NPCI
भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

BHARAT BILLPAY

GUIDELINES FOR BILLER INTEGRATION

Bharat Bill Payment System BBPS

Version 1.0

Release Date: 8th Feb 2017

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1 Purpose

This document elicits the requirements and standards for Biller Integration for BBPOUs. It has been drafted keeping in mind the diversified Biller integration scenarios that exist today in the Indian Bill Payment market. It is crucial to identify these variations and address through standardization and scheme rules. The document acts as a guideline for Biller integration through a compliance checklist and Biller mandate.

2 Version Control

Date	Version	Release Notes
8-Feb-2017	1.0	First release

3 Types of Biller Integration

Biller BBPOUs can have three type of integration with Billers

1. **Online Billers:** When Biller is connected online to the Biller BBPOU and all the communications between Biller and Biller BBPOU is happening on real-time basis. At the time of bill fetch, Biller BBPOU will pass the required information to the Biller on real-time and also get the response in real-time. Biller BBPOU will confirm the bill payment only after getting confirmation from respective Biller.

2. **Offline Billers (A):** When the Biller is not connected to Biller BBPOU on real-time basis and provides a file of expected bills at a pre-determined / regular frequency to Biller BBPOU. If there is any bill fetch request for this Biller then the information is fetched from the list of records maintained by the Biller BBPOU. There is no real-time communication happening between the Biller BBPOU and the Biller.

3. **Offline Billers (B):** When the Biller is neither connected to Biller BBPOU on real-time basis nor provides any file of expected bills to Biller BBPOU. A bill fetch request is not initiated for this scenario and Biller BBPOU receives all the bill payment requests for the concerned Biller and settles with the Biller at a later stage during the settlement cycle.

3.1 Biller Integration Configuration

In the below mentioned table, various Biller integration scenarios are shown:

S. No.	Type	Adhoc Flag	Fetch Requirement	Transaction	QuickPay value in Pay Request
1	ONLINE	T	OPTIONAL	1. QuickPay can be done (for any amount). 2. Payment against fetch can also be done for any amount.	1. Yes 2. No
2	ONLINE	T	NOT_SUPPORTED	1. Only QuickPay can be done (for any amount).	1. Yes
3	ONLINE	T	MANDATORY	1. QuickPay cannot be done. Payment against fetch can be done for any amount.	1. No
4	ONLINE	F	MANDATORY	1. QuickPay cannot be done. EXACT, EXACT_UP, EXACT_DOWN can be paid against fetched bill as per configuration.	1. No
5	OFFLINE A	T	OPTIONAL	1. QuickPay can be done (for any amount). 2. Payment against fetch can also be done for any amount.	1. Yes 2. No
6	OFFLINE A	T	NOT_SUPPORTED	1. Only QuickPay can be done (for any amount).	1. Yes
7	OFFLINE A	T	MANDATORY	1. QuickPay cannot be done. Payment against fetch can be done for any amount	1. No

8	OFFLINE A	F	MANDATORY	1. QuickPay cannot be done. EXACT, EXACT_UP, EXACT_DOWN can be paid against fetched bill as per configuration.	1. No
9	OFFLINE B	T	NOT_SUPPORTED	1. QuickPay can be done (for any amount).	1. Yes

3.1.1 ONLINE Billers

Scenario 1:

a. Biller is connected with the Biller BBPOU on real time basis.

b. Fetch Requirement is configured as "Optional", which means the Biller provides an option to either pay the bill amount with **"Bill Fetch"** or directly pay as **"Quick Pay"**.

c. The "Adhoc" indicator is TRUE. So QuickPay is possible with any amount without fetch or payment against fetch can be done for any amount.

Scenario 2:

a. Biller is connected with the Biller BBPOU on real time basis.

b. Fetch Requirement is configured as "Not Supported", which means the Biller does not support / allow a bill fetch.

c. The "Adhoc" indicator is TRUE. So only QuickPay is possible with any amount.

Scenario 3:

a. Biller is connected with Biller BBPOU on real time basis.

b. Fetch Requirement is configured as "Mandatory", hence the Biller has made bill fetch mandatory. Thus, Quick pay is not permitted.

c. The "Adhoc" indicator is TRUE. So QuickPay is not possible but payment after fetch can be done for any amount.

Scenario 4:

a. Biller is connected with Biller BBPOU on real time basis.

b. Fetch Requirement is configured as "Mandatory", hence the Biller has made bill fetch mandatory. Thus, Quick pay is not permitted.

c. So QuickPay is not possible but payment can be initiated with exact / greater / lesser amount of bill amount based on the Biller configuration.

d. The bill amount option – exact (EXACT), Greater than exact (EXACT_UP), less than exact (EXACT_DOWN) has to be captured as part of the Biller onboarding process.

3.1.2 OFFLINE A Billers

Scenario 5:

a. Biller is not connected with the Biller BBPOU on real time basis, however bill related information is available with the Biller BBPOU.
b. Fetch Requirement is configured as "Optional", which means the Biller provides an option to either pay the bill amount with **"Bill Fetch"** or directly pay as **"Quick Pay"**.
c. The "Adhoc" indicator is TRUE. So QuickPay is possible with any amount without fetch or payment against fetch can be done for any amount.

Scenarios 6:

a. Biller is not connected with the Biller BBPOU on real time basis, however bill related information is available with the Biller BBPOU.
b. Fetch Requirement is configured as "Not Supported", which means the Biller does not support / allow a bill fetch.
c. The "Adhoc" indicator is TRUE. So only QuickPay is possible with any amount.

Scenario 7:

a. Biller is not connected with the Biller BBPOU on real time basis, however bill related information is available with the Biller BBPOU.
b. Fetch Requirement is configured as "Mandatory", hence the Biller has made bill fetch mandatory. Thus, Quick pay is not permitted.
c. The "Adhoc" indicator is TRUE. So QuickPay is not possible but payment after fetch can be done for any amount.

Scenario 8:

a. Biller is not connected with the Biller BBPOU on real time basis, however bill related information is available with the Biller BBPOU.
b. Fetch Requirement is configured as "Mandatory", hence the Biller has made bill fetch mandatory. Thus, Quick pay is not permitted.
c. So QuickPay is not possible but payment can be initiated with exact / greater / lesser amount of bill amount based on the Biller configuration.
d. The bill amount option – exact (EXACT), Greater than exact (EXACT_UP), less than exact (EXACT_DOWN) has to be captured as part of the Biller onboarding process.

3.1.3 OFFLINE B Billers

Scenario 9:

a. Biller is neither connected to Biller BBPOU on real-time basis nor provides any file of expected bills to Biller BBPOU.

b. Fetch Requirement is configured as “Not Supported”, which means the Biller does not support / allow a bill fetch.

c. The “Adhoc” indicator is TRUE. So only QuickPay is possible with any amount.

Note: Biller BBPOU Responsibility:

- To identify / onboard the biller with the suitable biller type integration from the above mentioned 9 scenarios.
- To update the amount option (EXACT / EXACT_UP / EXACT_DOWN) at the time of on-boarding a biller in the BBPCU system.

4 Fee Configuration

4.1 Interchange Fee

Generally, it is proposed that Customer Operating Unit (Customer BBPOU) and the Biller Operating Unit (Biller BBPOU) would share a fee that would either be charged to the Biller and / or to the customer for bill payment transactions.

An interchange fee code needs to be configured for a combination of BBPOU and Biller. The fee could be slab-based, however, the amount ranges should not overlap and neither should there be any gap between a maximum amount of one slab and a minimum amount of the next higher slab. A flat fee, percent fee or a combination of both may be applicable while configuring these fee codes in a particular direction (C2B or B2C). An illustrative example is provided below.

Biller BBPOU ID	Biller ID	Fee Code	Tran. Amount Range (Max)	Tran. Amount Range (Max)	Percentage Fee (in percentage)	Flat Fee (in Paisa)	Fee Direction
AB01	VODA00000NAT01	CCF	1	100	0	100	C2B
AB01	VODA00000NAT01	CCF	101	9999999999	1	0	C2B
AB01	VODA00000NAT01	BF	1	9999999999	2	200	B2C

The Interchange Fee table comprises of the following major fields:

1. **Biller BBPOU ID:** The ID of the Biller BBPOU.
2. **Biller ID:** The ID of the Biller in BBPS.
3. **Fee Code:** Code assigned by BBPCU as per fee program.
4. **Fee Description:** A brief description on type of fee which will be applicable.
5. **Percentage Fee:** Fee can be charged as a percentage per transaction amount (as applicable). It indicates if percentage fee is applicable for that particular Fee Code / Fee Description.
6. **Flat Fee:** Fee can be charged as a fixed amount per transaction count (as applicable). It indicates if flat fee is applicable for that particular Fee Code / Fee Description.
7. **Fee Direction:** The direction of flow of fee, C2B or B2C.

