

Circular: NPCI/2018-19/BBPS/004

August 17, 2018

To

BBPOUs,  
Bharat Bill Payment System

Dear Sir / Madam,

**Bharat Bill Payment System (BBPS) – Switching of fetch and payment transactions**

From the point of view of compliance to BBPS guidelines and circulars issued from time to time members to take rigorous note of the following:

1. In line with RBI directive to NPCI and in consonance with BBPS guidelines it is mandatory to pass all OFFUS payment transactions with respect to BBPS approved category billers through the BBPCU.
2. Approved category of billers on boarded in BBPS cannot be aggregated by entities other than those certified as BOUs as per guidelines. This is irrespective of any payment scheme, mode or channel. Aggregation of billers on boarded in BBPS and being aggregated by a non BOU is a clear violation of BBPS guidelines approved by RBI
3. OFFUS transactions are defined as those transactions where the customer is acquired by the COU's on its own channel or that of its Agent Institutions enabled by its own or any others' payment mode, for a biller not acquired directly by itself. Effectively it also qualifies such transactions as OFF-US if any part of the transaction lifecycle is in any manner, say only fetch, is routed through the BBPCU and payment is made from any other mode and is not settled through BBPCU. Such a transaction is a clear violation of BBPS guidelines and it should be ensured that such OFFUS transactions where fetch has been completed through BBPCU be mandatorily routed through BBPCU for payment irrespective of mode of payment.
4. Bilateral exchange of bill content between BBPOUs for billers on boarded on BBPS is prohibited irrespective of the mode of payment of transactions.

Members to kindly take note of the contents of the circular and comply with the guidelines.

Sincerely,

A.R.Ramesh  
Chief Project Officer  
Bharat Bill Payment System