

To,  
All BBPOUs  
Bharat Bill Payment System,  
NPCI Bharat BillPay Ltd.

Respected Sir/Madam,

**Clarification on BBPOU Application and Onboarding Process**

This has the reference to BBPOU application and onboarding document version 1 dated November 30<sup>th</sup>, 2022 and Procedural Guidelines for BBPS.

Bharat Bill Payment System is a Reserve Bank of India (RBI) conceptualized ecosystem which offers integrated, accessible and interoperable bill payment services to consumers across geographies with certainty, reliability and safety of transactions. Under Bharat Bill Payment System, the BBPOUs will function as entities facilitating collection of repetitive payments for everyday utility services, such as, electricity, water, gas, telephone and Direct-to-Home (DTH).

The net worth requirement for BBPOU has been reduced from Rs. 100 Cr to Rs. 25 Cr. This has resulted in an increase in BBPOU applications.

The brief steps for onboarding of BBPOU are:

1. Entities to seek authorization from RBI under the PSS Act for operating as a payment system.
2. Entities need to seek NPCInet connectivity to connect their respective application/project with NPCI.
3. Entities to undergo certification process.

Important points to remember:

1. As per process, RBI releases the In-principal approval with a certain validity. Post adherence to all the parameters, the Final approval to the entities is released.
2. In principal approval received from RBI is valid for only 6 months for any entity.
3. The entity has to apply for final authorization within this period only.
4. In case of any delay for final authorization, the entity has to obtain an extension letter from the RBI.
5. The entity is requested to keep Bharat Bill Payment System informed at all stages about the application status.
6. The RM is requested to follow up with the entity in case the final authorization/ extension letter is not submitted by the entity within 6 months.

Yours sincerely,



Noopur Chaturvedi  
Bharat Bill Payment System,  
NPCI Bharat BillPay Ltd.

**NPCI Bharat BillPay Limited**

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