NPCI/2019-20/BBPS/015   **15 November, 2019**

To,

All BBPOUs

Customer Consent for bill presentment and auto payment – II

Please refer to Circular No. NPCI/2018-19/BBPS/007, dated November 01st, 2018, on the captioned subject. In this regard it has been observed that explicit customer consent from the point of view of registration of services like reminders etc is often not adhered which is not in conformity with these guidelines.

In this context also refer to circular number NPCI/2019-20/BBPS/004, dated 25 April, 2019 on Bharat Bill Payment Enhancements 7 & 7.1 wherein the following process has been defined for Fetch/Validation response reutilization and can be utilized to ensure compliance by all COUs for ensuring customer consent::

1. The si_txn tag has been introduced as part of enhancement no 7 & 7.1
2. The si_txn tag has to be flagged as "Yes" in case the fetch has been initiated on behalf of the customer. That is "Fetch Type" will illustratively include Auto Fetch, Alerts, Machine generated based on customer consent.
3. The si_txn tag has to be flagged as "No" in case the "Fetch Type' has been initiated by the customer themselves, e.g. illustratively on Mobile apps like BHIM, bank branch, agent touch points, etc.

The tag was introduced as part of enhancement number 7 & 7.1 and the same has been communicated as part of the aforesaid circular. Kindly take note of the contents of this circular and introduce the process compulsorily with effect from 1 January,2020. Adherence is subject to compliance and non- adherence will be subject to penalty as it will be construed that fetch is being initiated without customer consent. COUs to ensure that the si_txn tag is flagged 'yes' or 'no' based on actual customer consent.

Copies of both the circulars are annexed with this circular for ready reference.

Rahul Tandon
Head Product and Compliance
Bharat Bill Payment System