

NPCI/2023-24/BBPS/005

23rd August, 2023

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

Respected Sir/Madam,

Subject: Advisory by NPCI Bharat Bill Payment (“NBBL”) on monitoring of suspicious transactions

NPCI Bharat BillPay Limited (hereinafter referred to as “NBBL”) is committed to its objective of providing an integrated, accessible, and interoperable bill payment system that is secured through an active monitoring mechanism, eliminating the risk of unscrupulous activities, thereby assuring trust and confidence amongst stakeholders and customers.

Recently, NBBL has observed instances of piecemeal bill payments by initiating multiple payment transactions in a single day by the same customer. It was observed that multiple payment transactions in smaller denominations were initiated against credit card bill payment by the same client on the same day.

In another scenario, it was observed that the bill payment was split into multiple transactions by the customer BBPOU.

Such transactions are suspicious in nature and require immediate attention from the BBPOUs. The BBPOUs are expected to examine modus operandi of such cases and take suitable steps for curbing such instances.

NBBL reiterates the following:

1. Implement an efficient risk management framework
2. Continuous monitoring of the alerts and examine the modus operandi
3. Identify suspicious transactions and its impact
4. Take suitable steps to mitigate risk associated with such transactions

NBBL shall monitor the frequency of occurrence of transactions which are suspicious in nature and keep the concerned BBPOU informed from time to time. BBPOUs having such anomalies shall be subject to implications viz. reversal of interchange fee etc.

All ecosystem partners are advised to follow the aforesaid guidelines, ensuring a safe and secure payment system.

Yours Sincerely,



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

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