schemas, XPath JSON Schemas, JSON Path, regular expressions and string comparisons -Protection against viruses in attachments -Cross-Site Scripting -Cross-Site Request Forgery -OAuth document threats and SQL injection -XML Entity Expansion and Recursion Attacks -XML Document Size Attacks (based on size, width, depth etc.) -XML Parser Attacks -Jumbo Payloads -Recursive Elements -MegaTags - aka Jumbo Tag Names -Public Key DoS attack -XML Flood -XML Encapsulation -XML Virus -Replay Attacks -Resource Hijack -Dictionary Attack -Message Tampering -Falsified Message -Data Tampering -Message Snooping -XPath Injection -SQL Injection 	Bidder has to provide application level security in terms of coding, storing and processing of data. Also, bidder should propose application monitoring tool which includes transaction level monitoring.
31	8	8	2.2	Tokenization	Please clarify on the tokenization feature. As a part of tokenization, would the solution require the ability to generate an API certificate or token (in addition to an API key) for access by trusted bank/PSP/partner systems.	Please refer updated UPI technical specifications

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32	10	8	3.1	The solution should be Platform independent and should not be constrained to a single Hardware Platform(X86 is mandatory) or Operating System (Linux being mandatory) or database (postgres being mandatory)	Please clarify on Postgres support. Can the solution instead provide support for MySQL open source DB.	The solution should work on multiple platform. The database layer should mandatorily work on multiple database and also any open source database such as postgres, MYSQL are acceptable. Bidder must propose enterprise support for the database.
33	10	8	3.1	Develop the UPI system solution using open source technology.	Can the solution be delivered on an API platform built using open source technologies such as Java, Linux & MySQL.	Yes. Bidder should offer a reliable and scalable solution. It must work on Linux. The database layer should mandatorily work on multiple database and also any open source database such as postgres, MYSQL are acceptable. Bidder must propose enterprise support for the database.
34	10	8	3.1	Provide Source code with full documentation to NPCI for developing new or modifying existing code with enhancements by NPCI or any authorized technology partner/identified vendor of NPCI.	Would the solution comply if it is delivered on an API platform built using open source technologies such as Java, Linux & MySQL and the API code developed specifically for NPCI using open source technology (Java), based on Annexure T requirements, is delivered to NPCI for future modification or enhancements.	Yes. Bidder should offer a reliable and scalable solution.
35	10	8	3.1	Develop ISO 8583 and other interfaces in the UPI system to integrate with the existing systems like IMPS, AEPS, RUPAY, NFS and FRM	Please provide details on interfaces exposed by internal systems such as IMPS, AEPS, RUPAY, NFS and FRM as it will have an impact on the SOW and project schedule.	Interfaces for all products are to be designed in the first phase. Interface specification will be provided for IMPS,AEPS , NFS, E-com, FRM.
36	10	8	3.1	Develop interfaces in the UPI system to integrate with authentication system like UIDAI system.	Please provide details on interfaces exposed by UIDAI as it will have an impact on the SOW and project schedule.	Interfaces for all products are to be designed in the first phase. Interface specification will be provided for UIDAI.

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37	11	8	3.1	Ensure that proposed system handle application and communication data security between UPI and member banks and between UPI and mobile applications.	<p>Please provide clarification on the data security requirements that need to be implemented. Would the solution need to support Ensure enterprise-grade security features such as:</p> <ul style="list-style-type: none"> -Support for configurable cryptographic algorithms (Triple-DES, AES, SHA, RSA etc.) -Support for elliptic curve cryptography -FIPS 140-2 support in hardware -FIPS 140-2 support in software -Onboard PKI -Onboard hardware security module (HSM) -Support for external HSMS <p>To support secure access to API, would the solution need to support the following security features:</p> <ul style="list-style-type: none"> -Integrated STS/SAML issuer -Support for Web/browser-based SSO -Onboard identity store -Integration with LDAP identity stores -Integration with IAM solutions (CA SSO (SiteMinder), OpenSSO, OAM etc.) -Integrated PKI Certificate Authority (CA) -Integrated PKI Registration Authority (RA) -OAuth 1.0 and 2.0 core -OAuth SAML bearer grants -HMAC signatures support -JWT signatures support -HTTP basic support -Support for X.509 certificates -SSL client-side certificate authorization -Microsoft SPNEGO support -Kerberos, Kerberos delegation and Kerberos constrained delegation support -Support for creating and evaluating YACML requests 	No change in RFP
38	11	8	3.1	Provide integration tool suite in various platforms like JAVA,.NET and PHP for easy and simple integration for third party external systems.	<p>Please clarify on the integration requirements with third party systems. Would the solution need to ensure availability of a developer portal to banks/PSP(s)/partners so that target developers can explore the API(s) exposed by NPCI and generate code for their programming platform (Ruby/Java/PHP etc.) to enable simple and easy integration.</p>	No change in RFP

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

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39	13	8	4.4	There should not be any restrictions on the number of users, transactions or installations by NPCI.	Please clarify on the number of potential installations at NPCI: Prod/Dev/Test/UAT/DR. Please clarify on the number of nodes in the cluster at each of the above installation site for HA.	No change in RFP
40	8	8	2.2	Modern Application: New generation software solution.	To support varied systems from banks/PSP(s)/partners, should the solution support following new generation technologies and conversions: -SOAP to REST -REST to SOAP -XML to JSON -JSON to XML The above is required for mobile application support as well.	No change in RFP
41	8	8	2.2	Modern Application: New generation software solution.	Should the solution be made available in the following form factors to match NPCI budget and requirements: -Virtual appliance -Software -Cloud-based service (AWS)	No change in RFP
42	8	8	2.2	High Capacity and Throughput	To support High Capacity and Throughput, should the solution provide for Control API performance via: -API throttling and/or rate limiting -API traffic prioritization -Limit API access based on user, time of day and/or IP address -Route API traffic based on geography, IP address and/or backend response times -Define custom data and identity caching parameters for optimal API performance	The bidder should propose a solution to support high capacity and throughput.

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43	8	8	2.2	Scalability	<p>To ensure reliability, scalability and a single point of administration, should the solution provide support for:</p> <ul style="list-style-type: none"> -Cluster-wide threat protection (for replay attacks) -Integrated clustering for automated replication of information -Cluster-wide rate limiting (for enforcing contractual limits) -Automated failover 	The bidder should propose a reliable and scalable solution.
44	11	8	3.1	Provide integration tool suite in various platforms like JAVA,.NET and PHP for easy and simple integration for third party external systems.	<p>To ensure that integration capabilities are made available out of the box, should the solution support the following protocols:</p> <ul style="list-style-type: none"> -HTTP/HTTPS -WebSocket -XMPP -WebSphere MQ -JMS -FTP -TIBCO EMS -AMQP -SMTP -Raw TCP -End-to-end compression 	No change in RFP

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45	8	8	2.2	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.	<p>To ensure that API Proxy Management overhead costs are decreased, should the solution support:</p> <ul style="list-style-type: none"> -Integrated global API proxy management -Centralized administration of all API proxies in a single cluster -Centralized administration of all API proxies in multiple clusters -Single, real-time management view (i.e. dashboard) of all API proxies in the enterprise -Remote patching of API proxies -Remote restoration of API proxy -System-level monitoring/alerting -Support for disaster recovery -Support for off-box logging -Central management of hardware, software and cloud-based API proxies -Java, SOAP and command line API for third-party/remote management 	No change in RFP
46	8	8	2.2	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.	<p>To decrease API management/administration costs, should the solution support:</p> <ul style="list-style-type: none"> -API versioning and rollback -API composition -API orchestration -Automate API migration across environments and geographies -Automatically resolve dependencies across environments and geographies when migrating APIs 	No change in RFP
47	8	8	2.2	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.	<p>To govern and control NPCI exposed API(s), should the solution support:</p> <ul style="list-style-type: none"> -Support for branching of API policies -Support for global API policies -Support for API policy includes -Real-time API policy validation -API policy debug tracing -Ability to create custom API policies/proprietary capabilities -Ability to centrally update API policies and push them to all API proxies -Support for updating API policies on the fly 	No change in RFP

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

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48	8	8	2.2	High Capacity and Throughput: The solution should have high throughput and capacity; a solution capable of achieving a sustained throughput of 2000 TPS to be provided to start with. Application should be scalable to handle a throughput of 10,000 TPS and above to meet future requirements.	To gain visibility into API performance, should the solution support: -Track overall API performance -Track API performance for each operation -Track API performance by developer -Track API performance by specific developer customers -Track API performance by client IP	No change in RFP
49	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	8	2.2 Objective of this RFP:	High Capacity and Throughput: The solution should have high throughput and capacity; a solution capable of achieving a sustained throughput of 2000 TPS to be provided to start with. Application should be scalable to handle a throughput of 10,000 TPS and above to meet future requirements.	Is there any specific benchmarking mechanism/tool/facility NPCI has in mind to achieve this threshold?	The bidder should conduct the benchmark with 100 institutions in a simulated environment communicate with UPI system with signed xml and ISO8583 message standards.
50	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	8	2.2 Objective of this RFP:	The proposed project is for designing, developing, implementing and maintaining a Unified payments interface system.	How many release upgrades would be provided to PSPs annually?	Need based
51	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	8	2.2 Objective of this RFP:	Platform Independence: The solution should be Platform independent and should not be constrained to a single Hardware Platform or Operating System or database.	In our understanding the UPI is composed of APIs that the PSPs systems will communicate with & a central layer resident at NPCI to interact with clearing systems of NPCI. If this assumption is correct, can you please let us know if the platform independence is applicable both at the server & client end or only at the client end.	No change in RFP
52	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	8	2.2 Objective of this RFP:	Highcapacity & throughput	Can we assume that the TPS thresholds mentioned here are applicable only at the central UPI system or is it applicable at the client end APIs as well.	Yes, TPS is considered including all components of UPI within NPCI.

