

Reply to Pre-bid Queries

Tender No. : IGL/ET2/CP/CM17716

PAYMENT MODES FOR COLLECTION OF BILL PAYMENT OF DOMESTIC PNG CUSTOMERS

Sr. No.	Reference / Clause No. / Pg. No.	RFP Stipulation	Proposed Stipulation	Reply to Queries
1	-	Modes on IGL Payment Gateway	Kindly confirm all the Modes on IGL Payment Gateway from which you want to receive the payments.	<i>It is clearly mentioned in the tender document that the modes of payment are UPI, Net Banking, Credit Card and Debit Card.</i>
2	Page-7, Clause:6.2	In Group 2, it is mentioned (Group 2: Mode of bill payment collection through NACH, E-NACH, ECS, EBBPS Mandates, etc.)	Please confirm on what is ECS	<i>ECS: Electronic Clearance Service</i>
3	Page-7, Clause:6.1	Collection of Payment through e-wallets/QR code	In Group 1 as per discussion, please explain (Direct Integration (Wallet, Vendor website, App, etc.):	<i>Clearly explained in the tender document</i>
4	Page-60, Clause:1:16	UPI/ QR Code/ UPI ID payments are mandated by Govt as free of cost and hence should not be charges. UPI QR Code services provided through Direct Integration, Payment Gateway, etc is free of cost to IGL and its customers.	As you have mentioned UPI is free that is correct but as per the discussion in Pre-bid meeting you need same day settlement for that there will be costing in the UPI transactions from our end.	<i>Payments received through UPI are free of cost as on date. Tender Clauses shall prevail</i>
5	Page-63, SOR, Group-2	Group 2: Mode of bill payment collection through NACH, E-NACH, ECS, EBBPS Mandates, etc.	No GST exemption applicable under HSN 997159. The Service fee charged by Vendor on Credit and debit cards are reflective of non-levy of MDR by acquiring banks and only represent the amount payable by merchant to Vendor for providing services.)	<i>Vendor query not clear. Tender Clauses shall prevail</i>
6	-	General Query	For the PG part, rates asked on Credit and Debit card are Flat or in % ?	<i>Flat/ Rs per Transaction</i>
7	-	General Query	Can a vendor tie up other Wallets, Apps, etc and directly integrate with IGL.	<i>In such a scenario, other vendors cannot charge more than the quoted rates from IGL customers. These are the rates quoted by the successful bidder. Further, all other tender clauses like settlement, MIS, free QR Code/UPI transactions, etc have to be ensured.</i>
8	-	General Query	NPCI Guideline: Payment to Billers On completion of the settlement, payments to the billers for all OFF-US transactions must be made within one day i.e. 'S+1', where 'S' is the settlement date. Under no circumstances payments to the billers should be delayed beyond 'T+2' working days, where 'T' is the transaction date. The target will be to move towards fund settlement with billers on the same day for the Inter-BBPOU settlements that take place up to a certain cut-off time (1st half).	<i>Tender Clauses shall prevail</i>

9	Page 59, Clause: 1.1	-	Payments received between 12:00 hours afternoon till 12:00 hrs afternoon of Day 1 to be deposited by 1pm on day 1	<i>Payments received between 12:00 hours afternoon of Day 0 till 12:00 hrs afternoon of Day 1 to be deposited by 1pm on day 1. Tender clauses shall prevail</i>
10	Page 59, Clause:1.4	-	Chargeback to be resolved within 4 working days	<i>Yes</i>
11	Page 59, Clause:1.8	-	Instant receipts by mail/SMS to all IGL customers	<i>Yes</i>
12	Page 59, Clause:1.9	-	Successful bidder to provide QR codes to all customers. The same to be displayed on IGL invoices, walk-in centres, IGL meters	<i>Yes</i>
13	Page 59, Clause:1.12	-	MIS from vendor to provide source of the bank/non-bank	<i>Yes</i>
14	Page 59, Clause:1.13	-	Vendor to proactively remind IGL customers in case of any pendency of bill payment.	<i>Yes</i>
15	Page 59, Clause:1.14	-	Vendor to successfully integrate system with IGL within mobilization period of 30 days	<i>Yes</i>
16	Page 59, Clause:1.17	-	Vendor to provide integrations for collecting payments through IGL prepaid meters	<i>Yes</i>
17	Page 59, Clause:1.22	-	Vendor to also accept Post Pay, AMEX, Diners, Corporate Card, Gift Card, Coupons	<i>The vendor should accept all types of customer payments (Post Pay, AMEX, Diners, Corporate Card, Gift Card, Coupons, etc) through the available options of Credit Card/Debit Card. Accordingly, the vendor can charge them to the customers as per the rates quoted by them for these options. Vendor cannot reject customer payments received through these methods.</i>
18	Page 17, Sec-II ,Clause:11.1	-	Need a reconfirmation on this point which means bidder can involve vendors/collaborators to provided required services to IGL but bidder will be sole responsible for rendering services as per scope of work.	<i>Consortium for bidding is not allowed. The necessary licenses and work experience should be in the name of the bidder.</i>
19	Page 51, Sec-IV,Clause:6	-	It is mentioned that the successful bidder required to submit a Performance BG within 21 days of the receipt of the Contract. It seems this is a general tender clause included in the tender but seems not applicable here. Need a clarification on submission of Performance BG.	<i>Tender Conditions shall be prevail</i>
20	Page 52, Sec-IV,Clause:8.1	-	Need a clarification on this in accordance to query raised for Point no 1.1 Tender Section V.	<i>Exact query is not clear. Tender clause shall prevail</i>

21	Page 59, Sec-V, Clause:1.1	-	<p>As per tender document, the bidder is expected to credit IGL current account on Day 1 by 13:00 hours for all the customer transactions received between 12:00 hrs Day 0 to 12:00 hrs Day 1. Need a clarification if with term 'customer payments received', IGL means the funds realised by bidder between 12:00 hrs Day 0 to 12:hrs Day 1 OR it is the payments initiated by IGL customer between these times.</p> <p>Cause in case of PG, across Industry, the transactions initiated by customers between 24:00 hrs Day 0 to 24:00 hrs Day 1 are realised after 24:00 hrs on Day 1 which will be credited to IGL current account with Bank. Similarly, funds are settled and realised for other modes i.e. UPI, QR, BBPS, NACH etc as per NPCI settlement cycles and will be credited to IGL current account with Bank. Need clarification on this understanding.</p>	<i>Tender Clauses shall prevail</i>
22	Page 59, Sec-V, Clause:1.4 & 1.15	-	<p>Need to have a better clarity on the requirements related to Chargeback/Arrears. The Chargebacks are reported and resolved basis Master/Visa guidelines and necessary approvals from the merchant i.e. IGL in this case.</p>	<i>Tender Clauses shall prevail</i>
23	Page 60, Sec-V, Clause:1.18 & 1.13	-	<p>Will IGL be sharing the master of all customers to enable bidder to send SMS/Email? Also, this also needs to be seen from customer privacy guidelines issued from time to time by RBI & other Govt regulatory.</p>	<i>Vendor has to provide receipt details on the payment success confirmation page to the customer. In addition, the vendor has to provide PDF receipt download facility to the customer. The vendor has to also provide the facility of acknowledgement and payment receipt to customer on their SMS and Email as desired by them. This facility will need the customer to type mobile number or email id where the payment receipt is required. Here there are no violations of privacy of customer information.</i>
24	Page 59, Sec-V, Clause:1.9	-	<p>Requirement of QR codes to be printed on all invoices & to be installed at walkin centers- Will these be Dynamic QR or Static QR?</p>	<i>Both Dynamic and Static QR Codes are IGL requirement.</i>
25	Page 59, Sec-V, Clause:1.10	-	<p>Can IGL elaborate on requirement of zero downtime cause there is no such scenario present in the industry which can ensure zero downtime?</p>	<i>Tender Clauses shall prevail</i>
26	Page 59, Sec-V, Clause:1.12 & 1.14	-	<p>Detailed end to end requirement from Integration(API), Reporting (MIS / Merchant Portal/Dashboard), Reconciliation & Settlement, Dispute management, Billing etc would be required for each collection product i.e. BBPS/UPI/NACH/PG.</p>	<i>These details will be discussed with the successful vendors</i>
27	Page 60, Sec-V & VI, Clause:1.16	-	<p>The PG Card transaction charges (MDR) are in 'percentage to transaction amount' across industry but as per tender document it is asked in INR.</p>	<i>Tender Clauses shall prevail</i>

