

HIGH COURT OF KARNATAKA



HCC-181/2026

Dated: 05/05/2026

**Invitation for Expression of Interest (EOI) from Digital Wallet /
Online Payment Solution Providers for the High Court of
Karnataka and District Judiciary across the State of Karnataka**

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Field	Details
EOI Reference Number	HCC-181/2026
Date of Issue	04.05.2026
Any queries	11.05.2026
Last Date for Submission	25.05.2026
Mode of Submission	On the e-Procurement Portal only
Issuing Authority	Registrar General, High Court of Karnataka
Nature of Process	Market Intelligence and Technology Assessment — NOT a selection or procurement process

IMPORTANT: This Expression of Interest is issued solely for the purpose of assessing available technology solutions, understanding industry best practices, and gathering market intelligence to inform the preparation of a subsequent Request for Proposal (RFP). It does not constitute a procurement process, a Request for Proposal, or a commitment of any kind by the High Court of Karnataka. Participation in this EOI confers no advantage in, and is not a prerequisite for, participation in any future RFP or procurement process.

1. Background and Context

The High Court of Karnataka (hereinafter "the High Court" or "HCK") is committed to advancing the digitisation of judicial processes in alignment with the e-Courts Mission Mode Project (Phase III) and the National Policy on Digital Payments. Litigants, advocates, and court stakeholders presently rely on offline and fragmented payment mechanisms for court-related dues — an arrangement that causes procedural delays, limits access to justice, and creates opacity in fee reconciliation.

To address this, the High Court intends to procure and deploy a Secure Online Payment System (hereinafter "the Solution") for the High Court and entire Dist. Judiciary across the State of Karnataka. Before issuing a formal Request for Proposal, the High Court wishes to survey the landscape of available solutions, understand current technological capabilities and industry best practices, and engage with the vendor and banking community to shape a well-informed RFP.

This Expression of Interest is accordingly issued to Scheduled Banks, RBI-authorised Payment Aggregators/Service Providers, and Government-approved FinTech entities to solicit information, perspectives, and demonstrable models that will inform the design of the RFP.

2. Two-Stage Procurement Process — Overview

The High Court proposes to follow a structured two-stage approach to procurement, as described below. Respondents to this EOI are encouraged to understand the distinct purpose of each stage.

Stage	Process	Purpose and Key Characteristics
Stage 1	Expression of Interest (EOI) — This Document	Market sounding and technology assessment. Open to all eligible entities. Responses inform the design of the RFP. Participation is neither mandatory nor advantageous for Stage 2. No commercial evaluation at this stage. No

		shortlisting or selection.
Stage 2	Request for Proposal (RFP) — To be issued separately	Open competitive procurement process. The RFP will be issued to the market at large and will be open to all eligible entities, including those who did not respond to this EOI. Selection of Service Provider will occur only at this stage, based on technical and commercial evaluation criteria specified in the RFP.

3. Objective of this EOI

The High Court seeks, through this EOI, to:

- Understand the current state of technology available in the market for secure digital payment integration with Government and judicial platforms, including architectures, payment modes, integration approaches, and security frameworks.
- Survey industry best practices in areas of data security, accessibility for persons with disabilities, multilingual interfaces, treasury reconciliation, and disaster recovery relevant to court payment systems.
- Assess the landscape of eligible entities — Scheduled Banks, RBI-authorised Payment Aggregators, and FinTech providers — having experience with Government or judicial payment systems.
- Evaluate demonstrable solutions in sandbox or prototype form to understand the maturity and readiness of available products.
- Gather indicative commercial models (not for evaluation, but to inform the High Court's understanding of MDR structures, settlement mechanisms, and cost frameworks before the RFP is designed).
- Identify potential gaps, risks, and design considerations that should be addressed in the RFP and contractual framework.

Information and perspectives gathered through EOI responses will be used solely for the purpose of preparing a well-informed RFP. The High Court may, at its discretion, publish a summary of insights from the EOI process (in anonymised form) to promote transparency.

4. Scope of the Proposed Solution

This section sets out the indicative scope of the Solution. All payment modes must be fully electronic — paper instruments, cash, and non-electronic clearing are excluded. The final scope will be specified in the RFP.

4.1 Payment Coverage

The Solution must support the following court-related payment streams:

- Court fees under the Karnataka Court Fees and Suits Valuation Act
 - Filing fees, process fees, and miscellaneous judicial charges
 - Fines, penalties, and bail-related deposits (where electronically permissible)
 - Certified copy charges and cause List-related service fees
 - Court-directed deposits (security for costs, interim deposits, Lok Adalat awards, MACT compensation, ADR deposits)
 - Any other judicial service payment notified by the High Court
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4.2 Manual Electronic Payment Modes

Manual modes are those where the payer initiates and actively completes each transaction without pre-authorisation or system-triggered debit. All modes must be fully electronic. The Solution must support the following:

(a) UPI — Push Payments

The Solution must accept UPI push payments from all NPCI-interoperable apps without restriction to any single PSP:

- BHIM, Google Pay, PhonePe, Paytm UPI, Amazon Pay UPI, WhatsApp Pay, MobiKwik UPI, Airtel Payments Bank UPI, CRED Pay, Slice Pay, Fi Money, Jupiter, and all Scheduled Bank UPI apps (SBI YONO Pay, HDFC PayZapp, ICICI iMobile Pay, Axis Pay, Kotak 811, IndusInd IndusMobile, BOB World, Canara Candi, Union Vyom, PNB ONE, and others)
- NFC-wallet UPI (Apple Pay, Google Pay, Samsung Pay tap-to-pay at court kiosk NFC terminals — transactions routed via UPI rails)
- RuPay Credit Card on UPI — credit-line-funded UPI transactions; acceptance subject to High Court policy on credit-funded court payments
- Any new UPI-enabled app granted NPCI interoperability

(b) UPI 123Pay — Feature Phone / No-Internet UPI

UPI 123Pay enables UPI payments from basic feature phones without internet via IVR, missed call, or sound-based proximity channels — essential for rural litigants:

- IVR: payer calls NPCI IVR number, selects language, authenticates with UPI PIN via keypad; system receives confirmation and updates CIS in real time
- Missed call: payer calls designated number and receives IVR callback to complete authentication
- Sound-based: OEM-embedded UPI app on feature phone communicates via audio signal at court kiosk
- Available in all 22 Scheduled Languages as supported by NPCI

(c) UPI Lite / UPI Lite X — Small Value, Near-Offline

- UPI Lite: on-device wallet for low-value payments (current NPCI threshold: ₹500/transaction, ₹2,000 balance) without UPI PIN; applicable for certified copy charges, process fees, and other small dues
- UPI Lite X: NFC-based near-offline payments at court kiosk terminals; device tapped against NFC reader for near-instant confirmation without internet

(d) Prepaid Payment Instruments (PPIs) / Digital Wallets

Only Full-KYC PPIs (RBI Master Directions on PPIs, 2021) are permissible for court payments. Minimum-KYC wallets must be expressly blocked. Named coverage:

- Paytm Wallet, Amazon Pay Wallet, Ola Money, MobiKwik ZIP, FreeCharge, Airtel Money, Jio Money, Vodafone M-Pesa, HDFC PayZapp Wallet, SBI YONO Cash, ICICI Pockets, Axis Bank Lime/Neo Wallet, Yes Bank Wallet, India Post Payments Bank (IPPB) Wallet
- Any other RBI-authorized Full-KYC PPI

(e) Court-Managed Pre-Loaded Digital Wallet

A court-system-native pre-loaded wallet account, distinct from third-party PPIs, into which advocates and litigants pre-load funds electronically. Fee payments are deducted in real time from the balance — eliminating per-transaction payment gateway authentication and enabling instant, 24x7 filing without gateway dependency.

