



PANJAB UNIVERSITY CHANDIGARH

Request for Proposals to provide online fee collection and management system

Panjab University, Chandigarh (PU) invites **Request for Proposals** (RFP) from eligible Payment Gateway Aggregators (PGAs) / banks for offering Electronic Payment Services to PU to enable its students / affiliates to make online payment transactions, needed for various purposes like payment of application fee, admission/tuition fee, registration fee, hostel fee etc. using Net Banking facility of various banks, credit cards, debit cards, pre-paid cards, IMPS, UPI, Bharat QR Code, NEFT, RTGS, e-Wallets and various other online payment instruments with Integrated (on Mobile application) and Non-Integrated (on Web) options and real time reconciliation capabilities.

The purpose of the RFP is to have an online fee management system including Integrated Payment Gateway and Banking solutions for providing online fee payment collection facility, which is to be integrated with PU back-end system, student registration system including a Non-Integrated facility. The PGAs/banks may add upon their solutions to the base requirement to make the payment process easier and accessible to students / affiliates of PU.

This invitation for RFP does not necessarily confirm grant of work to any eligible service provider and any such decision shall be the sole discretion of the PU.

The interested eligible PGAs / banks for online fee management system are invited to submit their offers of customized solutions for PU.

A. ELIGIBILITY CRITERIA:

I) Commercial Bench Marks

1. The eligible Service Provider should be a legal entity registered in India under applicable laws.
2. The eligible Service Provider should be authorised by Reserve Bank of India to provide Electronic Payment Aggregation Services.
3. The eligible Service Provider should have a minimum of 10 years of experience in this line of activity
4. The eligible Service Provider should have served the Universities and other educational institutions as its customers, either directly or through an affiliate bank.
5. The eligible Service Provider should have at least i) a monthly average of 10 lakh transactions ii) average aggregate transaction value of Rs 2000 crores per year during the last 3 financial years (2016-17 to 2018-19).
6. The eligible Service Provider should have minimum revenue of Rs. 25 crores in the last three financial years (2016-17 to 2018-19).
7. The eligible Service Provider should be able to provide Online Collection mechanisms / Instruments / Mode as follows:
 - o Net banking Facilities of at least 45 banks under direct tie-up

- Credit Cards of VISA, Maestro and Master Card, Amex, Diners, RuPay and any other Card as may be approved by RBI
 - Debit Cards of at least VISA, Maestro, Master Cards, RuPay and any other Card as may be approved by RBI
 - RTGS/NEFT/IMPS
 - UPI
 - e Wallet.
 - Integrated with at least 2 of these instruments GooglePay / PhonePe / BHIM UPI / PayTM / UPI
 - Support Bharat QR as well as BHIM QR Code
8. The eligible Service Provider should be capable to settle all collections routed through the PG system as per RBI guidelines
 9. The eligible Service Provider should be able to provide Recurring Payments facility including digital mandates.
 10. The eligible Service Provider should have valid certifications like PCIDSS (Payment Card Industry Data Security Standards), ISO-27001:2013 (Information Security Management) and Certification for Information Security like Verisign etc..
 11. Consortium is not permitted.
 12. The service provider should not have been debarred or blacklisted by any Govt. Entity.

II) BASIC MINIMUM TECHNICAL REQUIREMENT:

1. Integrated (mobile application) and Non-Integrated (web) facilities for making payments.
2. Facility of payments through customized Mobile Applications (Android and iOS).
3. PGA / bank to develop necessary software application or upgrade, as and when required by PU for an effective performance of the solution provided, without any additional financial burden on PU.
4. Post selection, the eligible service provider should be able to go live in 10 working days.

B. SHORT LISTING CRITERIA

1. No of years of experience in this line of activity
2. No of Universities and other educational institutions served as its customers, either directly or through an affiliate bank.
3. Monthly average no of transactions during the last financial year (2018-19)
4. Monthly average aggregate transaction value during the last financial year (2018-19).
5. Overall transaction volume in the last 3 years (2016-17 to 2018-19).
6. Charges for online fee collection
7. Any specific value added services to PU to be provided by service provider.

