

18<sup>th</sup> April 2017

Circular: NPCI/2017-18/BBPS/003

To,  
All BBPOUs

**Bharat Bill Payment System (BBPS) – Appointment of an Additional Default BBPOUs by Biller**

As per the Procedural Guidelines (PG) and the Standards for BBPS, a biller has to nominate a default BBPOU through which all OFF-US transactions will get routed. This entails that the default BBPOU is responsible for ensuring compliance with BBPS standards for on-boarding, inter-operability of bill payments, SLAs, settlement standards and guidelines and standards for resolution of consumer complaints, grievances and disputes. The biller may change the default BBPOU for valid reasons after giving a notice of 60 days to the existing default BBPOU and BBPCU. The PG also provides that BBPS will facilitate billers to nominate more than one default BBPOU for Business Continuity Planning (BCP) consideration, based on well-defined rules for routing transactions. It may however be noted that a biller may continue to have ONUS relationship with multiple BBPOUs with respect to its customers.

On a review of the functioning of BBPS, transaction success rate, stability of the system, uptime and availability and importantly, feedback from billers, it is considered desirable to offer the billers the option to appoint a second default BBPOU. The benefits of offering this option to the billers are expected to be significant improvement in uptime/ availability, reduced failure of transactions, greater customer satisfaction and effective coverage of different channels.

The necessary IT development to facilitate additional default BBPOU is underway and the facility will be rolled out shortly. The members may therefore note the following:

1. Billers may choose to appoint an additional default BBPOU if they so wish, by submitting a duly signed consent letter as per **Annexure-I**.
2. OFF-US transactions may be routed through both the default BBPOUs across all payment modes and channels as decided by the biller.
3. The transactions would be dynamically routed by BBPCU between the two default BBPOUs according to well-defined rules.

4. Both the default BBPOUs will ensure compliance with the role and responsibilities of the default BBPOU and BBPS Standards.
5. For the purpose of ON-US transactions the biller may continue to have arrangements with BBPOUs as per the extant guidelines. All such arrangements must be reported by the BBPOUs concerned as part of MIS reporting structure specified by BBPCU.

Yours faithfully



A.R. Ramesh  
Chief Project Officer  
Bharat Bill Payment System

ANNEXURE-I

BILLER CONSENT FORM

*Consent of the Biller for Authorisation/ Change of the default BBPOU*

(On Biller's letter Head)

To

The Head,  
Bharat Bill Payment System (BBPS),  
National Payments Corporation of India,  
The Capital, 1001A, B Wing,  
Bandra-Kurla Complex,  
Bandra-East, Mumbai-400051

Dear Sir,

We \_\_\_\_\_ (Name of the Biller) with Registered Office at \_\_\_\_\_ have agreed to participate 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 authorise <name of BBPOU>\_\_\_ to act as our default Bharat Bill Payment Operating Unit in compliance with BBPS Procedural Guidelines for all OFF-US transactions across all payment modes and channels as decided by us in consultation with the BBPOU.

AND / OR

- b) We hereby authorise <name of BBPOU>\_\_\_ to act as an additional default Bharat Bill Payment Operating Unit in compliance with BBPS Procedural Guidelines for all OFF-US transactions across all payment modes and channels as decided by us in consultation with the BBPOU.

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

AND / OR

- c) In supersession of our earlier instruction authorising <name of BBPOU>\_\_\_ as our default BBPOU/additional default BBPOU, we now wish to cancel the authorisation given in favour of the aforesaid BBPOU and replace it by authorising <name of BBPOU>\_\_\_ to act as our default/additional default Bharat Bill Payment Operating Unit in compliance with the BBPS Procedural Guidelines for all OFF-US transactions across all payment modes and channels as decided by us in consultation with the BBPOU now being authorised, for the following reason:

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

We agree that NPCI may notify both the aforesaid BBPOUs of our decision. The change of <\_\_>default/additional default BBPOU/s should become effective not exceeding 60 calendar days from the date of receipt of this letter at BBPCU. We agree that 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.

*Note:*

- *Fill in 'a' and delete 'b' and 'c' if only one default BBPOU is being authorised;*
- *Fill in 'b' and delete 'a' and 'c' if another BBPOU is being authorised as default BBPOU in addition to the existing default BBPOU;*
- *Fill in 'a' and 'b' and delete 'c' if both default and additional default BBPOUs are being authorised;*
- *Fill in 'c' and delete 'a' and 'b' if a default/ additional default BBPOU is being replaced with another BBPOU;*
- *Fill in 'b' and 'c' and delete 'a' if the existing default BBPOU is being replaced and an additional default BBPOU is also being authorised.)*

2. 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.

3. Any change in the default / additional default BBPOU would be intimated to you in writing in advance in accordance with the BBPS 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.

Yours faithfully,

Authorized signatory

(Name: )  
(Designation: )  
(Contact no: )  
(Email: )

Date: