

Circular: BBPS /2016-17/001

Dated: 8th December 2016

To,

All In Principle Approved BBPOUs

Dear Sir/Madam,

Subject: BBPS – On-boarding Certification Process

The on-boarding and channel certification of BBPOUs is an on-going process. Final authorisation of the BBPOU, as advised by RBI, is subject to NPCI certifying adherence to BBPS standards. In this context, kindly take note of some of the important requirements that the BBPOUs have to comply with:

1. The BBPOUs must declare the current channels on which the bill payment facility is being currently offered to their customers. The BBPOUs will have to get all the aforesaid current channels tested and certified by BBPCU for the purpose of on-boarding and subsequent clearance for full certification within the timelines prescribed by RBI. Full certification is also subject to opening up the channels to its customer base within the specified time line.
2. In case all the current channels that are currently being offered to their customers cannot be certified immediately, BBPOUs must ensure certification on at least one channel for the purpose of on-boarding. This would however be construed as partial certification for that/those particular channel/s only. If some channel/s are not certified within the specified time lines then the BBPOU will have to apply for extension to RBI.
3. Once full certification is achieved for their current channels, any new channels introduced by the BBPOU, the channels will have to be tested and certified by BBPCU to ensure compliance of BBPS standards.
4. In case a BBPOU is desirous of getting certified as a biller aggregator then it must declare, all billers with whom it has direct agreements for bill collection and any addition of billers must be reported as per specified format at the end of each month. The reporting format is annexed to this circular.

5. Duly complete and execute all on-boarding documents including BBPS agreement. There shall be a tri-patriate between NPCI, Sponsor bank and BBPOU, in case BBPOU being a non-bank.
6. The BBPOUs have to adhere to the 'Front End Guidelines' published by NPCI whilst designing their user interface/s.
7. BBPOUs must put in place systems and processes so as to ensure that transactions initiated or received are not left unreconciled or open in their systems. Their internal reconciliation module must be ready before going live.
8. Generation of physical receipts, SMS and email alerts meant for customers should be as per BBPS Standards.
9. BBPOUs that get certified as Biller Operating Units (BOU) must on-board a default biller within 90 days of certification, otherwise they have to undergo certification process again to ensure consistency.
10. Compliance with any other requirements as indicated by RBI in the BBPOU authorisation letter
11. BBPOUS are advised to formulate their respective business strategies that may include but not limited to channel enhancement, customer coverage, biller engagement etc. to facilitate rapid adoption by the consumers and ramp up the transaction volumes.