When flat fee or percent fee field value is blank or zero for a particular fee code, the system will consider that particular component to be zero while calculating fee.

4.2 Interchange Fee Config

Initially, irrespective of the channel or mode of payment, the fee to be shared between the participants in the system would remain the same. However, in future the fee could depend on one or more of the following: payment channel, payment mode, Biller category, specific Biller and several other parameters. For a particular Fee Code, system will ensure only one scenario to be applied to BBPOU, Biller, MTI, Channel and Mode combination in one direction, i.e., from Customer to Biller BBPOU or vice-versa, in the Interchange Fee Config table. This implies that these fee combinations are mutually exclusive, i.e., only one of these combinations can exist at a time. The table below illustrates the following:

Biller BBPOU ID	Biller ID	MTI	Payment Mode	Payment Channel	Response Code	Fees	Default Flag
AB01	VODA00000NAT01	PAYMENT	Cash	Bank Branch	000	CCF,BF	f
AB01	VODA00000NAT01	PAYMENT			000	DCCF,DBF	t

- A combination of BBPOU, Biller and MTI are mandatory fields while Mode and Channel are optional fields.
- For a combination of BBPOU, Biller and MTI, CCF and BF are applicable only for a Cash and Bank Branch pair. Ceteris paribus, for any other Mode and Channel, DCCF and DBF are applicable since the default indicator is true.
- If the system is not able to uniquely identify a combination of BBPOU, Biller, MTI, Channel and Mode, then it will perform computations based on the condition default flag = TRUE for the BBPOU, Biller and MTI combination.
- Duplicate configuration will not be allowed for any interchange fee.
- A Response Code '000' identifies a successful transaction.
- The default flag is true only for one unique combination of BBPOU, Biller, MTI, Channel and Mode.

The Interchange Fee Config table comprises of the following major fields:

1. **Biller BBPOU ID:** The ID of the Biller BBPOU.
2. **Biller ID:** The ID of the Biller in BBPS.

3. **MTI:** Message type indicator identifying the transaction type, i.e., FETCH, PAYMENT, etc.
4. **Payment Mode:** Mode of payment, i.e., cash, credit card, etc.
5. **Payment Channel:** Payment channel, i.e., Bank Branch, Mobile, etc.
6. **Response code:** Required to identify successful transactions (000).
7. **Fees:** The fee codes assigned to a combination of BBPOU and Biller.
8. **Default Flag:** Boolean field indicating if the particular combination is default or not.

Interchange fee can be configured only by the authorized Biller BBPOU user. Verification of the configured fee will done by the authorized BBPCU user. On the basis of these parameters and the applicable fee rate table items, the interchange fee, along with the fee direction will be computed for the respective BBPOUs. Front end configuration will be given to the authorized Canvas user for adding, modifying or deleting interchange fee structure with maker / checker option. Maker can only configure the interchange fee and once approved by the checker, relevant changes will be reflected in the respective tables.

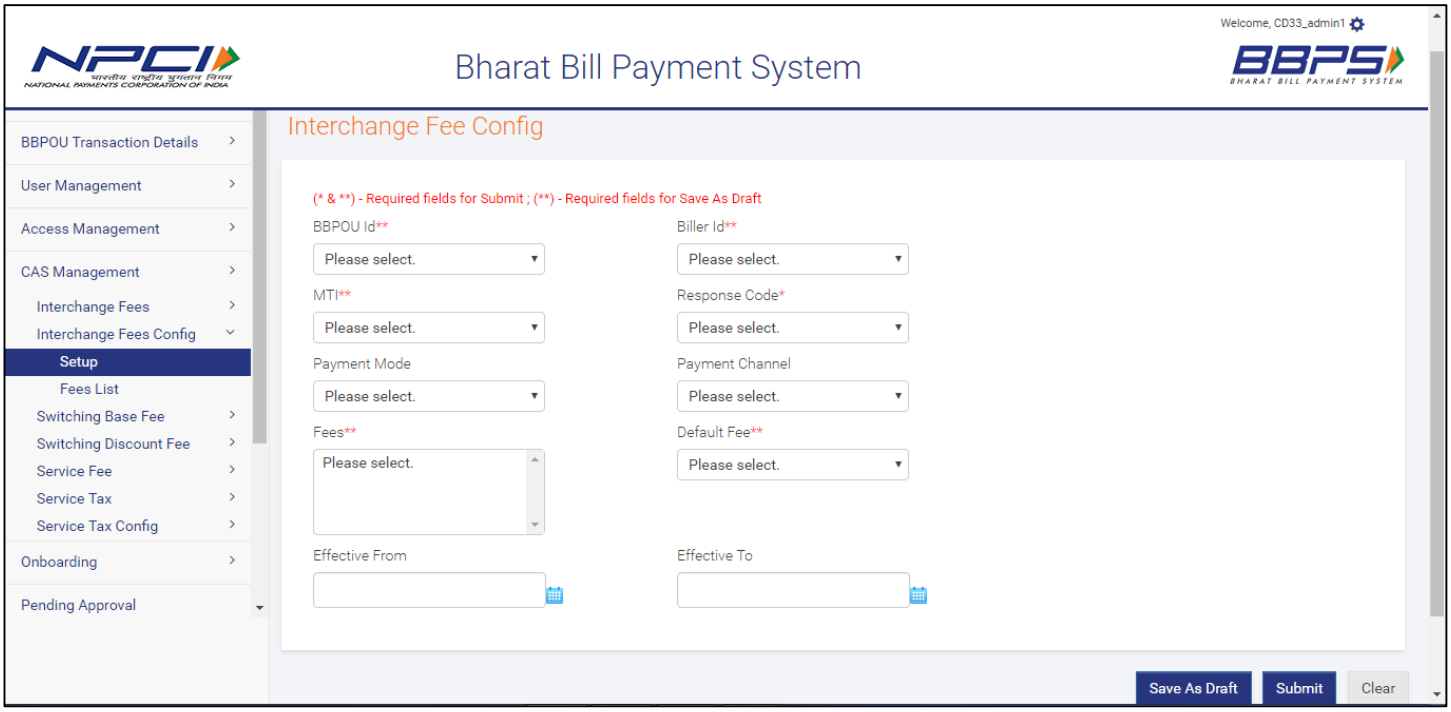
Interchange fee that has been charged during the original transaction will be reversed when any action results in a fund movement in the opposite direction. When a transaction reversal is done, the interchange fee will be taken from the bill payment. This could mean that the interchange fee being reversed will not differ from the original interchange fee charged. In case of disputed transactions, the interchange fee of the originating payment transaction will be referred to and be applied in the opposite direction.

