

**NPCI/2025-26/BBPS/002**

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

Dear Sir / Madam,

**Subject:** Implementation of Remitter Details for all BBPS categories.

This is in reference to our circular on "Data Security and Privacy Standard Framework for Credit Card Bill Payment Transactions processed through Bharat Connect" vide - NPCI/2024-25/BBPS/005 dt. 15th August 2024 and "Information requirements for Cross-Border wire transfers" vide - NPCI/2025-26/BBPS/001 dt. 01st April 2025.

The said circulars covered the requirement of capturing by the COUs the applicable remitter details for sharing with the respective BOU / Billers. The BOUs and Billers are requested to maintain the readiness to consume the remitter information shared.

In order to make bill payment transactions secure and compliant with Section 64 of Master Direction - Know Your (KYC) Direction, 2016 (Updated as on November 06, 2024), for the ecosystem, the requirement of passing information by the COU to BBPCU for onward communication to respective Biller Operating Units (BOUs) shall be implemented across all BBPS categories.

Domestic bill payment transactions above Fifty Thousand and all Cross Border bill payment transactions shall be accompanied by the below mentioned information

- a. Customer (remitter / originator) Name
- b. Customer (remitter / originator) Payment Mode
- c. Customer (remitter / originator) Bank Account Number or any other information applicable to the mode of payment.
- d. Customer (remitter / originator) address, or national identity number / customer identification number (e.g. PAN, Aadhaar Number, Passport Number, etc.) or date and place of birth.
- e. Payment Reference ID

The aforementioned requirement shall not be required for domestic bill payment transactions below Fifty Thousand Rupees. However, the "Payment Reference ID" shall be required for bill payment transactions below Fifty Thousand Rupees.

All participants are advised to ensure implementation of the aforementioned requirements for Domestic transactions by 31st July 2025 and for Cross Border transactions by 15th August 2025.

The aforementioned requirement shall supersede the earlier circular i.e. Clause 3(d) of "Data Security and Privacy Standard Framework for Credit Card Bill Payment Transactions processed through Bharat Connect" vide - NPCI/2024-25/BBPS/005 dt. 15<sup>th</sup> August 2024 and "Information requirements for Cross-Border wire transfers" vide - NPCI/2025-26/BBPS/001 dt. 01<sup>st</sup> April 2025.

The Approach Note will be released shortly.

Yours Sincerely,

Bharat Bill Payment System