28	Sec-V & VI, Clause:1.16	-	Regarding NACH mandate registration, we would need further understanding on the variant that will be required by client i.e. Physical, API (Net banking/Debit Card/AADHAR OTP)/Esign (Aadhar).	<i>NACH Mandate Registration (One Time) Charges are for physical form NACH Registration through IGL. Mandate Registration charges will not be paid for other types of mandate registration.</i>
29	Form 1 Note 3.c	-	Cancelled cheque - In case bidder is a bank, the self declaration done by the bank in Form 1 should suffice the requirement of proof. Need a clarification	<i>Bidder understanding is correct</i>
30	Page 79, Sec-VII, Clause:15	-	Form F11 (Declaration of Bid Security) - Format not provided in Tender document	<i>Refer Annexure - I on Page no. 80 of tender document</i>
31	-	General Query	IGL to kindly share bifurcation of total online collections for commercial and domestic and also average ticket size for both categories.	<i>Domestic PNG collections are around Rs 100 Cr per month. Avg payment collection size is around Rs 1400/- per invoice. Commercial PNG Collection is not in the scope of the tender, though we have requested availability of UPI facility for possible collections of Commercial Customers.</i>
32	-	General Query	IGL to kindly share details on float balances that shall be available in the account on a daily basis.	<i>This may be derived from the approx monthly collection of Rs 100 Cr.</i>
33	Page 59, Scope of Work, Clause No.1	Detailed scope of work for mode of Payment through BBPS, Payment Gateway, E Wallets, UPI QR Code and direct API integration with IG is as follows:	Request IGL to clarify if a bidder can solely bid to offer Payment Gateway services only? Request IGL to give a relaxation to the bidder for having the BBPS license and to offer BBPS services through its partner entity (TSP arrangement)	<i>In case vendor is bidding for Group 1, all the services of Payment Gateway, BBPS and Direct Integrations have to be provided by that vendor only.</i>
34	Page 59, Scope of Work, Clause No.1.2	Centralized MIS in the format as shared by IGL must be generally sent to IGL daily at 13:00 hrs for the payments collected and remitted to IGL without any deductions. The vendor should be in a position to post this MIS data in decryption/ encryption format to IGL PIPO middle ware as and when IGL proposes so in the due course of the tender period at no additional cost of development, integrations, etc. Till PIPO middleware is in place, the payment reconciliation through MIS data have to be continued. The MIS format will be shared by IGL.	Request IGL to share more information on PIPO Middleware and MIS Format requested per IGL	<i>These details shall be shared with the successful vendors after bid opening.</i>
35	Scope of Work, Clause No.1.3	The Vendor should be in a position to migrate to online mode for obtaining bill data & updating payment on real time basis.	Request IGL to share the technical specification document for obtaining bill data from their system	<i>These details shall be shared with the successful vendors after bid opening.</i>
36	Scope of Work, Clause No.1.7	BBPOU will route all transactions through BBPCU (NPCI) to avail of the Settlement Guarantee Mechanism, consolidated MIS for all bill payments and complaints and grievance redressal mechanism overseen by BBPCU (NPCI) for all transactions.	Request IGL to clarify if BBPS can be offered by a partner entity as our TSP?	<i>BBPS License should be in the name of the bidder. Tender clauses shall prevail</i>

37	Page 59, Scope of Work, Clause No.1.8	Instant receipts by email and SMS (system / machine generated as the case maybe) have to be provided to all the IGL customers by the vendor for every payment done by them.	Request IGL to relax receipt systems to email.	<i>Tender Clauses shall prevail</i>
38	Page 59, Scope of Work, Clause No.1.9	The successful vendor for Online Payment Options of IGL Payment Gateway, BBPS and Direct Integration have to provide UPI QR Codes to all customers at every interface like IGL Website (payment gateway), IGL Connect App, vendor wallet, vendor website/app, BBPS, etc. This QR code should also be compatible with all types of payment systems like BHIM, SBI UNO, PayTm, PhonePe, Google Pay, etc. This QR Code should also be able to provide the latest outstanding amount of the customer and linked with his BP Number, Time Stamp, etc. The vendor should provide development and integration (at no additional costs) of this UPI QR code for printing/display on IGL invoices, at walkin centers, on IGL meters, etc as and when desired by IGL. The UPI option (free) have to be prominently displayed and promoted by the vendor on the IGL Payment Gateway and Direct Integration Options. Similarly, the charges for other options have to be also displayed on those options so that customers are fully aware of these charges before making a payment decision.	Request IGL to confirm if QR services can be provided to you in association with our subsidiary company? Request IGL to note that it is on the Agent Institution or the COU Application to provide QR as a payment method to the customer while making BBPS bill payment and not the Payment aggregator (bidder)	<i>Tender Clauses shall prevail</i> <i>True. Noted.</i>
39	Scope of Work, Clause No.1.10	The vendor has to ensure zero downtime of payment gateway.	Request IGL to note that in a payment ecosystem, there are multiple entities involved in payment processing (PA, Gateway/Acquiring, Network, Issuing etc). Its practically not feasible to ensure 0% downtime across all players.	<i>Tender Clauses shall prevail</i>
40	Scope of Work, Clause No.1.11	Vendor shall provide Portal access with Login Id and Password to IGL & shall integrate MIS formats provided by IGL in portal for real time monitoring.	Request IGL to share the MIS report formats	<i>These details shall be shared with the successful vendors after bid opening.</i>
41	Page 59, Scope of Work, Clause No.1.13	For Direct Integrations with IGL system, the vendor should prominently display option of IGL bill payment at their website, wallets, App, etc. Further, the vendor should also proactively remind IGL customers in case of any pendency of bill payment.	Request IGL to elaborate on the direct integration setup? Can the bidder choose not to bid for direct integration independently?	<i>IGL bill payment received at vendor website, wallets, App, etc directly from IGL customers constitute Direct payment Option.</i> <i>Tender Clauses shall prevail.</i>

42	Page 60, Scope of Work, Clause No.1.14	The vendor should successfully integrate his system with that of IGL within the mobilization period of 30 days. The vendor has to coordinate with IGL IT for these integrations. This is to ensure seamless transfer of IGL customer bill payments to IGL and ready and real time availability of MIS data of customer payments so that IGL can access them without any delay.	Request IGL to note that exhaustive open API documentation is available for all APIs that are required for the integrations. While we provide full integration support and are keen to work with IGL's IT, the onus of integration is with IGL.	<i>Noted.</i> <i>IGL IT will provide necessary support for payment option integrations. However, the onus of integration is with the successful vendors.</i>
43	Page 60, Scope of Work, Clause No.1.19	Separate MIDs have to configured by the vendor for receiving different payments like against less than Rs 2000/-, more than Rs 2000/-, new connections (after CA generation), pre paid meters, Offline transactions, etc as per business convenience and decided by IGL from time to time.	Request IGL to note that we can open multiple MID based on IGL Line of Business	<i>Noted</i>
44	Page 60, Scope of Work, Clause No.1.23	Debit Card transactions exclude RuPay Transactions which are free of cost as on date	Request IGL to note that only for transactions < Rs 2000/-, debit transactions are free of cost.	<i>Statutory guidelines of Rupay Debit Card Transactions shall prevail.</i>
45	-	General Query	Request IGL to allow negotiation while executing the master agreement as we propose to add few additional T&Cs wrt RBI, Finops, Risk etc.	<i>Tender Clauses shall prevail</i>
46	PG TEAM / SCOPE OF WORK, Clause No:1.1	Customer payments received between 12:00 hrs (afternoon) of day 0 till 12:00 hrs of day 1 collected through Online modes of Payment Gateway, BBPS, UPI/QR Code, Direct Integration/Wallets from have to be deposited at the designated Bank branch by 13:00 hrs (afternoon) of day 1. IGL at any point of contract may change the timing of these events, i.e, cut off time on day 1 and time for remittance and MIS submission on day 1. The vendor will have to implement these changes within next 30 days after communication by IGL.	Settlement is carried out on T+1 basis. However, Bank holidays and declared holidays in the state of Gujrat & Maharashtra settelement will be on following day.	<i>System development and integration will ensure that process is followed 365 days. Tender Clauses shall prevail.</i>
47	PG TEAM / SCOPE OF WORK, Clause No:1.2	Centralized MIS in the format as shared by IGL must be generally sent to IGL daily at 13:00 hrs for the payments collected and remitted to IGL without any deductions. The vendor should be in a position to post this MIS data in decryption/ encryption format to IGL PIPO middle ware as and when IGL proposes so in the due course of the tender period at no additional cost of development, integrations, etc. Till PIPO middle ware is in place, the payment reconciliation through MIS data have to be continued. The MIS format will be shared by IGL.	Dedicated dashboard will be provided For extracting MIS on T+1 basis. Payment will be adjusted after deducting of MDR.	<i>Deduction of MDR charges not allowed and payments have to be remitted in totality to IGL. MDR charges can be raised seperated to IGL customers at the time of payment (PG and Direct Integration) or through monthly invoices to IGL (BBPS and NACH/ Mandate payments). Tender clauses shall prevail.</i>

