

NPCI/2026-27/BBPS/007

25th June 2026

To

Operating Units

Respected Sir / Madam,

Subject: Implementation of CCF 1 (Biller Fee) in BBPS Ecosystem

This is with reference to implementation of Customer Convenience Fee (CCF1) by the participants.

CCF1 refers to an additional charge levied by the biller, over and above the actual bill amount. Currently, the fee is allowed to be charged on certain categories approved by BBPS Steering Committee.

The aforementioned fee was introduced to improve adoption of these categories while ensuring the sustainability of the overall ecosystem. The fee could be either fixed, percentage or slab based. COUs and AIs shall ensure implementation of these provisions on their front-end systems, in line with the fee as specified by the respective biller. An Approach Note in this regard was released to the ecosystem on 27th April 2026.

Non-implementation of CCF1 by the COU/AIs may be a constraint on the overall growth of the ecosystem, specifically for categories where CCF1 (Biller Fee) is applicable. The same was emphasised by NBBL in recent Working Group Meetings.

As discussed and agreed in the Steering Committee Meeting dt. 03rd June 2026, all ecosystem partners are required to ensure implementation of the CCF1 (Biller Fee) by 30th July, 2026.

The responsibility for ensuring implementation of CCF1 (Biller Fee) shall rest with the respective OUs, including their downstream participants (AIs, Agents, Service Providers).

All members are advised to take note of the above and ensure compliance within the prescribed timelines.

Yours Sincerely,

Sd/-

Noopur Chaturvedi
MD&CEO
NPCI Bharat BillPay Ltd.