- Pre-loading via any supported inward mode (UPI, NEFT, net banking); minimum and maximum balance limits configurable by the High Court
- Instant fee deduction on filing submission, defect payment, or Call Money event without gateway round-trip
- Wallet governed as a limited-purpose escrow account under the High Court's control; RBI PPI authorisation requirements to be addressed by respondents

- Transaction history, balance statement, and low-balance alerts available in the payer's dashboard
- Court retains full audit and reconciliation visibility; funds not invested or earning interest; held in trust for court fee purposes only

(f) Debit, Credit, and Prepaid Cards

- RuPay (Debit, Credit, Prepaid — Classic, Select, Platinum; RuPay NCMC tap-to-pay; PMJDY/Kisan RuPay debit cards for basic account holders)
- Visa (Debit and Credit — Classic, Gold, Platinum, Signature, Infinite)
- Mastercard (Debit and Credit — Standard, World, World Elite)
- American Express (Credit and Charge cards); Diners Club International
- Corporate/Commercial/Procurement Cards for institutional litigants and law firms
- NFC contactless — card tap-to-pay at court kiosk POS (≤₹5,000 without PIN; >₹5,000 with PIN per RBI limits); NFC wearables (Apple Watch, Samsung Galaxy Watch, Google Wear devices) via embedded card/UPI tokens

(g) Net Banking / Internet Banking

- All Scheduled Commercial Banks — public and private sector (SBI, PNB, Bank of Baroda, Canara, HDFC, ICICI, Axis, Kotak, IndusInd, Yes, IDFC First, Federal, South Indian, Karur Vysya, Karnataka Bank, and all others)
- Small Finance Banks (AU, Equitas, Ujjivan, Jana, Suryoday, etc.) and Payments Banks (Airtel, IPPB, Paytm, Jio) with net banking
- Urban Co-operative Banks and District Central Co-operative Banks with online payment capability
- Multi-bank aggregation through the payment gateway — single integration covering all banks

(h) NEFT / RTGS / IMPS — Electronic Bank Transfers

- NEFT: 24x7 batch transfers; applicable for standard-value court payments by individuals and institutions
- RTGS: real-time finality for high-value transfers (above ₹2 lakh); used for large deposits, security for costs, and decree-related transfers by corporates and PSUs
- IMPS: real-time transfers across all banks 24x7x365 where UPI is unavailable
- Virtual Account Number (VAN) per case/matter: system-generated VAN enables auto-reconciliation of NEFT/RTGS/IMPS transfers to the correct case without manual matching

(i) BBPS / Bharat Connect — Multi-Channel Biller

- High Court registered as a BBPS biller (category: Government/Judicial Services); case/CNR number as the unique biller fetch key — real-time outstanding dues retrieved from CIS on fetch
- Payment accepted from any BBPS-enabled channel: bank internet banking, payment apps (PhonePe, GPay, Paytm, CRED), bank branches, business correspondents, ATMs, and kiosks
- Enables court fee payment from outside court premises via any BBPS agent outlet, including in rural and semi-urban areas

(j) Khajane II e-Challan — Karnataka State Treasury

All court fees are government receipts routed to the Consolidated Fund of Karnataka via Khajane II. This section covers the payer-initiated e-Challan flow; the system-auto-generated flow is in Section 4.4(c).

- System generates a Khajane II-compatible e-Challan pre-populated with Major/Sub-Major/Minor/Sub-Head of account per Karnataka Financial Code; payer reviews and pays via Khajane II portal (UPI, net banking, cards, NEFT/RTGS) or directly via integrated gateway
- Challan Identification Number (CIN) returned electronically on payment and matched to case record in CIS automatically — no manual CIN entry
- Discrepancies flagged for Accounts Branch resolution; daily CIN-based treasury reconciliation report generated

(k) AePS — Aadhaar-Enabled Electronic Payment

AePS enables fully electronic bank account debits using Aadhaar number and biometric authentication at a Business Correspondent (BC) or micro-ATM — without requiring a debit card or mobile phone. Critical digital inclusion channel for rural and elderly litigants.

- Litigant provides Aadhaar number and authenticates biometrically (fingerprint/iris) at court-designated BC terminal or CSC kiosk; bank account debited in real time via NPCI AePS infrastructure
- CIS updated in real time; digital receipt dispatched to registered mobile/email
- Aadhaar data processed per UIDAI regulations and Aadhaar Act, 2016; biometric data not stored

(l) USSD *99# — No-Smartphone, No-Internet Electronic Payment

- Dial *99# on any GSM feature phone; select language; enter court VPA, amount, and MPIN; bank account debited via NPCI UPI/USSD infrastructure
- No internet or smartphone required; applicable for low-value court fees within NPCI USSD transaction limits

(m) India Post Payments Bank (IPPB) — Doorstep Digital Payment

IPPB's 1.36 lakh access points and doorstep banking via postmen with micro-ATM devices provide electronic payment access for litigants in areas without commercial bank branches or internet.

- IPPB account debit using the court's VPA or virtual account number — fully electronic, settled via NPCI
- QR-based payment: litigant or postman scans court QR on IPPB app; IPPB account debited; CIS updated in real time

(n) SWIFT / NRI / International Electronic Remittance

NRI litigants, foreign companies, and international arbitration parties may pay court fees or deposits electronically from foreign accounts. All transactions denominated in INR; currency conversion is the payer's responsibility.

- SWIFT wire transfer: system accepts SWIFT UTR entered electronically via portal; Provisional Receipt issued pending credit confirmation from the designated Indian bank
- NRE/NRO account NEFT/RTGS: NRIs with Indian accounts pay as domestic electronic transfers; VAN-based reconciliation applies
- Rupee Drawing Arrangement (RDA): electronic transfers via authorised exchange houses (Gulf, Southeast Asia) to the designated court bank account; receipt on electronic credit confirmation
- International arbitration deposits (Arbitration and Conciliation Act, 1996): routed to designated escrow account per court order; FEMA/RBI reporting compliance by the Accounts Branch
- FCRA flag: system flags payments involving foreign contribution for compliance reporting

4.3 Integration Requirements

The Solution must integrate with the following systems:

- e-Courts Case Information System (CIS) and e-Filing modules — real-time case data retrieval, outstanding dues, payment status update
- High Court causeList management and defect-scrutiny systems — fee deficiency surfacing and auto-payment triggers
- Karnataka State Treasury — Khajane II — for e-Challan generation and CIN-based reconciliation (Section 4.2(j))
- PayGov India (NIC Government Payment Gateway) as alternative/supplementary gateway channel (Section 4.4(b))
- Seva Sindhu / Karnataka One — Karnataka's unified citizen service portal (Section 4.4(o))
- Public Financial Management System (PFMS) for Government-to-Government payment flows (Section 4.5(a))
- UIDAI (AePS / Aadhaar Pay), NPCI (UPI, BBPS, NACH, IMPS, UPI 123Pay), and RBI CBDC infrastructure
- State and National Judicial Data Grid (NJDG) as applicable

4.4 Semi-Automated Electronic Payment Modes

Semi-automated modes are those where the system pre-fills, pre-populates, or initiates a payment request but the payer retains active per-transaction approval before any debit occurs. The Solution must support the following:

(a) CIS-Driven Pre-Filled Payment Forms

- Case-number or CNR entry triggers CIS lookup; all payment fields (party name, fee head, amount due, court) auto-populated; payer reviews and confirms — no debit without explicit approval
- Ad valorem fee auto-computation per Karnataka Court Fees and Suits Valuation Act schedule — system calculates fee from declared suit value
- Defect-driven pre-fill: fee deficiency amounts flagged by the scrutiny module surface as pre-filled payment tasks in the payer's dashboard

(b) PayGov India — NIC Government Payment Gateway

- Integration with NIC's PayGov aggregates UPI, cards, and net banking under a single government-managed gateway, ensuring compatibility with existing e-Courts infrastructure
- Case and CNR details pre-passed from CIS/e-filing portal to PayGov; payer selects mode and confirms; PayGov returns confirmation to CIS

(c) Khajane II — Auto-Generated e-Challan (Semi-Automated)

Complements the manual Khajane II flow (Section 4.2(j)): system auto-generates the pre-filled e-Challan and redirects the payer to Khajane II portal for a single-step confirmation.

