

**Circular: NPCI/2018-19/BBPS/006**

**October 08, 2018**

To

All BBPOUs,  
Bharat Bill Payment System

Madam / Dear Sir,

**Subject: Operating guidelines - Chargeback Requests for BBPS transactions done using credit/debit cards.**

As you are aware that the BBPS supports a wide variety of the Payment channel and modes credit/debit card being one of them.

The Agent Institution on-boarded by a Bharat Bill Pay Customer Operating Unit (COU) which has enabled card as payment mode on the customer facing interface acts as a merchant. However, if the front end application belongs to the COU itself then it acts as merchant and acquirer both as far as the card scheme is concerned.

We have been receiving requests from COUs seeking response to the chargeback requests raised by the card issuer banks where the payment mode is credit/ debit card.

These requests primarily pertain to the proof of service delivery by the Biller to the Consumer.

In order to facilitate smooth processing of such requests, participants are requested to adhere to the following guidelines.

**ISSUERS:**

1. As card Issuers participants must check the success/failure status of the transaction, reversals or refunds processed, if any, before raising a chargeback.

**ACQUIRERS:**

1. The Agent Institution/COU must display/convey the correct status of the transaction along with various transaction identifiers after the completion of transaction. They must ensure prompt processing of refunds where transactions have declined. This would reduce the instances of chargeback requests raised by the card holders.
2. The Agent Institution/COU must respond to the retrieval requests/chargeback requests as per the card scheme rules. Sufficient care must be taken to provide transaction identifiers generated at various stages/consumer numbers in a manner which establishes a clear linkage between various transactions legs involved while responding to these requests.
3. Bharat Bill Pay Biller Operating Unit (BOU) must respond to the chargeback requests forwarded by BBPCU in the prescribed format (Annexure I) confirming the service delivery



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by the Biller to the consumer within seven working days from the receipt of the request from COU/BBPCU. It may be noted that the responsibility of ensuring the service delivery for all successful transactions lies on the BOU.

Being a central scheme responses provided by BBPCU with regards to the status of the transaction at the time of responding to such requests made by the COUs should be considered as final.

Please make a note of the above and disseminate the instructions contained herein to the officials concerned.

Yours faithfully,

Lalit Khurana  
Bharat Bill Payment - Operations

Annexure I:

(On the letter head of the Biller)

To Whomsoever It May Concern

This is to certify that Rs. <Bill payment amount> have been credited to <consumer account numbers belonging to <Name of the consumer > on <posting date> vide transaction reference number < **transactions ref. number generated by biller's** systems.

Signature and stamp of the authorized signatory of the Biller