48	PG TEAM / SCOPE OF WORK, Clause No:1.3	The Vendor should be in a position to migrate to online mode for obtaining bill data & updating payment on real time basis.	More details required.	<i>These details will be discussed with the successful vendors</i>
49	PG TEAM / SCOPE OF WORK, Clause No:1.4	Chargeback/ Arrears in Billing cases (for PG and BBPS channel) should be resolved within four working days after the complaint is forwarded by IGL. The vendor should resolve all chargeback cases and even those which are more than six months older by retrieving them from archive data at their end.	In case of Chargeback/ Pre-Arb/ Arbitration Bank receives any chargeback against merchant IGL, Bank will debit IGL's account and give chargeback email notification to IGL to respond with the supporting documents against the chargeback within the due date mentioned in email notification. If IGL provide supporting documents within the due date Bank will re-present the chargeback with Card Network (Visa/Master/NPCI) and reverse the debited amount to IGL.	<i>Tender clauses shall prevail</i>
50	PG TEAM / SCOPE OF WORK, Clause No:1.6	Invoice for the commission/charge/settlement shall be raised by the vendor on monthly basis. No deduction made from the amount collected from the customer towards any commission/charge/settlement and amount received from customers shall be deposited on gross basis. The TDS will be deducted from bill on per tax provisions.	MDR will be deducted upfront.	<i>Deduction of MDR charges not allowed and payments have to be remitted in totality to IGL. Tender clauses shall prevail</i>
51	PG TEAM / SCOPE OF WORK, Clause No:1.8	Instant receipts by email and SMS (system / machine generated as the case maybe) have to be provided to all the IGL customers by the vendor for every payment done by them	Value added service will be charged	<i>Charges for SMS and Email services have to be built in the price bid by the vendors.</i>

52	PG TEAM / SCOPE OF WORK, Clause No:1.9	The successful vendor for Online Payment Options of IGL Payment Gateway, BBPS and Direct Integration have to provide UPI QR Codes to all customers at every interface like IGL Website (payment gateway), IGL Connect App, vendor wallet, vendor website/app, BBPS, etc. This QR code should also be compatible with all types of payment systems like BHIM, SBI UNO, PayTm, PhonePe, Google Pay, etc. This QR Code should also be able to provide the latest outstanding amount of the customer and linked with his BP Number, Time Stamp, etc. The vendor should provide development and integration (at no additional costs) of this UPI QR code for printing/display on IGL invoices, at walkin centers, on IGL meters, etc as and when desired by IGL. The UPI option (free) have to be prominently displayed and promoted by the vendor on the IGL Payment Gateway and Direct Integration Options. Similarly, the charges for other options have to be also displayed on those options so that customers are fully aware of these charges before making a payment decision.	Customisation cost will be brone by merchant.	<i>Customisation cost have to be borne by vendor and included in the price bid. Tender clauses shall prevail.</i>
53	PG TEAM / SCOPE OF WORK, Clause No:1.10	The vendor has to ensure zero downtime of payment gateway.	There may be chances of any future technical issue at Bank's IT end which can't be predicted now.	<i>Tender clauses shall prevail</i>
54	PG TEAM / SCOPE OF WORK, Clause No:1.13	For Direct Integrations with IGL system, the vendor should prominently display option of IGL bill payment at their website, wallets, App, etc. Further, the vendor should also proactively remind IGL customers in case of any pendency of bill payment.	More details required.	<i>These details will be discussed with the successful vendors</i>
55	PG TEAM / SCOPE OF WORK, Clause No:1.14	The vendor should successfully integrate his system with that of IGL within the mobilization period of 30 days. The vendor has to coordinate with IGL IT for these integrations. This is to ensure seamless transfer of IGL customer bill payments to IGL and ready and real time availability of MIS data of customer payments so that IGL can access them without any delay.	Integration time depends on the actual customisation requiriement of the merchant.	<i>Tender clauses shall prevail</i>

56	PG TEAM / SCOPE OF WORK, Clause No:1.15	For charge back cases, details must be share on same day with main MIS	Chargeback intimation will be shared over mail on same day on receipt of chargeback for providing the necessary documents to represent the case with card network.	<i>Tender clauses shall prevail</i>
57	PG TEAM / SCOPE OF WORK, Clause No:1.16	The vendor can collect the charges for payment collection and repatriation to IGL directly from customers making the payment. These charges cannot be more than those quoted by the vendor for the options of IGL Payment Gateway and Direct Integration. UPI/ QR Code/ UPI ID payments are mandated by Govt as free of cost and hence should not be charges. UPI QR Code services provided through Direct Integration, Payment Gateway, etc is free of cost to IGL and its customers.The vendor has to educate and promote customers about UPI payments at their end (scanning, ID payments, etc) at their end. The charges for BBPS and Offline transactions (NACH/ Mandate,etc) have to be claimed through monthly invoices from IGL as per the rates quoted/matched by them during the tender. These charges should not be levied again on IGL customers. The vendor should include all his costs of payment collection services (integration, MIS, etc) in his price built up and cannot be separately claimed from IGL.	Integration cost should be quoted separately.	<i>Integration cost have to be borne by vendor and included in the price bid. Tender clauses shall prevail.</i>
58	PG TEAM / SCOPE OF WORK, Clause No:1.17	The vendor has to provide necessary integrations for collecting of payments through prepaid meters also. The vendor has to provide IGL Payment Gateway services for payment collection and the collect charges of this service directly from the customers. These charges cannot be more than those quoted by the vendor for IGL Payment Gateway option during the tender.	More details required.	<i>These details will be discussed with the successful vendors</i>
59	PG TEAM / SCHEDULE OF RATES,Group1 (1-6)	1 to 6	Please provide the total transaction volume and value for FY 2022-23	<i>Approx Rs 100 Cr collections per month and Avg invoice payment of around Rs 1,400/-.</i>

60	BBPS TEAM / SCOPE OF WORK, Clause No:1.1	Customer payments received between 12:00 hrs (afternoon) of day 0 till 12:00 hrs of day 1 collected through Online modes of Payment Gateway, BBPS, UPI/QR Code, Direct Integration/Wallets from have to be deposited at the designated Bank branch by 13:00 hrs (afternoon) of day 1. IGL at any point of contract may change the timing of these events, i.e. cut off time on day 1 and time for remittance and MIS submission on day 1. The vendor will have to implement these changes within next 30 days after communication by IGL.	We request you to change the settlement time upto EOD of T + 1 working day as the department requires processing of the transactions, reconciliation and then accordingly settle the funds. Also, as the products are different, settlement for each product such as PG, BBPS, NACH will be separate and not possible to club	<i>Settlement for NACH/ Mandate Payment is T+1 days. For all other payment options Tender clauses shall prevail.</i>
61	BBPS TEAM / SCOPE OF WORK, Clause No:1.2	Centralized MIS in the format as shared by IGL must be generally sent to IGL daily at 13:00 hrs for the payments collected and remitted to IGL without any deductions. The vendor should be in a position to post this MIS data in decryption/ encryption format to IGL PIPO middle ware as and when IGL proposes so in the due course of the tender period at no additional cost of development, integrations, etc. Till PIPO middle ware is in place, the payment reconciliation through MIS data have to be continued. The MIS format will be shared by IGL.	<ol style="list-style-type: none"> 1. We request you to change the MIS sharing time upto EOD of T + 1 working day as the department requires processing of the transactions, reconciliation and then accordingly settle the funds. 2. MIS for BBPS product will be shared through email to IGL team. 	<i>Tender Clauses shall prevail</i>
62	BBPS TEAM / SCOPE OF WORK, Clause No:1.6	The Vendor should be in a position to migrate to online mode for obtaining bill data & updating payment on real time basis.	Please elaborate the exact requirement	<i>Tender Clauses shall prevail</i>
63	BBPS TEAM / SCOPE OF WORK, Clause No:1.4	Chargeback/ Arrears in Billing cases (for PG and BBPS channel) should be resolved within four working days after the complaint is forwarded by IGL. The vendor should resolve all chargeback cases and even those which are more than six months older by retrieving them from archive data at their end.	IGL Team to share the details of the successful payment payment updation proof and IGL Team to provide the escalation matrix for resolution of complaints/ charge back	<i>Tender Clauses shall prevail</i>
64	BBPS TEAM / SCOPE OF WORK, Clause No:1.7	BBPOU will route all transactions through BBPCU (NPCI) to avail of the Settlement Guarantee Mechanism, consolidated MIS for all bill payments and complaints and grievance redressal mechanism overseen by BBPCU (NPCI) for all transactions.	As per NPCI guidelines it is not mandatory to rout all transactions through BBPCU. Hence we request you to remove the clause. Routing of ON US transactions through NPCI will increase transaction time, avoidable additional load on the systems and increase chances of transaction failures.	<i>Payments done by IGL customers through other vendors who are not aggregators of IGL, have to be routed through NPCI (BBPS Transactions).</i>

