

Circular: NPCI/BBPS /2019-20/012 October 1, 2019

To,

All BBPOUs Bharat Bill Payment System

Madam/ Dear Sir,

Sub: Circular on alignment with Bharat Bill Payment Central Unit (BBPCU) timer

Current Scenario: Currently BBPCU timers with respect to transactions are set as follows:

BOU Read timeout	30 seconds
BOU Response Time	200 seconds
COU Read timeout	30 seconds

ACK First, Process later: All BBPOUs are expected to give the ACK message back to CU within 30 seconds and then perform respective internal processing.

The timers were set up from the point of view of aligning a consummate experience for the BBPOUs to enable a smooth handling of transactions on standardised lines. Based on experience and demand from the ecosystem it is imperative that time taken to complete the transaction life cycle should be considerably tightened and aligned between the BOUs and COUs for a better customer experience.

Revised Scenario Based on discussions with BBPOUs in the Task Force meeting held on 23rd Sep 2019, and constant feedback from key stakeholders in the ecosystem the following timers will take effect from 15th Oct 2019 at BBPCU.

BOU Read timeout	10 seconds
BOU Response Time	60 seconds
COU Read timeout	10 seconds

ACK First, Process later: All BBPOUs are expected to give the ACK message back to BBPCU within 10 seconds and then perform respective internal processing.

The COUs and BOUs are requested to take note of this change and implement necessary modifications to their respective applications to align with the BBPCU TIMERS to avoid any drop of transactions at BBPCU.

You are requested to confirm your readiness to ensure friction free transaction processing in the BBPS ecosystem. Kindly disseminate this circular to your respective teams to ensure implementation within the indicated timeline.

Yours sincerely,

Rahul Tandon Head-Product and Market Development Bharat Bill Payment System