- System auto-generates pre-filled e-Challan with correct head-of-account coding on payment initiation; payer redirected to Khajane II portal with challan pre-populated
- CIN returned electronically to court system on payment; real-time reconciliation — no manual CIN entry by staff

(d) IVR — Voice-Guided Electronic Payment

- Payer calls designated IVR number; selects language (Kannada, English, Hindi); enters case number via keypad; IVR reads back outstanding fee from CIS
- Payment via UPI PIN (VPA entered via keypad) or bank MPIN; confirmation dispatched electronically; CIS updated in real time
- Session recorded and logged against case record for audit

(e) WhatsApp Business API — Chatbot-Guided Payment

- User sends case number to the High Court's verified WhatsApp Business number; chatbot retrieves outstanding dues from CIS and presents a pre-filled Smart Payment Link
- On payment confirmation, chatbot sends digitally signed receipt as PDF within WhatsApp
- Call Money notifications, hearing date payment reminders, and default notices also dispatched via WhatsApp (opt-in)

(f) Account Aggregator (AA) Framework — Consent-Based Pre-Fill

- Payer consents via AA framework to share bank account and KYC data with the court payment system for fee payment; payment form pre-filled with AA-sourced verified data
- Per-transaction approval preserved; consent time-limited and revocable; no data retained post-session without fresh consent
- AA integration via NBFC-AA or bank-AA entities registered with RBI; SAHAMATI network preferred

(g) eStamp / e-Stamp Duty Integration

Where a court document requires both a court fee and a stamp duty component (e.g., affidavits, vakalatnamas), the system generates a combined payment request covering both.

- Court fee routed via court payment gateway; stamp duty component routed via Karnataka eStamp portal (SHCIL / Karnataka eDistrict) with eStamp Certificate Number generated on payment
- eStamp Certificate Number linked to the case record in CIS for staff verification

(h) Smart Payment Links — Case-Encoded, Single-Use

- System generates unique, cryptographically signed URLs encoding case number, CNR, payee, amount, fee head, and expiry; dispatched via SMS, email, and WhatsApp
- Payer clicks, selects payment mode (any supported mode), and confirms — no manual re-entry of case details
- Single-use: expires on successful payment or deadline; every click, attempt, and completion logged against case record

(i) UPI Collect / Pull Payment

Court-initiated UPI Collect request pushed to payer's registered VPA; payer approves on their UPI app — no manual re-entry of case or amount. Ideal for Call Money fulfilment and fee deficiency demands.

- Registry sends Collect request specifying case, amount, fee head, and deadline; payer approves with UPI PIN
- Configurable request timeout; automated non-payment alert to registry on expiry; unique reference ID traceable to case record

(j) One-Click via Saved / Tokenised Instruments

- RBI CoFT-compliant tokenised cards: payer confirms with CVV+OTP per transaction; raw card data never stored by the Solution
- Saved UPI VPA: Collect request or UPI intent opened; payer approves with UPI PIN
- Saved wallet: pre-linked balance applied; payer confirms with wallet PIN or OTP
- Court pre-loaded wallet (Section 4.2(e)): instant deduction on confirmation — no gateway round-trip
- All saved instruments deletable by the payer at any time

(k) Push Notification Deeplinks

- Mobile app push notifications for fee due dates, Call Money deadlines, and deficiency notices, each with a 'Pay Now' deeplink that opens a pre-filled payment screen
- Deeplinks operable from SMS, email, WhatsApp, and push notification channels

(l) QR Code on Court Notices — Dynamic, Pre-Filled

- Dynamically generated NPCI-interoperable QR on digital and printed court notices (Call Money notices, fee memos, defect memos) — scannable by any UPI app; BharatQR at counter kiosks for card payments
- QR encodes case number, amount, fee head, and expiry; non-proprietary, not app-locked

(m) Self-Service Court Kiosk — Guided Electronic Payment

Touchscreen kiosk terminals within court premises accept electronic payments via a guided multi-language interface — no cash or paper instruments. System pre-fills fee details on case number entry.

- Interface in Kannada and English; large-font, icon-driven for accessibility
- Modes: UPI QR (displayed on screen), NFC contactless card/wearable (Apple Pay, Google Pay, Samsung Pay, RuPay NCMC), chip-and-PIN card, UPI Lite X (NFC near-offline), AePS biometric
- UPI Soundbox-style audio confirmation for visually impaired users
- Digital receipt to registered mobile/email; displayable on screen for payer screenshot; session auto-times out after 3 minutes; no instrument data retained on device

(n) Operator-Assisted Electronic Payment — Counter / CSC

For litigants who are not digitally enabled, court counter or CSC operators initiate a payment session using the litigant's case number; system pre-fills details; litigant provides active per-transaction consent. No cash accepted.

- Operator enters case number; system retrieves outstanding dues from CIS; litigant confirms verbally and provides per-transaction consent (Aadhaar OTP or biometric confirmation)
- Electronic payment modes: UPI QR scan by litigant, AePS biometric debit, Aadhaar Pay (operator's Aadhaar Pay-enabled terminal — merchant-initiated biometric debit, distinct from customer-initiated AePS), NFC contactless card, chip-and-PIN card
- CIS updated in real time; digital receipt to registered mobile/email; physical receipt printout available on litigant's request
- All operator actions logged against staff ID and terminal session; operator cannot initiate without a valid case reference

(o) Seva Sindhu / Karnataka One — State Portal Integration

Seva Sindhu is Karnataka's unified citizen service delivery portal, through which government services are accessed by a significant portion of the State's population. Integration ensures that litigants who interact with government services through Seva Sindhu can pay court fees without navigating to a separate portal.

- Court fee payment accessible as a service via Seva Sindhu; case/CNR reference pre-passed to the court payment gateway; payer selects mode and confirms
- Karnataka One (Common Service Centre network) agents can facilitate court fee payments via the Seva Sindhu integration for digitally excluded litigants
- Respondents should describe their experience with Seva Sindhu API integration or comparable state portal integrations

(p) Resumable Abandoned Sessions

- Abandoned sessions (initiated but not completed within configurable timeout) saved as 'pending' in payer's dashboard; system sends reminder via SMS/email with 'Resume Payment' link
- Session reopened with all case/fee fields pre-filled; expires after configurable period or court-specified deadline, whichever is earlier
- No payment instrument data (card number, CVV, PIN) retained in session state — only case/fee details

4.5 Automated and Recurring Electronic Payment Modes

Automated modes are fully pre-authorized; the system executes the debit on a scheduled date or trigger event without per-transaction payer action. The Solution must support the following:

(a) NACH eMandate — Auto-Debit

- NACH eMandate enabling auto-debit from a bank account for recurring court dues — advocate annual enrolment/renewal fees, periodic deposits under court-monitored schemes, consent decree instalments
- Mandate registration via OTP-based net banking authentication or debit card PIN per NPCI NACH framework; mandate cancellation/pause with court-staff authorisation for order-linked mandates
- Auto-debit triggers automated CIS update, receipt generation, and SMS/email confirmation

(b) ECS Debit — Legacy Recurring

- ECS Debit support for accounts where NACH migration is not yet complete (primarily co-operative bank account holders)
- System flags ECS mandates for periodic review and migration to NACH; reconciliation follows the same head-of-account mapping

(c) UPI AutoPay — Recurring UPI Mandate

- Pre-authorised, schedule-based debit from payer's UPI VPA up to NPCI per-transaction limits; mandate registration, modification, pause, and revocation via UPI AutoPay flows in all participating apps
- 24-hour advance debit notification; failure triggers immediate notification and retry
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(d) Tokenised Card Recurring Mandate (RBI 2021)

- Pre-authorised recurring charge via CoFT-tokenised card (card network-level token, raw card data never stored); OTP required at mandate registration
- 24-hour pre-debit notification; payer may cancel up to 24 hours before scheduled charge

(e) API-Triggered Auto-Payment on Workflow Events

Where an advocate or litigant has configured a pre-authorised mandate, the system triggers automatic payment at defined workflow events — eliminating a manual payment step:

- On e-filing submission: system auto-triggers payment of the computed court fee; receipt generated before filing is accepted into CIS
- On defect notice issuance: system auto-triggers deficiency payment from the configured mandate
- On Call Money order issue: system auto-debits the called amount (if auto-pay configured); advocate/litigant notified with receipt
- Auto-pay triggers are disclosed at mandate registration; payer may configure event-by-event preferences

(f) CBDC / e-Rupee — RBI Retail CBDC (Future-Ready Module)

- Configurable CBDC payment module, activatable when RBI extends e-Rupee to Government/judicial payments at scale
- e-Rupee settles on RBI's CBDC infrastructure with finality — no bank settlement delays; potential for programmable conditional payments (e.g., MACT award release on fulfilment of conditions)

(g) Bulk / Batch — Inward Collections and Outward Disbursements

The Solution must support both batch inward collection (multiple payers to court) and batch outward disbursement (court to multiple beneficiaries):

