

Circular: NPCI/2020-21/BBPS/004

29th April 2020

To,

All BBPOUs

Bharat Bill Payment System

Dear Sir/Madam,

Subject: BBPS – Revised Biller and Agent-Institution Consent Form

- Consent form for the Billers and Agent-Institutions is part of the mandatory process for their on boarding on the BBPS platform.
- The consent forms for the Billers and Agent-Institutions are being revised with immediate effect from the date of issue of this circular, and all future on boarding based on consent received from the Billers and Agent-Institutions should be as per the revised forms.
- The forms are annexed to this circular for ready reference
Annexure-I Biller Consent Form
Annexure-II Agent-Institution Consent Form

Yours faithfully

A.R.Ramesh
Chief BBPS
Bharat Bill Payment System

BILLER CONSENT FORM
Consent of the Biller for Authorisation of the default BBPOU
 (Letter head of the Biller)

To,
 The Chief BBPS,
 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 (BBPS) 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. We understand that only those transactions that are passed through Bharat Bill Payment Central Unit (BBPCU) will be covered under the Settlement Guarantee Mechanism of BBPS.

Option 1:	We hereby consent that the default BBPOU will route all transactions through BBPCU to avail the benefit of the Settlement Guarantee Mechanism, consolidated MIS for all bill payments and complaints and grievance redressal mechanism overseen by BBPCU for all transactions
Option 2:	We hereby consent that the default BBPOU will route the select transactions to BBPCU as per their discretion and we understand that Settlement Guarantee Mechanism of BBPS and MIS from BBPCU will be limited to those transactions that pass through 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. We understand that only those transactions that are passed through the BBPCU will be covered under the Settlement Guarantee Mechanism of BBPS.

Option 1:	We hereby consent that the additional default BBPOU will route all transactions through BBPCU to avail the benefit of the Settlement Guarantee Mechanism, consolidated MIS for all bill payments & complaints and grievance redressal mechanism overseen by BBPCU for all transactions
Option 2:	We hereby consent that the additional default BBPOU will route the select transactions to BBPCU as per their discretion and we understand that Settlement Guarantee Mechanism of BBPS and MIS from BBPCU will be limited to those transactions that pass through BBPCU

We understand and agree that transactions will be dynamically routed between the default BBPOUs by BBPCU.

{Note:

Fill in 'a' and delete 'b' if only one default BBPOU is being authorised;

Fill in 'b' and delete 'a' if another additional default 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}

N.B.: The Biller will choose the same option (Option 1 or 2 above) under 'a' and 'b'.

- 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. Illustratively the Bharat BillPay logo must appear on the website, receipt and messages/statements to convey assurance and accessibility to the customers.
- 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:

Note: Kindly submit the hard copy of consent form on the above mentioned address and the digital copy on bbps.biller@npci.org.in

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 (Own Collection Point) Payment Coverage (%)	
<u>Details of Mandatory tags availability in Response</u>	
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	
<u>Biller Integration Details</u>	
Type of the biller	ONLINE OFFLINE A OFFLINE B
In case of ONLINE type of Biller, what is the average 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?	
<u>Biller Configuration</u>	
Please list down the biller error codes	BBPS Compliance code

Agent Institution Consent form
Consent of the Agent Institution for authorisation of the first &/or second BBPOU
(Letter head of the Agent-Institution)

To,
 The Chief BBPS,
 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 _____ (Name of the Agent Institution) with Registered Office at _____ have agreed to participate as Agent Institution in the Bharat Bill Payment System (BBPS) under Bharat Bill Payment Central Unit (BBPCU) 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 advise you that <name of BBPOU> will be our first Bharat Bill Payment Operating Unit (BBPOU) in compliance with Bharat Bill Payment System Procedural Guidelines and Standards for all transactions that the aforesaid BBPOU can handle through us. We undertake to comply with the Bharat Bill Payment System Procedural Guidelines, Circulars/Notifications, Standards and extant instructions applicable to Agent Institutions.

	Option 1:	We hereby consent that the first BBPOU will route all transactions through BBPCU to avail the benefit of the centralized consumer grievance redressal system
	Option 2:	We hereby consent that the first BBPOU will route the select transactions to BBPCU as per their discretion

Note: Tick the desired option and the same option will be applicable to the second BBPOU also, in case the Agent Institution desires to have two relationships in accordance with the BBPS guidelines

AND/OR

- b) We hereby advise you that <name of BBPOU> to act as second Bharat Bill Payment Operating Unit (BBPOU) in compliance with Bharat Bill Payment System Procedural Guidelines and Standards for all transactions that the aforesaid BBPOU can handle through us. We undertake to comply with the Bharat Bill Payment System Procedural Guidelines, Circulars/Notifications, Standards and extant instructions applicable to Agent Institutions.

	Option 1:	We hereby consent that the second BBPOU will route all transactions through BBPCU to avail the benefit of the centralized consumer grievance redressal system
	Option 2:	We hereby consent that the second BBPOU will route the select transactions to BBPCU as per their discretion.

Note: Tick the same option as exercised/desired for the first BBPOU

- c) All complaints relating to transactions initiated by the customers at our outlets or digital platforms under the existing as well as the proposed agency arrangements 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 first / second BBPOU would be intimated to you in writing in advance in accordance with the Bharat Bill Payment System Procedural Guidelines and the change in first/ second BBPOU would only be effected after all pending complaints and disputes in relation to the BBPOU being replaced are resolved.
- e) Bharat BillPay brand and Be-assured logo would be displayed prominently on the channels on-boarded (i.e. digital and physical channels) to promote transactions on Bharat BillPay ecosystem, as per the Brand Guidelines for all three stages.

Yours faithfully,

Authorized signatory

Name:

Designation:

Contact No:

Email:

Note: Kindly submit the hard copy of consent form on the above mentioned address and the digital copy on bbps.ai@npci.org.in