

NPCI/2026-27/BBPS/001

01st April 2026

To,

**All Operating Units
Bharat Bill Payment System
NPCI Bharat BillPay Ltd.**

Respected Sir/ Madam,

Subject: Generation of 'Bill Reference Id' for all ON-US transactions

This is in reference to section 5.2 of Bharat Bill Payment System (BBPS) procedural Guidelines Version 6.0, requiring all OUs to generate 'Bill Reference Id' for all transactions, wherein the biller and payment collecting interface belongs to the same Operating Unit (i.e. ON-US Transactions). The aforementioned ON-US transactions should be accurately reported by the OUs in the monthly returns submitted as per Circular No. NPCI/2021-22/BBPS/003 dated 04th May 2021.

NBBL had noted differences in the ON-US transactions reported in the monthly returns as against the ON-US transactions recorded at BBPS through 'Generate Bill Reference Id API'.

All Operating Units are hereby requested to adhere to the guidelines and submit accurate reporting of ON-US transactions to the Central Unit and ensure consistency with the 'Generate Bill Reference Id API'. Any deviation from this requirement shall be treated as a non-compliance.

Please note that the monthly ON-US transaction returns by the OUs are further submitted to the regulator and request co-operation to ensure accuracy in the information submitted.

For any further clarification, please reach out to your Relationship Managers (RMs).

Yours Sincerely,

Sd/-

**Noopur Chaturvedi
MD&CEO
NPCI Bharat BillPay Ltd.**