

Circular: NPCI /2019-20/010

11th July 2019

To,

All BBPOUs
Bharat Bill Payment System

Madam/ Dear Sir,

BBPS: Refunds initiated by Biller BBPOUs

We have been receiving requests from Biller BBPOUs for refunding the bill amount to the user wherein the reason cited is 'Duplicate Payment'. These are cases where the customer had initiated a bill payment for which the payment had already been made either through BBPS or other payments systems.

In this regard BBPOUs are requested to take note of the following.

1. Biller BBPOUs must engage with the billers to ensure that the duplicate payment made by the consumer (if any) must be adjusted in the next bill instead of refunding the same.
2. There may be instances where bill payments for the same consumer number may have been initiated outside BBPS and later through BBPS or vice versa. In such cases where the refunds are inevitable, Biller BBPOUs must ensure that the refund must be initiated for the second payment only through the channel through which it was made.

It may be noted that any refund request forwarded by any Biller BBPOU to BBPCU hereafter must be accompanied by adequate evidence proving the refund in question was indeed the second payment which had been done through BBPS.

3. Our analysis indicates that a large number of cases where multiple payments were processed through BBPCU are ones where the second payment was initiated immediately after the first. Billers, post settlement of funds and subsequent reconciliation had initiated the refunds through their respective Biller BBPOUs.

In view of the above Customer BBPOUs must take measures to safeguard their customers from making double payments. Customer BBPOUs may provide a functionality for checking the status of the first payment and build adequate validations on their front end which would prevent / alert the user at the time of initiating the second payment with the same consumer number.

BBPOUs are requested to take note of the above and bring this to the notice of the concerned officials.

Yours faithfully,



Lalit Khurana
In charge - BBPS Operations