

Circular: NPCI/2018-19/BBPS/008

To,

All BBPOUs Bharat Bill Payment System

Dear Sir/Madam,

Revised Consent Form and Biller Compliance Annexure

We wish to draw your attention to circular number Circular: **NPCI/2017-18/BBPS/003**, dated 18^t April 2017, wherein the biller consent form was enclosed for eliciting necessary biller details to facilitate on boarding in the ecosystem. The circular is annexed for your ready reference.

Over a period of time our experience has evidenced that details furnished for configuring the billers does not delineate critical details like, but not limited to:

- Nature of integration with the type of biller
- Process of data exchange and posting with the biller
- Biller error codes and their mapping with the BOU
- Frequency of re-push with the biller
- Deemed acceptance etc.

Needless to say details as aforesaid will make the biller level configuration more transparent and responsive culminating to a finer customer experience. Going forward we have modified the consent form and the 'Biller Compliance Annexure' that the BOUs will have to furnish to make the biller level on boarding meaningful. This will facilitate elevated benchmarks for the ecosystem from the point of view of efficiency and customer centricity.

In addition to the consent form the biller compliance form has to be submitted by the biller on boarding BOU providing the details indicated in the line items. The BOUs may at their discretion add any other detail not listed in the 'Biller Compliance Annexure' that they determine from the point of view of biller configuration, efficiency and experience. The consent form and the annexure must be confirmed by the biller for efficacious on boarding.

We earnestly look forward to your cooperation in this regard.

Yours faithfully

Rahul Tandon Bharat Bill Payment System

BILLER CONSENT FORM Consent of the Biller for Authorisation of the default BBPOU

To The Head, Bharat Bill Payment System National Payments Corporation of India, Unit 302, 3rd Floor, Raheja Titanium Off Western Express Highway Goregaon-East, Mumbai-400 063 Dear Sir,

We

_____ with Registered Office at

have agreed to participate in the Bharat Bill Payment System under National Payments Corporation of India (NPCI), with registered office at The Capital,1001 A, B-Wing,10th floor, Bandra Kurla Complex, Bandra East, Mumbai 400051, a) We hereby authorise _______ to act as our default Bharat Bill Payment Operating Unit in compliance with BBPS Procedural Guidelines for ALL transactions across all payment modes and channels as decided by us in consultation with the BBPOU. Billers have the option of routing either ALL payment transactions or only OFF US transactions through Bharat Bill Payment Central Unit (BBPCU). AND / OR

b) We hereby authorise ________ to act as an additional default Bharat Bill Payment Operating Unit in compliance with Bharat Bill Payment System Procedural Guidelines for ALL transactions across all payment modes and channels as decided by us in consultation with the BBPOU. Billers have the option of routing either ALL payment transactions or only OFF- US transactions through Bharat Bill Payment Central Unit (BBPCU).

We understand and agree that ALL / OFF-US transactions will be dynamically routed between the default BBPOUs by BBPCU. We also understand that "ALL" transactions mean that 100% of the ON-US and OFF-US transactions will pass through BBPCU and "OFF-US" means transactions that are not done at the default BBPOU's own touch points. *{Note:*

Fill in 'a' and delete 'b' if only one default BBPOU is being authorised; Fill in 'b' and delete 'a' if another BBPOU is being authorised as default BBPOU in addition to the existing default BBPOU}

Fill in 'a' and 'b' if both BBPOUs are being authorised as default BBPOUs

c) All complaints relating to processed transactions received by BBPCU and/or above-said BBPOU(s) or Customer side BBPOUs would be attended to expeditiously by us and all possible help will be provided to the BBPOUs in this regard.

d) Any change in the default / additional default BBPOU would be intimated to you in writing in advance in accordance with the Bharat Bill Payment System Procedural Guidelines and the change in default/ additional default BBPOU would only be effected after all pending complaints and disputes in relation our bills that pertain to the BBPOU being replaced are resolved.

e) Various digital players ("RBI approved BBPOUs and their digital service providers; the approved players are responsible for the latter") who are live with National Payments Corporation of India ("NPCI") on Bharat Bill Payment System platform can use/adopt the Brand Logo/Image of our company, only for digital transactions on Bharat Bill Payment System screens for easy identification by the customer; in line with our Trademark/Brand usage guidelines and specifications. NPCI shall not in any manner whatsoever be responsible and/or be held responsible for any misuse of any of the Brand Image/Logo by any of the BBPS players.

f) Bharat BillPay brand logo would be displayed on digital and physical channels of the billers, including physical bills, to promote transactions on Bharat BillPay ecosystem

g) We also confirm that the configuration details listed out in the Biller Compliance Annexure have been examined and confirmed by us to facilitate accurate on boarding and understanding

Yours faithfully,

Authorized signatory (Name:) (Designation:) (Contact no:) (Email:) Date:

Annexure - Biller Compliance Form	
Biller Name	
Biller ID	
Expected Volume/Avg Ticket Size of the Biller (Per Day)	
Consumer Base of the biller	
Electronic Payment Coverage (%)	
BOCP Payment Coverage (%)	
Details of Mandatory tags availability in Response	
Customer Name	Yes No
Due Date	Yes No
Amount	Yes No
Bill Number	Yes No
Bill Date	Yes No
Bill Period	Yes No
If No, When can we expect the mandatory tags from the Biller in future? Please mention the timeline	
Confirmation that all mandatory tags provided in BBPS are same as provided by Biller through direct communication	
Biller Integration Details	
Type of the biller	ONLINE OFFLINE A OFFLINE B
In case of ONLINE type of Biller, what is the avgrage connectivity uptime with biller?	
In case of ONLINE type of Biller, Is there any mechanism to track the connectivity with Biller?	
If Yes, Please explain the process	
In case of ONLINE type of Biller, Is it real time posting into biller system (or) Is there any delay in posting?	
In case of OFFLINE A type of Biller, what is the frequency of bill data exchange between Biller to BOU?	
In case of OFFLINE A type of Biller, When will be the bill amount settled with the biller?	
In case of OFFLINE B type of Biller, When will be the amount settled with the biller ?	
when can we expect the settlement entry in biller website/App or customer account?	
Biller Configuration	
Please list down the biller error codes	BBPS complaince code
(Separate annexure may be provided by the BOU duly signed off by the Biller)	
Technical Scanerios	•
In case of ONLINE Biller, Confirm the availability of re-push mechananism at your end for this biller	
what is the frequency of transactions re-push with biller?	
If its file based posting with biller, confirm the deemed accept concept implemented with biller for all the BBPS settled transactions	
Is any other, mechnanism implemented at your end to avoid reversals to customer, Please explain	
Business Scanerios	
Biller accepts the payment after due date of bill	Yes No
Does the biller allows the customer to pay the bill amount post due date expired?	Yes No
If Yes, Is there any late payment fee levied from customer with bill payment	Yes No
Late fee will be applied to the customer account and revised bill amount will publish it to online on immediate basis	Yes No
Late fee will be applied to the customer account at the time of next billing cycle	Yes No
Regex implementation	
Support for another transactions, if you bill at time out and scheduled interval for 402 ADI	

Support for pending transactions, if yes, biller timeout and scheduled interval for 402 API Bill Cycle if consistent across customers