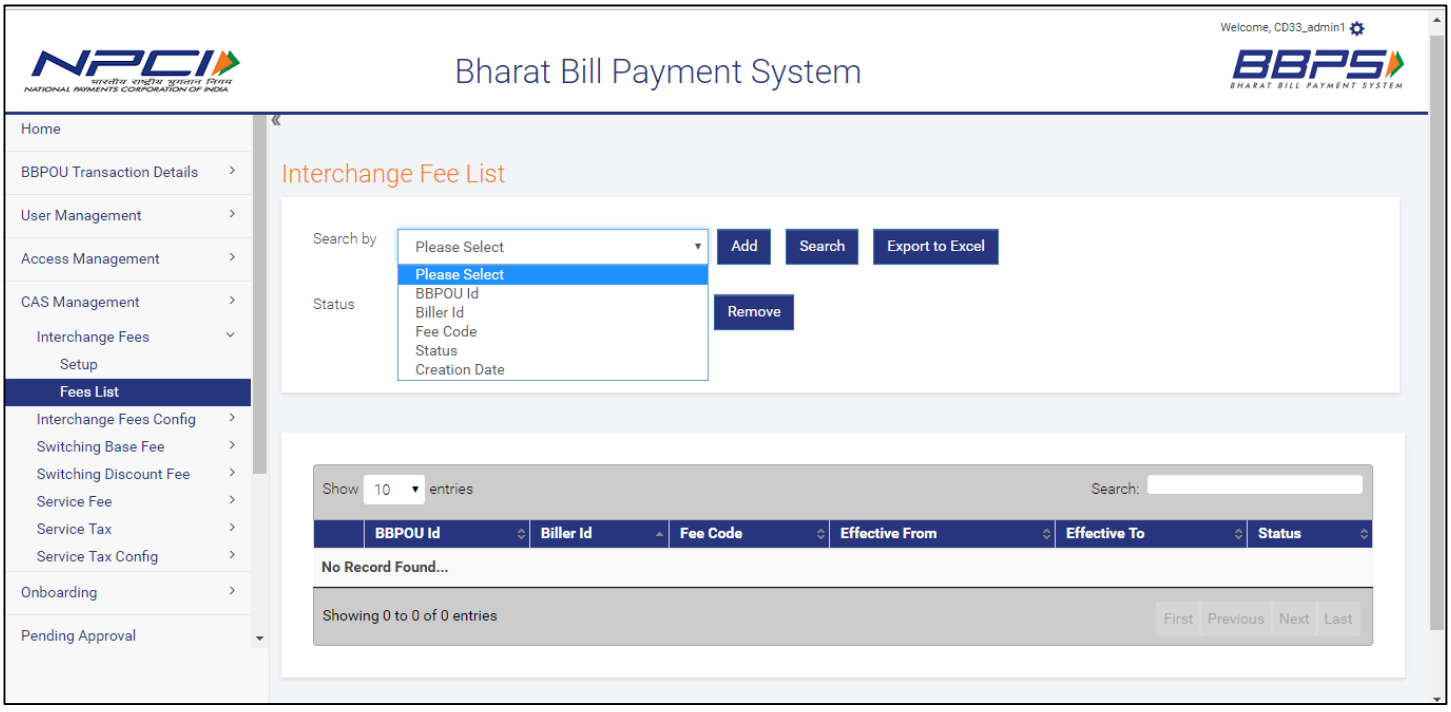
Note: **Biller BBPOU Responsibility**

- To configure the Interchange Fee for the Billers on boarded by the Biller BBPOU.

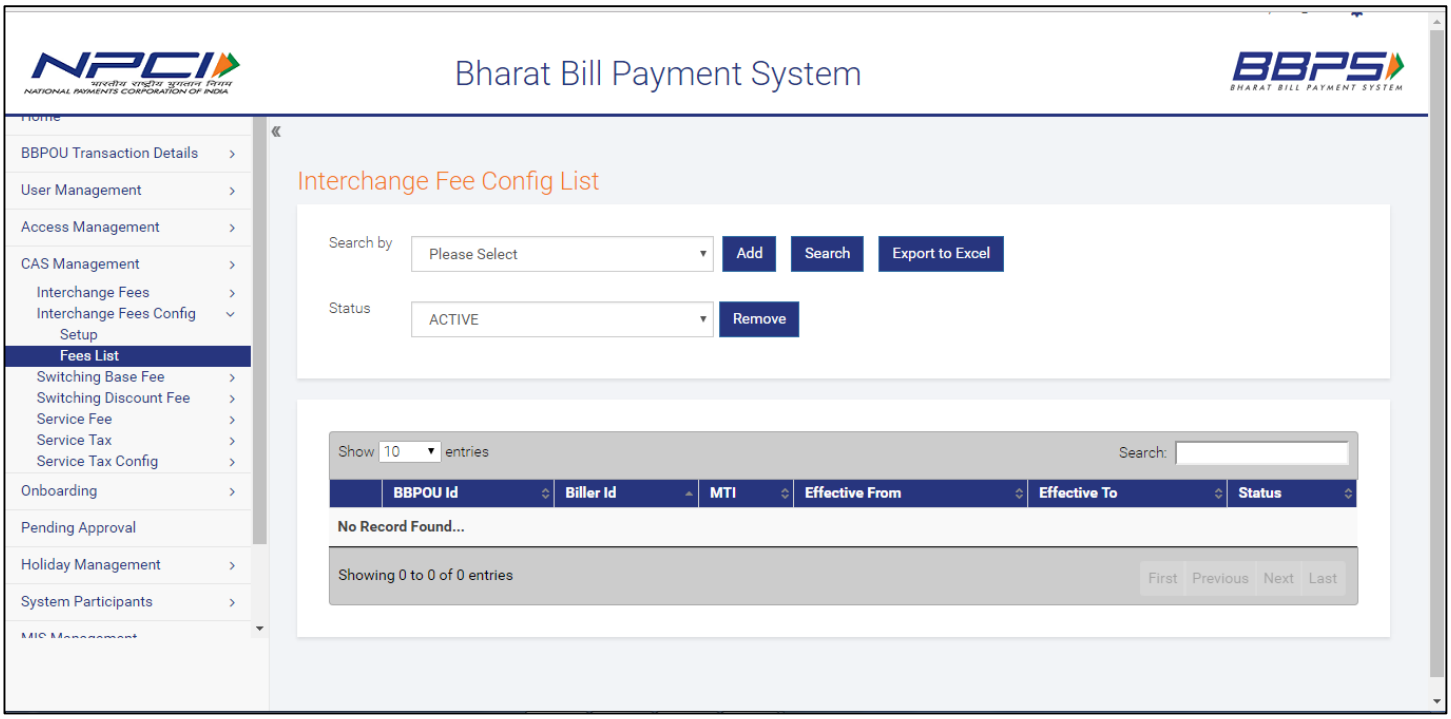
4.3 Interchange Fee Config via Canvas

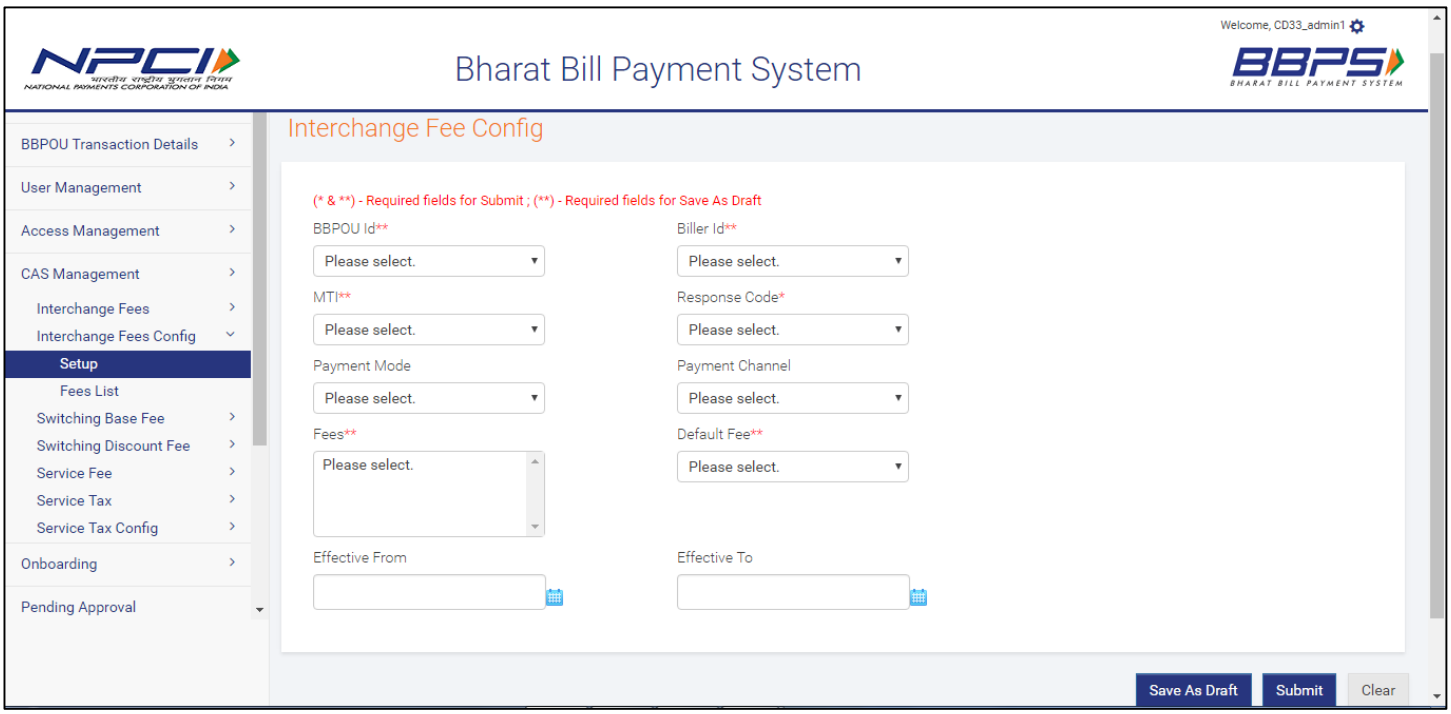
1. To configure Interchange Fee, all mandatory fields need to be specified. For transaction amount range, one or more range can be given.

