

NPCI/2026-27/BBPS/006

09th June 2026

To

Operating Units

Respected Sir / Madam,

Subject: Reiteration of Guidelines on Usage of BBPS Customer Data

The Bharat Bill Payment System (“BBPS”) remains committed to maintaining a safe, secure, and trusted ecosystem, with continued emphasis on safeguarding customer data.

With reference to the Circular NPCI/2024-25/BBPS/005 dt. 15th August 2024 on “Data Security and Privacy Standard Framework for CCBP, existing BBPS Procedural Guidelines, and applicable regulatory requirements, it is hereby reiterated that all ecosystem participants including Operating Units (OUs), Agent Institutions (AIs), Agents, and Service Providers ensure strict adherence to data security, confidentiality, and usage guidelines, as outlined below:

- a. Customer data collected during bill payment transactions or through registration shall be used only for transaction processing and customer service within the BBPS framework. Such data shall not be used, directly or indirectly, for any marketing, cross-selling or promotional activities.
- b. Participants shall ensure confidentiality and privacy standards are adhered to with diligence. Customer data shall not be used outside the BBPS framework or for any purposes other than those specified, in line with applicable guidelines. Where customer consent is required, customers shall be provided with a suitable opt-out option.
- c. Customer data shall be stored, processed, and accessed only within authorized systems, supported by adequate security controls, and in compliance with applicable laws, including the Digital Personal Data Protection Act, 2023.
- d. Participants to undertake periodic internal reviews and audits to ensure end-to-end compliance with the prescribed guidelines.

The responsibility for ensuring compliance with the above-mentioned requirements 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 immediate compliance across their systems and partner ecosystem.

Yours Sincerely,

Sd/-

Noopur Chaturvedi
MD&CEO
NPCI Bharat BillPay Ltd.