

NPCI/2024-25/BBPS/007

22<sup>nd</sup> August 2024

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

Respected Sir/Madam,

**Subject:** Enhancement of Bill Payment journey by introducing 'Deemed Success' in Transaction Flow

NPCI Bharat BillPay Limited (hereinafter referred to as "NBBL"), with the objective of enhancing the bill payment journey by increasing the success rate on Bharat Bill Payment System (hereinafter referred to as "BBPS"), has introduced "Deemed Success" in the Transaction Flow.

Currently, a bill payment transaction is considered as "Failure" by default, if a response against the same is not received from the respective BOU / Biller.

With the introduction of "Deemed Success" in the Bill Payment journey, the aforementioned transactions shall be updated with status "Deemed Success". Further, these transactions shall be considered as successful for completion of settlement of the same. This process will help to reduce the number of failed transactions, thereby increasing the success rate of transactions and minimizing instances of refunds.

The details pertaining to configuration are available in the approach note and other linked documents enclosed with this circular.

In view of improving the Bill Payment journey on BBPS and customer experience, BBPOUs are advised to implement the aforementioned development by i.e. 30<sup>th</sup> September 2024.

Yours Sincerely,

Sd/-

Noopur Chaturvedi  
Chief Executive Officer (CEO)  
NPCI Bharat BillPay Ltd.

Enclosure:

**Approach Note: Deemed Success implementation in BBPS Transactions**