

Important Instructions

1. The consent form shall be duly filled in and signed (along with a stamp of the company) by an authorized representative of the Biller on all pages.
2. Please provide a separate consent form for each Bharat Bill Payment Operating Unit in case more than one Operating Unit is onboarded.
3. Please recheck the Biller Category with the RM if required as there are Biller category level interchange fees configured in the system.
4. Kindly submit the hard copy of duly signed and stamped consent form on the above-mentioned address and the digital copy on bbps.biller@npci.org.in. All the Biller's must be made live within 6 months from the date of the consent form otherwise a fresh signed consent form will have to be provided to the Bharat Bill Payment Central Unit (BBPCU).
5. Please provide Authorised Signatory List along with specimen signature, on company letterhead.

BILLER CONSENT FORM

Consent of the Biller for Authorization of the Bharat Bill Payment Operating Unit (Letterhead of the Biller)

Effective Date:

D	D	M	M	Y	Y	Y	Y
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To,
The Operations Head,
Bharat Bill Payment System,
NPCI Bharat BillPay Limited ,
Unit 302, 3rd Floor, Raheja Titanium
Off Western Express Highway
Goregaon-East, Mumbai-400 063

Dear Sir/Madam,

We _____ (Name of the Biller) with Registered Office at _____ have agreed to participate in Bharat Bill Payment System ("BBPS") under NPCI Bharat BillPay Limited ("NBBL"), with registered office at The Capital, 1001 A, B-Wing, 10th floor, Bandra Kurla Complex, Bandra East, Mumbai 400051,

- a) We hereby authorise <name of Bharat Bill Payment Operating Unit> ___ to act as our Operating Unit in compliance with Procedural Guidelines and circulars of BBPS, communicated from time to time.
- b) We hereby consent for routing of all transactions through BBPCU to avail the benefit of the Settlement Guarantee Mechanism, facility to get access to transaction summary for all bill payments including consolidated MIS (hereinafter "Dashboard Functionality") as determined from time to time and complaints and grievance redressal mechanism overseen by BBPCU for all transactions.
- c) The agreement for on-boarding in BBPS with the Operating Unit is valid until _____
- d) We hereby nominate and authorize the below-mentioned personnel to receive access and relevant credentials to the Dashboard Functionality. We further agree that in the event any or all of the authorized personnel named herein-below move out of our organization or are rendered unavailable to continue to be the authorized personnel for the Dashboard Functionality, we shall give fifteen (15) working days prior written notice to Operating Unit/BBPCU, along with details of the replacement in order to grant them reasonable time to onboard and grant access of the Dashboard Functionality to the named replacement personnel.

Name	Email ID	Designation	Mobile Number

- e) We confirm that the timelines communicated from time to time for resolution of customer complaints shall be followed without delay.
- f) We shall comply with due diligence requirements prescribed in Guidelines on Regulation of Payment Aggregators and Payment Gateways dated March 17, 2020 (as updated from time to time) at the time of on-boarding and on an on-going basis.

- g) We shall ensure that duplicate payment made by customer is adjusted in the next bill or refunded to the customer within prescribed timelines

We agree that we shall be deemed to be on-boarded on BBPS from the Effective Date of the consent form submitted by the Biller and Biller's access to BBPS shall be valid till the date of expiry of the agreement with the BA/Operating Unit as specified in such consent form.

- h) We agree to inform BBPS in writing at least 60 days prior to termination of our existing relationship with the Operating Unit. We confirm that any change in the Operating Unit would be intimated to you in writing in accordance with the BBPS procedural guidelines and the change in such Operating Unit would only be affected after all pending complaints and disputes in relation our bills that pertain to the Operating Unit being replaced are resolved.
- i) We agree to comply with Act, Regulations, Circulars, Notifications, Guidelines, Advisories of NBBL and regulator as applicable from time to time.
- j) We hereby authorize BBPS participants (which includes RBI approved Operating Units and their approved digital service providers), to use our brand name and logo for the purpose of displaying our marks at various places in relation to transactions executed through BBPS for easy identification by the customer. This shall be in line with our trademark/brand usage guidelines and specifications. BBPS shall not in any manner whatsoever be responsible and/or be held responsible for any misuse of any of the brand name/logo by any participant.
- k) We shall display BBPS logo on all digital and physical channels including our website, bills (offline and online), receipts or messages/ statements to be sent to the customers.
- l) We confirm that the configuration details provided by us in the Biller Compliance Annexure (attached herewith as Annexure I) are accurate and true. We confirm that we have read and understood the Additional Terms attached herewith as Annexure II.
- m) We understand and agree that the transactions will be dynamically routed between the default / other Biller Operating Units by BBPCU.
- n) We agree to ensure that all transactions have either "Bill Reference ID" and "BBPS Transaction RefID" for all transactions pertaining to BBPS billers.
- o) We hereby agree to comply with the Procedural Guidelines, Circulars, SOPs and other guidelines communicated by BBPS from time to time.
- p) We hereby agree to promptly intimate BBPS of any change in the static / legal / demographic information updated by us at the time of on-boarding on BBPS.
- q) Applicable to billers where the nature of business includes microfinance loans

We, hereby declare and confirm that all the conditions stipulated under the below mentioned sections are satisfied and complied with,

- Para 2(i) of 'Master Direction – Exemptions from the provisions of RBI Act, 1934' updated as on April 01, 2022 (and as amended from time to time).