- Inward — Bulk payment: law firms and corporate legal departments submit a single payment session or CSV/Excel batch upload covering multiple cases; system validates case numbers against CIS, processes, and generates per-case receipts
- Inward — Corporate RTGS batch: PSUs with multiple cases remit via RTGS with structured remittance data; VAN-based matching across cases; batch confirmation report
- Outward — NACH Credit batch: court-initiated bulk payments to multiple beneficiaries (MACT award disbursements, refund of court deposits, legal aid advocate fees, Lok Adalat settlement payments); beneficiary accounts pre-verified via penny-drop + Aadhaar seeding before first disbursement
- Outward — NEFT/RTGS batch: high-value or individual large disbursements (bail refunds, Receiver account disbursements) processed per court order with payment advice referencing originating case and head-of-account
- All batch transactions linked to originating case record and court order for audit; batch confirmation files reconciled against case ledger

4.6 Call Money Mechanism

'Call Money' is a court-initiated, case-linked payment demand — a quantified, time-bound call on a party to deposit a specific amount. It is distinct from voluntary fee payment and is mandatory for the party to fulfil. The Solution must support this as a core judicial workflow, applicable to:

- Security for costs (Order XXV CPC); interim deposits during interlocutory proceedings
- Deposits in lieu of execution or stay of decree; amounts directed under Sections 24 and 89 CPC
- Fines, compensation, and penalties directed by the Court; MACT and DLSA/SLSA compensation deposits

- Earnest money deposits during auction/sale proceedings
- Any other court-directed deposit

Call Money workflow:

Step	Actor	Action
1 — Issue	Judicial Officer / Registry	Officer generates Call Money Order specifying: case number, CNR, party name, amount, head of account, payment deadline, and default penalty.
2 — Notify	System (automated)	System generates unique Call Money Reference Number (CMRN) and dispatches a Payment Demand Notice to the party via SMS, email, eCourts portal, and WhatsApp (if opted in). Notice includes CMRN and a Smart Payment Link valid until the deadline.
3 — Pay	Litigant / Advocate	Party pays via any supported mode (Sections 4.2–4.5). CMRN auto-populated in the payment form. Partial payment triggers a balance-due warning; system tracks outstanding balance.
4 — Confirm	System (automated)	On successful payment: digitally signed receipt generated (referencing CMRN and originating order); CIS updated in real time; registry notified via dashboard alert and SMS; payment recorded in reconciliation ledger against correct head of account.
5 — Default	System (automated)	If unpaid at deadline: automated alert to registry; default notice dispatched to party; matter flagged in causeList management for next hearing; case marked with outstanding Call Money default for judicial action.

Additional Call Money requirements:

- CMRN: unique, non-reusable, tied to one court order; expires on full payment or deadline
- Called amounts routed to designated court deposit account or Consolidated Fund per head-of-account coding
- Call Money Register (daily, weekly, monthly) exportable in Excel/PDF for the Accounts Branch
- Where payment is directed on a schedule (consent decree instalments), system auto-generates and dispatches instalment demand notices at each due date without manual staff intervention; auto-escalation on default

4.7 Specialised Judicial Payment Flows

The following payment flows are specific to judicial proceedings and require distinct workflows beyond standard fee collection. Respondents should address each.

(a) PFMS — Government-to-Government Flows

- PFMS-compatible receipt data formats (DBT/PFMS API) for Central Government receipt flows (e.g., e-Courts Mission Mode Project grants)
- PFMS-linked payment initiation for G2G transfers where the High Court remits to Central Government accounts

(b) GST — Invoice Generation and PMT-06 Remittance

- Automated GST computation on taxable court service charges; GST invoice with High Court GSTIN; GST component separately identifiable in reconciliation reports
- Integration with GST Portal PMT-06 for GST remittance; GSTR-1 data generation for Accounts Branch

(c) Court Receiver / Commissioner Accounts

- Creation and management of case-linked Receiver/Commissioner sub-accounts; inward payments traceable to originating case
- Outward disbursements via NEFT/RTGS per court order with payment advice; separate MIS for account balances, inflows, outflows, and order compliance status

(d) MACT — Structured Deposits and Disbursements

- Insurance company deposits via bulk RTGS/NEFT into designated MACT account; VAN-per-claim for auto-reconciliation
- Claimant disbursements via NEFT/RTGS to pre-verified bank accounts (penny-drop + Aadhaar seeding); structured/annuity disbursements via recurring outward payment instructions
- Fixed Deposit tracking: where court directs MACT award to FD, system tracks FD number, bank, maturity, and triggers disbursement or reinvestment on maturity

(e) Fines, Contempt, and Penalty Payments

- Fine/penalty payments categorised with head-of-account coding to Consolidated Fund per Karnataka Financial Code; certified fine receipt with court seal, case reference, and statute
- Non-payment flag: system generates automated reminder before escalating to warrant/attachment action in CIS

(f) Bail and Surety Bond Deposits

- Bail deposit via any mode in Sections 4.2–4.5; linked to case record and detention warrant reference; FD tracking where court directs deposit to earn interest
- Surety verification: electronic identity (Aadhaar/PAN) and deposit confirmation recorded against court order
- Bail refund via NEFT/RTGS to depositor's verified account on court direction; automated reconciliation against original deposit

(g) Legal Services Authority (LSA / NALSA / DLSA) Flows

- Lok Adalat award deposits via court payment system, routed to LSA designated account
- Legal aid disbursements to empanelled advocates via NEFT with GST-compliant fee receipts
- Mediation/arbitration deposits under Section 89 CPC: Call Money workflow (Section 4.6) with LSA-specific head-of-account routing

(h) UPI Credit Line / Buy Now Pay Later — Policy Decision

RBI permits pre-sanctioned bank credit lines linked to UPI VPAs. Acceptance of credit-funded court payments is a policy decision for the High Court.

- RuPay Credit Card on UPI and bank-sanctioned credit line on UPI: transactions processed via UPI but funded by credit; MDR implications apply
- Respondents should indicate support capability and recommend whether court fee payments should be restricted to debit/prepaid instruments only (standard in Government payment contexts)

4.8 User Groups

The Solution must serve the following user groups with appropriate role-based access and payment capabilities:

- Litigants — payment initiation across all modes, receipt download, refund tracking, Call Money notification and fulfilment, portal and app access
- Advocates — payment on behalf of clients, bulk/batch filing, court pre-loaded wallet management, mandate registration
- Court staff / registry — payment verification, CIS record updates, Khajane II challan management, Call Money issuance

- Accounts Branch officers — Khajane II reconciliation, treasury remittance, MACT/LSA disbursement processing, MIS and audit reports
- Judicial and administrative officers — dashboard, audit trail, system-wide reporting
- System administrators — configuration, role management, payment mode activation/deactivation

4.9 Language and Accessibility

- Interface in English and Kannada (mandatory); Hindi (desirable); other Scheduled Languages as directed
- WCAG 2.1 AA and RPwD Act, 2016 compliance: screen reader support, keyboard navigation, high-contrast mode, font scaling
- UPI 123Pay and USSD *99# channels available in all 22 Scheduled Languages per NPCI
- IVR voice-guidance in Kannada and English (Section 4.4(d)); UPI Soundbox audio confirmation at kiosks

4.10 Master Payment Taxonomy — Electronic Modes Reference Table

The following table lists all electronic payment modes covered in this EOI. Respondents must use this as a checklist in Part B of their EOI response and indicate for each mode: (i) currently live, (ii) available subject to configuration, (iii) requires custom development, or (iv) not supported.