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53	ANNEXURE-T [UNIFIED PAYMENT INTERFACE - VERSION 1.0]	9	Sec 2.1	Core Features	Mobile Number is a strong key here. Would regulatory framework be in place to make the number "permanently assigned to a user" and do away with renewal of the number every 6 months now that portability is established across carriers/MNOs?	No change in RFP
54	ANNEXURE-T [UNIFIED PAYMENT INTERFACE - VERSION 1.0]	9	Sec 2.1	Core Features	The model hinges on having Aadhar Number identify a person uniquely and then it maps to person's mobile number and bank account number. There are several other possible scenario which may need special treatment and hence spec may need to have support for the same, for example a. One person has more than one mobile numbers b. One person has more than one bank account in different banks or same bank	Please refer updated document and UPI feedback response.
55	Annexure_T UPI.pdf	9	2.1	Ability to pre-authorize multiple recurring payments similar to ECS (utilities, school fees, subscriptions, etc.) with a one-time secure authentication and rule based access.	Request NPCI to please clarify: 1. Whether recurring payments instruction are to be maintained at PSP end or in UPI also. 2. Also which one-time secure authentication is being referred to in this clause? 3. What is meant by rule based access for such recurring payments.	Please refer updated document and UPI feedback response.
56	Point # 3 and Point # 4	9	2.1	3. Ability to use Aadhaar number, mobile number, card number, and account number in a unified way. In addition, ability to pay and collect using "virtual payment addresses" that are "aliases" to accounts that may be payee/amount/time limited providing further security features. 4. Make payments only by providing an address with others without having ever provide account details or credentials on 3rd party applications or websites.	(i)Which system issues the virtual payment address? (ii)How will the end customer(Payer/Payee) request for virtual payment address?Will owning and issuing the payment address be part of UPI system functionality (iii) Whether the linking of Aadhar number/Mobile number to Virtual payment address is maintained at NPCI (iv)Whether the user can have multiple payment address? (v)Whether "Virtual Payment Address" in point 3 and "Address" in point 4 are the same	Please refer updated UPI technical specifications

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57	Annexure T	9	2.5.3	Protecting Authentication Credentials	Public Private key is to be used for authentication data movement. Can it be applied to MPIN etc as well?	Please refer updated UPI technical specifications
58	Annexure T	9	2.5.3	Protecting Authentication Credentials	Is open AES (open source algorithm) allowed?	No change in RFP
59	Annexure_T for Unified Payment Interface System	9	2.1 Core Features	6.Ability to pre-authorize multiple recurring payments similar to ECS (utilities, school fees, subscriptions, etc.) with a one-time secure authentication and rule based access.	Understanding for the need is UPI should store such requests from PSP in its database and trigger on scheduled dates as per frequency. UPI required to handle frequency based execution, communication of responses (success/failure), status tracking, execution count, cancellation request for future payments, transaction inquiry of each execution, etc. Please validate understanding.	No change in RFP
60	Annexure_T for Unified Payment Interface System	9	2.1 Core Features	6. Ability to pre-authorize multiple recurring payments similar to ECS (utilities, school fees, subscriptions, etc.) with a one-time secure authentication and rule based access.	How would this functionality co-exist with a PSPs own mandate management system and the proposed Bharath bill payment services?	No change in RFP
61	RFP Document - Section 3.1	10		The bidder be responsible to provide audit trails of all transactions and user activities, reports, dashboards, application logs by providing a GUI based interface to NPCI.	How many reports/ dashboards and what metrics/ KPIs to be tracked. How many users are expected for reporting and dashboarding. What are the different roles (alongwith organization types) of users who will access the reports/dashboards. How many NPCI internal users will be accessing the reports.	The system should be able to provide customized report based on available data. There should not be any limitation on number of users with support for 2000 users to start with. Actual format of the report will be provided in design phase. Bidder should deliver around 100 standard Reports. Live dashboards may be built using open source tools like Kibana etc.
62	RFP Document - Section 3.1	10		Develop ISO 8583 and other interfaces in the UPI system to integrate with the existing systems like IMPS, AEPS, RUPAY, NFS and FRM	Does NPCI have a phase-wise plan and do we need to integrate with IMPS and AEPS only in the first phase. Please share interface specifications for IMPS, AEPS etc. which need to be interfaced with.	Interfaces for all products are to be designed in the first phase. Interface specification will be provided for IMPS,AEPS and NFS.
63	RFP Document - Section 3.1	10		Develop interfaces in the UPI system to integrate with authentication system like UIDAI system.	NPCI should facilitate UIDAI interface specifications for interfacing with UIDAI	please refer to UIDAI interface document available in public domain.

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
64	RFP Document - Section 3.1	10		The solution should be Platform independent and should not be constrained to a single Hardware Platform(X86 is mandatory) or Operating System (Linux being mandatory) or database (postgres being mandatory)	Can we recommend Enterprise version or do we need to stick to community versions of open source software	No change in RFP
65	RFP Document - Section 3.1	10		recommend the detailed infrastructure with specifications required for rolling out the solution in development, testing, staging, production, high availability and DR environments	Please specify DC, HA and DR locations. Please share connectivity details (bandwidth utilization,no. of links)	NPCI has datacentres in Chennai, Mumbai and Hyderabad
66	RFP Document - Section 3.1	10		The application should have 99.999% availability.	How will this be calculated - per quarter/ per year	Application downtime will be calculated based on the non availability of the processing system. Impact in the eco system will be measured in terms of the number of user institutions not able to communicate with NPCI system.
67	RFP Document - Section 3.1	10		Create and maintain a software repository for purpose of code maintenance and enhancements.	What are the existing IT Assets Management tools used by NPCI. Can we leverage the same for UPI?	Currently NPCI uses ITCMv12.5 for Asset management. Bidder can make use of the existing asset management tools for UPI solution.
68	RFP Document - Section 3.1	10		version management tools	What is the existing version and/or patch management tool used by NPCI. Can we use the existing tool for UPI?	Currently NPCI uses CA patch management v12.5 for patch management. Bidder can make use of the existing patch management tools for UPI solution.
69	RFP	10	Sec 3.1	“Provide 100% SLA for accounting and reconciliation of transactions on the unified API platform on daily basis.”	What will be the basis for accounting and reconciliation? Is there any detailed requirement regarding these?	The reconciliation should be 100 % on daily basis. In case of non reconciliations 100 Rupees will be charged as a penalty per non reconcile transaction and total liability will be capped to the purchase order value.
70	Unified Payment Interface System Final Draft	10	3.1	The solution should be Platform independent and should not be constrained to a single Hardware Platform(X86 is mandatory) or Operating System (Linux being mandatory) or database (postgres being mandatory)	Request NPCI to please clarify the reason why postgres is mandatory	The solution should work on multiple platform. The database layer should mandatorily work on multiple database and also any open source database such as postgres, MYSQL are acceptable. Bidder must propose enterprise support for the database.

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
71	Unified Payment Interface System Final Draft	10	3.1	In addition to implementation of architecture the bidder be responsible to provide audit trails of all transactions and user activities, reports, dashboards, application logs by providing a GUI based interface to NPCI.	Request NPCI to provide a list of reports that are required by NPCI.	The system should be able to provide customized report based on available data. Actual format of the report will be provided in design phase. Bidder should deliver around 100 standard Reports.
72	Unified Payment Interface System Final Draft	10	3.1	Create and maintain a software repository for purpose of code maintenance and enhancements.	Request NPCI to please clarify whether Bidder is required to maintain the code repository post go-live. In case NPCI maintains the repository, is Bidder required to provide repository application?	No change in RFP
73	NPCI/RFP/2015-16/IT/001	10	3.1	"Develop ISO 8583 and other interfaces in the UPI system to integrate with the existing systems like IMPS, AEPS, RUPAY, NFS and FRM"	1. Kindly provide list of systems, which needs to be integrated besides IMPS, AEPS, RUPAY, NFS, FRM and UIDAI ? 2. Will NPCI be providing interface specifications of the above mentioned systems?	Yes NPCI will be providing interface specifications of the mentioned systems
74	NPCI/RFP/2015-16/IT/002	10	3.1	"The solution should be Platform independent and should not be constrained to a single Hardware Platform(X86 is mandatory) or Operating System (Linux being mandatory) or database (postgres being mandatory)"	1. What is meant by mandatory ? 2. Is their any specific requirement for postgres as DB ? DB like MySQL is also open source.	It must work on Linux. The database layer should mandatorily work on multiple database and also any open source database such as postgres, MYSQL are acceptable. Bidder must propose enterprise support for the database.
75	NPCI/RFP/2015-16/IT/003	10	3.1	"Develop the UPI system solution using open source technology."	1. Does complete solution needs to be developed in open source ? 2. IS NPCI looking for Zero license fee for product purchase ? 3. Which components can be licensed ? 4. What about product support license ?	Please refer to annexure T and L of RFP document.
76	NPCI/RFP/2015-16/IT/004	10	3.1	"Provide 100% SLA for accounting and reconciliation of transactions on the unified API platform on daily basis."	1. What kind-off "accounting and reconciliation" is expected ? Fully automated ? semi-automated ? NPCI needs to share the complete process.	The reconciliation should be 100 % on daily basis in an automated manner.

