

NPCI/2024-25/BBPS/013

20<sup>th</sup> November 2024

To,  
All Bharat Connect OUs  
NPCI Bharat BillPay Ltd.

Dear Sir / Madam,

**Subject: Implementation of Unified Presentment Management System (UPMS)**

Unified Payment Management System (“UPMS”) was developed with the primary objective to manage high system load due to multiple bill fetches attempted by various front–end channels. UPMS ensures pro-active bill information to a front-end channel for its customers at the time of bill generation and upon payment. This eliminates multiple reminders and the risk of duplicate payment. The adoption of this feature by OUs has been acknowledged by regulator as critical, as the same is in the interest of end customers.

The importance of UPMS was communicated by us through various circulars as mentioned and Steering Committee Meetings held on **22<sup>nd</sup> May and 07<sup>th</sup> August 2024**. The revised timeline for implementation of UPMS was 30<sup>th</sup> September 2024 (refer circular number **NPCI/2024-25/BBPS/005 dated 15<sup>th</sup> August 2024**).

1. Circular number NPCI/2023-24/BBPS/009 - Introduction of Unified Presentment Management System (UPMS) Feature, dated 31<sup>st</sup> August 2023.
2. Advisory number NPCI/2023-24/BBPS/016 dated 11<sup>th</sup> October 2023.
3. Communication dated 22<sup>nd</sup> February 2024, reiterating the implementation of UPMS

We would like to reiterate that UPMS is built in the interest of the end customer, as a measure to instill confidence in the bill payment journey in Bharat Connect ecosystem. It will also rationalize the infrastructure required by BOUs and the billers over a period of time.

All OUs are requested to take urgent steps for implementation of UPMS by 31<sup>st</sup> December 2024.

The ecosystem partners are mandated to adhere to the aforementioned timeline of implementation, to ensure uniform mandate management experience across all COUs and their AI platforms.

**Yours Sincerely,**

Sd/-

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