Tier	Mode	Section	Regulator / Standard	Primary Court Use Case
Manual	UPI Push — all NPCI-interoperable apps; NFC wallet UPI (Apple/Google/Samsung Pay)	4.2(a)	RBI / NPCI	Court fees, filing fees, certified copy charges
Manual	UPI 123Pay — feature phone IVR / missed call / sound (no internet)	4.2(b)	NPCI	Rural/semi-urban litigants without smartphones
Manual	UPI Lite / UPI Lite X — small value, near-offline, NFC tap	4.2(c)	NPCI	Certified copy, process fees; low-value payments
Manual	PPIs / Digital Wallets — Full-KYC only (Paytm, Amazon Pay, Ola Money, MobiKwik, IPPB Wallet, etc.)	4.2(d)	RBI PPI Master Directions	Court fees by registered wallet users
Manual	Court Pre-Loaded Wallet — in-system escrow wallet; instant deduction	4.2(e)	RBI / HCK policy	Frequent filers (advocates, law firms); instant 24x7 payment
Manual	Cards — RuPay, Visa, MC, Amex, Diners; PMJDY/Kisan cards; NFC contactless / wearables	4.2(f)	RBI / PCI-DSS	All court fee payments; corporate and institutional payers
Manual	Net Banking — all Scheduled Banks, SFBs,	4.2(g)	RBI	Court fees, large deposits, institutional transfers

	Payments Banks, co-op banks			
Manual	NEFT / RTGS / IMPS + VAN per case	4.2(h)	RBI	Large-value deposits; corporate/PSU transfers; decree amounts
Manual	BBPS / Bharat Connect — court as registered biller	4.2(i)	NPCI / RBI	Multi-channel fee payment; rural bank branch access
Manual	Khajane II e-Challan — payer-initiated (manual flow)	4.2(j)	Karnataka Finance Dept.	All court fees to Consolidated Fund of Karnataka
Manual	AePS — Aadhaar biometric at BC / micro-ATM (no card, no phone)	4.2(k)	UIDAI / NPCI	Rural/elderly digital inclusion; no card or smartphone needed
Manual	USSD *99# — feature phone GSM debit (no internet)	4.2(l)	NPCI / DoT	Feature-phone users; low-value court fees
Manual	IPPB — doorstep digital payment via postmen with micro-ATM	4.2(m)	RBI / DoP	Remote rural litigants; 1.36 lakh access points
Manual	SWIFT / NRE-NRO NEFT-RTGS / RDA — electronic foreign remittance	4.2(n)	RBI / FEMA	NRI litigants, foreign companies, international arbitration
Semi-Auto	CIS-prefilled forms — case-number auto-fill; ad valorem computation; defect pre-fill	4.4(a)	e-Courts CIS / KCF Act	Standard fees; defect recovery; any court payment
Semi-Auto	PayGov India — NIC Government Payment Gateway	4.4(b)	NIC / MeitY	e-Courts portal integration; government payment aggregation
Semi-Auto	Khajane II auto-challan — system-generated, CIN returned electronically	4.4(c)	Karnataka Finance Dept.	All fees to Consolidated Fund — automated treasury flow
Semi-Auto	IVR voice-guided payment — Kannada, English, Hindi	4.4(d)	TRAI / RBI	Non-smartphone users; Kannada-medium rural litigants
Semi-Auto	WhatsApp Business API chatbot — conversational payment + receipt	4.4(e)	RBI / Meta Business Policy	Rural Karnataka users; low-literacy WhatsApp access
Semi-Auto	Account Aggregator framework — consent-based verified pre-fill	4.4(f)	RBI / NBFC-AA	KYC-intensive payments; verified identity pre-fill
Semi-Auto	eStamp integration — combined court fee + stamp duty	4.4(g)	Karnataka Stamp Act / SHCIL	Affidavits, vakalatnamas, court-filed agreements
Semi-Auto	Smart Payment Links — case-encoded, cryptographically signed, single-use	4.4(h)	RBI / NPCI	Call Money, fee deficiency, hearing reminders
Semi-Auto	UPI Collect / Pull — court-initiated VPA	4.4(i)	NPCI UPI	Call Money fulfilment; fee deficiency demands

	payment request			
Semi-Auto	One-click tokenised instruments — CoFT cards, saved VPA, court wallet	4.4(j)	RBI CoFT 2022	Frequent filers; advocate repeat payments
Semi-Auto	Push notification deeplinks — pre-filled in-app payment screen	4.4(k)	RBI / NPCI	Mobile app users; payment due reminders
Semi-Auto	QR on court notices — NPCI-interoperable; BharatQR for cards	4.4(l)	NPCI / RBI	Call Money notices, defect memos, fee challans
Semi-Auto	Self-service kiosk — guided touchscreen; UPI QR, NFC, AePS, UPI Lite X	4.4(m)	RBI / NPCI	Walk-in litigants; fully electronic, no counter
Semi-Auto	Operator-assisted counter / CSC — Aadhaar Pay, AePS, NFC card; no cash	4.4(n)	RBI / MeitY CSC	Digitally excluded, elderly, PWD litigants
Semi-Auto	Seva Sindhu / Karnataka One — state portal integration	4.4(o)	Karnataka e-Governance	Litigants accessing government services via state portal
Semi-Auto	Resumable abandoned sessions — case/fee state saved; no instrument data	4.4(p)	RBI PG norms	Dropout recovery across any payment flow
Automated	NACH eMandate — auto-debit for recurring court dues	4.5(a)	NPCI NACH	Advocate annual fees; consent decree instalments
Automated	ECS Debit — legacy recurring (co-op bank accounts)	4.5(b)	NPCI / RBI legacy	Existing mandates pending NACH migration
Automated	UPI AutoPay — recurring pre-authorised UPI mandate	4.5(c)	NPCI UPI	Recurring dues within NPCI per-transaction limit
Automated	Tokenised card recurring — RBI e-Mandate 2021, pre-debit notification	4.5(d)	RBI 2021 circular	Scheduled court dues below AFA waiver threshold
Automated	API-triggered auto-payment — on e-filing, defect, or Call Money event	4.5(e)	RBI / e-Courts	Zero-step filing payment; instant defect fee recovery
Automated	CBDC / e-Rupee — configurable module (RBI retail CBDC)	4.5(f)	RBI CBDC framework	Government payments; programmable conditional disbursements
Automated	Bulk / Batch inward (law firms, PSUs) + Outward NACH Credit / NEFT (MACT, refunds, LSA)	4.5(g)	NPCI / RBI	Multi-case collections; MACT payouts; deposit refunds; legal aid fees
Specialised	PFMS — G2G receipt and payment flows	4.7(a)	CGA / MoF	e-Courts grant receipts; Central Government remittances
Specialised	GST PMT-06 — tax	4.7(b)	GSTN / CGST	Taxable court service

	invoice + portal remittance		Act	charges
Specialised	Court Receiver / Commissioner account management	4.7(c)	CPC Order XL	Civil proceedings — Receiver deposits and disbursements
Specialised	MACT structured deposits, FD tracking, and annuity disbursements	4.7(d)	SC / HC guidelines; MV Act	Motor accident compensation lifecycle
Specialised	Contempt / Fine / Penalty — head-of-account routing to Consolidated Fund	4.7(e)	Karnataka Financial Code	Criminal fines; contempt penalties
Specialised	Bail and Surety — deposit, FD tracking, refund on acquittal	4.7(f)	CrPC / BNSS 2023	Bail deposit receipt; refund on electronic direction
Specialised	LSA / NALSA / DLSA — Lok Adalat, legal aid, mediation deposits	4.7(g)	Legal Services Authorities Act	Lok Adalat awards; advocate legal aid fees
Specialised	UPI credit line / RuPay Credit on UPI — policy decision for HCK	4.7(h)	RBI; NPCI	Credit-funded court payments — subject to High Court policy

Respondents must use this table as a checklist in Part B of their EOI response, indicating for each mode whether it is: (i) currently live, (ii) available subject to configuration, (iii) deliverable via custom development, or (iv) not supported. This will directly inform the payment scope requirements of the RFP.

5. Information Sought from Respondents

Respondents are requested to provide detailed, substantive information on each area below. There is no prescribed page limit, but responses should be specific and evidence-based — drawing on actual deployments where possible.