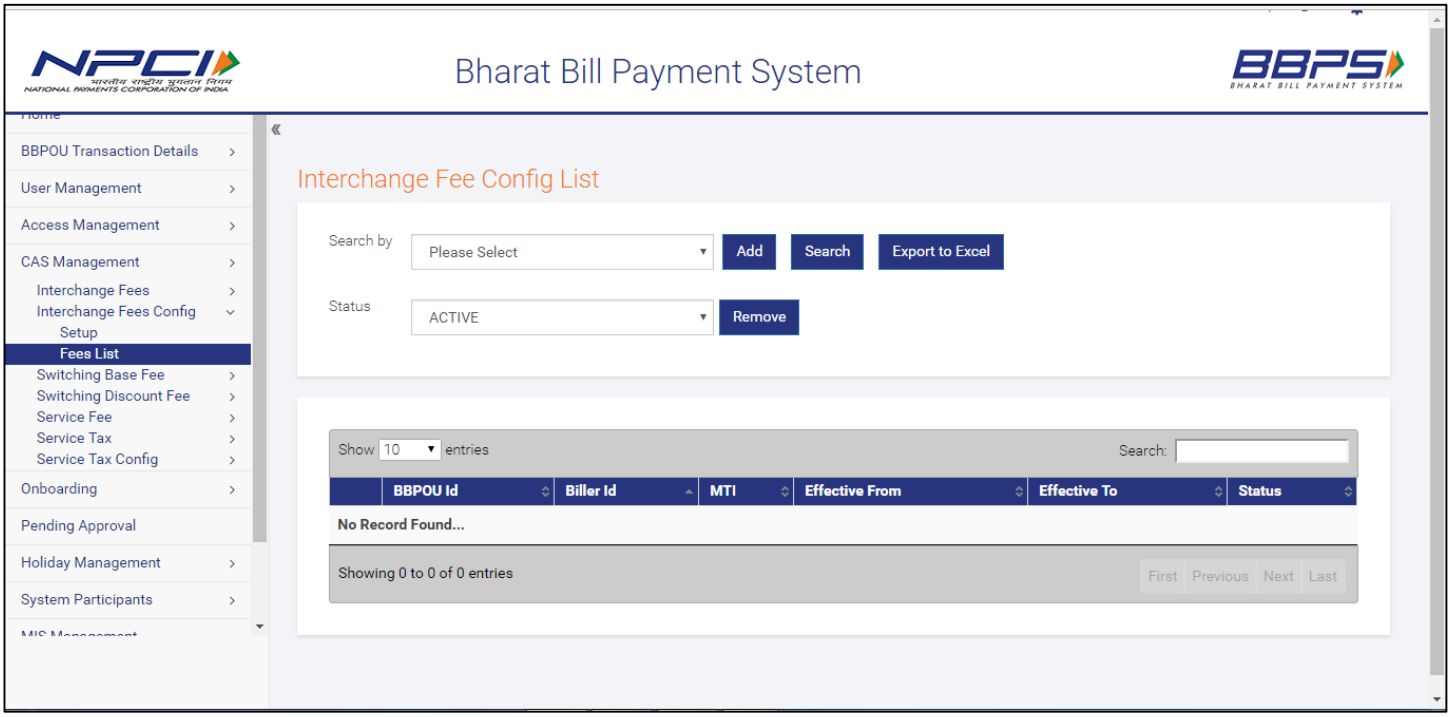




2. A maker - checker process will be in place to configure Interchange Fee.
3. To view Interchange Fee List, search by any field name as given. Further, the list can be exported and saved in excel format.






Bharat Bill Payment System
BBPOU Transaction Details
User Management
Access Management
CAS Management
Interchange Fees
Interchange Fees Config
Setup
Fees List
Switching Base Fee
Switching Discount Fee
Service Fee
Service Tax
Service Tax Config
Onboarding
Pending Approval
Holiday Management
System Participants
Interchange Fee Config List
Search by
Please Select
Add
Search
Export to Excel
Status
ACTIVE
Remove
Show 10 entries
Search:
BBPOU Id
Biller Id
MTI
Effective From
Effective To
Status
No Record Found...
Showing 0 to 0 of 0 entries
First
Previous
Next
Last

5 Mandatory Biller Response

5.1 Biller Response Block

While sending the response for any bill fetch or payment request, below mentioned tags need to be provided as part of the Biller Response block.

Attribute Name	Bill Fetch Response	Bill Payment Response
customerName	Mandatory	Mandatory
amount	Mandatory	Mandatory
dueDate	Mandatory	Mandatory
billDate	Mandatory	Mandatory
billNumber	Mandatory	Mandatory
billPeriod	Mandatory	Mandatory
custConvFee	NA	Mandatory
custConvDesc	NA	Optional

5.1.1 Customer Name

It is mandatory to send the customer name which is registered with Biller as part of Biller response. Maximum length of customer name is 100 and data type is alphanumeric.

It is the Biller BBPOU's responsibility to get the customer name from the Biller and pass it to BBPCU, which then passes it to the Customer BBPOU. If the customer name is not available with the Biller then this field may be populated as "NA".

5.1.2 Amount

It is mandatory to send the bill amount as part of Biller response which is the "Base Bill Amount".

- If the customer account is in credit balance, the amount attribute might be negative. Then the same negative amount should be passed as part of Biller response.
- If the customer has no bill due or has already paid the bill, the amount attribute should be populated with "zero" amount as default.

5.1.3 CustConvFee

The exact convenience fee, inclusive of service taxes, which the Biller wants to levy. If the Biller doesn't levy a customer convenience fee then the value of this attribute should be "zero". The maximum permissible amount must not exceed the capped amount by BBPCU. Please refer Circular no: for BBPS Interchange and CCF.

5.1.4 CustConvDesc

It describes customer convenience fee and is an optional attribute.

5.1.5 Bill Number

The unique number created at the time of bill generation. This is a mandatory attribute of maximum length 35 and data type as Alphanumericspecial.

5.1.6 Bill Period

This indicates the billing period of the bill payment. This is a mandatory attribute of maximum length 35 and data type as Alphanumericspecial.

5.1.7 Bill Date

Generation date of the bill is mandatory.

- Bill date should not be a future date.
- Bill date should not be greater than bill due date.

5.1.8 Due Date

Due date of the bill is mandatory.

5.2 Additional Amount Tags

Billers may provide additional amount tags apart from the bill amount which is dependent on the Biller's billing structure. This also needs to be passed to the customer at the time of bill fetch response.

For example, Early Payment Amount, Late Payment Amount, Minimum due Amount, Penalty, Surcharge, etc. These additional amount fields, if required, will be customized according to the requirements of the specific Billers at the time of on-boarding.

A Biller BBPOU sends the Biller response to BBPCU for a Biller with different amount options. When the Customer BBPOU initiates a payment which is other than the base bill amount (provided in amount attribute tag of the fetch response), then these amount parameters need to be passed on as part of the payment request as well. Otherwise BBPCU will reject that Bill Payment Request with the error message "Additional Tag(s) is Mandatory".

5.3 Additional Info Block

If the Biller chooses to pass some more additional details pertaining to a bill, these details can be passed through the additional information block. It is a Biller specific requirement.

For example, number of units consumed, early payment date, connection establishment date, etc.

