

NPCI/2025-26/BBPS/005

11th August 2025

To

All Operating Units

**Bharat Bill Payment System,
NPCI Bharat BillPay Ltd.**

Dear Sir / Madam,

Subject: Rationalisation of AI - COU Relationship

This is with reference to the guidelines received from Department of Payment and Settlement System (DPSS), RBI for AI - COU rationalization, vide CO.DPSS.POLC.No. S-324 / 02-27-020 / 2025-26 dt. 24th June 2025.

The referenced letter highlights concerns pertaining to usage of services of Payment Aggregators (PAs), who are not Customer Operating Units (COUs) of the Agent Institutions (AIs), for processing bill payment transactions on BBPS. This leads to fragmentation in transaction flow with potential gap regarding data integrity and system accuracy.

Considering the aforementioned concerns, RBI has mandated all digital AIs, which are not authorized PA themselves, to route BBPS transactions exclusively through its COU (or COUs as the case maybe), whereby the COU shall act as a PA for such transactions.

Hence, a digital AI shall use the PA services of their COU, under whom they have been onboarded. In case an AI is onboarded by two COUs, wherein both COUs are PAs themselves, the transactions shall be routed through the originating COU's PA service only.

The letter mandates compliance with the mentioned directive by June 30, 2026.

All entities concerned are advised to initiate necessary operational changes and system level configurations.

Yours Sincerely,

Bharat Bill Payment System