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
77	NPCI/RFP/2015-16/IT/01 dated 20/04/2015	10	3.1	Be responsible for identifying the interface requirements for the existing as well as proposed software modules, understand the interface software requirements, including APIs, between the existing systems and the UPI solution	Please let us know the list of the systems to be integrated with and also provide a brief description of these systems	Our existing products are AEPS, IMPS, NFS, E-Com and FRM solution.
78	NPCI/RFP/2015-16/IT/01 dated 20/04/2015	10	3.1	Identify and manage training schedule covering all levels of officials, IT staff, operations and business users of NPCI for technology absorption	Please let us know the number of users to be trained and the location for training	these details will be shared with the successful bidder
79	NPCI/RFP/2015-16/IT/01 dated 20/04/2015	10	3.1	The solution should be Platform independent and should not be constrained to a single Hardware Platform(X86 is mandatory) or Operating System (Linux being mandatory) or database (postgres being mandatory)	Please let us know whether we can propose any other Database software like MySQL etc.	The solution should work on multiple platform. It must work on Linux. The database layer should mandatorily work on multiple database and also any open source database such as postgres, MYSQL are acceptable. Bidder must propose enterprise support for the database.
80	NPCI/RFP/2015-16/IT/01 dated 20/04/2015	10	3.1	Identify and manage training schedule covering all levels of officials, IT staff, operations and business users of NPCI for technology absorption	Please clarify whether the infrastructure required for training including the Projector, desktops/laptops etc is in scope of the bidder or not	NPCI will provide the infrastructure.
81	NPCI/RFP/2015-16/IT/01 dated 20/04/2015	10	3.1	recommend the detailed infrastructure with specifications required for rolling out the solution in development, testing, staging, production, high availability and DR environments which includes hardware, Operating System, database, middleware, replication technologies/tool, version management tools, software licenses, support subscription, no of unit etc.	It's assumed that bidder have to suggest recommended hardware sizing (server and storage only) for the proposed application. Customer will provide necessary IT infrastructures (server, storage, networking & security infra) to selected bidder during implementation phase. Kindly confirm the same	NPCI will provide the infrastructure.

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
82	* Section 3: Scope of Work * Sub-Section 3.1: Scope of Work	10	3.1	The solution should be Platform independent and should not be constrained to a single Hardware Platform(X86 is mandatory) or Operating System (Linux being mandatory) or database (postgres being mandatory)	Here it is mentioned that Postgres is Mandatory and in 2.2 it is stated that it should not be constrained by a single database. Like to clarify that when we develop for Postgres there might be database specific features in order to optimize the solution	The solution should work on multiple platform. The database layer should mandatorily work on multiple database and also any open source database such as postgres, MYSQL are acceptable. Bidder must propose enterprise support for the database.
83	* Section 3: Scope of Work * Sub-Section 3.1: Scope of Work	10	3.1	In addition to implementation of architecture the bidder be responsible to provide audit trails of all transactions and user activities, reports, dashboards, application logs by providing a GUI based interface to NPCI.	* Are there any specific reports / formats in which NPCI wants to view these MIS reports?	The system should be able to provide customized report based on available data. Actual format of the report will be provided in design phase. Bidder should deliver around 100 standard Reports.
84	* Section 3: Scope of Work * Sub-Section 3.1: Scope of Work	10	3.1	Provide 100% SLA for accounting and reconciliation of transactions on the unified API platform on daily basis.	* SLA has been referenced in section 8.9 (Page 23) - "8.9 Service Level Agreement & Penalty for breach in SLA" * Please share the SLAs for Response / Resolution time by priority.	The terms will be shared with successful bidder.
85	* Section 3: Scope of Work * Sub-Section 3.1: Scope of Work	10	3.1	Recommend the detailed infrastructure with specifications required for rolling out the solution in development, testing, staging, production, high availability and DR environments which includes hardware, Operating System, database, middleware, replication technologies/tool, version management tools, software licenses, support subscription, no of unit etc.	* Should the recommended components include Network components for Load balancing etc.? * Since Linux(O/s) & X86(H/w), Postgres (DB) have been mandated, should we recommend additional products? * Can we recommend opensource Version Management tool like Subversion (SVN) be recommended?	1. bidder can recommend components include Network components for Load balancing 2. bidder can recommend additional product. 3.bidder can recommend opensource Version Management tool
86	* Section 3: Scope of Work * Sub-Section 3.1: Scope of Work	10	3.1	Be responsible for identifying the interface requirements for the existing as well as proposed software modules, understand the interface software requirements, including APIs, between the existing systems and the UPI solution	* Can NPCI share the list of all existing applications and their Interfaces including APIS please?	successful bidder will be provided with Interfaces including APIs.

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
87	* Section 3: Scope of Work * Sub-Section 3.1: Scope of Work	10	3.1	Prepare various guidelines/documents and procedures required by NPCI pertaining to the UPI system.	* Need clarity. Can we get more inputs on what is expected here please?	The UPI system documentation which includes life cycle management of the system.
88	* Section 3: Scope of Work * Sub-Section 3.1: Scope of Work	10	3.1	Carry out benchmark exercise of the software to demonstrate the sustained TPS of 2000 at 50% resource utilization and also prove the vertical and horizontal scalability of solution by achieving sustained TPS of 5000 at 50% resource utilization within 6 months of the go live.	* Can we get more details for # of Network interfaces - Internal and External and the volume expected from each of these interfaces please? * At what point will NPCI provide the acceptance criteria - over and above the details provided	The bidder should conduct the benchmark exercise in a lab simulating 100 institutions with UPI system using signed xml and ISO8583 message standards. It is expected to hit more than 15 million transactions per day in first year.
89	* Section 3: Scope of Work * Sub-Section 3.1: Scope of Work	10	3.1	Develop ISO 8583 and other interfaces in the UPI system to integrate with the existing systems like IMPS, AEPS, RUPAY, NFS and FRM	* Can you please define "Other interfaces" * Can NPCI share the list of all existing applications and their Interfaces including APIs please?	Accepting and initiating ISO8583 message standards also part of the proposed UPI system.
90	Section 3- Scope of work	10	3.1 Scope of work	Be responsible for identifying the interface requirements for the existing as well as proposed software modules, understand the interface software requirements, including APIs, between the existing systems and the UPI solution	Are we also responsible for the interface with the different systems? If yes we assume it will only be restricted to the UPI solution end. Request NPCI to confirm	the vendor is expected to develop the complete UPI system along with interfaces.
91	Section 3- Scope of work	10	3.1 Scope of work	recommend the detailed infrastructure with specifications required for rolling out the solution in development, testing, staging, production, high availability and DR environments which includes hardware, Operating System, database, middleware, replication technologies/tool, version management tools, software licenses, support subscription, no of unit etc.	It is stated in this clause that the bidder needs to recommend the detailed infrastructure with specification. However in the commercial template, the template requires the bidder to quote for the hardware, OS, database, middleware etc. We assume that the bidder needs to only specify the hardware, Operating System, database, middleware, replication technologies/tool, version management tools, software licenses etc and the same will be purchased by NPCI. Request NPCI to confirm	Recommendation on hardware will be provided by Bidder. Licenses for Third party if any, database, middleware, software license replication tool and maintenance cost if any will be provided by the bidder in Annexure N of RFP.

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
92	8	10	3.1 Scope of work	Modern Application: New generation software solution.	Please clarify on the requirement/evaluation criteria for Modern Application. Is there any particular kind of technology/platform that NPCI is looking at?	please refer to section 3.1 of RFP document
93	11	10	3.1	Provide integration tool suite in various platforms like JAVA,.NET and PHP for easy and simple integration for third party external systems.	<p>To manage the developer community from banks/PSP(s)/partners, should the solution support:</p> <ul style="list-style-type: none"> -Developer registration workflow -Ability to create groups of developer accounts -Ability to set quotas and rate limits per developer account -Ability to support multiple users per developer account -Ability to approve developer registrations before activation -Developer support forums/discussion boards -Developer dashboard -Ability to create custom fields to capture more information at time of developer registration -Integrated messaging system 	No change in RFP
94	11	10	3.1	Provide integration tool suite in various platforms like JAVA,.NET and PHP for easy and simple integration for third party external systems.	<p>To speed application development and integration with NPCI UPI API(s) by banks/PSP(s)/partners, should the solution support:</p> <ul style="list-style-type: none"> -Ability to automatically generate client-side code in JavaScript, node, Python, Ruby, PHP, Objective C, -Java and Curl -Interactive API documentation -API explorer -Developer dashboard -Developer support forums/discussion boards 	No change in RFP

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
95	11	10	3.1	Provide integration tool suite in various platforms like JAVA,.NET and PHP for easy and simple integration for third party external systems.	To implement access control of developers from banks/PSP(s)/partners, should the solution support: -API key distribution -Ability to suspend and/or revoke API keys -Ability to associate an API key with a developer's application -Ability to generate an API certificate or token (in addition to an API key) -Ability to create custom fields in order to capture more information about an API key/application	No change in RFP
96	11	10	3.1	Provide integration tool suite in various platforms like JAVA,.NET and PHP for easy and simple integration for third party external systems.	To manage NPCI API usage banks/PSP(s)/partners, should the solution support: -Support for multiple API plans -API usage rate limiting by hits -API usage rate limiting by method -Support for specifying a recurring monthly fee -Support for specifying an API trial period -Support for specifying a setup fee	No change in RFP
97	11	10	3.1	Provide integration tool suite in various platforms like JAVA,.NET and PHP for easy and simple integration for third party external systems.	To provide API related content management and implement NPCI branch, should the solution support: -Global CSS support -Per-section CSS support -Support for uploading/downloading files -RBAC controls for author, editor, publisher etc. -Ability to insert custom code for Web analytics -Ability to create/modify menus -Workflow support -Blog	No change in RFP

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
98	11	10	3.1	Provide integration tool suite in various platforms like JAVA,.NET and PHP for easy and simple integration for third party external systems.	For NPCI to monetize on UPI API(s), should the solution support following requirements for Metering & Billing: -Support for integration with existing billing systems -Support for payment gateways (credit card, PayPal etc.) -Support for metering/billing of a developer's customers -Ability to bill by usage of a specific API feature/function -Support for multiple types of billing	No change in RFP
99	11	10	3.1	Provide integration tool suite in various platforms like JAVA,.NET and PHP for easy and simple integration for third party external systems.	To understand API usage and API reporting for developers from banks/PSP(s)/partners, should the solution support: -Report on API usage by individual developer -Report on API usage by developer group -Report on API usage by specific developer customers -Ability to generate reports in multiple formats (i.e. CSV, PDF and HMTL) -Ability to integrate with an existing enterprise reporting system -API throughput report -API routing failure report -API utilization report -API availability report -API usage-against-quota report -API usage report -API methods report -API response times report -API backend latency report	No change in RFP