- Para 9 of the Master Direction – Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022 updated as on October 10, 2024 (and as amended from time to time).

We, further assure continued compliance with these regulatory requirements and acknowledge that any non-compliance may lead to consequences as deemed appropriate.

Yours faithfully,

Authorized signatory

Name:

Designation:

Contact No:

Email:

Annexure – I: Biller Compliance Form

Biller Name	
Biller ID	
Expected Volume/Avg. Ticket Size of the Biller Per Day)	
Consumer Base of the biller	
Electronic Payment Coverage % (i.e. % of total online collections against total collections of the Biller)	
BOCP Payment Coverage (%) (i.e. % of total collections received from physical payment collection point against total collections of the Biller)	
<u>Details of tags availability in Response</u>	
Customer Name (Consumer / Customer Name)	Yes No
Due Date (Due Amount effective upto)	Yes No
Amount (Amount Due for the consumer / customer)	Yes No
Bill Number (Unique Identification of the current bill)	Yes No
Bill Date (Bill/Due amount effective from)	Yes No
Bill Period (One Time / Daily / Weekly / Monthly / Bimonthly / Quarterly / Half-Yearly / Yearly / As Presented)	Yes No
Early Payment Date (Rebate Applicable till date)	Yes No
Early Payment Amount (Bill Due Amount – Rebate if any)	Yes No
Late Payment Amount (Bill Due Amount + Late Payment Charges if any)	Yes No
If No, When can we expect the mandatory tags from the Biller in future? Please mention the timeline	DD/MM/YYYY
Confirmation that all mandatory tags provided in BBPS are same as provided by Biller through direct communication	Yes No
Regular Expression (Regex)* for every Consumer Input parameter *Billers are required define validations for restricting redundant values from the consumers	Yes No
Pending flow for Online Payments	Yes No
Pending flow timeout period (in minutes)	Minutes
Retry interval (in minutes)	Minutes
Billing Cycle consistent across consumer	Yes No
Next Bill Generation Date Logic (Bill Date +- X days / Due Date +- X days / Others)	
<u>Biller Integration Details</u>	
Type of the biller	ONLINE OFFLINE A
In case of ONLINE type of Biller, what is the average connectivity uptime with Biller?	
In case of ONLINE type of Biller, Is there any mechanism to track the connectivity with Biller?	
If yes, please explain the process	
In case of ONLINE type of Biller, Is it real time posting into biller system (or) Is there any delay in posting?	

In case of OFFLINE A type of Biller, what is the frequency of bill data exchange between Biller to BOU?					
In case of OFFLINE A type of Biller, when will be the bill amount settled with the biller?					
When can we expect the settlement entry in biller website/App or customer account?					
<u>Biller Configuration</u>					
Please list down the biller error codes	BBPS Compliance code				
(Separate annexure may be provided by the BOU duly signed off by the Biller)					
<u>Technical Scenarios</u>					
In case of ONLINE Biller, Confirm the availability of re-post mechanism at your end for this biller					
What is the frequency of transactions re-post with biller?					
If file-based posting is adopted, confirm the deemed accept concept implemented with biller for all the BBPS settled transactions					
Is any other, mechanism implemented at your end to avoid reversals to customer, Please explain					
<u>Business Scenarios</u>					
Has the Biller submitted KYC documents to Operating Unit? If Yes, please specify the name of the documents submitted.	Yes No (Document Name)				
Billers accepts the payment after due date of bill	Yes No				
Does the biller allow the customer to pay the bill amount post due date expired?	Yes No				
If Yes, Is there any late payment fee levied from customer with bill payment	Yes No				
Late fee will be applied to the customer account and revised bill amount will publish it to online on immediate basis	Yes No				
Late fee will be applied to the customer account at the time of next billing cycle	Yes No				
<u>Biller Escalation Matrix</u>					
Name	Designation	Department	Mobile No	Email ID	Level
					L1

					L2
					L3
		IT / Technology			L1
					L2
					L3

Annexure – II: Additional Terms

- The Biller shall provide the below details to BBPCU:
 - Regular Expression (REGEX) in MDM Configuration against each customer parameters. REGEX is required to be defined by Billers for restricting redundant values from customers).
 - Biller Escalation Matrix
- The Biller shall clearly indicate the bill duration on the bills to be generated by the Biller.
- The definition of 'Due Date', 'Bill Date' and 'Bill Period' may vary for different categories. The Biller shall provide the requisite information to the BBPCU at the time of on-boarding.
- If the Biller's brand name is different from the Biller's registered name then the Biller shall provide the brand documentation to Operating Unit to enable Operating Unit to forward such documentation to BBPCU.
- The Biller shall be deemed to be on-boarded on BBPS from the Effective Date of the consent form submitted by the Biller and Biller's access to BBPS shall be valid till the date of expiry of the agreement with the Operating Unit as specified in such consent form.
- The Biller categories will be classified into following pre-defined area coverage groups -
 - **National Level Category:** Loan Repayment / FasTag / Credit Card / Broadband Postpaid / Landline / Mobile Prepaid / Mobile Postpaid / DTH / LPG / Insurance / B2B
 - **State Level Category:** Electricity / Water / Gas / Cable TV / Club Association / Hospital / Recurring Deposit Subscription / Housing Society
 - **District Level Category:** Education Fees / Municipal Taxes and Services
- The Biller shall provide standard and accurate responses to all Operating Units associated with the biller, to ensure accurate onward communication from Operating Unit to BBPCU.