5.1 Technical Architecture

- Overall system architecture — Web, Mobile (iOS/Android), and API layers; technology stack and framework details
- Deployment model: microservices vs. monolith; containerisation (Docker/Kubernetes); service mesh and inter-service communication approach
- Integration model with e-Courts CIS and e-Filing modules — describe the middleware/ESB layer, integration pattern (REST, messaging queue, event-driven), and data flow; how CIS updates are triggered in real time on payment confirmation
- Multi-tenancy model: how a single deployment serves the High Court, Bench courts, and all subordinate courts across Karnataka with data isolation and role separation
- API framework: REST/JSON, OAuth 2.0 / JWT authentication, rate limiting, API versioning strategy, and backward-compatibility approach during CIS upgrades
- End-to-end transaction flow — from initiation through gateway processing, settlement, treasury remittance (Khajane II), and Consolidated Fund credit
- Database design — preferred open-source RDBMS (PostgreSQL or equivalent); data schema approach; read-replica strategy for reporting without impacting transaction processing
- Hosting model — On-Premise, MeghRaj (Government Cloud), NIC Cloud, or Hybrid — with rationale and experience in Government deployments of each

- Scalability: horizontal scaling approach, load-balancing, auto-scaling triggers; peak concurrent user benchmarks from comparable Government deployments

5.2 Security Architecture and Compliance

- Encryption: TLS 1.2 or higher in transit; AES-256 at rest; key management approach (HSM, key rotation policy)
- MFA for all administrative and privileged users; session management, IP whitelisting, and privileged access management (PAM)
- ISO/IEC 27001 Information Security Management System (ISMS): scope, certification body, last audit date, and next renewal
- Security Operations Centre (SOC): 24x7 real-time threat detection and incident response capability; describe in-house vs. managed SOC arrangement
- PCI-DSS: level and scope (Service Provider Level 1 or 2); QSA name; cardholder data environment boundaries; tokenisation approach (CoFT — card network tokenisation)
- NPCI compliance for UPI operations: PSP licence or TPAP status; NACH sponsor bank arrangement; AePS certification
- Aadhaar and biometric data handling: describe compliance with UIDAI security standards and Aadhaar Act, 2016 — specifically, confirm biometric data is not stored by the Solution and is processed only at UIDAI's authentication server
- Protection against OWASP Top 10; WAF deployment and signature update frequency; DDoS mitigation approach
- Secure API Gateway: token-based authentication, rate limiting, intrusion detection, and anomaly alerting
- Tamper-proof audit logging: immutable, append-only logs for all transaction, access, and configuration-change events; log integrity verification approach
- CERT-In Directions (April 2022): incident reporting within 6 hours; log retention for 180 days; NTP synchronisation; malware notification protocol
- VAPT: methodology (black-box, grey-box, red team); frequency; name of CERT-In empanelled agency; last report date; critical/high finding remediation TAT
- Data localisation: confirm all data processing and storage is exclusively within India; specify data centre locations

5.3 Compliance with Data Protection, Privacy, and Applicable Law

Describe how the Solution is designed or can be adapted to comply with the following:

- Digital Personal Data Protection Act, 2023 (DPDPA): Data Fiduciary obligations; consent management and consent artefact storage; data minimisation and purpose limitation; data principal rights (access, correction, erasure, nomination); Data Protection Officer appointment
- IT Act, 2000 and IT (Amendment) Act, 2008: electronic records and digital signatures; intermediary liability and due diligence obligations; data protection rules
- Aadhaar Act, 2016 and UIDAI Regulations: authentication log retention; prohibition on storing biometrics; VID (Virtual ID) implementation for Aadhaar-linked payments; e-KYC compliance
- RBI Master Directions on KYC, 2016 (updated through 2024): KYC procedure for Full-KYC PPI and court wallet account opening; Central KYC Registry (CKYCRN) integration; Video KYC (V-CIP) for remote onboarding
- RBI data storage norms for payment data — confirm all payment data stored only in India; cross-border data transfer restrictions
- PCI-DSS data retention and disposal: card data purge schedules; tokenisation compliance (no PANs stored)
- NPCI operational data requirements: UPI, NACH, AePS, and BBPS data handling as prescribed by NPCI guidelines
- Data retention periods: transaction records must be retained for a minimum of 8 years for audit and RTI compliance; describe archival and retrieval architecture

5.4 Functional Features and Payment Mode Coverage

Respondents must address all payment modes in the Master Taxonomy Table (Section 4.10), indicating for each: (i) currently live, (ii) configurable/activatable, (iii) deliverable via custom development, or (iv) not supported. In addition, describe capabilities in the following areas:

Core Functions:

- Court-managed pre-loaded digital wallet (Section 4.2(e)): RBI regulatory positioning (PPI licence / exempt category); balance pre-loading and instant deduction architecture; float management and escrow account approach; high availability without gateway dependency
- Digitally signed PDF receipts: describe PKI/DSC approach (eMudhra / NIC CA / CCA-India), court seal embedding, and QR verification code generation
- Refund and reversal: mode-specific TAT (UPI ≤30 min, cards 5–7 working days, NACH as per NPCI); dispute resolution workflow; reconciliation impact
- MIS and administrator dashboard: real-time vs. batch reports; drill-down by court, mode, case type, fee head; export in Excel and PDF; scheduled automated delivery to designated officers
- Khajane II reconciliation: CIN-based daily matching; exception handling for unmatched transactions; Accounts Branch dashboard
- Availability and fallback: describe behaviour during gateway downtime, NPCI outage, and CIS unavailability — queue, retry, or graceful rejection

Call Money Module (Section 4.6):

- Native module or custom development; CMRN generation logic and lifecycle (issuance, part-payment tracking, expiry, default)
- Multi-channel Payment Demand Notice delivery (SMS, email, WhatsApp, eCourts portal); read-confirmation tracking
- Instalment schedule management: auto-dispatch of periodic notices; escalation on non-payment; Call Money Register export

Semi-Automated Mechanisms (Section 4.4):

- CIS-driven pre-fill: latency for outstanding-dues API call; ad valorem fee computation accuracy against Karnataka Court Fees and Suits Valuation Act schedules
- PayGov India: describe integration experience and transaction flow; Khajane II auto-challan with CIN return
- IVR: platform, language menu, UPI PIN / bank MPIN keypad flow, Kannada/English support
- WhatsApp Business API: WABA account setup, chatbot flow, payment link delivery, digitally signed receipt over WhatsApp
- Account Aggregator: AA entity partnerships, consent artefact handling, data minimisation approach
- eStamp integration: SHCIL / Karnataka eDistrict API experience; combined court fee + stamp duty single-session flow
- Self-service kiosk: modes supported (UPI QR, NFC contactless wearables, chip-and-PIN, AePS, UPI Lite X); UPI Soundbox audio confirmation for visually impaired; accessibility compliance
- Operator-assisted counter/CSC: Aadhaar Pay terminal integration; consent capture mechanism; operator audit logging
- Seva Sindhu / Karnataka One portal: API integration approach and experience with Karnataka e-governance portals
- Resumable sessions: server-side vs. client-side state storage; sensitive data exclusion; expiry handling

Automated Mechanisms (Section 4.5):

- NACH eMandate and ECS Debit: NPCI NACH sponsor bank arrangement; per-transaction and per-mandate limits; ECS-to-NACH migration pathway for existing mandates
- UPI AutoPay: TPAP/PSP arrangement; per-transaction limit under NPCI mandate framework; pre-debit notification flow
- Tokenised card recurring (RBI 2021): AFA waiver limit; mandate registration OTP flow; card network token request process
- API-triggered auto-payment: event hook architecture for e-filing, defect, and Call Money triggers; rollback on partial failure

- NACH Credit outward disbursements: describe NACH Credit file format, sponsor bank arrangement, beneficiary pre-verification (penny-drop), and reconciliation
- CBDC / e-Rupee: current RBI retail CBDC pilot participation status; integration roadmap; programmable payment capability

Specialised Judicial Flows (Section 4.7):

- PFMS API compliance; GST PMT-06 and GSTR-1 data generation; Court Receiver/Commissioner account creation and disbursement authorisation workflow
- MACT: insurance company VAN-based deposit; structured/annuity disbursement to pre-verified claimant accounts; FD tracking and maturity-triggered disbursement
- Bail/surety: deposit receipt, FD lifecycle, bail refund workflow via NEFT/RTGS on court direction
- LSA/NALSA flows; fine and contempt head-of-account routing; DigiLocker integration for storing digital receipts in payer's DigiLocker account
- SWIFT/NRI: Provisional Receipt workflow; FEMA reporting compliance; RDA settlement confirmation tracking

5.5 Performance and Availability — Indicative Benchmarks

Provide indicative benchmarks from comparable deployments. These are for market intelligence; binding SLAs will be specified in the RFP.

