

NPCI/2022-23/BBPS/015

03<sup>rd</sup> April, 2023

To,  
All BBPOUs  
Bharat Bill Payment System,  
NPCI Bharat BillPay Ltd.

Respected Sir/Madam,

**Bharat Bill Payment System – Increase in no. of BBPOUs for a biller from 2 to 3**

As per the Procedural guidelines and standards of Bharat BillPay, a biller has to nominate a BBPOU through which all the transactions will get routed. The BBPOU is responsible for ensuring compliance with Bharat BillPay standards for onboarding, inter-operability of bill payments, settlement standards and guidelines and standards for resolution of customer complaints, grievances and disputes. According to the circular NPCI/2017-18/BBPS/003, a biller is permitted to onboard more than one BBPOU for business continuity planning (BCP).

In order to accommodate the increasing volume of the transactions on advent of introduction of multiple new categories and foray of Bharat BillPay into the international landscape, the limit of two BBPOUs for a biller has been revised. The billers have been permitted to onboard a maximum of three BBPOUs. By default, the routing logic will be round robin. The routing logic can be changed by the biller.

To support the intended objectives, the new BBPOU should satisfy the following criteria to be on-boarded as the third BBPOU by a biller:

- The BBPOU should have a direct integration with the biller.
- The BBPOU should have network connections which are independent of the network connections of the biller with other existing BBPOU(s) or aggregators. An existing BBPOU or aggregator connection cannot be sublet for the purpose of expansion.
- The BBPOU can utilize the services of a TSP only for the purpose of software capabilities and not for connectivity.

The major benefits of offering the option of onboarding additional BBPOUs to the billers is significant improvement in uptime/ availability, reduced failure rate, greater customer satisfaction and effective coverage of different channels. The circular will come to effect from 10<sup>th</sup> April, 2023.

Yours sincerely,



Noopur Chaturvedi  
Bharat Bill Payment System,  
NPCI Bharat BillPay Ltd.

**NPCI Bharat BillPay Limited**

(A wholly owned subsidiary of NPCI)

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