65	BBPS TEAM / SCOPE OF WORK, Clause No:1.8	Instant receipts by email and SMS (system / machine generated as the case maybe) have to be provided to all the IGL customers by the vendor for every payment done by them	As per NPCI BBPS guidelines, it is the responsibility of the BBPOU to provide confirmation of receipt of payment through SMS/EMAIL/print out as desired by customer. Hence it is the responsibility of BBPOU to follow the NPCI guidelines. For all the BBPS transactions taken place through Bank of Baroda channels Bank of Baroda will send the SMS and EMail to the customers	<i>This clause is IGL requirement</i>
66	BBPS TEAM / SCOPE OF WORK, Clause No:1.11	Vendor shall provide Portal access with Login Id and Password to IGL & shall integrate MIS formats provided by IGL in portal for real time monitoring.	At present Bank systems are under migration. Untill the migration activity completes, Bank wil share the MIS through email. File will be password protected.	<i>Tender Clauses shall prevail</i>
67	BBPS TEAM / SCOPE OF WORK, Clause No:1.14	The vendor should successfully integrate his system with that of IGL within the mobilization period of 30 days. The vendor has to coordinate with IGL IT for these integrations. This is to ensure seamless transfer of IGL customer bill payments to IGL and ready and real time availability of MIS data of customer payments so that IGL can access them without any delay.	The integration depends on many factors including dependency on the service provider of IGL. Hence request you to keep integration at 3 months excluding dependencies/ delays by IGL TSP.	<i>Tender Clauses shall prevail</i>
68	BBPS TEAM / SCOPE OF WORK, Clause No:1.16	The vendor can collect the charges for payment collection and repatriation to IGL directly from customers making the payment. These charges cannot be more than those quoted by the vendor for the options of IGL Payment Gateway and Direct Integration. UPI/ QR Code/ UPI ID payments are mandated by Govt as free of cost and hence should not be charges. UPI QR Code services provided through Direct Integration, Payment Gateway, etc is free of cost to IGL and its customers.The vendor has to educate and promote customers about UPI payments at their end (scanning, ID payments, etc) at their end. The charges for BBPS and Offline transactions (NACH/ Mandate,etc) have to be claimed through monthly invoices from IGL as per the rates quoted/matched by them during the tender. These charges should not be levied again on IGL customers. The vendor should include all his costs of payment collection services (integration, MIS, etc) in his price built up and cannot be separately claimed from IGL.	As per NPCI BBPS guidelines, BBPOU are allowed to collect a maximum of Rs. 25 on BBPS allowed categories like electricity, Gas etc. Hence BBPOU can collected up to Rs. 25 on GAS category.	<i>Tender Clauses shall prevail</i>

69	BBPS TEAM / SCOPE OF WORK, Clause No:1.16	<p>The vendor can collect the charges for payment collection and repatriation to IGL directly from customers making the payment. These charges cannot be more than those quoted by the vendor for the options of IGL Payment Gateway and Direct Integration. UPI/ QR Code/ UPI ID payments are mandated by Govt as free of cost and hence should not be charges. UPI QR Code services provided through Direct Integration, Payment Gateway, etc is free of cost to IGL and its customers. The vendor has to educate and promote customers about UPI payments at their end (scanning, ID payments, etc) at their end. The charges for BBPS and Offline transactions (NACH/ Mandate, etc) have to be claimed through monthly invoices from IGL as per the rates quoted/matched by them during the tender. These charges should not be levied again on IGL customers. The vendor should include all his costs of payment collection services (integration, MIS, etc) in his price built up and cannot be separately claimed from IGL.</p>	Please clarify on Integration Cost. Integration Cost should be quoted separately.	<i>Tender Clauses shall prevail</i>
70	BBPS TEAM / SCHEDULE OF RATES S.No.7	Bharat Bill Payment System (BBPS) - 10006326	Please confirm the numbers given is 10006326 is transaction Volume/ Value and for which period. Please provide the total transaction count and amount for last Financial Year 2022-23	<i>These are the estimated BBPS transaction numbers for the three year period of the tender.</i>
71	Bidder Evaluation Criteria, Clause No.6.1.1 & 6.2.1	The bidder should be authorized by Reserve Bank of India (RBI) for providing Electronic Payment Aggregation Services and should have a local office in Delhi or NCR.	We request to amend the point as - The bidder should be authorized and allowed to onboard New Merchant by Reserve Bank of India (RBI) for providing Electronic Payment Aggregation Services and should have a local office in Delhi or NCR.	<i>As on date of bid opening, the successful vendor should be allowed for onboarding New Merchant by RBI.</i>
72	Scope of Work, Clause No. 1.1	Customer payments received between 12:00 hrs (afternoon) of day 0 till 12:00 hrs of day 1 collected through Online modes of Payment Gateway, BBPS, UPI/QR Code, Direct Integration/Wallets from have to be deposited at the designated Bank branch by 13:00 hrs (afternoon) of day 1. IGL at any point of contract may change the timing of these events, i.e., cut off time on day 1 and time for remittance and MIS submission on day 1. The vendor will have to implement these changes within next 30 days after communication by IGL.	Understanding as payment gateway we have dependencies on partnered banks for funds and cannot use our own funds for payments to Service providers as per RBI & PA/PG guidelines. We request to kindly amend the clause for collection deposit to IGL on T+1 Day as per prevalent practice.	<i>This clause is IGL requirement</i>

73	Scope of Work, Clause No. 1.4	Chargeback/ Arrears in Billing cases (for PG and BBPS channel) should be resolved within four working days after the complaint is forwarded by IGL. The vendor should resolve all chargeback cases and even those which are more than six months older by retrieving them from archive data at their end.	We request to kindly ammend the timelines from 4 working days to atleast 7 working days as there is dependencies on respective banks team to respond on any customer dispute cases. Also, depending upon usecase it may take slightly longer time for which IGL shall be kept duely updated.	<i>Tender clauses shall prevail</i>
74	Scope of Work, Clause No. 1.8	1.8 - Instant receipts by email and SMS (system / machine generated as the case maybe) have to be provided to all the IGL customers by the vendor for every payment done by them.	Instant reciept by Email & SMS system to enduser is function of payment channel. In case of third party channels this communication will be done by thr forntend thoughh which enduser is making the payment. Also, in case of IGL PG will IGL pay cost of sending Email & SMS notification to enduser.	<i>Email and SMS delivery is required from successful vendors only and not from third party channels. The cost of sending Email and SMS have be built in by the vendor in his price quote. These charges will not be borne by IGL.</i>
75	Scope of Work, Clause No. 1.10	The vendor has to ensure zero downtime of payment gateway.	Please clarify the expectation on Zero downtime of Payment gateway. There are multiple players in PG ecosystem and downtime is dependent on any factor	<i>Tender clauses shall prevail</i>
76	Scope of Work, Clause No. 1.13	For Direct Integrations with IGL system, the vendor should prominently display option of IGL bill payment at their website, wallets, App, etc. Further, the vendor should also proactively remind IGL customers in case of any pendency of bill payment.	Please clarify the usecase of direct integration	<i>IGL bill payment received at vendor website, wallets, App, etc directly from IGL customers constitute Direct payment Option. Vendor has to ensure that charges collected from these customers should not be more than that quoted by him in the bid.</i>
77	Section IV - Schedule of Rate	Group - 1, Point - QR Code provided through Direct Integration, Payment Gateway, etc., have to be routed through UPI and is free of cost.	BQR transactions also supports credit card as a payment method and cannot be restricted. Hence the commercials should be charged as per the applicable payment method.	<i>UPI transactions are free of cost as per Govt guidelines as on date. Tender clauses shall previal.</i>
78	Bidder Evaluation Criteria, Clause no.6.1.2	The bidder should be certified for PCI DSS Level 1 (Payment Card Industry Data Security Standard) and shall have a valid ISO 2700 certification (certificate for information security management).	ISO certification should be 27001 certified	<i>Noted. Please read ISO 2700 as ISO 27001. Rest of the clauses shall remain the same.</i>
79	Bidder Evaluation Criteria, Clause no.6.1.5	The bidder should have achieved a minimum turnover of Rs. 2.78 Cr in any of preceding three financial years.	We request to amend the clause for: Minimum Turnover should be 100Cr and Bidder should be a profitable company in last 3 financial years.	<i>Tender clauses shall prevail</i>
80	Page No.20, Clause:20.3	All the documents submitted in pdf format shall be duly signed and stamped on each page by the bidder or an authorized signatory of the bidder	DSC on all the documents as DSC is legally valid and it captures the date & time. Getting physical signatures on the documents and scanning is a time taking process.	<i>All the Forms which require sign & stamp of the bidder shall be submitted as per tender requirement. Supporting documents to these forms may be submitted with DSC.</i>
81	Page No.17, Clause:11.1	The bidder shall submit bid on single point sole/prime bidder responsibility basis. No consortium/ joint bid shall be accepted. The status of all the other vendor(s)/collaborator(s), (if any), referred/identified by the bidder in their offer shall be that of bidder's sub-vendor / supplier/sub-service provider.	Request to allow to have separate participation for BBPS & PG as we have license on 2 different entities within the paytm.	<i>In case vendor is bidding for Group 1, all the services of Payment Gateway, BBPS and Direct Integrations have to be provided by that vendor only. Different entities bidding for different line items is not allowed.</i>

