

Circular: NPCI/2019-20/BBPS/026

9<sup>th</sup> March 2020

To,

All BBPOUs,

Bharat Bill Payment System

Dear Sir/Madam,

**BBPS Operational Guidelines with regard to pricing of excess transactions**

Please refer to the following BBPS circulars in the captioned context:

1. NPCI/2019-20/BBPS/024, dated 16<sup>th</sup> January 2020
2. NPCI/2019-20/025, dated 31<sup>st</sup> January 2020, Further clarification on pricing of excess fetch transactions

In this regard kindly note the following operational guidelines that have been finalized with the help of the task force constituted for the purpose:

- Only those records where actual charges have been levied would be provided in the reports to COU and BOU.
- A single interchange report comprising the details of the income/ expenditure pertaining to regular payment transactions along with the fetch related charges will be provided at the end of the month to all BBPOUs.
- Separate Invoice will be provided at the end of the month to BBPOUs by NPCI for the charges levied.
- Fetch related charges will be netted and settled with the regular settlement amount the day fetch related settlement is carried out.
- The charges for a given COU will be calculated at the biller level, basis which the compensation for various biller BBPOUs will be arrived.
- BBPOUs will have to refer the regular settlement (Raw/summary) files and Fetch Data for the purpose of tallying the Dr /Cr in the RTGS settlement account.
- For entities acting as COU and BOU both, BBPCU will provide two separate set of Fetch Data, separate invoices, common interchange report.

In this regard we would like to bring to your notice our circular number NPCI/2019-20/BBPS/015, dated 15 November, 2019 (circular attached for ready reference) wherein we had advised that for **'sitxn: the tag value to be passed as 'YES' in the all the payment requests'** to take care of the following:

- Ensuring explicit consent of the customer who is registered for reminders and auto payments
- The flag will also help optimize fetches with regards to such customers
- Given the sensitivity of the issue of customer consent the contents of this circular had to be compulsorily implemented by 1<sup>st</sup> January, 2020.
- BBPOUs and their respective Agent-Institutions (AIs) that come within the ambit of this circular are advised to indicate their compliance by **18<sup>th</sup> March, 2020**

The following points emerged after sustained interaction with COUs and digital AIs:

1. Whilst some COUs and digital AIs have employed intelligence to throttle repeated fetch transactions for SUCCESS (Response code 000) and Compliance code BFR004 most other COUs are yet to initiate their respective data to analyze their respective trends
2. Post optimization of their fetch logic the aforesaid COUs and digital AIs are now in the process of optimizing their fetch transactions at biller level wherein they have identified trends of unnecessary transactions that can be trimmed.
3. BBPS team has worked closely with these COUs and digital AIs to enable development of their logic and intelligence based on the following principles:
  - Billing period will be based on the consumer types in Electricity and Piped Gas category
  - Preferred method of predicting the next bill generation of consumer should be from the previous due date of the consumer; where the due date is not available intelligence may be employed to track pattern of payment for predictive analysis
  - Do not attempt to fetch the details multiple times for the same consumer number on same day.
  - If there is no outstanding in the customer account, do not initiate multiple requests on the same day.
  - If you are getting technical issues/error codes at that time of fetching the details, request you to initiate the requests after some time interval. Do not attempt to fetch the details repeatedly without any interval.
  - Do not initiate bulk request for the same biller; stagger the request over a time period to reduce the load on the BOU and the biller
  - Analyze customer data to bucket inactive customers to trim down fetch load; we recommend that customer who have not transacted for more than three months may be put in the inactive list

BBPOUs may take note of the guidelines and may approach the BBPCU for further guidance in this regard.

Yours faithfully

**Rahul Tandon**  
**Head – BBPS Product Development**  
**Bharat Bill Payment System**