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
100	11	10		Provide integration tool suite in various platforms like JAVA,.NET and PHP for easy and simple integration for third party external systems.	Would NPCI require developer web portal as a part of the solution which helps developers to explore the APIs that are published by NPCI. Portal would make it easy to share documentation, code samples, interactive tools to try the APIs, build a forums/community for PSP and NPCI developers to interact and raise queries etc. NPCI can also manage developers as per the organization/PSPs they belong to. NPCI can also publish utility APIs for public, and encourage the participation in NPCI initiatives. This is also adopted by major API providers such as MasterCard & Bloomberg.	No change in RFP
101	Scope of Work	10	3.1	The bidder should design the UPI system architecture and develop the UPI system that enables a fully scalable solution etc.	Request NPCI to confirm if the project envisages a bespoke development if the UPI as part of this bid or bidder's existing application can be proposed to meet the requirements. In such case it would not be a purely a development and implement project. Please confirm. Also, depending on this, you may want to change the technical scoring chart as well	The bidder should conduct the benchmark exercise in a lab simulating 100 institutions with UPI system using signed xml and ISO8583 message standards.
102	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	10	3.1 Scope of work	Carry out benchmark exercise of the software to demonstrate the sustained TPS of 2000 at 50% resource utilization and also prove the vertical and horizontal scalability of solution by achieving sustained TPS of 5000 at 50% resource utilization within 6 months of the go live.	Is there any specific benchmarking mechanism/tool/facility NPCI has in mind to achieve this threshold?	The bidder should conduct the benchmark exercise in a lab simulating 100 institutions with UPI system using signed xml and ISO8583 message standards.
103	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	10	3.1 Scope of work	□ Develop ISO 8583 and other interfaces in the UPI system to integrate with the existing systems like IMPS, AEPS, RUPAY, NFS and FRM	What would be the routing logic to map to appropriate NPCI systems?	Routing will be based on financial address and authentication mechanism.
104	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	10	3.1 Scope of work	□ Develop ISO 8583 and other interfaces in the UPI system to integrate with the existing systems like IMPS, AEPS, RUPAY, NFS and FRM	Please detail what is meant by "Other interfaces"?	Other interfaces like IMPS, AEPS, FRM, NFS, E-com, central mapper.

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
105	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	10	3.1 Scope of work	□ Develop interfaces in the UPI system to integrate with authentication system like UIDAI system.	Do you have UIDAI interface specification for the effort estimation?	please refer to UIDAI interface document available in public domain.
106	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	10	3.1 Scope of work	Carry out benchmark exercise of the software to demonstrate the sustained TPS of 2000 at 50% resource utilization and also prove the vertical and horizontal scalability of solution by achieving sustained TPS of 5000 at 50% resource utilization within 6 months of the go live.	Wanted to be sure as to the scope of this bench marking exercise ? Is it required for a combination of OS+ middleware+ DB or for all combinations?	The bidder should conduct the benchmark exercise in a lab simulating 100 institutions with UPI system using signed xml and ISO8583 message standards.
107	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	10	3.1 Scope of work	□ Develop ISO 8583 and other interfaces in the UPI system to integrate with the existing systems like IMPS, AEPS, RUPAY, NFS and FRM	What does FRM stands for?	Fraud Risk management
108	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	10	3.1 Scope of work	Develop interfaces in the UPI system to integrate with authentication system like UIDAI system.	Can NPCI list the 3rd party systems like UIDAI with which UPI is required to interface? How many Account holder specific authentication methods are required to be supported in the initial roll out?	No change in RFP
109	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	10	3.1 Scope of work	Disputes/ reconciliation	In addition to maintaining the audit trails and providing reports there off. Is there any other functionality expected of the system to be developed? Is there a need to provide access to UPI for PSPs if so can you provide details?	No change in RFP
110	RFP document	10	3.1	Provide Source code with full documentation to NPCI for developing new or modifying existing code with enhancements by NPCI or any authorized technology partner/identified vendor of NPCI	Bidder will not be in a position to provide the source code	Please refer to section 4.2 of RFP

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
111	RFP - Section 3.1	11		Ensure that proposed system handle application and communication data security between UPI and member banks and between UPI and mobile applications	As per diagram in Annexure-T , pg 11, UPI will not be interacting with mobile devices of end-customers. Please clarify.	No change in RFP
112	RFP - Section 3.1	11		Provide integration tool suite in various platforms like JAVA, .NET and PHP for easy and simple integration for third party external systems.	Is NPCI ok to implement a third party API management tool - wherein the App server and DB server will be open source for this?	Bidder may propose any third party API management tool which can be replaced in future without impacting the operations.
113	Unified Payment Interface System Final Draft	11	3.1	Ensure that proposed system handle application and communication data security between UPI and member banks and between UPI and mobile applications.	Request NPCI to please clarify the scope of data security between UPI and member Banks	Bidder has to provide application level security in terms of coding, storing and processing the data. Also, bidder should propose application monitoring tool which includes transaction level monitoring.
114	NPCI/RFP/2015-16/IT/005	11	3.1	"Ensure that proposed system handle application and communication data security between UPI and member banks and between UPI and mobile applications."	1. Vendor is supposed to create new interface between UPI and banks ?	the vendor is expected to develop the complete UPI system along with interfaces.
115	NPCI/RFP/2015-16/IT/006	11	3.1	"Provide integration tool suite in various platforms like JAVA, .NET and PHP for easy and simple integration for third party external systems."	1. NPCI will provide detailed information regarding existing tool set or new requirements ?	vendor has to provide the complete proposed solution
116	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	11	3.1 Scope of work	Ensure that proposed system handle application and communication data security between UPI and member banks and between UPI and mobile applications.	As per Architecture diagram in page 11 of Annexure T, UPI is not intended to interact with PSP's mobile applications directly. Hence please explain the need of data security between UPI and mobile applications.	UPI and mobile application related to the sensitive authentication data entered by the user.
117	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	11	3.1 Scope of work	Provide integration tool suite in various platforms like JAVA, .NET and PHP for easy and simple integration for third party external systems.	Do third party external systems here means PSP applications? Please clarify.	PSP applications

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
118	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	11	3.1 Scope of work	Provide integration tool suite in various platforms like JAVA,.NET and PHP for easy and simple integration for third party external systems.	Does vendor need to provide estimates for development, testing and packaging of integration tool in all the mentioned platforms? Please clarify this need.	No change in RFP
119	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	11	3.1 Scope of work	Provide integration tool suite in various platforms like JAVA,.NET and PHP for easy and simple integration for third party external systems.	Can you please provide functionality required for mentioned integration tool?	No change in RFP
120	Annexure_T for Unified Payment Interface System	11	2.2 Architecture	Architecture Diagram	Understanding is Rupay and NFS systems will not support collections. Please validate our understanding.	No change in RFP
121	Annexure_T for Unified Payment Interface System	11	2.2 Architecture	Architecture Diagram	Kindly provide use cases for payments to be routed through Rupay, NFS and Ecom systems.	No change in RFP
122		11	2.2	None	Please specify how the interfacing between Unified Interface Payment system and existing systems such as APBS NACH, IMPS, AEPS, RuPay, Ecom, NFS will happen.	Interfaces for all products are to be designed in the first phase. Interface specification will be provided for IMPS,AEPS and NFS.
123		11	2.2	None	What Interfacing mechanisms are supported by the existing systems	Interface specification will be provided for supporting system.
124		11	2.2	None	Please explain how the interfacing between Unified Interface Payment system and Central Repository (UID-BIN & Mobile-Ac) will happen.	interfacing will be done through a set of APIs, specification will be shared.
125		11	2.2	None	What Interfacing mechanisms are supported by the Central Repository (UID-BIN & Mobile-Ac)	interfacing will be done through a set of APIs, specification will be shared.
126		11	2.2	None	Please specify how the interfacing between Unified Interface Payment system and NUUP (USSD) will happen.	Interfacing will be done through a set of APIs, specification will be shared.
127	2.3.1 Payment Address	12	2.3.1	In this architecture, all payment addresses are denoted as "account@provider" form. Address translation may happen at provider/gateway level or at NPCI level.	Under what circumstances the provider does the address translation .Also please mention the circumstances Gateway does the translation.	Please refer updated UPI technical specifications

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
128	NPCI/RFP/2015-16/IT/007	12	4.2	"The Bidder should have development experience in online Payments system domain at least for a period of three years."	1. Can "Bidder" be a more than one company in Partnership 2.Can development experience of Parent Company/ Group Company be considered.	The bidder needs to be a single entity registered under the Companies Act 1956 as per eligibility criteria. All credentials submitted should be of the Company who is bidding in the RFP.
129	NPCI/RFP/2015-16/IT/008	12	4.2	"The Bidder should have executed at least one online payments system Project worth Rs 1 Crore or more in India or abroad as on the date of submission of bid."	1. What does NPCI mean by Worth? Is it the Revenue earned or Transaction Volume or total cost of project? 2. Can Payment System experience of Parent Company/ Group Company be considered?	1. Total Cost of Single Project 2. The experience provided by the bidding company would be taken into consideration.
130	RFP	12	Section 4	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. The Bid must be complete in all respects and should cover the entire scope of work as stipulated in the document. Bidders not meeting the Eligibility Criteria will not be considered for further evaluation.	Request to change the criteria to " The Bidder/ OEM should possess the requisite experience, resources and capabilities in providing the services necessary to meet the requirements, as described herein. The Bidder/OEM should also possess the technical know-how and the financial wherewithal that would be required to complete the scope of work. The Bid must be complete in all respects and should cover the entire scope of work as stipulated in the document. Bidders/OEM not meeting the Eligibility Criteria will not be considered for further evaluation."	No change in RFP
131	RFP	12	Section 4	The Bidder should have development experience in online Payments system domain at least for a period of three years.	Request to change the criteria to " The Bidder/ OEM should have development experience in online Payments system domain at least for a period of ten years."	No change in RFP
132	RFP	12	Section 4	The Bidder should have executed at least one online payments system Project worth Rs 1 Crore or more in India or abroad as on the date of submission of bid.	Request to change the criteria to " The bidder/ OEM	No change in RFP