82	Page No.59, Clause:1.1	Customer payments received between 12:00 hrs (afternoon) of day 0 till 12:00 hrs of day 1 collected through Online modes of Payment Gateway, BBPS, UPI/QR Code, Direct Integration/Wallets from have to be deposited at the designated Bank branch by 13:00 hrs (afternoon) of day 1. IGL at any point of contract may change the timing of these events, i.e, cut off time on day 1 and time for remittance and MIS submission on day 1. The vendor will have to implement these changes within next 30 days after communication by IGL.	As per the industry standard the settlement cycle is T+1 that is 00:00 to 00:00 hours, so request to revise the clause as per the industry standards as settling of payments received between 12:00 hrs (afternoon) of day 0 till 12:00 hrs of day 1 and settling by 13:00 hrs is not possible as bank settle the funds to us on T+1 basis.	<i>Tender Clauses shall prevail</i>
83	Page No.62, Group-1	Schedule of Rates	Asked to quote the rates in "Unit Rate of Rs." For all pay modes but we request to allow to quote CC & DC in percentage basis as we get the interchange rate from the banks in percentage.	<i>Tender Clauses shall prevail</i>
84	Page No.50, Clause:1.8	Instant receipts by email and SMS (system / machine generated as the case maybe) have to be provided to all the IGL customers by the vendor for every payment done by them	SMS and E-mail can be send for direct integration transactions which happens through our platform. This is not feasible to PG transactions as the parameters come from IGL	<i>Please refer point no 23 of this document</i>
85	Page No.37, Clause:20.0	Owner shall, at any time, be entitled to determine and terminate the Contract, in whole or in part for any cause whatsoever. A notice in writing from the Owner to the Contractor shall be issued giving 30 (Thirty) days' time for such determination including the reason thereof.	IGL will only have right to terminate, both parties to have termination right, bidders shall also have window of termination right	<i>Tender Clauses shall prevail</i>
86	Page No.35 / Clause No.16.3	Payment shall be released within 45 days after receipt of relevant documents complete in all respects.	In case of payment delay interest payment should be allowed to bidder	<i>Tender Clauses shall prevail</i>
87	Page No.35 / Clause No.16.3	No interest charges for delay in payments, if any, shall be payable by Purchaser	In case of payment delay interest payment should be allowed to bidder	<i>Tender Clauses shall prevail</i>
88	Clause no.:6.1.1	-	Is it applicable to Banks also as PNB provide aggregation service via its TSP M/s Worldline which has in principal approval from RBI for providing Payment aggregation services. PNB on its own does not have any such authorization.	<i>The necessary authorizations and licenses should be in the name of the bidder. Tender Clause shall prevail.</i>
89	Section V, Scope of Work 1.2	The vendor should be in a position to post this MIS data in decryption/ encryption format to IGL PIPO model	What will be the PIPO model. And what is expected by contractor. Please elaborate.	<i>SAP PI/PO is module of SAP which stands for Process Integration/ Process Orchestration. It helps in integration of SAP system of an organization to Non - SAP system via API's.</i>

90	Section V, Scope of Work 1.4	Chargeback/ Arrears in Billing cases (for PG and BBPS channel) should be resolved within four working days after the complaint is forwarded by IGL. The vendor should resolve all chargeback cases and even those which are more than six months older by retrieving them from archive data at their end	Chargebacks are raised by customers and forwarded to gateway/ BOU for resolution. It is expected by IGL to provide receipt for successful transactions for handling chargeback and for failed transaction it is expected by contractor to refund the amount to respective payment mode.	<i>Bidder understanding is correct</i>
91	Section V, Scope of Work 1.8	Instant receipts by email and SMS (system / machine generated as the case maybe) have to be provided to all the IGL customers by the vendor for every payment done by them.	IS IGL has their own system of generating receipt and sending SMS ?	<i>No</i>
92	Section V, Scope of Work 1.11	Vendor shall provide Portal access with Login Id and Password to IGL & shall integrate MIS formats provided by IGL in portal for real time monitoring.	Is single portal is required or separate portal for IPG and BBPS will suffice the work.	<i>Single Portal is preferrable</i>
93	Section V, Scope of Work 1.13	For Direct Integrations with IGL system, the vendor should prominently display option of IGL bill payment at their website, wallets, App, etc. Further, the vendor should also proactively remind IGL customers in case of any pendency of bill payment.	As reminding customer through notifications is applicable with payment app/ website. What is expected from contractor?	<i>Payment reminder should be sent through all the modes of the vendor to IGL customers</i>
94	-	General Query	Provide bracket wise transactions expected/ received during last Financial year (Rs 1 to 200, Rs 200 to 500, Rs 500 to 1000, rs 1000 to 2000, rs 2000 to 5000 and above rs 5000)	<i>Average IGL Invoice is around Rs 1400/-</i>
95	-	General Query	Can we charge customers above billed amount as part of convenience fee ?	<i>Vendor cannot charge more than the rate quoted by him in the tender to IGL customers for Payment Gateway and Direct Integration Options. However, for BBPS and NACH/ EBBPS, etc options, the quoted rates should be billed to IGL through monthly invoices.</i>
96	Page No.8, Clause:6.2.7.d	Details of financial capability in prescribed form should be submitted by bidder duly signed and stamped by Statutory Auditor/Chartered Accountant with UDIN.	Request the authority to please accept the self certification for the financial capability, this self certificate will be duly signed and stamped by competent authority of the bank	<i>Tender Clauses shall prevail</i>
97	Page.31, Clause:2.0	Application	Authority to kindly note that "Contract Agreement" is mentioned at various instances in the tender document but no such agreement draft is present. Request the Authority to share the "Contract Agreement" as it is required to be vetted by various internal teams and ascertain the final business viability of the project.	<i>Terms & conditions of the Contract Agreement shall be as per tender terms</i>

98	Page.31, Clause:4.0	Scope of Contract	Authority to kindly note that Scope of Contract seems not correctly captured. The scope clause doesn't appear in sync with scope of services Bank will provide to the Department such as drawing designs. Request the Authority to provide more clarity in the case.	<i>Scope shall be as per Section SCOPE OF WORK</i>
99	Page.38, Clause 27.0	Force Majeure	Request the Authority to broaden the scope of the Force Majeure definition. Kindly modify to include epidemic/pandemic, lock down, internet failure/technological failure, etc.	<i>Tender Clauses shall prevail</i>
100	Page.39, Clause:28.0	Settlement of disputes	Authority to note that the Bank cannot accept Department nominating 3 people out of which the Bank has to choose an Arbitrator. Request the authority to note that Bank will require such right to mutually select the Arbitrator.	<i>Tender Clauses shall prevail</i>
101	Page.47, Clause:53.13	Payment of Claims and Damages	Authority to kindly note that currently clause are restricting Bank's claim to the arrangement costs. Request the Authority to broaden the definition as the same has financial and viability implications on the Bank.	<i>Tender Clauses shall prevail</i>
102	Page.47,Clause:5 3.13	Payment of Claims and Damages	Authority to also note that no max cap of Bank's liability is mentioned in the tender document. Bank requests and will require Department to specify some upper cap for liability as Bank cannot get into any agreement with unlimited liability.	<i>Tender Clauses shall prevail</i>
103	Page.48, Clause:56.0	Whistle-blower policy	Request the authority to share the referred clause and policies as the Bank cannot accept the same before reviewing them.	<i>Detailed Policy is available on IGL website, www.iglonline.net.</i>
104	Page.50, Clause:3.0	Registration of the Contract with Statutory Authorities	Authority to please note that the clause doesn't seem relevant to the Bank. We as a Bank are already registered with RBI. Clause makes no rational and request the Authority to modify the clause accordingly.	<i>Tender Clauses shall prevail</i>
105	Page.51, Clause:7.0	Price Reduction Schedule	Request the Authority to note that the clause is arbitrary and onerous in nature as the same may lead to compensation for delay to be paid by the Bank or reduction in contract value sum. Request Authority to give clarity on the % mentioned in clause 7.3 and 7.4.	<i>For any delay in the services, PRS shall be @½% for the value of the supply/service in respect of which default in delivery has taken place subject to maximum of 5%</i>
106	Page No.8	The bidder should have at least one globally accepted certification for information security like VeriSign, etc	Request the authority to please accept the self certificate for the required criteria	<i>Tender Clauses shall prevail</i>
107	Page No.8	PO / Contract / Work order along with SOR clearly defining the complete scope of work along with completion certificate from client (mentioning actual executed amount and execution period).	Request the authority to please modify this clause as every department or organization has their own format of PO/Workorder/Contract/ Mandate	<i>Tender Clauses shall prevail</i>
108	Page No.8	The completion certificates / execution certificate shall have details like work order no., dates, brief scope of work, actual completion date, actual executed value, etc	Request the authority to please modify this clause as every department or organization has their own format of PO/Workorder/Contract/ Mandate	<i>Tender Clauses shall prevail</i>

