

Circular: NPCI/BBPS/2018-19/010

To,

All BBPOUs
Bharat Bill Payment System

Madam / Dear Sir,

BBPS: Compliance by BBPOUs.

We wish to highlight the following issues that have been repeatedly observed and also highlighted to us by users and participants.

1. Refreshing Biller Master Data Management file (MDM).

As per the prevalent process, all BBPOUs and Agent Institutions are informed by us once a Biller is made live in the BBPCU system. A 'Biller Master Data Management' (MDM) file containing the configuration details is shared via email. It is expected that the Customer BBPOUs configure the relevant details using the said data or APIs made available for this purpose, modify their front end applications and ensure that the bill payment option for the said Biller is made available to their customers.

In the sixth Steering Committee Meeting of BBPS held on 8th November 2017 it was agreed that Biller MDM must be updated within 7 days from the date of the Biller going live in BBPS.

It has been observed that some Customer BBPOUs are not prompt in updating their systems which has led to complaints from the users and Billers alike.

In view of the above BBPOUs are requested ensure that their front end applications and those of the agent institutions on-boarded by them are updated at the earliest.

2. Communicating the correct reasons for transaction declines.

Transaction response for any FETCH or PAYMENT request initiated by the Customer BBPOU is accompanied by a response code (indicating SUCCESS/FAILURE) and a reason for decline in the event of a transaction getting declined.

Customer BBPOUs are requested to review the same with their respective Billers and ensure that correct decline reasons are transmitted in the transaction response message.

Consequently, based on the response received from BBPCU, Customer BBPOUs and /or their Agent Institutions must display/communicate the transaction status and decline reason (if any) to their customers for further action at their end.

We request you to take note of the above and take corrective action wherever applicable.

Yours faithfully,

Rahul Tandon
AVP - Bharat Bill Payment — Product & Compliance