Performance Parameter	Indicative Benchmark / Product Specification Sought
System uptime (annual)	Typical uptime SLA in Government deployments; scheduled maintenance window
Transaction response time	95th percentile: UPI push, UPI Collect, NEFT, and card separately where different
API response time	CIS outstanding-dues API; payment status check API; receipt generation API
Concurrent users	Peak concurrent users supported; load-test methodology and last load-test date
Kiosk throughput	Transactions per kiosk per hour at peak; session timeout and queue management
NACH / ECS batch window	Processing window (start-end time); T+0 vs T+1 settlement; NACH Credit TAT
SWIFT / NRI reconciliation TAT	Time from SWIFT credit to CIS case record update and receipt generation
Settlement cycle	T+0 / T+1 options available; Khajane II CIN confirmation TAT
Disaster Recovery — RTO	Recovery Time Objective; warm standby vs. active-active architecture
Disaster Recovery — RPO	Recovery Point Objective; backup frequency and off-site replication
Data backup and retention	Backup schedule; retention period (minimum 8 years); archival retrieval SLA
Security incident reporting	Detection-to-notification TAT for breach (CERT-In: 6 hours); internal escalation path

5.6 Demonstrable Model

The High Court strongly encourages a working demonstration. While not mandatory for EOI submission, a demonstrable model substantially enhances the value of the response. Provide any of the following:

- Live demo URL or sandbox environment with test credentials (accessible for minimum 30 days from submission)
- Executable prototype or recorded video walkthrough (minimum 15 minutes, structured around the workflows below)

The demonstration should, if possible, cover the following workflows:

- User registration, Full-KYC verification, and court pre-loaded wallet setup — pre-loading funds via UPI; instant fee deduction on a simulated filing event
- Manual payment: case-number entry → CIS pre-fill → ad valorem fee computation → payment across at least three modes (UPI push, NFC card, Full-KYC wallet)
- Call Money workflow: court officer issues call → CMRN generated → multi-channel Payment Demand Notice dispatched → party pays via Smart Payment Link → CIS updated → receipt issued → default scenario with escalation alert
- Semi-automated flow: UPI Collect request sent by registry → payer approves on UPI app; and/or WhatsApp chatbot: case number sent → dues retrieved → Smart Link presented → receipt returned via WhatsApp
- Automated flow: NACH eMandate or UPI AutoPay mandate registration → first scheduled debit execution → receipt and CIS update
- Bulk/batch inward: law firm uploads multi-case CSV → system validates against CIS → batch processed → per-case receipts generated; and outward NACH Credit: court-initiated disbursement batch to multiple beneficiaries
- Kiosk-guided payment: case QR scan → fee displayed → NFC contactless card payment → digital receipt dispatched
- Seva Sindhu portal handoff: user on Seva Sindhu selects court fee service → redirected to court payment gateway with case details pre-filled → payment completed → returned to Seva Sindhu with confirmation
- Specialised flow: MACT insurance company RTGS deposit via VAN → claim record updated → structured disbursement to claimant
- Abandoned session recovery: payment initiated → abandoned → reminder dispatched → session resumed with pre-filled state → completed
- Role-based access: switching between court staff, advocate, litigant, and Accounts Branch views

5.7 Indicative Commercial Models

Respondents are invited to share indicative commercial information for market intelligence purposes only. This will not be used for evaluation or comparison. Please provide:

- Preferred commercial model: zero-cost to court (MDR/fees borne by payer), revenue-sharing with court, AMC/subscription, or hybrid — describe any combinations deployed in comparable Government contracts
- UPI MDR — note for respondents: per the Government of India's zero-MDR policy (January 2020), UPI Person-to-Merchant (P2M) transactions are MDR-free; NPCI reimburses PSPs through a government incentive scheme. Describe how your solution accounts for this and implications for commercial sustainability of UPI-heavy deployment
- MDR / transaction fee structure for other modes in comparable Government deployments: RuPay cards (concessional MDR), net banking, Full-KYC PPIs/wallets, NEFT/RTGS/IMPS
- Court pre-loaded wallet — commercial and float model: who bears the float on pre-loaded balances; escrow account structure; interest (if any) and its treatment
- Escrow / trust account for pooling court receipts pending Khajane II remittance — approach and bank arrangement
- One-time implementation cost and recurring operational/maintenance cost structure in typical Government contracts
- Indicative commercial model for outward disbursement services (NACH Credit for MACT, refunds, LSA)

Commercial information provided will be treated as strictly confidential and used solely to inform the RFP's commercial framework. It will not be shared between respondents or published in identifiable form.

5.8 Experience and Credentials

- Legal status: Scheduled Bank / RBI-authorised Payment Aggregator or Payment Gateway (PA/PG licence under RBI guidelines March 2020, updated through 2024) / Government-approved FinTech entity — provide current authorisation certificate
- NPCI membership or PSP/TPAP status: confirm whether the entity is a direct NPCI member or operates as a TPAP/sub-member; for NACH, identify the sponsor bank arrangement
- RBI PA/PG licence status: confirm whether the entity holds a PA licence under the March 2020 / updated framework; if application is in-flight, state current status
- Government and judicial payment deployments: provide at least two representative projects with client name, scope, payment modes deployed, annual transaction volume (INR), duration, and integration with Government treasury/IFMS systems
- NACH Credit (outward disbursement) experience: describe projects where the entity has operated NACH Credit for Government disbursements (welfare, compensation, refunds) — client, volume, beneficiary count
- Karnataka and South India judicial/Government deployments: any existing engagement with Karnataka High Court, Karnataka e-governance, Khajane II, Seva Sindhu, or other South Indian courts
- Security certifications: ISO/IEC 27001 (scope and certification body), PCI-DSS (level and QSA), STQC (if applicable), CERT-In VAPT report not older than 12 months
- CBDC / e-Rupee pilot participation: if applicable, describe current participation and Government use case deployments

5.9 Observations, Risks, and Recommendations

Respondents are encouraged to share candid, experience-based perspectives. The High Court values substantive input that will improve the RFP and the eventual system:

- Key risks in integrating a digital payment system with judicial IT infrastructure in the Indian context — CIS API stability, version-lock, NPCI regulatory changes, Khajane II integration friction — and how each was or can be mitigated
- DigiLocker integration: describe feasibility of automatically storing digitally signed court fee receipts in the payer's DigiLocker account (via Digilocker API); implications for paper receipt elimination
- eSign integration: describe use of eSign (Aadhaar-based electronic signature) for digital receipt signing as an alternative to traditional DSC — lower friction, wider adoption
- API sandbox: confirm whether a dedicated API sandbox (test environment) can be made available to the High Court's IT team during the EOI/RFP evaluation period for independent testing
- Accessibility and multilingual best practices: lessons learned from deployments serving low-literacy, rural, and PwD users — what works and what does not
- RFP design recommendations: evaluation criteria, contractual provisions (escrow, exit management, IP ownership, SLA penalty structure), or technical specifications the High Court should include
- Regulatory developments to monitor: relevant RBI guidelines, NPCI updates, DPDPA implementation rules, CBDC expansion, or Karnataka Government e-governance policy changes that the High Court should factor into RFP design

This section is an open invitation for expert input. Respondents may address any aspect not covered above that they consider material to the High Court's decision-making.

6. Respondent Profile

These are indicative characteristics — not mandatory gate criteria. The High Court welcomes responses from any entity that can meaningfully contribute to the objectives of this market intelligence exercise.

#	Desired Characteristic	Notes
6.1	Scheduled Bank / RBI-authorised PA or PG	Provide current RBI authorisation or

	(March 2020 framework, updated through 2024) / Government-approved FinTech entity	PA/PG licence. Entities with application in-flight may respond, disclosing current status.
6.2	NPCI direct member or TPAP/PSP with UPI, NACH, and BBPS access; or operating via a sponsor bank arrangement	Describe membership / sub-membership and sponsor bank arrangements for each relevant NPCI infrastructure.
6.3	Experience in Government or judicial/quasi-judicial payment system deployments — at least two projects	Describe transaction volumes, modes deployed, and integration with Government treasury or IFMS.
6.4	NACH Credit (outward disbursement) operational capability	Provide details of at least one NACH Credit deployment for Government disbursements — particularly relevant for MACT and LSA flows.
6.5	Active ISO/IEC 27001 and PCI-DSS certifications (or credible in-process timeline)	Provide certificate copies or certification timeline. STQC certification or equivalent preferred.
6.6	Data localisation capability — all processing and storage within India	Confirm India-based data centre locations; describe DR site location.
6.7	Multilingual platform capability: English and Kannada (mandatory); WCAG 2.1 AA accessibility	Describe Kannada support (full UI translation, not partial); screen reader and keyboard navigation compliance.