109	Page.10	Bidder has to submit the payment acknowledgment before the start of pre-bid meeting to the purchaser.	Request the authority to clarify how th the acknowldgment is to be shared with the department before pre-bid meeting	<i>Pre Bid Meeting was conducted on 13.10.2023. Hence this query is no longer relevant.</i>
110	Page.12	Purchaser (IGL) reserves the right to increase or decrease the scope of work of bidders before or after award of work	Reques the authority to please modify this clause as the increase or decrease of scope of work can result in the changes of bid amount and bidder accordingly needs to change the same in the bid amount	<i>Tender Clauses shall prevail</i>
111	Page.19	III.16.8 - Forfeiture of Bid Security	Requesting the Authority to give fair chance to the Bank to justify any points or Department claims before forfeiture of any security bid. Request the Authority to modify the clause accordingly.	<i>IGL provides fair opportunity to vendors for representing their concerns. Tender Clauses shall prevail</i>
112	Page.36	III.20.3 - Time Schedule & Progress Reporting	Authority to kindly note that Bank cannot provide the right to inspect the premises. Request the Authority to modify the clause accordingly.	<i>Agreed. This is a general clause and not relevant for tendered services.</i>
113	Page.38	III.26.0 - Termination for Owner's Convenience	Authority to kindly note that while Department has the right to terminate the contract at convenience, the same is lacking for the Bank. Request the Authority to modify the clause accordingly to provide right to terminate the contract at convenience, terminate with cause, immediate right of termination to exit the arrangement from Bank's side as well.	<i>Tender Clauses shall prevail</i>
114	Page.50	IV.5.1 - Special Conditions of Contract - Standards	<p>Authority to kindly note that there are mentions of software and application development services in the tender document. Authority to kindly note that the same is not within the scope of banking activities and will lead to non-compliance of Banking Regulation Act. Request the authority to provide clarity on the exact scope of the peoject and modify it accordingly.</p> <p>Or, authority to kindly note that Bank might have to partner with technology and software development vendors to deliver that specific scope of the work. In this case, Bank will offer to sign facilitator MOU agreement and product specific documents with the Department. A separate SLA will be signed between technology partner and the department.</p>	<i>This is a general condition and Tender Scope of Work shall prevail.</i>
115	Page.59	Customer payments received between 12:00 hrs (afternoon) of day 0 till 12:00 hrs of day 1 collected through Online modes of Payment Gateway, BBPS, UPI/QR Code, Direct Integration/Wallets from have to be deposited at the designated Bank branch by 13:00 hrs (afternoon) of day 1.	Request the authority to please modify this clause and allow the bank to deposit the collection amount in Day	<i>Tender Clauses shall prevail</i>

116	Page.59	Scope of Work	Request Authority to share following information as the same is required to assess viability of the tender project: 1. Total expected Casa Value (SB/CA)- 2. Total expected FD Value- 3. Total Collection in year - 4. Average Ticket Size (ATS) - 5. Frequency of collection - 6. Type of account - Saving /Current 7. Total Number of transactions given in tender documents are on the basis of yearly/monthly/other	1. Total expected Casa Value (SB/CA)-Funds shall be transferred on T day 2. Total expected FD Value- Can't be linked with tender However HDFC is already holding some FD business. 3. Total Collection in year – Rs 100 Cr/ Month (Approx) 4. Average Ticket Size (ATS) – Rs 1400 (Approx) 5. Frequency of collection - Daily 6. Type of account - Saving /Current- Current 7. Total Number of transactions given in tender documents are on the basis of yearly/monthly/other – Total duration of Tender (3 Yrs)
117	Page.60	Vendor shall provide Portal access with Login Id and Password to IGL & shall integrate MIS formats provided by IGL in portal for real time monitoring	Request the authority to please share the MIS Formats	<i>The MIS format shall be shared to the successful vendors.</i>
118	Page.59	1.4 Scope of Work - Chargeback	Request the Authority to kindly adhere to chargeback norms as defined by networks/NPCI/RBI	<i>Tender Clauses shall prevail</i>
119	Page.59	1.8 Instant receipts	Bank can provide transaction confirmation receipt, bill payment receipt needs to be provided by IGL to their customers	<i>Tender Clauses shall prevail</i>
120	Page.59	1.10 Zero downtime	Bank will provide sufficient notice for planned downtimes. Each system needs maintenance and upgrade for which downtime is necessary, during such time txns will be routed to the DR server.	<i>Tender Clauses shall prevail</i>
121	-	General Query	Request the Authority to note that we have identified some clause that may not be relevant to the entire scope of work. The clauses are listed below. Request the Authority to give more clarity on that. Clause 10, 11, 13, 14, 15, 20, 21, 23.3, 26.1, 26.4, 36, 37, 38, 42, 43, 44, 47, 48, 49, 50	<i>Tender Clauses shall prevail</i>

122	-	General Query	Request the Authority to note that these clauses are not covered in GCC and SCC and are required to be added: i. Specific Definitions from Acquiring/POS perspective. ii. Process flow and fund flow in respect of POS transaction. iii. Provisions as to Chargeback and Refund. iv. Various Representation and Warranties from Merchant. v. Disclaimers and Warranties on part of the Bank and limitation of liability on Part of the Bank. vi. Data Security. vii. Lien & Set off (to note other side have the lien and set off rights) viii. Right to withhold suspicious transaction. ix. Banned category list x. Confidentiality (mutual confidentiality clause not available) vi. Standard Miscellaneous legal clauses	<i>Tender Clauses are sufficient and shall prevail</i>
123	-	General Query	In which branch, IGL will open the collection account.	<i>We will open the account with CAG-2 Branch. (Branch Code 17313). This is subject to successful bidding and L1/L2 discovery.</i>
124	-	General Query	You are already on BBPS platform and having payment gateway. Please advise what will be the fate after Bid.	<i>Query not clear. For all other purposes tender Clauses shall prevail.</i>
125	-	General Query	Funding to IGL	<i>No funding to IGL is required. The payments are of IGL customers and most of the payments are expected through UPI option where the issue of payment through Credit/ Debit Card does not arise. Tender Clauses shall prevail.</i>
126	Page.59,Clause:1.6	Invoice for the commission / charge / settlement shall be raised by the vendor monthly No deduction made from the amount collected from the customer towards any commission / charge / settlement and amount, received from customers shall be deposited on gross basis. The TDS will be deducted from bill on per tax provisions	In the case of BBPS, NPCI only does Net settlement not the gross settlement.	<i>Tender Clauses shall prevail.</i>
127	Page.35,Clause:1.6.3C	Payment shall be released within 45 days after receipt of relevant documents complete in all respects.	Payment should be made within 30 days after receipt of the invoice.	<i>Tender Clauses shall prevail.</i>
128	Page.35,Clause:1.6.3F	No interest charges for delay in payments, if any, shall be payable by Purchaser	Interest will be charged at mutually agreed rate after 30 days of non-payment of invoice(s) OR First 30 days collection charges will be kept on hold.	<i>Tender Clauses shall prevail.</i>
129	Page.36, Clause:20.2a	20.2a. Contractor shall report monthly to Purchaser, on the progress of the execution of Contract and achievement of targets set out in time bar chart.	We will provide the dashboard through bank's portal.	<i>Contract Progress and Achievement Requirement is beyond the requirement of dashboard for reconciliation of payments. Tender Clauses shall prevail.</i>
130	Page.36, Clause:20.2b	The progress will be expressed in percentages as shown in the progress trend chart attached to the Time Schedule specification.		