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
133	RFP reference no. NPCI/RFP/2015-16/IT/001 dated 20.04.2015	12	4.2/5	The Bidder should have executed at least one online payments system Project worth Rs 1 Crore or more in India or abroad as on the date of submission of bid.	We have been serving top Banks and Financial institutions in this country. We have developed payment solution and implemented the same in a couple of nationalized Bank but the project cost is not going upto Rs. 1 crore for the above but yes, we have implemented the solution which had the seamlessly integrated with their CBS. In view of the above, you are requested to please revise the cost as follows: " The Bidder should have executed at least one online payments system Project in India or abroad as on the date of submission of bid. In case NPCI requires, we will provide the reference of the above Banks where we have implemented our solution.	No change in RFP
134	* Section 4: Eligibility Criteria * Sub-Section 4.4: Scope of Work *Point #: 1	13	4.4	The Bidder should provide NPCI with the UPI systems" source code and NPCI shall have complete irrevocable and perpetual rights to use and modify the source code without bidder"s involvement or prior permission.	* Can we provide the Sourcecode in Escrow	please refer to RFP section 3.1
135	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	13	4.4 sub clause 1	The Bidder should provide NPCI with the UPI systems" source code and NPCI shall have complete irrevocable and perpetual rights to use and modify the source code without bidder's involvement or prior permission.	Is it acceptable for the bidder to provide 'off the shelf' solutions with ability to modify source code+ custom developed components as part of the overall solution?	No change in RFP
136	NPCI/RFP/2015-16/IT/009	13	4.4	"The Bidder should provide NPCI with the UPI systems" source code and NPCI shall have complete irrevocable and perpetual rights to use and modify the source code without bidder"s involvement or prior permission"	1. Can NPCI sell source code? What is the safe-guard employed by NPCI for preventing misuse ? 2. IPR would be retained with the Bidder or NPCI? 3. How will NPCI ensure IPR when they hire a vendor for Maintenance?	NPCI may not sell the source code. It would like to hold IPR in source code and product. No change in RFP.

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
137	Section 5- Instruction to bidders	14	5.6 Bid price	Prices should include all cost including all taxes, duties levies, VAT/Sales Tax and fees whatsoever, except Octroi. Octroi, if any, will be paid additionally, at actual on production of receipt. The VAT/Sales Tax should be shown separately in the Price Schedule.	The bidder would not privy to any new taxes introduced in future or any changes in the existing tax structure at the time of bidding for the RFP. Hence request NPCI to consider prices exclusive of taxes	No change in RFP
138	Section 5- Instruction to bidders	14	5.6 Bid price	Prices should include all cost including all taxes, duties levies, VAT/Sales Tax and fees whatsoever, except Octroi. Octroi, if any, will be paid additionally, at actual on production of receipt. The VAT/Sales Tax should be shown separately in the Price Schedule.	As per the recent budget there are significant change to the applocable service tax rates. The government is yet to notify the applicability of the change and the effective date. We will hence nto privy to the rates that are appliable to the services to be rendered as part of the RFP. Hence request NPCI to consider prices exclusive of all taxes.	No Change in RFP
139	Annexure_T for Unified Payment Interface System	15	2.4.2 NPCI Central Mapper	"NPCI Central Mapper can be used for fetching and routing their payments."	Interface of solution to central mapper at NPCI will be through direct database access or it will be by means of APIs?	access will be through set of API
140	Annexure T- Section 2.5	16		Private Data - Data such as account number. This information may be stored by the PSP, but only in encrypted form.	For signing and encryption can vendor propose their own products	No change in RFP
141	Annexure T	16	2.5.1	Identity & Account Validation	Who will provide the PAN access API? It is assumed that NPCI will cordinate with the required authority like NSDL for PAN verification API?	This is responsibility of PSP

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
142	Annexure_T for Unified Payment Interface System	16	2.4.2.2 Mobile as the Payment Address	NPCI is enhancing the central mapper to also have mobile to account mapping. This allows anyone to send/receive money from a mobile number without knowing the destination account details. Customers, via USSD, can manage multiple mobile to account mapping and conduct transactions via USSD. This feature also allows smartphone users to seamlessly interoperate with feature phone users. Unified Payment Interface allows PSPs to take full advantage of this mapping and allow their users to send/receive money just providing a destination mobile number.	Can we assume that NPCI central mapper would be ready in time for the implementation with attributes such as mobile no , AADHAR mapping to account numbers? Or is it that we would initially use the Aadhar mapped data and then work on Mobile mapping later.	No change in RFP
143	RFP	16	5.15		Which envelope should Annexure O and Z go?	Annexure O - Recommended Hardware Specifications should be included in Envelope "B". Annexure Z- Non-Disclosure Agreement - The document needs to be provided only by the successful bidder only. There is no need to submit this Annexure during the bid response.
144	Annexure T - Section 2.5.1	17		SMS based OTP initially against the registered mobile and using HOTP/TOTP for implicit verification during every transaction	Is generation of OTP and using HOTP/TOTP in scope of RFP, or will it be done by the existing NUUP system. If in scope of RFP, please explain process.	Bank/PSP will generate/validate the OTP and UPI system will only initiate the request for OTP
145	Annexure T - Section 2.5.1	17		Table on Pg 17	Does "Mobile Device" imply mobile number. If no, please explain	Mobile number and mobile device fingerprint
146	Annexure T - Section 2.5.1	17		Table on Pg 17	Customer registration - is it in scope for this RFP. If yes, please explain the process	The scope of the RFP is to develop the UPI system which should be supporting the APIs mentioned in specs doc. Customer registration is one of the transaction of UPI system which is already covered in UPI specifications.

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
147	Annexure T - Section 2.5.3	17		"Trusted" common library for credential (MPIN/Password/PIN/Biometrics) capture. This library needs to bind customer mobile using HOTP/TOTP which is verified as part of transaction	Building of trusted common library - is it in scope for this RFP. If yes, please explain the process. From use cases we understand that the NPCI services will primarily be used by PSP (Payee and Payers end). Please explain what is the context of OTP, trusted common library and other such end user service requirements in this context.	yes Building of trusted common library is in scope for this RFP and also bidder should build common library for android, iOS and windows platform.
148	Annexure T - Section 2.5.5	18		Auditing transaction (no sensitive data) data for appropriate number of years	For how many years auditing transaction data needs to be maintained. What will be the archival policy for all transactions	3 Months online data and 10 years Archival on the low cost storage (not on the tape) and the bidder should provide the interface to retrieve the data.
149	Annexure T - Section 2.5.5	18		Every message has unique transaction ID (that spans across the organizations for same transaction) and unique message ID for every request-response pair	How will uniqueness of transaction id across organizations be achieved if this is generated by organizations and needs to be unique?	Please refer updated UPI technical specifications
150	Annexure T- Section 2.5.5	18		Every messages within the unified system must be digitally signed	For signing and encryption can vendor propose their own products	No change in RFP
151	ANNEXURE-T [UNIFIED PAYMENT INTERFACE - VERSION 1.0]	18	Sec 2.2	Section 3.1 second bullet -- Study and implement the UPI architecture envisaged by NPCI	The architecture diagram mentions that UPI sends the messages from PSPs to the following applications: APBS NACH, IMPS, AEPS, RuPay, ECOM, NFS. Can we assume that this is the list of exhaustive applications where the payment transactions are routed?	the present products available with NPCI has been provided
152	ANNEXURE-T [UNIFIED PAYMENT INTERFACE - VERSION 1.0]	18	Sec 2.2	Section 3.1 second bullet -- Study and implement the UPI architecture envisaged by NPCI	The architecture diagram mentions that UPI sends the messages from PSPs to the following applications: APBS NACH, IMPS, AEPS, RuPay, ECOM, NFS. Do all these applications have their own sandboxes, where developer testing can be done?	Test simulators are available for existing system. For UPI interfaces bidder should provide test sandboxes for PSPs.
153	Annexure_T UPI.pdf	18	2.5.5	Every messages within the unified system must be digitally signed	Request NPCI to please clarify if all incoming and outgoing message needs to be digitally signed?	No change in RFP
154	ANNEXURE-T [UNIFIED PAYMENT INTERFACE - VERSION 1.0]	19	Sec 3.2	Collect pay	Is this use case applicable for recurring payment? How would this work when a person who initiated a periodic payment is overseas and does not have access to his cell. Would there be a provision to authenticate using Mail or any other utility.	No change in RFP

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
155	Point # 6	20	3.1.3	6. NPCI resolves the Payee Address in the following two ways a. If the Address has global identifiers (Mobile #, Aadhaar # or Account #) then the Payee Address is resolved by NPCI central Mapper. b. If the Address has virtual address offered by Payee's PSP, then NPCI will send the request to Payee's PSP for address translation	Can you please provide the major fields that would be present in the Central Repository database.	Please refer updated UPI technical specifications
156	Section 7- Bid Evaluation	20	7.3 Scoring matrix	7.3 Scoring matrix	Request NPCI to clarify how the scoring will be done within each of these parameters	It is internal to NPCI
157	Annexure T	20	3.1.3	Transaction Flow	Is only one PSP permitted per bank or can there be more than one? Allowing more than one PSP allows the bank to choose more than one PSP vendors and the PSP vendors can provide more innovative, value added applications to the customers.	This will be addressed in operational guidelines
158	Annexure T	20	3.1.3	Transaction Flow	In case there is only one PSP allowed, is there possibility of adding sub-PSPs? In that case the Virtual Payment Address format should be accordingly defined. This model, while ensuring that NPCI deals with only one PSP of the bank, allows the bank to have the same flexibility as explained in query 1.	This will be addressed in operational guidelines
159	Annexure T	20	3.1.2, 3.1.3	Transaction Flow	In case transaction is between two persons within the PSP/ bank and no global addresses are involved; the virtual addresses can be resolved by the PSP/Bank locally. Does the transaction still go to NPCI? What are the functions NPCI is supposed to resolve?	This varies based on the use case defined by the PSP
160	RFP	21	7.5	Successful Evaluated bidder	Can any one be brought to the panel even though not in L1-to L3?	No change in RFP

