

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

Respected Sir/Madam,

Subject: Enabling payment mode “Credit Card on UPI” for BBPS Payments.

NPCI Bharat BillPay Limited (hereinafter referred to as “NBBL”) offers an interoperable and accessible bill payment services to customers through digital/online channels or network of agents, enabling multiple payment modes, and providing instant confirmation of payment.

NBBL accepts all payment modes like UPI/ Debit Cards/ Credit Cards/ Prepaid cards / Online / Net-banking / IMPS/ Wallets / Cash etc. at BBPS enabled service points.

With reference to Credit Card payment mode, customer can initiate payment through Credit Card or “CC on UPI” modes. There are certain categories in BBPS like Credit Card and Loan Repayment, where Credit Card as a payment instrument is not allowed, but UPI is allowed. For payment gateway transactions, payment mode for “CC on UPI” transactions is getting captured as “UPI”.

We wish to inform that “CC on UPI” is allowed only on specific MCC Codes by NPCI. The restricted MCC Codes are included in the Annexure to this circular.

Further, if COUs / AIs are accepting Credit Cards as a payment mode for BBPS payments, then they will have to enable “CC on UPI” payments for allowed MCC Codes in their front-end channels.

Please note: COU's and AI's need to have specific checks and balances to keep the configuration intact and enable “CC on UPI” on the allowed MCC Codes. MCC Codes may change in future as per implementation by NPCI.

Yours Sincerely,

Sd/-

Noopur Chaturvedi
Chief Executive Officer (CEO)
NPCI Bharat BillPay Ltd.

Enclosure:

Annexure: Restricted MCC Codes for “CC on UPI”

Annexure

Restricted MCC Codes for “CC on UPI”

MCC	Description
6010	Financial institutions manual cash disbursements
6012	Financial Institutions – Merchandise and Services and other similar services
6013	Cash Withdrawal ICCW
7407	P2PM CHANGES
7408	Lending Platform
7409	Digital account openings
0	P2P
6011	Financial institutions automated cash disbursements
6051	Non-financial institutions foreign currency, money orders (not wire transfer), scrip and travellers checks
6211	Securities brokers and dealers
7322	Debt collection agencies
7800	Government-Owned Lotteries
7801	Government-Licensed On-Line Casinos (On-Line Gambling)
7995	Betting, including lottery tickets, casino gaming chips, off-track betting and wagers at race tracks
7802	Government-Licensed Horse/Dog Racing
9406	Government-Owned Lotteries (Specific Countries)
4829	Wire transfers and money orders

NPCI Bharat BillPay Limited

(A wholly owned subsidiary of NPCI)

Registered Office: 1001 A, The Capital, B-Wing 10th Floor, Bandra Kurla Complex, Bandra (E), Mumbai 400 051. T: +912240009100F:+9122 40009101

Email id: bbps@npci.org.in, Website:

www.bharatbillpay.com, CIN: U67190MH2020PLC351595