131	Page.36, Clause:20.2c	20.2c The first issue of the Progress Trend Chart will be forwarded together with the time bar chart along with Contract confirmation.		
132	Page.7, Clause:6.1	Group – 1: Mode of bill payment collection through Direct Integration, BBPS and IGL Payment Gateway	We couldn't understand the difference between payment gateway vis-à-vis direct integration.	<i>The successful vendor can directly remit collections received through their website, App, wallet, etc through Direct Integration with IGL.</i>
133	Page.52,Clause:1 2	The payment shall be released within 45 days from the date of submission of invoice along with all the required documents as advised and duly certified by EIC.	Please explain the term offline payment.	<i>Offline Payment Options (Group 2) consist of payment received through NACH, E-NACH, EBBPS Mandates, etc</i>
134	Page.52, Clause:12	The vendor has to submit monthly invoices for BBPS (Online Payment) and NACH, E-NACH, ECS, EBBPS Mandates, etc (Offline payment) services.		
135	Page.59, Clause:1.1	Customer payments received between 12:00 hrs (afternoon) of day 0 till 12:00 hrs of day 1 collected through. Online modes of Payment Gateway, BBPS, UPI/QR Code, Direct Integration/Wallets from have	In the case of BBPS, payment will be provided in T+1 days. Here T is the day of transaction.	<i>Tender Clauses shall prevail.</i>
136	Page.59, Clause:1.1		In case of SBIEPAY, Payment will be provided in T+1 day, Here T is day on which SBI receive the funds.	<i>Tender Clauses shall prevail.</i>
137	Page.59,Clause:1 .2	Centralized MIS in the format as shared by IGL must be generally sent to IGL daily at 13:00 hrs for the payments collected and remitted to IGL without any deductions. The vendor should be in a position to post this MIS data in decryption/ encryption format to IGL PIPO middle ware as and when IGL proposes so in the due course of the tender period at no additional cost of development, integrations, etc. Till PIPO middle ware is in place, the payment reconciliation through MIS data have to be continued. The MIS format will be shared by IGL.	Separate report will be provided for all the products.	<i>Tender Clauses shall prevail.</i>
138	Page.59,Clause:1 .4	Chargeback/ Arrears in Billing cases (for PG and BBPS channel) should be resolved within four working days after the complaint is forwarded by IGL. The vendor should resolve all chargeback cases and even those which are more than six months older by retrieving them from archive data at their end.	Chargeback complaint will be settled as per the RBI guidelines and instructions issued from time to time.	<i>Tender Clauses shall prevail.</i>
139	Page.59, Clause:1.8	Instant receipts by email and SMS (system / machine generated as the case maybe) must be provided to all the IGL customers by the vendor for every payment done by them	Receipt can be given by IGL portal on getting success response from our own server, its real time.	<i>Tender Clauses shall prevail.</i>
140	Page.59, Clause:1.1	The vendor has to ensure zero downtime of payment gateway.	Practically, it is not feasible. However, high time will be maintained as per the industry standards.	<i>Tender Clauses shall prevail.</i>
141	Page.59, Clause:1.12	The MIS from the vendor should also contain the source of Bank or Non-Bank through which customer is doing the payment for understanding of customer behavior.	We can provide transaction details but payer's bank details will be provided only in specific cases as per the request from your side.	<i>Only Bank/ Non Bank Name detail is required for understanding customer behavior and preferences. Payer's Bank account number is not required.</i>

142	Page.59, Clause:1.13	The vendor should successfully integrate his system with that of IGL within the mobilization period of 30 days. The vendor has to coordinate with IGL IT for these integrations. This is to ensure seamless transfer	No such provision in the case of payment gateway.	<i>Direct Integration Option is being referred to and not Payment Gateway.</i>
143	Page.59, Clause:1.13		This is only possible in EBPP.	
144	Page.60, Clause:1.14	The vendor should successfully integrate his system with that of IGL within the mobilization period of 30 days. The vendor has to coordinate with IGL IT for these integrations. This is to ensure seamless transfer of IGL customer bill payments to IGL and ready and real time availability of MIS data of customer payments so that IGL can access them without any delay.	Integration time depends on technology stack and staff of both sides.	<i>Tender Clauses shall prevail.</i>
145	Page.68, Form-3	Form-3	As per NDA signed with our clients, we cannot disclose the specified information.	<i>Tender Clauses shall prevail.</i>
146	Forms and Formats	Forms and format and power of attorney	Need to discuss as bank financial are available in public domain	<i>Tender Clauses shall prevail</i>
147	NACH	Vendor shall produce invoice for settlement / payment on month-wise basis for BBPS and NACH/Mandate, etc options.	Clarification required with respect to the invoice required for monthly charges.	<i>Tender Clauses shall prevail</i>
148	NACH	The vendor should successfully integrate his system with that of IGL within the mobilization period of 30 days. The vendor has to coordinate with IGL IT for these integrations. This is to ensure seamless transfer of IGL customer bill payments to IGL and ready and real time availability of MIS data of customer payments so that IGL can access them without any delay.	Considering this a E NACH integration bank is capable of integration in stipulated time line. Additionally there is no such thing in NACH as this is routed through NPCI	<i>Tender Clauses shall prevail</i>
149	PAYMENT GATEWAY	Customer payments received between 12:00 hrs (afternoon) of day 0 till 12:00 hrs of day 1 collected through Online modes of Payment Gateway, BBPS, UPI/QR Code, Direct Integration/Wallets from have to be deposited at the designated Bank branch by 13:00 hrs (afternoon) of day 1. IGL at any point of contract may change the timing of these events, i.e, cut off time on day 1 and time for remittance and MIS submission on day 1. The vendor will have to implement these changes within next 30 days after communication by IGL.	Need to be discussed	<i>Tender Clauses shall prevail</i>

150	PAYMENT GATEWAY	Centralized MIS in the format as shared by IGL must be generally sent to IGL daily at 13:00 hrs for the payments collected and remitted to IGL without any deductions. The vendor should be in a position to post this MIS data in decryption/ encryption format to IGL PIPO middle ware as and when IGL proposes so in the due course of the tender period at no additional cost of development, integrations, etc. Till PIPO middle ware is in place, the payment reconciliation through MIS data have to be continued. The MIS format will be shared by IGL.	Need to share the MIS format and further discussion required	<i>MIS Format shall be shared with the successful bidders</i>
151	PAYMENT GATEWAY	The bidder should be authorized by Reserve Bank of India (RBI) for providing Electronic Payment Aggregation Services and should have a local office in Delhi or NCR.	Need more clarification	<i>Tender Clauses shall prevail</i>
152	PAYMENT GATEWAY	The bidder should be licensed operating unit for Bharat Bill Payment Services (BBPS) and should have executed at least a similar work of BBPS/Direct Integration/ Payment Gateway for a minimum value of Rs. 1.39 Cr in a single work order during the preceding 7 years.	Need more clarification	<i>Tender Clauses shall prevail</i>
153	PAYMENT GATEWAY	Approval Letter from RBI for Electronic Payment Aggregation Services. Office Address and Contact details.	Need more clarification	<i>Tender Clauses shall prevail</i>
154	PAYMENT GATEWAY	Approval from RBI/ NPCI for BBPS Services. PO of BBPS/ Direct Integration/ Payment Gateway work along with work and value completion certificate from the authority issuing the PO.	Need more clarification, not possible to share since its shared by the vendor	<i>Tender Clauses shall prevail</i>
155	PAYMENT GATEWAY	Customer payments received between 12:00 hrs (afternoon) of day 0 till 12:00 hrs of day 1 collected through Online modes of Payment Gateway, BBPS, UPI/QR Code, Direct Integration/Wallets from have to be deposited at the designated Bank branch by 13:00 hrs (afternoon) of day 1. IGL at any point of contract may change the timing of these events, i.e, cut off time on day 1 and time for remittance and MIS submission on day 1. The vendor will have to implement these changes within next 30 days after communication by IGL.	Need clarification from IGL would be considered basis the volumes shared by the IGL	<i>Tender Clauses shall prevail</i>

156	PAYMENT GATEWAY	Centralized MIS in the format as shared by IGL must be generally sent to IGL daily at 13:00 hrs for the payments collected and remitted to IGL without any deductions. The vendor should be in a position to post this MIS data in decryption/ encryption format to IGL PIPO middle ware as and when IGL proposes so in the due course of the tender period at no additional cost of development, integrations, etc. Till PIPO middle ware is in place, the payment reconciliation through MIS data have to be continued. The MIS format will be shared by IGL.	Format required for MIS, cross settlement is not possible	<i>MIS Format shall be shared with the successful bidders</i>
157	PAYMENT GATEWAY	Invoice for the commission/charge/settlement shall be raised by the vendor on monthly basis. No deduction made from the amount collected from the customer towards any commission/charge/settlement and amount received from customers shall be deposited on gross basis. The TDS will be deducted from bill on per tax provisions.	Need more clarification as not feasible.	<i>Tender Clauses shall prevail</i>
158	PAYMENT GATEWAY	Instant receipts by email and SMS (system / machine generated as the case maybe) have to be provided to all the IGL customers by the vendor for every payment done by them.	Need to be checked since notification will be send by the vendor	<i>Tender Clauses shall prevail</i>
159	PAYMENT GATEWAY	The vendor has to ensure zero downtime of payment gateway	Point of discussion with IGL	<i>Tender Clauses shall prevail</i>

