

F. No. 4(4)/57/56/2012-Logistics
Government of India
Planning commission
Unique Identification Authority of India

Tower-I, 9th Floor, Jeevan Bharati Building,
Connaught Circus, New Delhi – 110 001
18th October 2012

To

All the eligible firms

Subject: Request for quotation for providing “*Payment Gateway Solution for Online Transactions*”.

UIDAI invites “Sealed Quotations” from reputed and established companies/firms having experience in providing payment gateway solution for online transactions to provide “PAYMENT GATEWAY AND ELECTRONIC PAYMENT SERVICES” for collection of Service Dues from the Residents on behalf of UIDAI within 15 days from the date of issue of this letter as per the details given below.

1. The scope broadly covers the provisioning of Payment Gateway services to enable online payments by the Residents/payers through Credit/Debit cards, Cash cards, Net Banking, IVRS, Mobile Wallet and Cash Payments for service dues to UIDAI.
2. Eligibility Criteria for participating agencies:
 - i. The Service provider should be a registered company in India for at least 3 years. A copy of Registration Certificate may be enclosed.
 - ii. The Service provider should be authorized by Reserve Bank of India (RBI) to provide Electronic Payment Aggregation Services. A copy of valid Authorization Certificate may be enclosed.
 - iii. Average turnover for last two financial year of the bidder should be at-least INR 10 Cr. Net worth of the bidder should be positive. Audited/certified financial statements and annual report for the last three financial years may be enclosed.
 - iv. The Service provider should have live installation of online payment services to minimum five (5) large institutions across India, of which minimum two (2) should be Central Government/State Government/Public Sector organizations, with a minimum average annual consumer transaction of Rs. 5,00,000 i.e. 5 Lakh per year in last two (2) years. Performance certificates/citations confirming the same shall be enclosed along with quotation.
 - v. A copy of the IT returns for the last three years duly acknowledged by Income Tax Department may be enclosed.
 - vi. A Certificate from statutory auditor that the firm should not have been blacklisted by any Government Agency/Department at any point of time.
3. The Service provider should be able to provide following services:
 - i. Online Payment Gateway services with acceptance of Credit Cards [Rupay, Visa, Master Card, Amex & Diners, etc], Internet Banking [at least Twenty (20) banks of which a minimum Ten (10) should be public sector banks], Debit Cards [of at least Twenty (20) banks], Mobile Wallet, Prepaid Cards/Cash Cards and IVRS based payments.
 - ii. Electronic Bill Presentment and Payment Services – through the retail banking services [Internet Banking, Mobile Banking, ATM and Kiosk] of at least Twenty (20) banks of which a minimum Ten (10) should be public sector banks.

- iii. Point of Sales based payments by Credit and Debit cards.
 - iv. Remittance Services through ECS, Direct Credit, NEFT, RTGS.
4. Documentary proof for S. No. 2 and 3 has to be invariably enclosed failing which the quotation shall be liable for rejection. The service provider shall also submit a detailed solution being proposed to offer the services stipulated.
5. A collection account shall be opened by UIDAI and the service provider shall arrange to collect the service dues from the Resident through the payment gateway and credit the funds to this collection account as per the RBI guidelines. The operation of transactions through this account shall be as follows:
 - i. Credit of funds through all the above work (S.No.3) in scope.
 - ii. This process of remittance should be completed on a maximum of T+3 basis (T being date of customer transaction).
 - iii. In case the appointed service provider, credits the stated transaction amount in bank account(s) other than that specified by UIDAI, the same would be treated as a case of fraud and breach of contract by the service provider. Such an action may invoke appropriate penal action against the service provider.
6. The payment gateway should generate authenticated receipts, having unique transaction ID, as proof of transactions. An automated generated receipt for the payment sent to the payer/customer through e-mail and SMS shall be an added advantage.
7. Data and transaction security:
 - i. The service provider would be responsible for maintaining all data and transaction security compliances, including those specified by UIDAI, necessary for enabling the online transaction.
 - ii. The Service provider should be PCIDSS certified & ISO Certified for Data Security – 27000.
 - iii. All guidelines issued by RBI from time to time with reference to online payment transaction (including net banking, credit, debit, cash card, ECS etc.) shall be mandatorily binding on the service provider.
 - iv. The service provider should create back-up of the transaction data on weekly basis and maintain the same in a secure/protected environment.
8. At any point of time, UIDAI may add new services under online payment mechanism. For all such services, the service provider shall provide the payment gateway services as per the terms and conditions agreed within the contract.
9. The service provider should take permission from UIDAI for displaying any content (advertisement, company logo, company name, etc.) on the gateway.
10. Integration and connectivity between the UIDAI portal/Data centre and the service provider payment gateway will be done by the service provider in consultation with the UIDAI. The service provider should provide all the necessary connectors (in form of API's, etc.) and support whereas the UIDAI will provide the required parameters/processes for making the online transaction.
11. Reconciliation & MIS of transactions:
 - i. The service provider shall be responsible for reconciliation of all the transactions on a daily basis and submit to UIDAI a reconciled MIS.
 - ii. UIDAI should be enabled to aggregate the payments with reconciled information.
 - iii. UIDAI should be enabled to generate MIS reports Date wise/month wise/as required transaction summary (accepted, rejected, incomplete transaction, online payment charges collected from payers, etc).
 - iv. Administrator access should be provided to the designated UIDAI personal for viewing information on payments and relevant MIS reports.
12. Uptime and SLA's:
 - i. The service provider should maintain E-Payment service uptime of at least 99% each month.