Consortia or partnerships (e.g., a Scheduled Bank + FinTech provider) are welcome to respond jointly, clearly identifying the lead entity, each partner's role, and the proposed contractual structure.

7. EOI Response Format

Respondents should structure their EOI response as follows. There is no prescribed page limit; responses must be substantive rather than template-filled. All submissions must be in English.

Part	Content
Part A — Respondent Profile	Legal status, RBI/NPCI authorisation credentials, organisational overview, audited turnover for last 3 financial years
Part B — Technical Response	Detailed responses to Sections 5.1–5.6: architecture, security, data protection, functional features, performance benchmarks, and demonstrable model. Must include Master Taxonomy Table (Section 4.10) with checklist ratings for all payment modes.
Part C — Commercial Information	Response to Section 5.7 (commercial models, MDR structure, wallet float model — for market intelligence only, not for evaluation)
Part D — Experience and Credentials	Response to Section 5.8: project references, NPCI membership/PSP status, PA/PG licence status, certifications, VAPT report
Part E — Observations and Recommendations	Response to Section 5.9: risks, best practices, DigiLocker/eSign views, API sandbox availability, RFP design suggestions
Annexure 1	RBI PA/PG authorisation certificate or Scheduled Bank registration / NPCI membership certificate

Annexure 2	Current ISO/IEC 27001 and PCI-DSS certificates; STQC certificate if held
Annexure 3	CERT-In empanelled agency VAPT report (not older than 12 months)
Annexure 4	Client certificates / work orders for at least two representative Government or judicial payment deployments, with transaction volume details
Annexure 5	Completed Master Taxonomy Table (Section 4.10) with checklist ratings for all 49 payment modes
Annexure 6 (optional)	API documentation samples (payment initiation, status check, refund, CMRN) and/or access credentials for live demo / sandbox environment

8. Statutory and Regulatory Framework

The following instruments govern or directly apply to the design, procurement, and operation of the Solution. Respondents should address applicable compliance in their technical and data protection responses.

Instrument	Relevance to the Solution
Digital Personal Data Protection Act, 2023 (DPDPA)	Data Fiduciary obligations for processing litigant personal data; consent management; data subject rights; Data Protection Officer
Information Technology Act, 2000 and IT (Amendment) Act, 2008	Legal validity of electronic records and digital signatures; intermediary obligations; cybersecurity offences
Aadhaar Act, 2016 and UIDAI Regulations	Biometric data prohibition on storage; VID implementation; e-KYC and AePS compliance; authentication log retention
CERT-In Directions on Information Security Practices, April 2022	6-hour breach reporting; 180-day log retention; NTP synchronisation; malware reporting
RBI Guidelines on Payment Aggregators and Payment Gateways (March 2020, updated through 2024)	PA/PG authorisation; net-worth requirements; escrow account maintenance; merchant onboarding; data localisation
RBI Master Directions on KYC, 2016 (updated through 2024)	KYC for wallet and court account onboarding; CKYC Registry; Video KYC (V-CIP); ongoing due diligence
RBI Master Directions on Prepaid Payment Instruments, 2021 (updated)	Full-KYC PPI requirements; minimum-KYC restrictions; interoperability mandate; permissible transactions
NPCI Operational Guidelines (UPI, NACH, BBPS, AePS, IMPS, UPI AutoPay, UPI 123Pay)	Transaction limits; interoperability mandates; dispute resolution TAT; participant obligations; zero-MDR for UPI P2M
PCI-DSS v4.0 (or latest)	Cardholder data security; network segmentation; tokenisation; penetration testing requirements
Karnataka Court Fees and Suits Valuation Act	Accurate computation of ad valorem and fixed court fees; fee schedule compliance; remittance to Consolidated Fund
Karnataka Stamp Act, 1957	Stamp duty computation; eStamp integration obligations (SHCIL / Karnataka eDistrict)
Code of Civil Procedure, 1908 (Orders XXV, XL)	Security for costs; Court Receiver appointment and fund management
Code of Criminal Procedure, 1973 /	Bail deposit and surety bond obligations; fine payment and

Bharatiya Nagarik Suraksha Sanhita, 2023 (BNSS)	remittance
Motor Vehicles Act, 1988 and MACT Rules	Structured MACT deposit and disbursement requirements; insurance company obligations
Legal Services Authorities Act, 1987	Lok Adalat award deposits; DLSA/SLSA payment flows; legal aid disbursements
Arbitration and Conciliation Act, 1996	Security deposits in arbitration proceedings; international arbitration fund management
Foreign Exchange Management Act, 1999 (FEMA)	NRI and foreign party remittances; RBI reporting obligations; SWIFT and RDA compliance
Public Financial Management System (PFMS) Guidelines	G2G payment flows; DBT compliance for Central scheme receipts
Rights of Persons with Disabilities Act, 2016 (RPwD Act)	Digital accessibility obligations; WCAG 2.1 AA compliance for all interfaces
Right to Information Act, 2005	Audit trail and record-keeping enabling RTI disclosure by the High Court; minimum 8-year retention
Karnataka Information Technology Policy and Karnataka e-Governance Framework	Preference for Karnataka / India-based data centres; Seva Sindhu integration norms; KSIT guidelines

A Data Processing Agreement (DPA) compliant with the DPDPA, 2023 will be a mandatory contract deliverable for the selected Service Provider. Respondents should indicate at EOI stage whether they have a standard DPA template for Government engagements and whether it addresses the Aadhaar Act, RBI data localisation norms, and NPCI data requirements.

9. Submission Details

9.1 Submission Deadline

EOI responses must be submitted by 4 PM Mon 25.05.2026. Late submissions will not be accepted.

9.2 Format and File Requirements

Response on EOI shall be uploaded to the Karnataka Public Procurement Portal (KPPP) <https://kppp.karnataka.gov.in/#/portal/portal-home> before the last date prescribed.

- Demonstrable model: where provided as a live URL or video file, include the link/file as Annexure 6; live demo URLs must remain accessible for minimum 30 days from submission date
- File naming convention for soft copy: [EntityName]_HCC-181/2026.pdf for each Part and Annexure
- Language: English; Kannada translations of key sections are welcome but not required

9.3 Pre-Submission Queries

Respondents may submit written queries or requests for clarification by e-mail to the regcomp@hck.gov.in by 08.05.2026. The High Court may compile responses to queries and publish a consolidated Q&A document on its official website for the benefit of all potential respondents. Oral clarifications will not be binding; only written responses form part of the EOI process.

9.4 Pre-Submission Briefing (Optional)

The High Court may, at its discretion, organise an industry briefing session for interested respondents. If held, details will be published on the official website of the High Court of Karnataka at least 7 days in advance.

10. General Conditions

- This EOI is issued as a market intelligence exercise only. It does not constitute a procurement process, RFP, tender, or commitment of any kind by the High Court of Karnataka.
 - Participation is voluntary. Neither participation nor non-participation will confer any advantage, preference, or disadvantage in the subsequent RFP process.
 - The subsequent RFP will be an open, competitive procurement available to all eligible entities, including those who did not respond to this EOI. EOI respondents receive no preferential treatment.
 - All information, materials, and intellectual property submitted in an EOI response remain the property of the respondent. Submission does not transfer any rights in the submitted material to the High Court.
 - The High Court may use aggregate, anonymised insights from EOI responses to inform the RFP and may publish such insights in summarised form without attribution to any individual respondent.
 - The High Court reserves the right to accept, reject, or decline to consider any EOI response — in whole or in part — without assigning reasons, and without liability to the respondent.
 - Respondents bear all costs of preparing and submitting EOI responses. The High Court is not responsible for any such costs under any circumstances.
 - Information submitted will be treated as confidential. The High Court will not disclose identifiable respondent-specific information without the respondent's consent, except as required by law (including the RTI Act).
 - The High Court may invite respondents for a presentation or demonstration for market intelligence purposes only. Such an invitation is not shortlisting or selection.
 - Canvassing or attempting to influence officers of the High Court in connection with this EOI will result in the respondent's submission being disregarded.
 - The High Court reserves the right to modify, extend, cancel, or re-issue this EOI at any stage without obligation to respondents.
 - Submission of an EOI response constitutes acceptance of these conditions.
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Sd/-
(N. G. Dinesh)
Registrar (Computers)

Date:05-05-2026

Place:Bengaluru