

Circular: NPCI/BBPS /2019-20/020

30th December 2019

To,
All BBPOUs,
Bharat Bill Payment System

Madam/ Dear Sir,

Subject: BBPS - Circular on implementation of provisions for improving operational efficiency

It has been observed that despite frequent advisories and follow up with BBPOUs, implementation with regard to changes, augmentation and optimization of application often takes a long time. With regard to improvement in operational efficiency and enriched customer experience the following provisions need to be implemented by the BBPOUs with immediate effect:

1. Billers being on-boarded should be rendered in the respective consumer BBPOU front end channels category wise, separately, and should not be embedded within other categories, E.g. EMI repayments, as a new category, should not be rendered within other categories such as Water, etc. This workflow hampers the visibility of new billers and negatively impacts the overall customer experience.
2. Biller MDM refresh should be completed mandatorily within seven days of its issuance from the point of view ecosystem effectiveness.
 - Biller description: should be clearly defined, biller wise, to enable customer understanding of the facility offered, e.g. with respect to 'Loan payment/EMI category' the description displayed to the customer should clearly convey that this facility is being offered for missed/skipped EMI payments only.
 - Billers configured with additional information tags should clearly display the same to the customers, e.g. for billers on boarded under Insurance category it should clearly indicate to the customer the amount of premium or/and penalty etc.
3. It has been observed that although the billers have been on boarded and rendered on the front end to enable the 'Fetch' leg of the transaction, the integration with the payment gateway and internet for completing the payment leg has not been completed satisfactorily leading to payment declines. BBPOUs are requested to review their front end channels and ensure that payment leg (payment gateway and/or internet banking integration) should be in place for an enhanced customer experience.
4. BBPOUs may also note that bilateral exchange of bill content and transaction flow between BBPOUs is not allowed as per procedural guidelines for all billers on-boarded in BBPS. All BBPOUs must immediately discontinue such arrangements with immediate effect.

5. BBPS vide circular no. NPCI/2017-18/BBPS/001, dated 6 April, 2017 emphasized that certification of all dominant channels was an essential pre requisite for authorization as a BBPOU. It was also indicated that the dominant channels have to be opened to their entire customer base and transactions be promoted to pass on the benefits of BBPS to the ecosystem. It has been observed that many BBPOUs are yet to integrate their dominant channels like mobile/mobile banking and internet banking with regard to billers on boarded in BBPS and the same is being reported as to the regulators. BBPOUs to ensure compliance as this has assumed criticality in the light of expansion of new categories of billers in BBPS.
6. BBPOUs should also ensure the following through mobile banking and internet banking:
 - The customers should be offered register and pay functionality
 - Customers should also be offered quick pay facility – This way, services with respect to new billers is ensured to the customers at a faster pace
7. Biller MDM changes for enabling ‘either or’ condition wherever there is a choice offered by the billers as far as the Input parameters are concerned. Enhancement 9.0 published by BBPCU may be referred for further details.

E.g. for DTH billers - to enable customer recharge either thorough their ‘Mobile Number’ or ‘Subscriber ID’.

It has been observed that the change has not been incorporated despite issuance of advisory and follow up. BBPOUs are advised to implement the change by end of day 13th January 2020 under advice to BBPCU.
8. It has also been observed that enhancements communicated vide build numbers 7, 7.1, 8 have not been implemented by many BBPOUs who have not even commenced certification in this regard. Similarly enhancements designed to enhance customer experience and process efficiencies like ‘Validation API’, ‘Regex’ implementation at front end, Increase in the length of ‘Transaction Reference ID’ have also not been implemented despite repeated follow up.

Kindly treat this as urgent for an enhanced BBPS experience.

Yours sincerely

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Head Product development and Compliance

Bharat Bill Payment System