- ii. For Uptime calculation 710 hours shall be counted as working hours in a month.
- iii. For months having 28/29/31 days, the no. of working hours will be calculated on the pro-rata basis of S.No.12(ii).
- iv. The following SLA applies in case of reduced uptime of the E-Payment services:

Uptime during a month	Penalty % of security deposit
Greater than or equal to 99 % and above	0.0%
Greater than or equal to 95 % but less than 99 %	0.5%
Greater than or equal to 90 % but less than 95 %	1.0%
Less than 90%	2.0%

- 13. Association Arrangements and Joint Ventures with other firms are not permitted for this RFQ.
- 14. Commencement of Work:
 - i. Total timeframe for making the online payment gateway through the UIDAI portal (including integration) shall be 30 days from the date of the award of the contract.
 - ii. If the service provider fails to deliver and commission the work within the stipulated delivery period of the Contract, the same is liable to be rejected and if accepted, the service provider shall be liable to pay, as penalty, a sum of 0.5% (half percent) of the security deposit per week.
- 15. The selected service provider shall be required to submit a security deposit in the form of an unconditional and irrevocable Bank Guarantee from a scheduled Commercial Bank in India in favour of "PAO, UIDAI, New Delhi" for the entire period of contract with additional 90 days of contract period for an amount equal to INR 25 Lakh within 15 days from the date of the award of the contract. This amount will be retained as the Security for the due and proper fulfillment of the contract. The demand raised by UIDAI on account of non compliance of SLAs will be deposited by the selected service provider in cash up to Rs. 10,000/- and above Rs 10,000/- in the form of DD favoring PAO, UIDAI, New Delhi. The amount so demanded has to be deposited within 15 days of intimation. In the event of failure to deposit the amount in stipulated time shall render the forfeiture of entire Bank Guarantee.
- 16. The rate per transaction as agreed with the Service provider by UIDAI would form part of the contract. This rate per transaction would be charged directly from the customer at the time of transaction.
- 17. The Resident shall pay the transaction charges at the time of the transaction. Once the payment transaction is attempted, UIDAI shall not be liable under any circumstances for reimbursement of charges related to E-payment.
- 18. Financial quote indicating the total per unit cost of a transaction, which will be charged to the Resident (inclusive of all statutory taxes and duties etc.) for the services required by the UIDAI, should be submitted in the format as given in Table-1. The 'Cost' is inclusive of integration charges and all applicable taxes, but not limited to, VAT, Service tax, duties, fees, levies etc. on amount payable under the Contract.
- 19. For arriving at L1 bidder:
 - i. Weighted Average of all transaction cost across payment mode categories will be taken into consideration to calculate the Single Weighted Average cost of the Service Provider.
 - ii. Various slabs of transaction amount within a mode of payment category have been assigned equal weightage.

- iii. Weights have been assigned to each mode of payment and are as mentioned in Table - 1.
 - iv. To arrive at Single Weighted Average cost of the Service Provider, first weighted average within a mode of payment category will be calculated and then weighted average of various payment modes will be calculated.
 - v. Submitting cost for all the payment mode categories is not mandatory.
 - vi. In case the Bidder chooses to submit cost for less categories and not all (all categories as mentioned in Table - 1) the weighted average shall be calculated for those categories only where the bidder has submitted cost. The denominator for the categories where Bidder chose not to submit cost shall be treated as Null/Not Considered for evaluation.
20. The minimum ticket size will be INR 20 per transaction.
 21. The total duration of the contract shall be for one year from the award of contract. UIDAI reserves the right to extend the contract with the same bidder for another period of one year depending upon the performance of the service provider. In such a scenario, the service provider must continue on the rates, terms & conditions of the existing contract.
 22. UIDAI reserves the right to withdraw this RFQ at any stage of the process and the right to accept or reject any or all the quotations without assigning any reason.
 23. The work will be assigned to One Service Provider only.
 24. The RFQ is available to be downloaded online, free of cost. However at the time of submission of RFQ, bidders are required to pay the amount of INR 5000 towards Bid Fees in the form of Demand Draft drawn in favour of "PAO, UIDAI, New Delhi" payable at New Delhi. This RFQ Fees should be clearly marked "Bid Fee" and included along with the application in a separate cover. The fee thus submitted is Non-Refundable.
 25. Sealed quotations will be received at the address mentioned below on any working day up to 15:00 hours on 15th November 2012. The envelope should bear the words at the top "Quotation for Payment Gateway Solution".

Assistant Director General - Logistics
Unique Identification Authority of India
9th Floor, Tower - I, Jeevan Bharti Building,
Connaught Circus, New Delhi - 110 001.
 26. The Technical bids will be opened on same date at 15.30 hours in the presence of bidders or their authorized representatives.



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TABLE - 1

Slabs in INR	Rates	Weights	Rates	Weights	Rates	Weights	Rates	Weights	Rates	Weights	Rates	Weights	Rates	Weights	
1001 - Above		10		10		10		10		10		10		10	
501 - 1000		10		10		10		10		10		10		10	
101 - 500		10		10		10		10		10		10		10	
51 - 100		25		25		25		25		25		25		25	
21 - 50		25		25		25		25		25		25		25	
Min. Transaction		20		20		20		20		20		20		20	
Mode of Payment	Credit Card		Debit Card		Prepaid / Cash Card		Mobile Wallet		Internet Banking		Retail Banking		ECS / Direct Credit / NEFT / RTGS		
Weights	16		16		16		16		16		10		10		
Service		Payment Gateway / Point of Sales										EBPPS	Remittance Services		
Type of Cost		As Percentage of per Transaction Amount										As Flat fee per Transaction			