

Circular: NPCI/2018-19/BBPS/011

27th February 2019

To,

All BBPOUs,
Bharat Bill payment System

Madam / Dear Sir


Subject: Refunds and posting in customer account with the biller

The steering committee on BBPS recommended that for a confirmed fetch and/ or validated transactions the BOUs have to ensure that value date posting of bill payment is ensured at the biller level to avoid levying of 'late payment charges ' and subsequent customer complaints. In this context it has been decided that any refunds request coming from Biller BBPOUs post settlement, will attract penalty. Penal provisions will not, however be applicable to Biller initiated refunds for valid reasons. The penalty will also be imposed on the BOU/s if they fail to ensure value date posting on behalf of the customer at the biller level once the fetch or validation of customer parameters is confirmed and customer is put to inconvenience/ loss/ made to pay late payment charges due to such omissions.

The quantum of penalty will be a uniform charge of ₹100/- per instance of such omissions or refund by BOU. This amount shall be passed back to the customer through their respective Customer BBPOUs to compensate for inconvenience/distress caused. The penalty would come into effect from **1 April 2019**. Refunds arising out of non- implementation of Validation API by COUs will not be liable for penalty.

The contents of this circular should go a long way in ameliorating customer inconvenience.

Yours faithfully,



Rahul Tandon
Product & Compliance
Bharat Bill Payment System