

Circular: NPCI/2020-21/BBPS/029

24th March 2021

To,

All BBPOUs

Bharat Bill Payment System

Dear Sir/Madam,

Subject: Compliance with regard to Biller MDM Refresh

Please refer to circular no. **NPCI/2019-20/BBPS/027, dated 16th March 2020**, on the captioned subject. In this context we wish to draw your attention to the content that was part of this circular:

Biller MDM Refresh

- a. MDM refresh and on-boarding of new billers on the front end, in the existing categories should not exceed 14 days from the date of issue of the MDM
- b. MDM refresh and on-boarding of new billers on the front end, in the new categories should not exceed 60 days from the date of issue of the MDM
- c. In line with Procedural Guidelines the COUs and Agent-Institutions (AIs) must render all billers on their front end for their customers that have been on boarded in BBPS across all categories. Selective rendering of billers is a violation of BBPS guidelines. Billers should be refreshed on all supported channels as per biller configuration.

The Billers on boarded in the BBPS ecosystem are not being refreshed across various channels of BBPOUs and its respective Agent-Institution/s. The above timeline highlighted in the circular is not being adhered to by BBPOUs and its respective Agent-Institution/s. This has created an angst among the stakeholders, in this regard the following process will come into effect from the date of issue of this circular:

1. **Formal Compliance** letter would be issued to the compliance division (with a copy to the business division) of the respective BBPOU indicating non-compliance with any of the Biller MDM/s or any such compliance related to Biller MDM refresh (**Annexure-I** delineates the techno-operational and brand standards part of Biller MDM refresh).

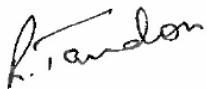
The BBPOU is expected to reply to the letter within five working days from the date of the issue of the letter indicating compliance or request for reasonable extension on justifiable techno-operational grounds. The BBPOUs to send the details of their respective senior compliance personnel on their letter head as per format provided in **Annexure-II**.

Annexure-II delineates the format for sharing the details of Compliance officials.

2. **Direct Relationship with Billers:** For BBPOUs acting as COU and BOU, in case of aforementioned non-compliance, would not be allowed direct relationship with the Biller (Billers who haven't been refreshed) even for ON-US transactions.
3. **Penalty:** In the context of COUs if the biller MDM refresh is not being adhered to within the specified time frame a penalty would be levied on the COU for non-compliance. The details of the Penalty would be provided in due-course.

In case any channel of the BBPOU is under migration, the same needs to be informed to BBPCU with a definite timeline and action plan for migration to BBPS within 20 days from the date of issue of this letter.

Yours sincerely,



(Rahul Tandon)

Head Product & Market Development and Compliance

Bharat Bill Payment System

Annexure-I

Techno-operational and Brand Standards part of Biller MDM refresh

To create compliance and efficiency in the process the following points of key importance will be considered:

- a. With regard to all the terms and conditions related to that particular biller which is configured under the blr_description field in biller MDM, It is mandatory for all the participants to show that content on their front end for that biller
- b. Its mandatory that all the participants to facilitate the amount editable option to the customer based on the biller configuration without fail
- c. Channel should have provisions to show all the additional information configured for the biller apart from mandatory tags
- d. Default values of customer inputs should be shown as drop-down list for selection
- e. If the biller is configured with multiple customer input values with grouping those details should be configured at front end properly
- f. Wherever the digital bill/invoice/ payment receipt copy is available as part of biller configuration the same must be rendered with a facility like a view button
- g. Bharat BillPay Biller logo to be prominently used as per Brand Guidelines for all the Billers on-boarded as part of the BBPS ecosystem. Selective use of Bharat BillPay logo is not permitted.

Annexure-II

Details of Senior Compliance Personnel

Name	Designation	Department	E-mail id