

21st October 2024

NPCI/2024-25/BBPS/012

To, All Bharat Connect OUs NPCI Bharat BillPay Ltd.

Dear Sir / Madam,

Subject: Bharat Connect QR Implementation for New Customer Acquisition on Bharat Connect

In our endeavor to make the bill payment journey more intuitive and seamless for customers, NPCI Bharat BillPay Limited (hereinafter referred to as "NBBL") has launched Bharat Connect QR, enabling billers to convert their offline collections into digital collections.

Bharat Connect QR operates on a Scan, Fetch, and Pay model. Using this model, customers can make the bill payments by scanning the QR code, which will fetch the latest bill through the BOU. The customer can then proceed to pay directly within the same app.

For QR code to facilitate the payment collection for billers and to enable new customers, it's critical that all BBPS enabled front end apps to have enabled reading the QR code scanning to assist the consumers in making payments.

With reference to the aforementioned, all COUs and Als will need to integrate with the Bharat Connect QR. The Approach document and API specifications are provided in the Annexures. With this integration, front-end applications will be able to read all biller QR codes.

Non implementation of QR solution may lead to transaction failures and affect the customer experience. Therefore, we urge all COU/AI applications to enable this QR code scanning on their devices.

The necessary development needs to be implemented by the COUs/AIs within the stipulated period i.e. 15th November 2024 so that we can enable the QR code for all billers in the pipeline.

Yours Sincerely,

Sd/-

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

Enclosure: Annexure I: Approach Note - Bharat Connect QR Annexure II: Bharat Connect QR API Specifications