160	PAYMENT GATEWAY	<p>The successful vendor for Online Payment Options of IGL Payment Gateway, BBPS and Direct Integration have to provide UPI QR Codes to all customers at every interface like IGL Website (payment gateway), IGL Connect App, vendor wallet, vendor website/app, BBPS, etc. This QR code should also be compatible with all types of payment systems like BHIM, SBI UNO, PayTm, PhonePe, Google Pay, etc. This QR Code should also be able to provide the latest outstanding amount of the customer and linked with his BP Number, Time Stamp, etc. The vendor should provide development and integration (at no additional costs) of this UPI QR code for printing/display on IGL invoices, at walkin centers, on IGL meters, etc as and when desired by IGL. The UPI option (free) have to be prominently displayed and promoted by the vendor on the IGL Payment Gateway and Direct Integration Options. Similarly, the charges for other options have to be also displayed on those options so that customers are fully aware of these charges before making a payment decision.</p>	We need more clarifications.	<i>Tender Clauses shall prevail</i>
161	PAYMENT GATEWAY	<p>Vendor shall provide Portal access with Login Id and Password to IGL & shall integrate MIS formats provided by IGL in portal for real time monitoring.</p>	To be checked modification possible, portal at vendor end.	<i>Tender Clauses shall prevail</i>
162	PAYMENT GATEWAY	<p>The MIS from the vendor should also contain the source of Bank or Non Bank through which customer is doing the payment for understanding of customer behavior.</p>	Only bank name is feasible	<i>Only name of Bank/ Non Bank is required for understanding customer behaviour</i>
163	PAYMENT GATEWAY	<p>The vendor should successfully integrate his system with that of IGL within the mobilization period of 30 days. The vendor has to coordinate with IGL IT for these integrations. This is to ensure seamless transfer of IGL customer bill payments to IGL and ready and real time availability of MIS data of customer payments so that IGL can access them without any delay.</p>	More clarification required from IGL	<i>Tender Clauses shall prevail</i>

164	PAYMENT GATEWAY	The vendor has to provide necessary integrations for collecting of payments through prepaid meters also. The vendor has to provide IGL Payment Gateway services for payment collection and the collect charges of this service directly from the customers. These charges cannot be more than those quoted by the vendor for IGL Payment Gateway option during the tender.	NEED CLARIFICATION FROM IGL TEAM	<i>Tender Clauses shall prevail</i>
165	PAYMENT GATEWAY	No payment should be received from customers where CA no has not been generated.	IGL TEAM HAS TO TAKE CARE ON THIS.	<i>Tender Clauses shall prevail</i>
166	PAYMENT GATEWAY	Separate MIDs have to configured by the vendor for receiving different payments like against less than Rs 2000/-, more than Rs 2000/-, new connections (after CA generation), pre paid meters, Offline transactions, etc as per business convenience and decided by IGL from time to time.	NEED CLARIFICATION ON THIS FROM IGL TEAM AS THIS CAN BE DONE ON SINGLE MID ALSO, BUT IGL TEAM HAS TO CONFIRM THE REASON FOR REQUIREMENT OF SEPARATE MIDs	<i>These details will be discussed with the successful vendors</i>
167	PAYMENT GATEWAY	The reference number of the remittance into Bank Account should be unique for easy search and tracking for reconciliation purposes.	NEED CLARIFICATION ON THIS	<i>Tender Clauses shall prevail</i>
168	PAYMENT GATEWAY	For any query of IGL, one point contact must be shared by the vendor	FEASIBLE FOR PAYMENT GATEWAY BASIS INTERNAL APPROVALS	<i>Tender Clauses shall prevail</i>
169	PAYMENT GATEWAY	The vendor should accept all types of customer payments (Post Pay, AMEX, Diners, Corporate Card, Gift Card, Coupons, etc) through the available options of Credit Card/Debit Card. Accordingly, the vendor can charge them to the customers as per the rates quoted by them for these options.	FEASIBLE FOR AMEX, Diners, Corporate Card , NOT FEASIBLE FOR POST PAY , Gift Card, Coupons. IGL TEAM HAS TO CONFIRM IF ANY OTHER MODE OF PAYMENT/OPTION IS REQUIRED.	<i>The successful vendor has to accept customer payments through all possible modes/ cards including Post Pay, EMI, AMEX, Diners, Corporate Card, Gift Card, Coupons, etc. The cost of servicing customers through these options should be built in by the vendor in his price bid.</i>
170	PAYMENT GATEWAY	Debit Card transactions exclude RuPay Transactions which are free of cost as on date	IGL TEAM HAS TO CONFIRM ON THE EXACT REQUIREMENT (TRANSACTION CHARGES ARE NIL FOR RUPAY DEBIT CARD)	<i>Tender Clauses shall prevail</i>
171	PAYMENT GATEWAY	GOI has issued various notifications from time to time related to digital payment collections such as zero charges against Rupay Debit cards, UPI collections, etc. Hence, in case of any change in unit rate during the tenure of contract (subject to submission of GOI notifications by the vendors) shall be allowed, i.e., increase/ decrease in rates or passing of the charges to the customers after approval from IGL	CHANGES/REVISION OF ANY COMMERCIALS WOULD BE DONE BASIS ON GOI NOTIFICATIONS	

172	PAYMENT GATEWAY	<p>The vendor can collect the charges for payment collection and repatriation to IGL directly from customers making the payment. These charges cannot be more than those quoted by the vendor for the options of IGL Payment Gateway and Direct Integration. UPI/ QR Code/ UPI ID payments are mandated by Govt as free of cost and hence should not be charges. UPI QR Code services provided through Direct Integration, Payment Gateway, etc is free of cost to IGL and its customers. The vendor has to educate and promote customers about UPI payments at their end (scanning, ID payments, etc) at their end. The charges for BBPS and Offline transactions (NACH/ Mandate,etc) have to be claimed through monthly invoices from IGL as per the rates quoted/matched by them during the tender. These charges should not be levied again on IGL customers. The vendor should include all his costs of payment collection services (integration, MIS, etc) in his price built up and cannot be separately claimed from IGL.</p>	Debit card / UPI will be charged and for other modes of payments its can be passed on to IGL customer's. To be discussed with IGL.	<i>Tender Clauses shall prevail</i>
173	BBPS-BOU Product	The bidder should be certified for PCI DSS Level 1 (Payment Card Industry Data Security Standard) and shall have a valid ISO 2700 certification (certificate for information security management).	BBPS-BOU is not having credit card services enabled yet and it is not storing credit card information, so currently PCIDSS certification is not used.	<i>Tender Clauses shall prevail</i>
174	UPI	Customer payments received between 12:00 hrs (afternoon) of day 0 till 12:00 hrs of day 1 collected through Online modes of Payment Gateway, BBPS, UPI/QR Code, Direct Integration/Wallets from have to be deposited at the designated Bank branch by 13:00 hrs (afternoon) of day 1. IGL at any point of contract may change the timing of these events, i.e, cut off time on day 1 and time for remittance and MIS submission on day 1. The vendor will have to implement these changes within next 30 days after communication by IGL.	On this as in case of UPI, we can provide UPI QR wherein the settlement is given on T+1 (half day credit will not be possible). Need to discuss on this point.	<i>Tender Clauses shall prevail</i>

175	UPI	Centralized MIS in the format as shared by IGL must be generally sent to IGL daily at 13:00 hrs for the payments collected and remitted to IGL without any deductions. The vendor should be in a position to post this MIS data in decryption/ encryption format to IGL PIPO middle ware as and when IGL proposes so in the due course of the tender period at no additional cost of development, integrations, etc. Till PIPO middle ware is in place, the payment reconciliation through MIS data have to be continued. The MIS format will be shared by IGL.	MIS will also be shared on T+1. For UPI txns, we share callback to merchant who in turn will have to send to their customer. Bank will not be able to send any communication to the end customer. Need to be discussed.	<i>Tender Clauses shall prevail</i>
176	General Queries	eNACH & NACH	What is Avg monthly mandate registration volume & What is Avg monthly transaction value & volume?	<i>The quantity of NACH, ECS, etc mentioned in the SOR of the tender refer to the estimated quantity of the tender period (3 years). Average transaction value of IGL PNG Domestic Customer is around Rs 1400/-. The estimated value may be calculated accordingly. The volume of transactions of Credit Card/ Debit Card/ Net Banking keeps on changing and hence it's breakup cannot be provided accurately.</i>
177	General Queries	ECS	What is Avg monthly mandate registration volume & What is Avg monthly transaction value & volume?	
178	General Queries	Payment Gateway	Volumes/Values which is routed via CC/DC/NB	
179	General Queries	BBPS & EBBPS	What is Avg monthly volume & value needed	
180	General Queries		We would like to participate on consortium basis for providing PG services.	
181	General Queries		We would like to request – Allow us to participate only in BBPS under Online service.	<i>Tender Clauses shall prevail.</i>
182	General Queries		We do T+1 day settlement only as real time settlement is not possible.	<i>Tender Clauses shall prevail.</i>