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
161	7.5	21	Successful evaluated bidder	NPCI will empanel other eligible bidders who will be engaged for development / enhancement / support of any payment domain of NPCI. Need based proposal will be obtained only such empanelled members. Initially the panel will be formed for three years and NPCI reserve right to change or include any other vendor in panel.	We understand from the bid document that the adjudged L-1 bidder will be awarded the project for development of UPI system. In addition to this, NPCI would emnal the other eligible bidders who will be engaged for development/enhancement/ support of any payment domian of NPCI including need based proposal will be option from such empanelled vendors who would be empanelled for three years. Please clarify houw would this arrangement function? Once NPCI's adjudges the bidder with the L-1 commercials as the successful vendor, what would the role of other eligible vendors in such case including seeking need based proposal amd suppot on payment domain etc. Also, if NPCI reserves the right to change or include any other vendor in the pannel - please elaborate.	No change in RFP
162	RFP Document - Section 7.5	21		Bidder with the lowest commercial bid will be declared as successful evaluated Bidder who will be called L1 Bidder	Per Annexure N on pg. 46, L1 bidder will be considered only on basis on cost of the following items - Bidder Services for Development and implementation, s/w licenses (including OS, DB and middleware), solution benchmarking (software and services cost) and replication software. Please elaborate if any other costs will be considered for L1 criteria. If specific hardware components like SSD etc.. are required, will NPCI procure/ provision the same.	L1 bidder shall be evaluated as per Annexure N. However bidder should provide detailed breakup of their price in Table 1 and Table 2. of Annexure L. Hardware shall be procured separately by NPCI as per recommendation from bidder
163	Section 7 - Bid evaluation	21	7.4 - Evaluation of commercial bids	Where there is a discrepancy between the amounts in figures and in words, the amount in words shall govern;	There is no provision to quote in words. Request the bank to confirm	The amount in words can be mentioned in Annexure M - Commercial Bid Form next to the amount mentioned in figures.
164	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	21	7.5 Successful Evaluated bidder:	"...NPCI will empanel other eligible bidders who will be engaged for development / enhancement / support of any payment domain of NPCI. Need based proposal will be obtained only such empanelled members. ..."	What would be the commercial terms on which other empanelled vendors are to be engaged?	The mentioned requirement is on need basis as per agreed unit rate and RFP terms. The scope of work will be shared will be shared with the empanelled bidder at the time of enhancements

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
165	Section 8- Terms and conditions	22	8.8 Warranties and support	Bidder will provide 1 Year onsite warranty with support.	Request NPCI to clarify the requirements/obligations for onsite warranty	No change in RFP
166	UnifiedPaymentInterfaceSystemDraft_FINAL.pdf	22	8.6 Terms of Delivery	The solution shall be delivered within 3 Months of receipt of the Purchase Order	The transformatory influence UPI would have on the Indian Payments landscape is immense. Additionally, given some categories of PSPs are yet to be identified(like for example Payment Banks) it would highly challenging to determine the scope and deliver within 3 months from receipt of PO. We request revision of the same. If a limited scope is envisaged for the 3 months then we request clarity on the same.	No change in RFP
167	RFP	22	Sec 8.6	Terms of Delivery The solution shall be delivered within 3 Months of receipt of the Purchase Order. Acceptance certificate should be signed by NPCI and the bidder	Does it mean that PO will be generated 3 months prior to the final delivery date instead of getting generated right after the contract is approved and signed. Or does it mean the delivery period is 3 months from inception	The clause clearly mentions that the complete Solution needs to be implemented within 3 months from the date of receipt of the Purchase Order. The clause is self explanatory.
168	Section 8 (Terms & Conditions)	22	8.1	Notification of award/Purchase order: After selection of the L1 bidder, it will be preceded with obtaining internal approvals and prior to expiration of the period of Bid validity, NPCI will send Notification of Award to the selected Bidders.	We understand that this RFP is for selecting one vendor for development of UPI. In such case, please confirm why NPCI will send notification of award to the selected bidders. In case NPCI plans to empanel the vendors for such development, request you to provide the details for empanellment and procedures for the same	Under this RFP, only one vendor will be selected for development of UPI. Other eligible bidders might be engaged in the future for development / enhancement / support of other payment domain /processes of NPCI.
169	Section 8- Terms and conditions	22	8.4 PBG	The Successful bidder shall submit a Performance Bank Guarantee (PBG) equal to 10% of total value of the Purchase order, valid for 1 year, with a claim period of 12 (twelve) months from the date of expiry of the validity period of the said Bank Guarantee as per statutory provisions in force, within 14 working days of receipt of Purchase Order	As per industry practiced, Bank guarantee will provided with a claim period of 3 months from the date of expiry of the validity period. Hence request NPCI to consider bank guarantee with claim period of 3 months from the date of expiry of the validity period.	There is change in law. Clause to be retained.

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
170	Section 8- Terms and conditions	22	8.7 Penalty for default in delivery - (C)	Without any prejudice to NPCI's other rights under the Applicable Law, NPCI may recover the liquidated damages, if any, accruing to NPCI, as above, from any amount payable to the supplier, as per the Agreement	Request NPCI to cap the liquidated damages considering NPCI is already charging penalty for default in delivery	liquidated damage is for a period. This clause only states one mode of recovery of damage.
171	Annexure T - Section 3.2.2	23		Allows single click one or two factor (mobile + PIN, mobile + biometrics, etc.) on a "trusted application" (bank/NPCI app, etc.)	Need inputs on this. Assume the scope of RFP does not include building a mobile/internet application which will be used directly by end-customers?	The bidder should provide test PSP application to perform end to end testing.
172	Annexure T	23	3.2.1	Local Collect	The process is not clearly explained. Point 2 looks like direct payment by the payer, but sub points (a) and (b) is not clear. Please clarify.	This will be addressed in operational guidelines
173	RFP	23	8.12	NPCI reserves the right to place Purchase Orders with the Supplier for any or all of the solution at the agreed unit rate, i.e. the rate contract for a period of twelve months from the date of notification of award / Purchase Order.	What is meant by Repeat order over here	Any additional component/ customization /update required at a later date, can be purchased on repeat order basis within 12 months of price validity.
174	RFP	23	8.13	Payment Terms	Would NPCI be open to different payment terms.	No change in RFP
175	Section 8- Terms and conditions	23	8.13 Payment terms	8.13 Payment terms	Request NPCI to consider the following payment terms as per industry practice □ 30% on FSD sign off □ 30% of the cost shall be paid after successful acceptance by NPCI of UPI solution as per deliverables mentioned. □ 30% of the cost shall be paid after successful acceptance by NPCI of the benchmarking of the UPI solution as per deliverables mentioned. □ 10% of the cost shall be paid after expiry of the warranty period or against submission of Bank Guarantee for same amount.	No change in RFP

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
176	Section 8- Terms and conditions	23	8.13 Payment terms	Bank Guarantee shall be valid till expiry of the warranty period with claim period of 12 months from the date of expiry of the validity period of the Bank Guarantee, as per the statutory provisions in this regard.	Since already there is a performance bank guarantee for 10% of the contract value, Request NPCI to waive this Bank Guarantee	No change in RFP
177	RFP	23	8.9	In case of not meeting up with agreed SLA terms successful bidder will have to pay a penalty which will be equivalent to the total amount of transactions for which SLA has been breached in production.	Would NPCI be willing to put a cap to the amount payable due to breach. The breach can be due to hardware, software, communication infrastructure or some other software. As NPCI will maintain the solution on its own what would be the timeframe within which this clause will be applicable.	Clause of RFP is quite clear. No change in the clause.
178	#VALUE!	23	8.18	In case of order cancellation, any payments made by NPCI to the Bidder for the particular product would necessarily have to be returned to NPCI with interest @ 15% per annum from the date of each such payment. Further the Bidder would also be required to compensate NPCI for any direct loss incurred by NPCI due to the cancellation of the Purchase Order and any additional expenditure to be incurred by NPCI to appoint any other Bidder. This is after repaying the original amount paid. The Bidder should treat the details of the documents as secret and confidential.	Payments are made for the deliverables satisfactorily provided and accepted by NPCI. There is already a penalty available in case of default in delivery. Hence request NPCI to remove this clause	No change in the clause. Clause to be retained.

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
179	RFP document	23	8.16	Indemnity	<p>Request for mutual indemnification by both parties in case of breach of confidentiality, infringement of patents, trademarks, copyrights or such other intellectual property rights or claims resulting from gross misconduct or gross negligence of either party, its employees/cotractors/sub contractors.</p> <p>Request to delete ' <i>breach of warranty</i>' from the ambit of indemnification?</p> <p>Request for a cap on liability at 10% of the total annual contract value/purchase order including in case of damages, loss or liabilities suffered by NPCI arising out of claims made by its customers and/or regulatory authorities.</p>	No Change in the clause
180	RFP Document	23;	8.12	8.12. REPEAT ORDER: NPCI reserves the right to place Purchase Orders with the Supplier for any or all of the solution at the agreed unit rate, i.e. the rate contract for a period of twelve months from the date of notification of award / Purchase Order.	BIDDER would like to discuss with NPCI that renewal can be done upon mutual agreed terms including then pricing.	NO change in RFP
181	Section 8- Terms and conditions	24	8.18 Order cancellation	NPCI reserves its right to cancel the order in the event of one or more of the following situations,that are not occasioned due to reasons solely and directly attributable to NPCI alone;	We assume that all the reasons beyond vendors control will be treated as an exception. Request NPCI to confirm.	Grounds for cancellation are specific. No change.

