

**NPCI/2024-25/BBPS/009**

**17<sup>th</sup> September 2024**

**To,  
All Bharat Connect OUs  
NPCI Bharat BillPay Ltd.**

Respected Sir/Madam,

**Subject:** Capturing & Transmitting Unmodified Information for Payment Transactions (Modes) routed through Bharat Connect platform

NPCI Bharat BillPay Limited (hereinafter referred to as “NBBL”) offers an interoperable and accessible bill payment services to customers through digital/online channels or network of agents, enabling multiple payment modes, and providing instant confirmation of payment.

All the ecosystem participants should adhere to all relevant rules, regulations and guidelines of Bharat Connect as outlined through different circulars and communications from time to time. Non-adherence to, and violation of the Bharat Connect guidelines and regulatory principles are liable for strict actions and implication of penalty or other actions.

In context to the same, we wish to reiterate that credit card as a payment mode is restricted for categories like Credit Card Bill Payments (CCBP) and Loan Repayment on Bharat Connect platform. COUs/AIs are mandated to ensure that correct parameters are captured in payment request initiated to Bharat Connect while executing transactions with credit card as a payment mode and prohibited payment modes are not utilized for making such payments. Responsibility of adherence to the mentioned guidelines rests with the respective OU(s) which is enabling the transactions for Agent Institution(s).

Considering the above, we wish to draw your attention to an instance where NBBL has suspended the services and de-activated an Agent Institution from Bharat Connect platform recently. This entity had allowed credit card as a payment mode for CCBP transactions and was transmitting incorrect information about the mode to the Bharat Connect Central Unit via its OU, thus necessitating action.

NBBL shall monitor the integrity of payment information from time to time. COUs/AIs observed as non-compliant shall be subject to actions including but not limited to business discontinuance, monetary penalty and/or penal action, depending on the severity of the situation.

We urge all ecosystem partners to follow the guidelines that are meant for ensuring a safe and secure payment system and work towards building customer trust.

**Yours Sincerely,**

Sd/-  
**Noopur Chaturvedi  
Chief Executive Officer (CEO)  
NPCI Bharat BillPay Ltd.**