Biller BBPOU Responsibility:

- While sending the biller response the following attributes need to be passed mandatorily:
  - Customer Name (customerName)
  - Amount (amount)
  - Bill Number (billNumber)
  - Bill Period (billPeriod)
  - Bill Date (billDate)
  - Due Date (dueDate)
  - Convenience Fee (custConvFee) – For Bill Payment Responses

- Billers may provide additional amount fields apart from the bill amount which is dependent on the biller's billing structure. Those details have to be passed through additional amount tags and it is a biller specific requirement.

- If the biller chooses to pass some more additional details pertaining to a bill, these details can be passed through the additional information block. It is a biller specific requirement.

6 Biller Agreements

1. **Bilateral arrangements:** For the categories of bill covered under the scope of BBPS, a BBPOU cannot have bilateral arrangement with another BBPOU nor with any Biller for aggregation of bill payments outside the BBPS.
2. The Biller BBPOU on receiving a mandate / Biller consent from a Biller to act as the default BBPOU will complete the formalities for on-boarding and configuring the Biller in the BBPS. BBPCU may independently verify with the Biller the mandate given to the default BBPOU.
3. Biller BBPOU bill data capture frequency:
    a. **For the Billers which are in offline (A) mode** (where the Biller BBPOU stands in for the Biller and receives updated bill data information from the Biller on a regular basis), it is expected that the bill information is shared by the Biller with the Biller BBPOU at regular intervals (bill date / bill generation frequency would be treated as a regular interval for updating) to avoid any discrepancies arising out of the delay in updating the Biller data.

    b. **For Billers which are in offline (B) mode** (where there is no connectivity between the BBPOU and the Biller and bills are paid without validation), the Biller should update the Adhoc bill payments on daily basis. There may be cases where the payments cannot be accounted for (e.g. mismatch of customer account number etc.). Any refund requests originating from the customer BBPOU must be promptly responded to.

    c. For the Billers which are on online (real time) mode with the BBPOU, it is expected that bill fetch will take place in real-time mode and payment success confirmation will be given to the Biller in real-time.
4. In case a Biller has been on-boarded in BBPS by only one BBPOU, that BBPOU will be deemed as the default BBPOU (Biller BBPOU) till such time as the Biller specifically requests to make another BBPOU as the Biller BBPOU.
5. The Biller BBPOU, on behalf of the Biller, will respond to the online messages for bill fetch and bill payment messages whether online / offline, single/ bulk sent by the Customer BBPOU through BBPCU (NPCI).
6. Agreement between the BBPOU and Biller may incorporate suitable clauses to ensure compliance with the following:

a. The consumer's account with the Biller should be updated on receipt of payment success message from the BBPOU. It may be noted that the Customer side BBPOU would issue a receipt to the customer on receiving confirmation of payment success message, which would be final proof of payment of the bill by the customer. Therefore it is imperative that the posting of the payment information is immediately carried out in the customer's account at the Biller's end.

b. The time / date of payment made by the customer will be the effective date of bill payment.

c. Requisite information and support may be the provided by the Biller to the BBPOU to resolve outstanding complaints and disputes within the prescribed TATs. All eligible refund cases must be processed immediately.

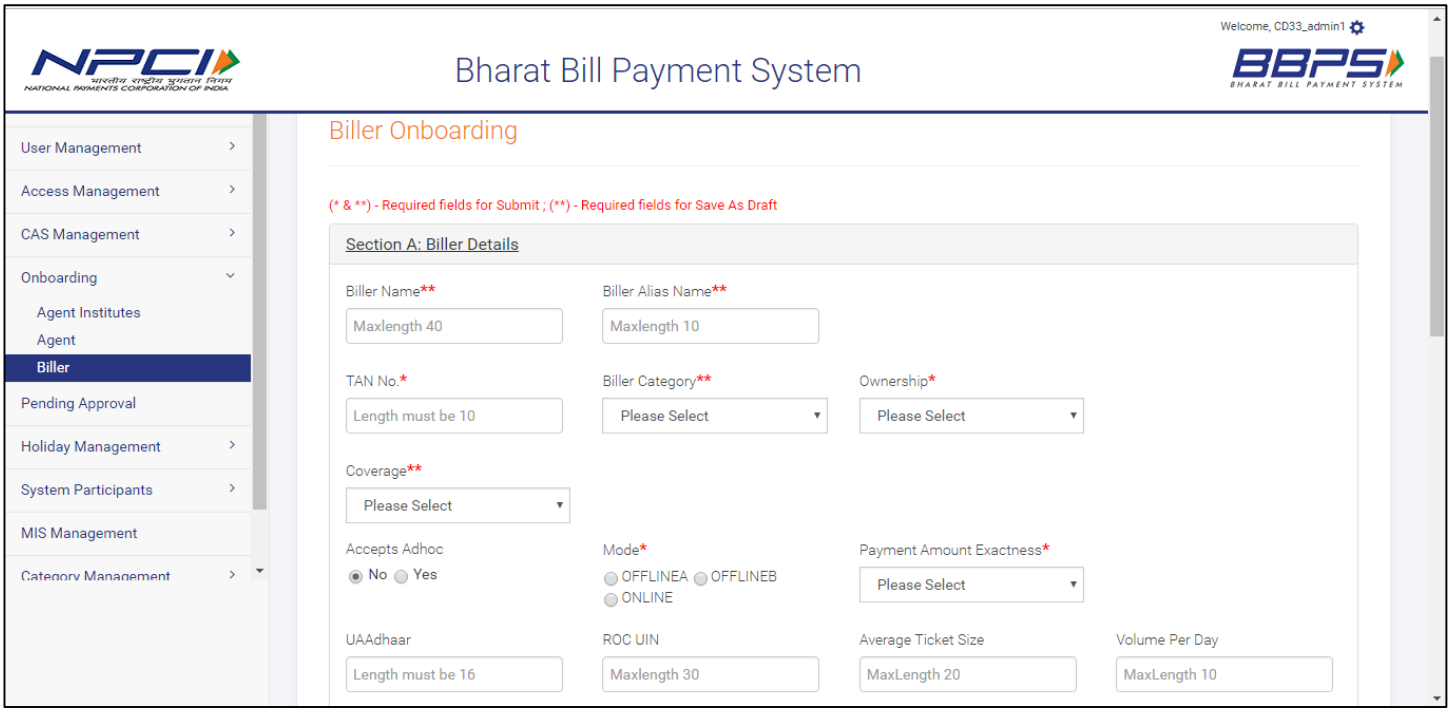
d. A Biller may be delisted from BBPS on valid and justifiable grounds such as:
    i. Breach of BBPS guidelines
    ii. Failure of agreement between BBPOU and Biller
    iii. In case of bankruptcy
    iv. Fraudulent practices in billing or collection
    v. Circumstances or contingency that compromises or jeopardizes the system.

