

**Circular No. NPCI/2018-19/BBPS/007**

**Dated: 01, November 2018**

To,

All BBPOUs

**Customer consent for bill presentment and auto-payment**

With regard to confidentiality and use of customer data the Bharat Bill payment System Procedural guidelines have delineated the following:

- BBPOU shall not use, nor allow agent institutions and agents to use customer data collected in the course of bill payment or registration for other purposes without the consent of the customer. Suitable "opt-out" option will be provided to customers in all such cases.
- It shall be ensured that confidentiality and privacy standards are complied with diligently. Non-compliance will invite stiff penalties. Customers' data collected in the course of bill payment or customer registration will not be without the consent of the customer or outside the framework prescribed by its BBPCU. Suitable "opt-out" option will be provided to customers in all such cases.

It is imperative that the Customer BBPOUs (COUs) and their respective Agent Institutions obtain explicit and verifiable consent from the customers biller-wise, for fetch and pay to enable bill presentment within 60 days of the date of issue of this circular in order to comply with the BBPS procedural guidelines and any non-compliance is liable to attract penalties. Front end validation and compliance check to be done for all the channels and all the Agent Institutions respectively within the above mentioned time period.

Kindly take note of the contents of the circular and disseminate the same to your respective partners to ensure compliance.

Yours faithfully,



(A.R. Ramesh)

Chief Project Officer

Bharat Bill Payment System