

Circular: NPCI/2020-21/BBPS/027

24th Feb 2021

To,

All BBPOUs

Bharat Bill Payment System

Dear Sir/Madam,

Subject: Standards wherein BBPOUs are themselves Billers

1. Please refer to the RBI Guidelines on Implementation of Bharat Bill Payment System dated November 28, 2014, Point 37 a, with regard to Roles and responsibilities of Bharat Bill Payment Central Unit (BBPCU)
*“BBPCU will be responsible for setting standards - (i) Business standards, rules and processes for on-boarding the BBPOUs authorized under the PSS Act; **including multiple billers and BBPOUs relationship** (ii) Processes and procedures for various business/technical/operational requirements both at the BBPCU and the BBPOUs level, including setting up of agent network, (iii) Information exchange standards, including security standards; and (iv) risk mitigation. “*
2. With regard to RBI Implementation Guidelines and expansion of categories it is vital to have standards in place with respect to relationship with multiple billers and BBPOUs.
3. With respect to categories such as Credit Card, NETC FASTag Recharge, Loan Repayments, Metro Recharge etc. wherever the BBPOUs are themselves billers a second BBPOU is not required.
4. Since the Biller and BBPOU are the same the fallback or BCP (Business Continuity perspective) would not be applicable in this case, as two BBPOUs cannot have a direct relationship with each other.

5. Any request wherein
 - a. A second Biller BBPOU is desired by the BBPOU also acting as Biller themselves or
 - b. In case the BBPOU is not acting as Biller BBPOU (BOU) and desires to go with another BBPOU, as a BOU in both scenarios, the prerequisite should be “All transactions” being routed through BBPCU for interoperability and better oversight and governance.

Yours faithfully,



(Rahul Tandon)

Head, Product and Market Development & Compliance

Bharat Bill Payment System