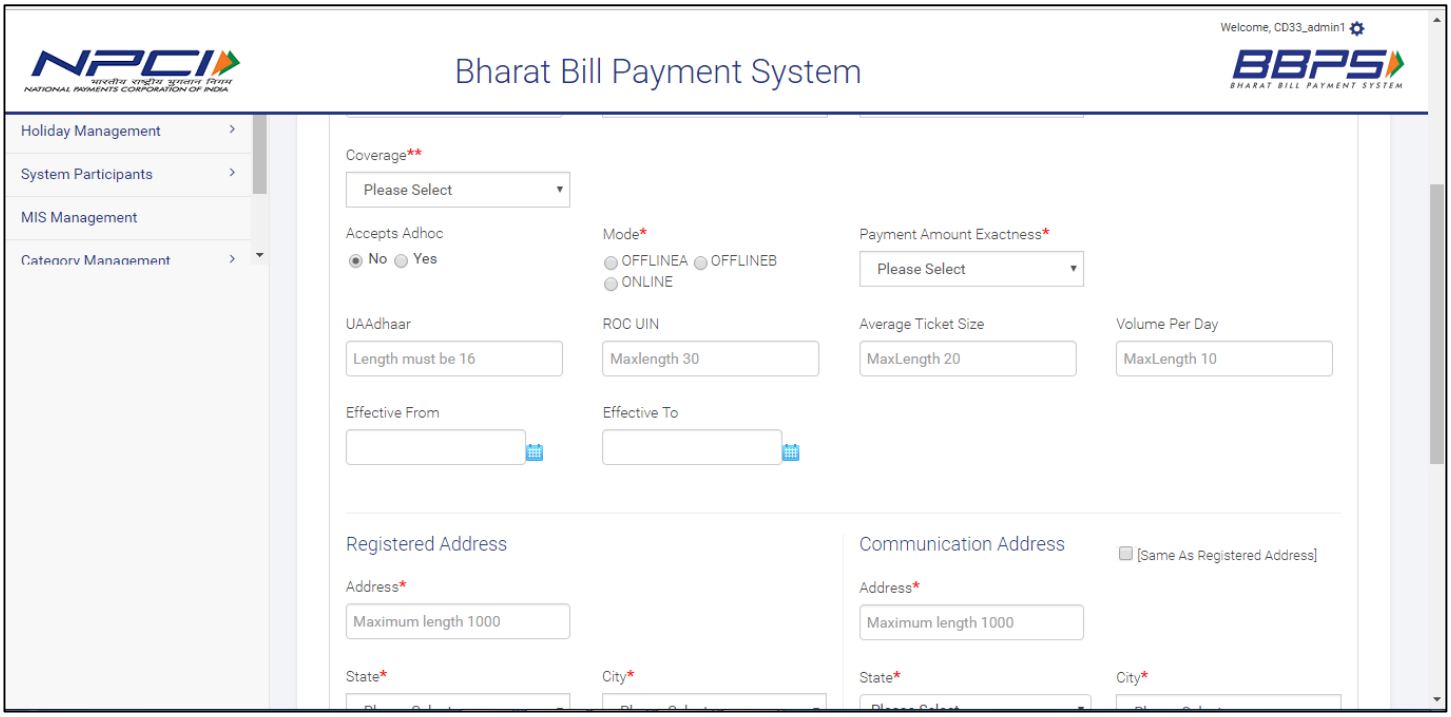
7. In course of time for BCP considerations BBPS will endeavor to facilitate the Biller to nominate another BBPOU as a stand-by Biller BBPOU.

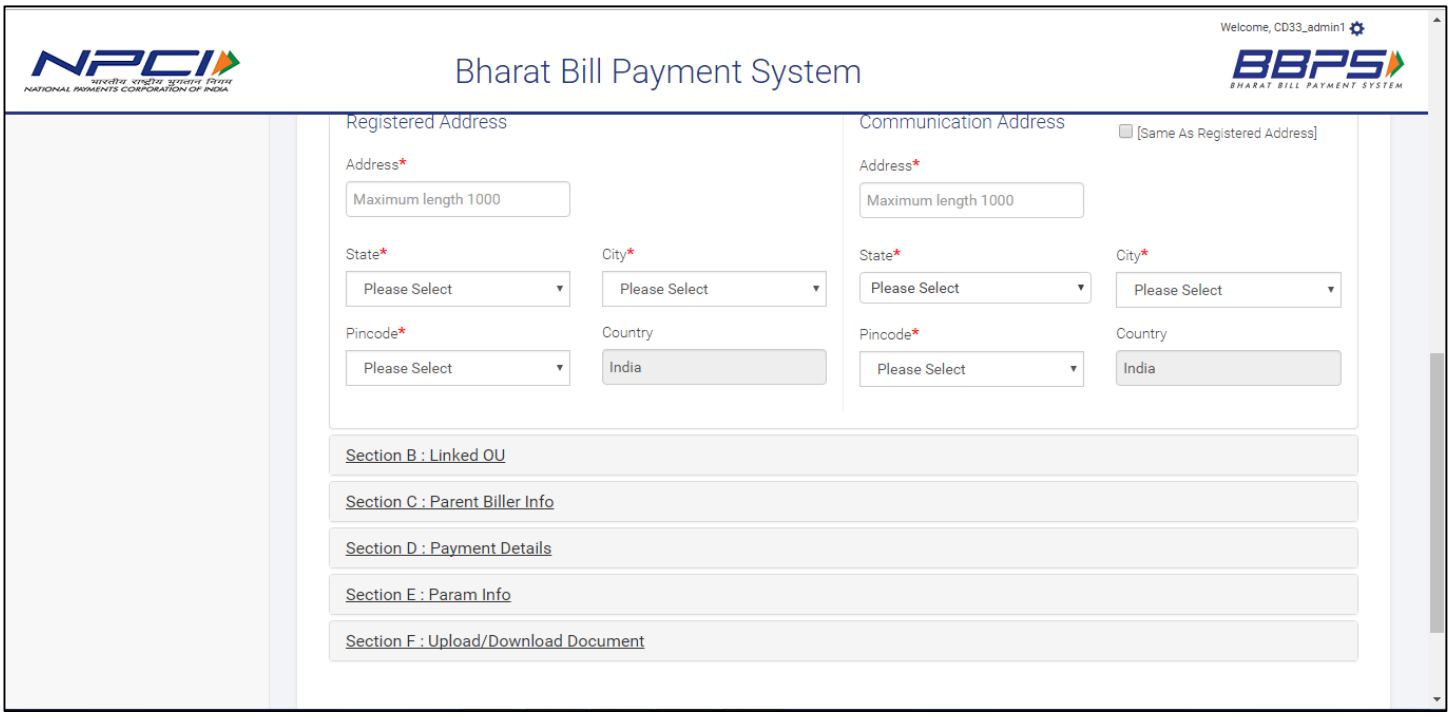
7 Biller Connectivity

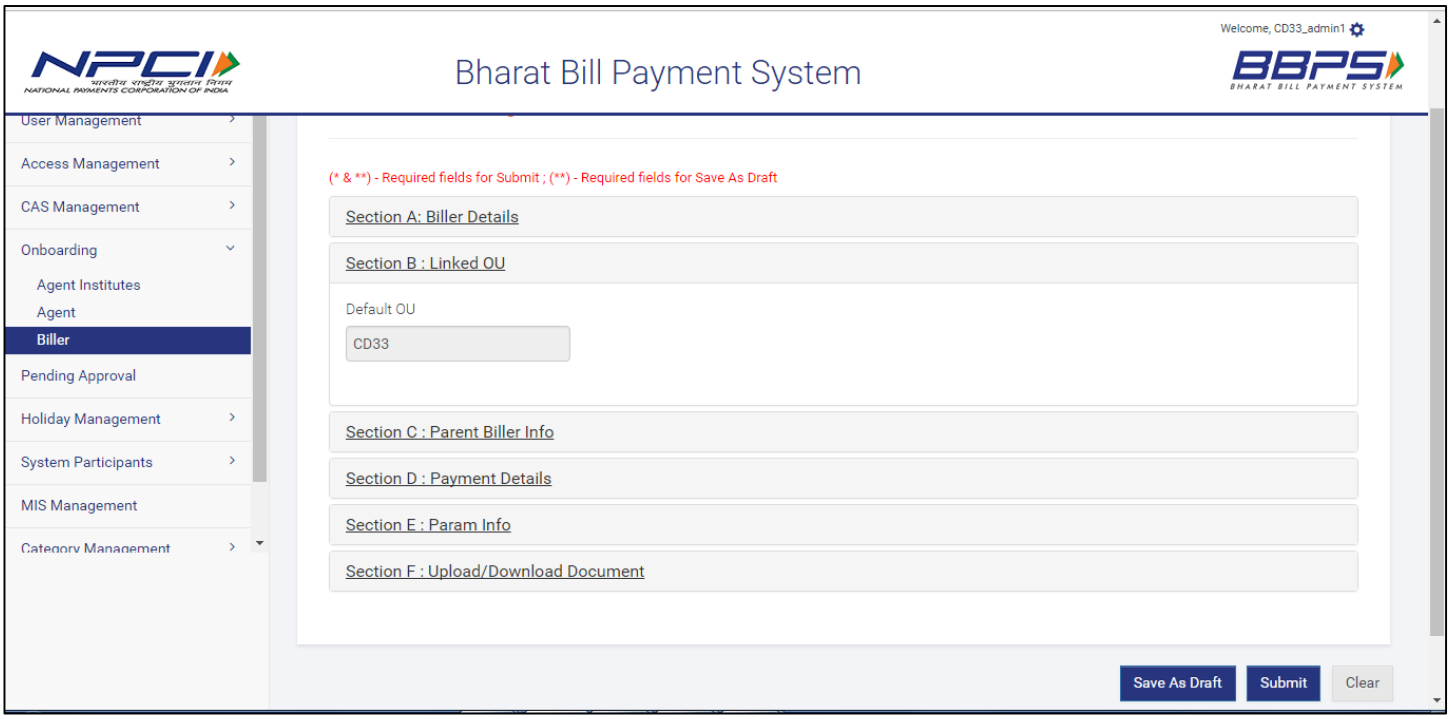
1. **Network bandwidth**: Typically a Biller BBPOU would need adequate bandwidth infrastructure to connect and communicate with Biller system. Based on the volume expected from the Biller network bandwidth has to be decided by Biller BBPOU.
2. **Primary & Backup System:** Biller BBPOU to Biller should have primary and backup system connectivity. In case of any network problems, system should auto switch the connectivity to secondary / backup system to fetch the details from Biller system.
3. **Data Security:** Data sharing between Biller to Biller BBPOU should be in fully encrypted format.
4. **Storage:** All the Biller related transaction details has to be stored for **minimum 1 year**. In case of any query Biller BBPOU should have capability to respond on immediate basis.
    a. In case of online type of Biller, data fetch should be in real time basis and there should not be any delay in payment posting in the Biller system. Biller BBPOU should be post the payment entries in Biller system **within 2 hours.**
    b. In case of offline type of Biller, Biller BOU should get bill data dump from Biller on daily basis or on bill date. There should **not be more than 24 hours delay** in updating the same data into their system.
5. **Connectivity Track:** Biller BOU should have some mechanism to track the connection status with Billers. On a need basis BBPCU may require those details. Periodic status report should be shared with BBPCU. In case of online type of Biller, Biller to Biller BBPOU expected connectivity percentage should be **not less than 90%**.
6. **Recursive Fetch:** Biller BBPOU can expose recursive data fetch concept with Biller to reduce the data fetch failure, e.g., Biller BBPOU can try multiple fetch request with Biller to get the data, within stipulated time period (wherein timeout period=100 seconds).