C. SCOPE OF WORK:

Scope of work broadly covers the following things:

1. Payment Gateway Aggregator (PGA) / bank will provide online payment gateway services via various mode of online payments, such as
 - i. Debit cards (Visa, Mastercard, RuPay, Maestro etc.),
 - ii. Credit cards (Visa, Mastercard, RuPay etc.)
 - iii. Internet Banking (with multiple banks)
 - iv. Prepaid Cash Cards
 - v. e-Wallets
 - vi. Bharat Interface for Money (BHIM)

- vii. Unified Payment Interface (UPI)
 - viii. Newer systems that may be adopted by PU.
2. PGA / bank will provide regular MIS reports (Daily/Weekly/Monthly/Yearly) as per the requirement of PU. PU can add new services at any point of time. The successful eligible service provider will provide payment gateway for all such added services at no extra cost to PU and transaction charges for all such added services have to be mutually agreed by PU and the PGA / bank.
 3. The PGA / bank will credit the collected payments in a day to the PU's designated accounts as per RBI guidelines.
 4. The payment service must offer at least 128-bit encryption or higher SSL (Secure Socket Layer) for security of data and information.
 5. PGA / bank will provide all necessary technical and operational support in the form of API etc. for the integration with PU online billing system.
 6. If a transaction is rejected, consumer should be allowed to try a same / different payment mode.
 7. Unsuccessful Transactions and its Refund and Reconciliation:
 - i. Failed Transaction: Failed transaction status should be updated to PU Online System within mutually agreed specified time.
 - ii. Requested Transaction: Online Payment successful by user's end but could not be received by PGA / bank. Requested transaction status should be updated to PU Online System within mutually agreed specified time and refund process should be initiated by PGA / bank to User's Payment Mode within mutually specified time.
 - iii. Pending Transaction: Online Payment received by PGA / bank but failed to receive by PU Online System or PU Online System response fails to communicate with PGA / bank. In this scenario there are two cases possible:
 - a. PGA / bank will communicate with PU Online System for mutually specified time limit regarding the transaction to ensure that the transaction is successfully updated to PU and make it a successful transaction.
 - b. If point "a" fails, PGA / bank will initiate the refund of the user and will update transaction status to Failed Transaction.
 8. Reconciliation of Unsuccessful Transactions should also follow standard reconciliation procedures prevalent in the industry.
 9. All guidelines issued on timely basis by RBI regarding online payment facilities such as Internet Banking, Credit Card, Debit Card, e-Wallets, UPI etc must be fully complied and implemented by PGA / bank.
 10. All settlement of payment by PGA / bank will be as per RBI guidelines in this regard.
 11. Financial system and reports shall have the ability to itemize separately the PU Bill Amount, the PGA / bank fees and taxes.
 12. PGA / bank will provide Administrator access to the designated PU personal for viewing information on payments and relevant MIS reports.

13. The PGA / bank will be responsible for reconciliation of the all the transactions on daily basis and submit reconciliation report to PU's designated office in soft / hard copy as may be required.
14. The report on each transaction should clearly state
 - i. Registration / Unique ID of the Student / Affiliate
 - ii. Amount received towards payment
 - iii. Purpose of payment
 - iv. Date of Transaction
 - v. Payment Status (Fail / Success / Requested etc.) and reason for rejection if applicable.
 - vi. Payment Mode
 - vii. Transaction Charges
 - viii. Taxes on Transaction Charges
15. The PGA / bank would provide a 24x7 helpdesk support to the users for online payments.
16. All payment related problems will be handled by the PGA / bank and should be resolved with the given SLAs. A monthly MIS report should be submitted to the PU on the customer issues count, pending issues and resolved issues.

D. IMPORTANT INSTRUCTIONS FOR BIDDERS:

1. Interested PGAs / banks meeting the above criteria should submit their detailed proposal, including costs and timeframe, clearly and legibly printed in English language, without any cuttings / over-writings covering all requirements along with clearly defining any additional facilities that they may provide.
2. **The proposal must contain relevant documents w.r.t each of the Eligibility and Short listing criteria. The supporting document w.r.t number of transactions, value of transactions, turnover, income, customers, experience, etc must be issued by a practicing CA firm under a certificate, without which the proposal shall not be considered.**
3. The proposal must reach to the following address on **before 25-11-2019 by 4.00 PM**
Finance and Development Officer
Punjab University
Administration Block
Sector – 14, Chandigarh 160 014
4. Eligible service providers shall be called for making a presentation which will be limited to 30 minutes, the date, time and venue of which shall be notified separately.
5. Please note that the above requirements are approximate and may vary after presentation with mutual discussion.