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
182	Section 8- Terms and conditions	24	8.19 - Termination of contract	The notice of termination shall specify that the termination is for convenience the extent to which Bidder's performance under the contract is terminated and the date upon which such termination become effective. NPCI may consider request of the bidder for pro-rata payment till the date of termination.	Payments are made for the deliverables accepted by NPCI. There ia already penalty available in case of default in delivery. Hence request NPCI to process the payment till the date of termination	No Change in RFP
183	Section 8- Terms and conditions	24	8.20 - Force Majeure	If the Event of Force Majeure shall continue for more than twenty (20) days either party shall be entitled to terminate the Agreement at any time thereafter without notice.	We assume that the payments till the date of termination will be made to the bidder. Request NPCI to confirm.	Force majeure may not adversely affect the rights of Parties.
184	Same as above	24;	8.18	8.18. ORDER CANCELLATION: . . . In case of order cancellation, any payments made by NPCI to the Bidder for the particular product would necessarily have to be returned to NPCI with interest @ 15% per annum from the date of each such payment. Further the Bidder would also be required to compensate NPCI for any direct loss incurred by NPCI due to the cancellation of the Purchase Order and any additional expenditure to be incurred by NPCI to appoint any other Bidder. This is after repaying the original amount paid. . .	BIDDER would like to discuss this provision with NPCI since refund obligations cause revenue recognition issues.	No Change in RFP

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
185	Same as above	24;	8.19	<p>8.19. TERMINATION: For Convenience: NPCI by written notice sent to Bidder may terminate the contract in whole or in part at any time for its convenience giving three months prior notice. The notice of termination shall specify that the termination is for convenience the extent to which Bidder's performance under the contract is terminated and the date upon which such termination become effective. NPCI may consider request of the bidder for pro-rata payment till the date of termination.</p>	<p>BIDDER requests that any termination under the agreement be only for cause with a sufficient notice period (minimum of 90 days) and hence requests the deletion of this provision on termination for convenience.</p>	<p>No change in the clause. Clause to be retained.</p>
186	RFP document	24	8.17	<p>Liability The Bidder's aggregate liability in connection with obligations undertaken under the purchase order, regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the value of the contract/purchase order.</p>		<p>The clause is very clear. No change.</p>

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
187	RFP document	24	8.18	Order Cancellation	<p>Request to provide for a cure period of 45 days for remedying the breach/delay before cancellation of order.</p> <p>Request to delete <i>"In case of order cancellation, any payments made by NPCI to the Bidder for the particular product would necessarily have to be returned to NPCI with interest @ 15% per annum from the date of each such payment. Further the Bidder would also be required to compensate NPCI for any direct loss incurred by NPCI due to the cancellation of the Purchase Order and any additional expenditure to be incurred by NPCI to appoint any other Bidder. This is after repaying the original amount paid."</i></p> <p><i>Negotiation on the Terms and Conditions of proposed Service Level Agreement/Contract with the selected Bidder is silent i.e. Bidder may not be in a position to negotiate on the terms.</i></p>	No Change in RFP
188	RFP document	24	8.19	Termination of contract	No termination rights for the Bidder	It is RFP of NPCI. Why Bidder will terminate the bid.
189	RFP document	26	8.25	Intellectual Property Rights	Request to remove <i>"Nothing in contract including any discoveries, improvements or inventions made upon with/by the use of the Bidder or its respectively employed resources pursuant to contract shall neither vest nor shall be construed so that to vest any proprietary rights to the Bidder."</i>	No Change in RFP

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
190	Same as above	26	8.25	8.25 INTELLECTUAL PROPERTY RIGHTS:	BIDDER is willing to assign all rights to the IP in the material that has been specifically created for NPCI in accordance with the specification that is agreed under the agreement/contract/PO. BIDDER requests that BIDDER's IP be acknowledged and carved out from that of the IP that is specifically created for NPCI under the agreement.	No Change in RFP
191	Same as above	26	8.23	8.23. COMPLIANCE WITH APPLICABLE LAWS OF INDIA; 8.23. LEGAL COMPLIANCE; 8.24. COMPLIANCE OF LABOUR AND OTHER LAW;	BIDDER would like to clarify that BIDDER will adhere to relevant and applicable laws that relates to the provision of services contemplated to be provided under the agreement/contract and indemnification for the same is already covered under the Indemnity clause.	No Change in RFP
192	L	21,25	3.1.4, 3.2.4	Failure Scenarios, Failure at step 15 - Response from payee bank does not reach NPCI	If the all three advices also fail, what would be the action to handle this failure?	This will be addressed in operational guidelines
193	Section 8- Terms and conditions	27	8.28 Facilities provided by NPCI	NPCI shall provide seats, with required facilities like internet, intranet & LAN Connectivity free of cost for official work	We assume that NPCI will provide the required Personal Computers also. Request the Bank to confirm.	NPCI will provide the laptops or personal computers
194	RFP document	27	8.31	Order Cancellation	Request to delete	No change in RFP
195	ANNEXURE-T [UNIFIED PAYMENT INTERFACE - VERSION 1.0]	28	Section 4	Section 3.1 second bullet -- Study and implement the UPI architecture envisaged by NPCI	The API specification does not give the XML message structure for the error scenarios mentioned in section 3.1.4 and 3.2.4 of the document "ANNEXURE-T [UNIFIED PAYMENT INTERFACE - VERSION 1.0]". Where from can we get these specifications?	Please refer updated UPI technical specifications
196	Annexure_T for Unified Payment Interface System	28	3.3.1 Unified Interface - Message Flow	All Unified interface APIs are done using XML over HTTPS whereas all APIs behind the existing systems at NPCI are done over ISO 8583 Messages (0200/0210).	Will mapping of each XML API message data element to corresponding ISO 8583 message data element for different NPCI payment systems be provided by NPCI or vendors have to create mapping in the tenor of project?	Bidder is responsible for mapping and integration.
197	ANNEXURE-T [UNIFIED PAYMENT INTERFACE - VERSION 1.0]	33	Sec 2.7.5	Section 3.1 second bullet -- Study and implement the UPI architecture envisaged by NPCI	It appears that the PSPs are generating the transaction id. Is NPCI going to provide an API to the PSPs for the transaction id generation?	Please refer updated UPI technical specifications

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
198	Annexure_T UPI.pdf	44	4.6.4	List Accounts	Request NPCI to please explain how they will be able to get the details of Account. Is it that Issuer will provide the requested account listing based on Mobile No / Aadhaar No?	Please refer updated UPI technical specifications
199	Annexure N- Commercial Bid Format	46	Table A	Quantity	Request the bank to clarify what to quote in the quantity consider NPCI has requested for solution in production, high availability and DR environments	Quantity should be mentioned for Production, HA and DR sites.
200	Annexure N- Commercial Bid Format	46	Table A	Line item 2,3,4,5 and 7	As per 3.1 scope of work, the bidder needs to provide only the specifications. However in the commercial bid it is stated tha bidder needs to quote for Third party softwar, OS, Middleware, Database, Replication software etc. Request to clarify.	Recommendation on hardware will be provided by Bidder. Licenses for Third party if any, database, middleware, software license replication tool and maintenance cost if any will be provided by the bidder in Annexure N of RFP.
201	Annexure N- Commercial Bid Format	46	Table A	Line item 2,3,4,5 and 7	The bank would be in a better position to achieve better commercials for hardware, thirdparty software, OS, Middleware, Database, Replication software etc and bidder would be providing only the UPI application. REquest the Bank to confirm	No change in RFP
202	Annexure N- Commercial Bid Format	46	Table A	Grand Total	We assume that this Grand Total will be used to determine the Lowest commercial bid and the L1 vendor. Request NPCI to confirm.	The Grand Total as provided in Annexure N will be considered for evaluation of the lowest commercial bid .
203	Annexure N	46		Commercial Bid format	The format has mention of the 'Units' in the table. Please explain the reason for the same	NPCI would like to understand the unit price for each component proposed in the RFP along with the implied taxes separately.
204	Annexure T - Section 4.6.8	47		Set Credentials - Meta API	Where will the credentials be stored? Is it expected to be with UPI?	Credential will remain with banks
205	Annexure T - Section 4.6.8 & Section	47		List PSP	PSP On-boarding , building of mobile/ internet app functionality is considered out of scope and hence components such as workflow, rules are kept out of scope. Pls revert if otherwise.	No change in RFP
206	Annexure_T UPI.pdf	47	4.6.7	Validate Address	Request NPCI to please help us understand the requirement for this API. Will the issuer / NPCI will provide the mask name of Beneficiary? Or is this specs to be followed between front end device and PSP?	Please refer updated UPI technical specifications
207	Annexure_T UPI.pdf	47	4.6.8	Set Credentials	Request NPCI to please help us understand the requirement for this API.	Please refer updated UPI technical specifications

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
208	Annexure L - Bill of Material for Unified Payment Interface System	47	Table - 1	Support cost	Need to understand the term "support cost" considering the RFP is for 1 year with 1year onsite warranty	No change in RFP
209	Annexure L - Bill of Material for Unified Payment Interface System	47	Table - 1		We assume sum total of 1,2,3,4 and 5in this table will be carried over to table A in Annexure N. Request the Bank to confirm	Annexure N - Commercial Bid Format with Grand Total is used for Commercial Evaluation purpose. Annexure L - Bill of Material is required to understand costing of individual components.
210	Annexure L - Bill of Material for Unified Payment Interface System	47	Table - 1	Total Cost	Request the NPCI to clarify where the total cost will go in the Annexure N	Table A provided in Annexure N is self explanatory
211	Annexure L - Bill of Material for Unified Payment Interface System	47	Table - 1	Total Cost -*	Request the NPCI to clarify which point does the * refers to ?	* stands for detailed breakup requested by NPCI
212	Annexure L - Bill of Material for Unified Payment Interface System	47	Table - 1	In case of open source software if support is required, the details of the cost for support/subscription for 1 year to be mentioned separately.	Need to understand the requirement of support and where to quote for this requirement	The same can be included in Annexure L - Table 1 as Sr. No 6.
213	Annexure T - Section 4.6.10	49		OTP-Request	Will UPI need to send OTP against a transaction id?	NPCI system does not need to send OTP
214	Annexure_T UPI.pdf	49	4.6.10	OTP-Request	Request NPCI to please clarify if NPCI going to generate OTP? Or is the proposed solution supposed to generate the OTP?	NPCI system does not need to send OTP
215	Annexure T - Section 4.6.11	50		Balance-Enquiry	How will UPI enable this? Will it need to forward the request to corresponding account providers? Will the banks/ PSP's share confidential information about end-customers account and balance information with UPI. If yes, please explain the process explaining security considerations.	UPI need to support the balance enquiry API and balance enquiry request must be sent to NPCI products by using existing ISO interfaces
216	RFP document	51	Article 12 of NDA	Term	Request to modify as below: The obligations of each Party hereunder will continue and be binding irrespective of whether the termination / expiry of the Agreement for a period of three years after the termination / expiry of this Agreement.	Confidentiality has to be maintained for a reasonable period.
217	ANNEXURE-T [UNIFIED PAYMENT INTERFACE - VERSION 1.0]	54	Index 4.2,4.3	Section 3.1 second bullet -- Study and implement the UPI architecture envisaged by NPCI	There is a Risk scores tag in the XML messages format. Will the risk score be available online or batch via an API from Risk systems ?	Risk score will be available online via an API