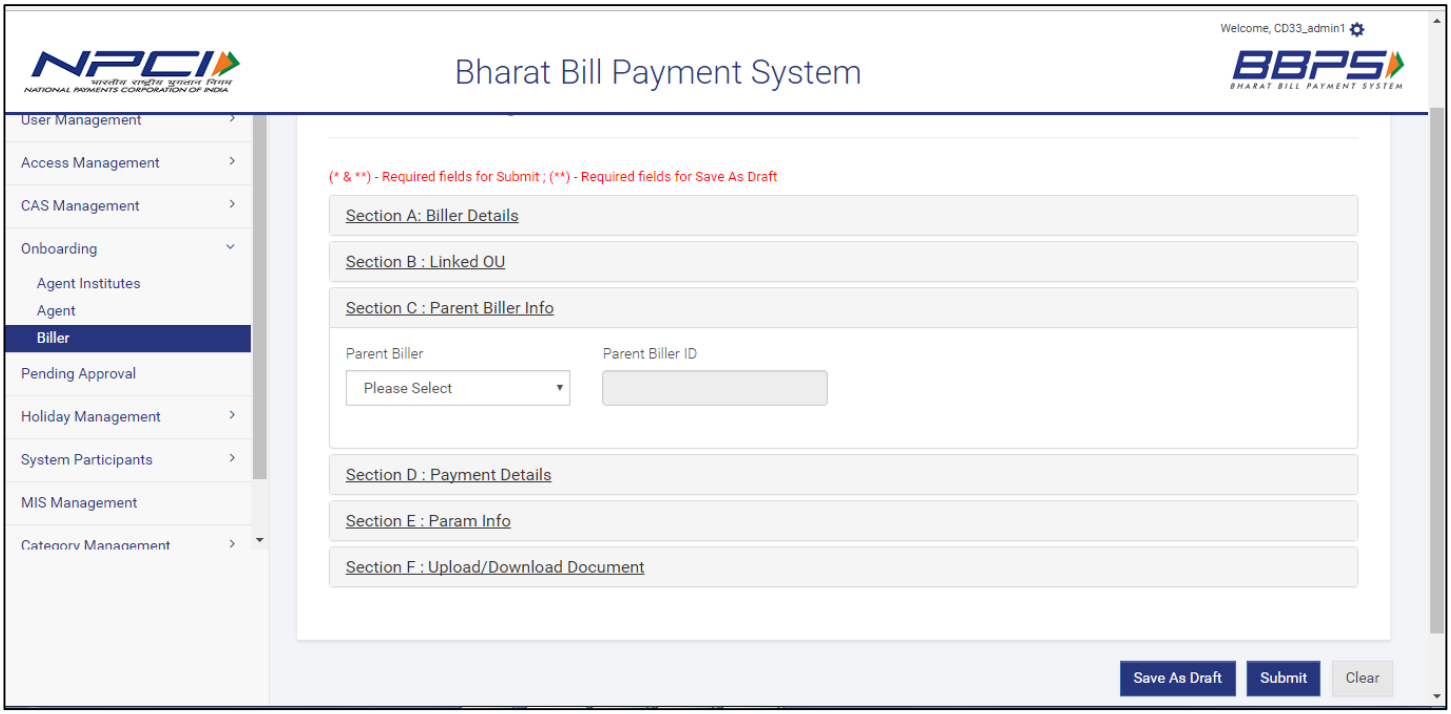
8 Biller Configuration (via Canvas)

