

Circular: NPCI/2019-20/BBPS/027

16th March 2020

To,
All BBPOUs
Bharat Bill Payment System

Dear Sir/Madam,

Subject: BBPS Compliance and other issues – Measures thereof

I. Biller MDM refresh

It has been observed that MDM refresh and front end on-boarding of new billers takes considerable time. Based on stakeholder feedback the following time lines have been revised with immediate effect:

- a. MDM refresh and on-boarding of new billers on the front end, in the existing categories should not exceed 14 days from the date of issue of the MDM
- b. MDM refresh and on boarding of new billers on the front end, in the new categories should not exceed 60 days from the date of issue of the MDM
- c. In line with Procedural guidelines the COUs and Agent-Institutions (AIs) must render all billers on their front end for their customers that have been on boarded in BBPS across all categories. Selective rendering of billers is a violation of BBPS guidelines, though the BBPOUs and AIs can render these billers through channels and payment methods as per their discretion.

II. Bilateral Relationships

Bilateral relationships between BBPOUs is a violation of Procedural guidelines and defeats the very purpose of interoperability. BBPS has been in existence for three years and it has been observed that bilateral feed between BBPOUs continues to exist. The members of the Steering Committee agreed that compliance in this regard must be seriously executed as per the following norms:

- a. All BBPOUs that are currently engaged in bilateral relationship/s must declare the same-biller and OU wise within 14 days of the issue of the circular and this is binding on COUs and BOUs simultaneously.

- b. BBPCU in its discretion may allow continuation of such bilateral relations not exceeding 60 days from the date of its advice, communicated by mail/letter etc.
- c. In case, it is observed that the BBPOU has failed to declare and comply such bilateral relation/s or that it has failed to comply with BBPCU direction in this regard then a penalty would be levied, per transaction, equivalent to the switching fee prescribed for that category of biller/s; The same would be recovered from settlement as "Penalty fee" on a monthly basis
- d. Billers on boarded on BBPS and having existing relationship with the COU should also be migrated (including migration of existing customer data) within 60 days from the release of MDM. Non- compliance will attract penalty as mentioned in Point C.

III. Representation of Bharat BillPay Logo on Bill Pay section – beginning of the bill pay user journey

Bharat BillPay logo should be placed to represent the Bill Pay section that the BBPOUs and their AIs offer to their customers. This will help the customers to identify with the Bharat BillPay brand as they look to begin their journey to pay their bills on their applications. Normally the bill pay section is an in application experience without any particular logo as the customer is already logged in. BBPS is rapidly expanding into new categories representing an overall customer experience defined by assurance that the brand represents. This is in addition to the representation of front end guidelines already in place.

In the event of a biller not on-boarded in BBPS the logo may not be shown as part of the customer journey. Illustrative representation indicating 'B' is provided below:



Yours faithfully

A.R.Ramesh

Chief BBPS

Bharat Bill Payment System