

Circular: NPCI/2020-21/BBPS/021

7th October 2020

To,

All BBPOUs

Bharat Bill Payment System

Dear Sir/Madam,

Subject: TSP Role with regard to Certification of BBPOUs

This is in reference to the Circular NPCI/2020-21/BBPS/007 dated 23rd May 2020 regarding Certification of BBPOUs wherein it was advised, that the BBPOUs and the respective TSPs must adhere to the timeline for implementation of all the APIs/functionalities by 30th June 2020.

Enhancements:

- The enhancements have been introduced from time to time for enhanced consumer convenience and operational efficiency and are of critical importance for the betterment of the ecosystem.
- It has been observed that some BBPOUs and their respective TSPs have still not complied with the contents of the Circular mentioned above. This creates issues in the ecosystem where the compliant BBPOUs are unable to implement the latest enhancements, due to non-compliance of such BBPOUs and their respective TSPs. The entire ecosystem suffers on this account.
- In this regard the BBPOUs must ensure compliance, and BBPOU/s also acting as TSP for other BBPOUs, who are not compliant with the enhancements will not be permitted to take up the TSP role for any new BBPOU henceforth. This is applicable to COU and BOU side.
- The existing relationships, including BBPOUs acting as TSPs, must expedite the enhancements as it engenders systemic risk from a scheme perspective to ensure compliance.

Biller MDM rendering on all front-end channels:


- This is in reference to the Circular NPCI/2019-20/BBPS/027 dated 16th March 2020 regarding BBPS Compliance and other Issues-Measures thereof wherein based on stakeholder feedback the timelines of refresh of Biller MDM was revised to 14 days for existing categories from the date of issue of the MDM and 60 days for new categories. The circular was issued owing to the problem of new billers not being refreshed at the COU front end level within the prescribed time line.
- All BBPOUs and Agent-Institutions must display all Billers and Categories part of BBPS as per the timelines advised above.

- All new BBPOUs and Agent-Institutions going live on any channel must have all categories part of BBPS.
- The TSP for BBPOUs must ensure that all channels of BBPOUs must be rendered with the latest Biller MDM and provision of auto-rendering must be provided.
- Selective rendering of Billers is a violation of BBPS Guidelines which clearly states that “The system participants in the BBPS will have to adhere to a uniform set of standards and procedures so as to enable the smooth operation of this inter- operable bill payment system.”

BBPOUs may kindly take note of the contents of this circular and disseminate the contents down the line to ensure compliance. BBPOUs are also advised that non- compliance will be examined by the BBPCU at its discretion on a case to case basis.

BBPCU reserves the right to not allow a TSP for fresh certification in case of non-compliance.

Yours Faithfully,



Rahul Tandon

Head Product & Market Development and Compliance

Bharat Bill Payment System