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
218	4.8.1.1 Scenario 1 Direct Pay	88	4.8.1.1	The service provider translates the payee address, and sends it back to NPCI. In this case, Laxmi has an Aadhaar enabled bank account, which is identified by her Aadhaar number	Given the understanding that ram@sbi and laxmi1987@boi in the XML are virtual address, Whether ram knows laxmi's virtual address?.In case ram knows laxmi's Aadhar number can he initiate a transaction without virtual address(laxmi1987)	Please refer updated UPI technical specifications
219	4.8.1.1 Scenario 1 Direct Pay	88	4.8.1.1	<Identity type="UIDAI" verifiedName="Ram" id="111122223333"/> <Payee addr="laxmi1987@boi" name="Laxmi" seqNum="2" type="PERSON"> <Amount value="5000" curr="INR"/>	Whether Ram@sbi and laxmi1987@boi are present in NPCI database?	the details are present at their respective PSP's
220	4.8.1.1 Scenario 1 Direct Pay	88	4.8.1.1	<Identity type="UIDAI" verifiedName="Ram" id="111122223333"/>	What is the id(111122223333) provided?.In this case Ram has not mentioned the Aadhar number?.IS this provided by the PSP?.Why is this required?	Please refer updated UPI technical specifications
221	4.8.1.1 Scenario 1 Direct Pay	90	4.8.1.1	NPCI can now complete the transaction, and sends a response to the 2 service providers, indicating that the transaction was successful. This is the response sent to SBI, who initiated the transaction.	In case mobile is used as a identifier whether Mobile Number - Account Number combination would be present in NPCI database or would the mobile number be provided to the bank and the bank takes care of identifying the account number	If the mapping is present in central mapper then NPCI will resolve else bank will resolve the same.
222	RFP Document	22; 34		SECTION 8.3. ACCEPTANCE PROCEDURE: Within 5 days of receipt of Notification of Award/Purchase Order the successful Bidder shall send the acceptance. ANNEXURE B - BID OFFER FORM (WITHOUT PRICE): If our offer is accepted, we undertake, to start the assignment under the scope immediately after receipt of your order.	BIDDER would like to discuss with NPCI to extend the timeline because 5 days is a too short period.	It is normal time for acceptance. No change.
223	Same as above	23; 49;	8.15	8.15. CONFIDENTIALITY; ANNEXURE Z;	BIDDER requests that this clause be made mutual.	No change in RFP

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
224	Same as above	25; 27; 49;	8.21.8.27, Annexure Z	8.21. RESOLUTION OF DISPUTES: 8.27 APPLICABLE LAW AND JURISDICTION: ANNEXURE Z - NON DISCLOSURE AGREEMENT	BIDDER requests that arbitration be conducted at Chennai and the courts at Chennai will have exclusive jurisdiction without prejudice to the arbitration process.	No change in RFP
225	ANNEXURE-T [UNIFIED PAYMENT INTERFACE - VERSION 1.0]	43,46, 48, 50	Sec 3.3.4	Section 3.1 second bullet -- Study and implement the UPI architecture envisaged by NPCI	Every use case example has a reference of Android and not iOS or Windows. Is it an intentional omission?	No change in RFP
226	RFP Document	34; 38; 39; 23	Annexure B , Annexure E	ANNEXURE B - BID OFFER FORM (WITHOUT PRICE): Until a formal contract is prepared and executed with the selected bidder, this offer will be binding on us. We undertake to comply with the terms and conditions of the bid document. ANNEXURE E - DECLARATION FOR ACCEPTANCE OF RFP TERMS AND CONDITIONS; and ANNEXURE F - DECLARATION FOR ACCEPTANCE OF SCOPE OF WORK I declare that all the provisions of this RFP/Tender Document are acceptable to my company. 8.9 SERVICE LEVEL AGREEMENT AND PENALTY FOR BREACH IN SLA: In case of not meeting up with agreed SLA terms successful bidder will have to pay a penalty which will be equivalent to the total amount of transactions for which SLA has been breached in production.	BIDDER requests that the contents of the proposal be treated confidential because the same being proprietary to BIDDER. BIDDER would like to clarify that any binding terms and conditions including the RFP terms and the Contract be binding on the parties upon mutual agreement that is considerate to the comments mentioned herein.	No Change in RFP

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
227	9	Annexure-T 2.1 Core Features		Ability to use personal mobile as the primary device for all payments including person to person, person to entity, and entity to person.	Can you please confirm our understanding that interaction from end-user devices to NPCI is only through PSPs and there is no direct connection. i.e, all the API calls published by NPCI for this project are consumed by PSPs only?	understanding is correct
228	9	Annexure-T 2.1 Core Features		Ability for sending collect requests to others (person to person or entity to person) with "pay by" date to allow payment requests to be "snoozed" and paid later before expiry date without having to block the money in the account until customer is ready to pay.	Please confirm the role of bidder to implement this feature. This features requires interaction with PSPs and changes in their mobile banking.	Please refer updated UPI technical specifications
229	9	Annexure-T 2.1 Core Features		Ability to pre-authorize multiple recurring payments similar to ECS (utilities, school fees, subscriptions, etc.) with a one-time secure authentication and rule based access.	Please confirm whether NPCI should store and track 'recurring requests'. As per our understanding, PSP should keep track of the schedule and make a call to NPCI's APIs at the time of payment? Please confirm.	Please refer updated UPI technical specifications
230	10	Annexure-T 2.1 Core Features		Ability to have PSP provided mobile applications that allow paying from any account using any number of virtual addresses using credentials such as passwords, PINs, or biometrics (on phone).	Please confirm that biometric authentication is performed by the PSP at end-user device	the biometric capture is done by end user device and authentication is carried out at UIDAI via NPCI.
231	10	Annexure-T 2.1 Core Features		Ability to make payments using 1-click 2-factor authentication all using just a personal phone without having any acquiring devices or having any physical tokens.	Please confirm that PSP would perform the authentication.	Please refer updated UPI technical specifications
232	General	General		General	What process for billing PSP's will be put in place by NPCI? Does vendor need to provision a billing module for the same?	Billing report should be generated within UPI. No third party billing system is required.

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Clarification Sought	NPCI Response
233	General	General		General	Do we need to consider any reconciliations and what are the different parties that will be involved for the same? Please elaborate	The reconciliation should be 100 % on daily basis. In case of non reconciliations 100 Rupees will be charged as a penalty per non reconcile transaction and total liability will be capped to the purchase order value.
234	General	General		General	Can we use existing backup environment to backup UPI data	Bidder should propose a solution to maintain 3 Months online data and 10 years Archival on the low cost storage (not on the tape) and the bidder should provide the interface to retrieve the data.
235	General	General		General	Since the scope of the RFP is primarily providing services and H/w need not be provisioned by the bidder, assume that provisioning/ procurement of network components is out of scope. Please elaborate if otherwise.	Vendor has to propose the hardware components and the infrastructure will be provided by NPCI
236	NPCI/RFP/2015-16/IT/01 dated 20/04/2015	General			Please let us know whether the onsite-offshore Project model would be acceptable	Bidder should be flexible for both the models and the development location of NPCI will be at Chennai. Vendor should ensure to extend their core team for development at Chennai location.
237	RFP reference no. NPCI/RFP/2015-16/IT/001 dated 20.04.2015	General	General	General	Please confirm whether NPCI the above should be implemented as a project or a product	The Bidder should have executed at least one online payments system Project worth Rs 1 Crore or more in India or abroad as on the date of submission of bid.
238	Annexure_T UPI.pdf	NA	NA	General Query	Request NPCI to provide channel-wise transaction volume (estimated) for a period of next 5years	This is a confidential information and cannot be shared
239				General Query	What is the end-to-end response time for UPI transaction? Is there any benchmark where response times from existing NPCI systems is measured?	Less than 60 seconds. The bidder should conduct the benchmark exercise in a lab simulating 100 institutions with UPI system using signed xml and ISO8583 message standards.
240				General Query	What is the minimum and maximum message payload size? Does message include binary or document attachment?	Please refer updated UPI technical specifications
241				General Query	API management : Number of developer / admin accounts on portal.	there should not be any limitation.
242				General Query	API management : How many APIs will be exposed? How many consumer applications can be assumed for UPI solution?	Please refer updated UPI technical specifications

Pre Bid Replies for NPCI/RFP/2015-16/IT/01 dated 20/04/2015 -Request for Proposal for Development and Implementation of Unified Payment Interface system

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243				2. Private Data 3. Non-Sensitive data	What will be the retention period for the private and non-sensitive data?	Bidder should propose a solution to maintain 3 Months online data and 10 years Archival on the low cost storage (not on the tape) and the bidder should provide the interface to retrieve the data.
244					Will this Platform have only B2B integration or there will be B2C integration too?	B2B integration
245				General query	Is NPCI will do 3`rd party application and infrastructure audit or it`s the responsibility of the bidder?	Bidder should provide NPCI with complete UPI solution
246				General query	Kindly specify the RPO and RTO for DR site?	Please refer to section 2.2 of RFP document