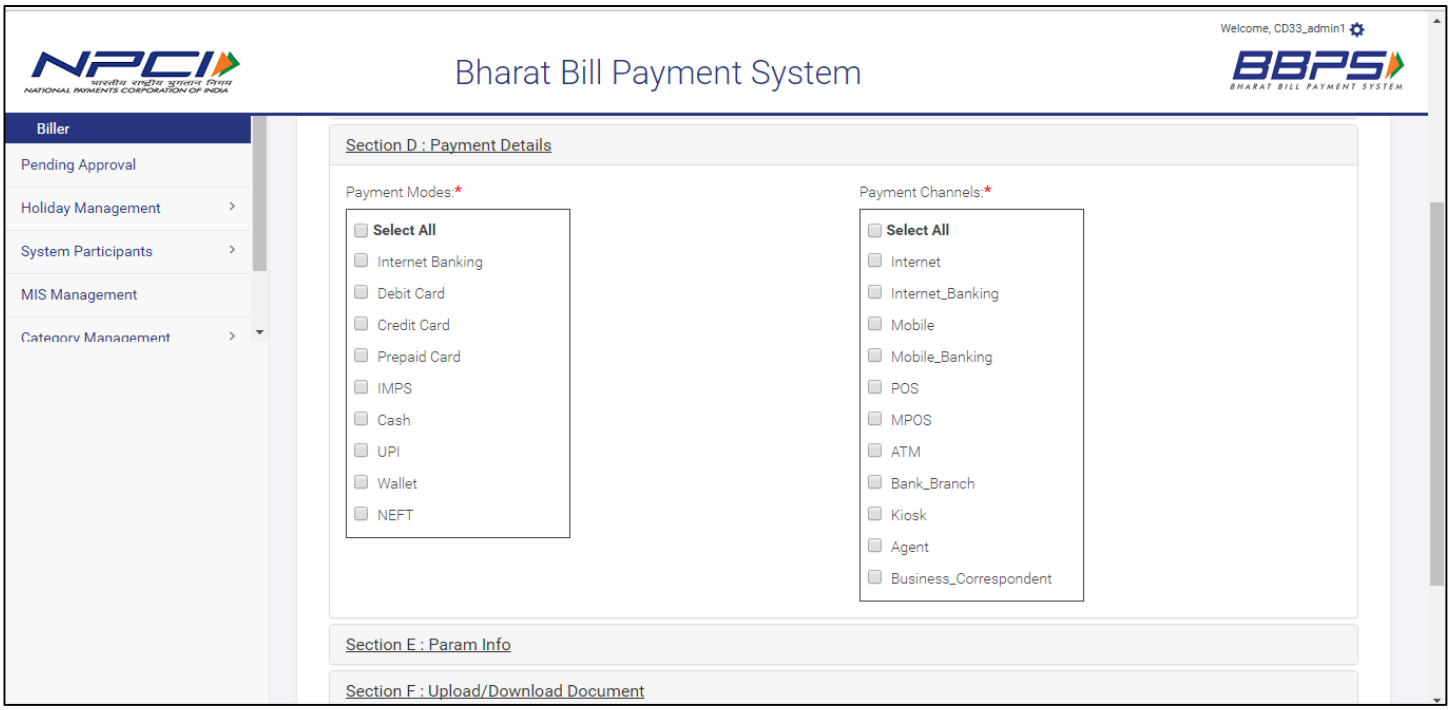


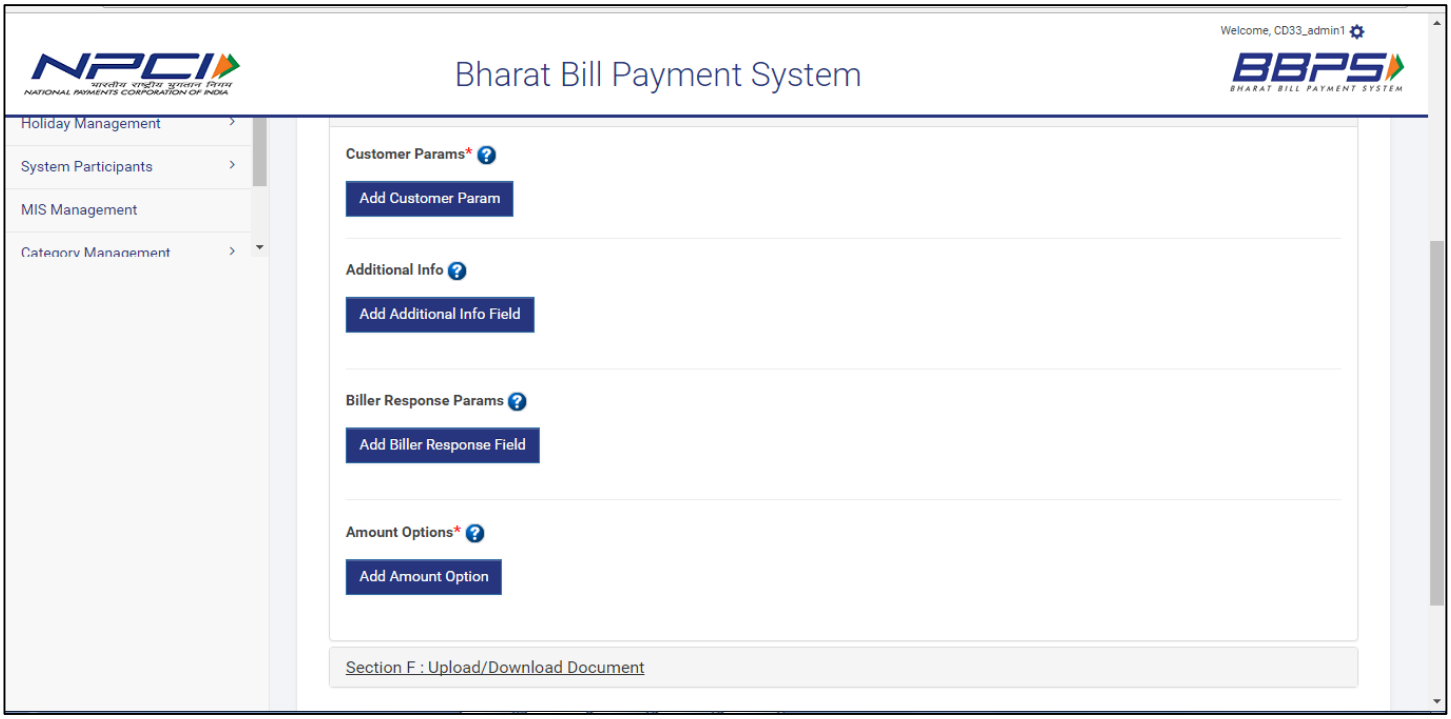



Welcome, CD33_admin1
Bharat Bill Payment System
Registered Address
Address*
Maximum length 1000
State*
Please Select
City*
Please Select
Pincode*
Please Select
Country
India
Communication Address
[Same As Registered Address]
Address*
Maximum length 1000
State*
Please Select
City*
Please Select
Pincode*
Please Select
Country
India
Section B : Linked OU
Section C : Parent Biller Info
Section D : Payment Details
Section E : Param Info
Section F : Upload/Download Document


Welcome, CD33_admin1
Bharat Bill Payment System
User Management
Access Management
CAS Management
Onboarding
Agent Institutes
Agent
Biller
Pending Approval
Holiday Management
System Participants
MIS Management
Category Management
(* & **) - Required fields for Submit ; (**) - Required fields for Save As Draft
Section A: Biller Details
Section B : Linked OU
Default OU
CD33
Section C : Parent Biller Info
Section D : Payment Details
Section E : Param Info
Section F : Upload/Download Document
Save As Draft
Submit
Clear


Welcome, CD33_admin1
Bharat Bill Payment System
User Management
Access Management
CAS Management
Onboarding
Agent Institutes
Agent
Biller
Pending Approval
Holiday Management
System Participants
MIS Management
Category Management
(* & **) - Required fields for Submit ; (**) - Required fields for Save As Draft
Section A: Biller Details
Section B : Linked OU
Section C : Parent Biller Info
Parent Biller
Please Select
Parent Biller ID
Section D : Payment Details
Section E : Param Info
Section F : Upload/Download Document
Save As Draft
Submit
Clear


Welcome, CD33_admin1
Bharat Bill Payment System
Biller
Pending Approval
Holiday Management
System Participants
MIS Management
Category Management
Section D : Payment Details
Payment Modes:*
Select All
Internet Banking
Debit Card
Credit Card
Prepaid Card
IMPS
Cash
UPI
Wallet
NEFT
Payment Channels:*
Select All
Internet
Internet_Banking
Mobile
Mobile_Banking
POS
MPOS
ATM
Bank_Branch
Kiosk
Agent
Business_Correspondent
Section E : Param Info
Section F : Upload/Download Document


Welcome, CD33_admin1
Bharat Bill Payment System
Holiday Management
System Participants
MIS Management
Category Management
Customer Params*
Add Customer Param
Additional Info
Add Additional Info Field
Biller Response Params
Add Biller Response Field
Amount Options*
Add Amount Option
Section F : Upload/Download Document

9 Biller Compliance Form

Biller Name	
Biller ID	
Expected Volume from the Biller	
As of now, Overall electronic payment coverage of Biller	
What is the customer base of the Biller?	
MANDATORY TAGS	
Is below mentioned mandatory tags given by Biller?	
Customer Name	Yes | No
Due Date	Yes | No
Amount	Yes | No
Bill Number	Yes | No
Bill Date	Yes | No
Bill Period	Yes | No
If No, When will you get the mandatory tag from Biller in future? Please mention timeline for the same	
BILLER INTEGRATION TYPE	
Type of Biller Integration	ONLINE | OFFLINE A | OFFLINE B
In case of ONLINE type of Biller, what is the expected connectivity uptime level?	
In case of ONLINE type of Biller, Is there any mechanism built at Biller BBPOU to track the connectivity with Biller?	Yes | No
If Yes, Please mention the system or procedure of monitoring	
In case of ONLINE type of Biller, what is the time gap between BBPS transaction confirmation to Posting into Biller system	
In case of OFFLINE A type of Biller, what is the data dump updating frequency with Biller BBPOU?	

In case of OFFLINE A type of Biller, what is the time gap between BBPS transaction confirmation to Posting into Biller system	
In case of OFFLINE B type of Biller, when will the transaction posting be done in the Biller system?	Settlement date | Others
When will the settlement happen for the mentioned Biller?	T | T+1
Will it reflect in all the channels of Biller on the same time?	Yes | No
If No, please mention the channel name and expected reflection date?	
BILLER SETUP	
Has the Biller mandate been shared with BBPS team for Biller configuration?	Yes | No
Is the Biller configuration (Customer params, Response params, Fetch requirement, Adhoc, Exactness) entered in the BBPS CANVAS for approval?	Yes | No
Is the interchange fee and interchange fee configuration setup as per the BBPS guidelines?	Yes | No
Is there any additional amount like late payment amount, minimum due etc., provided by Biller?	Yes | No
If Yes, please mention the additional amount name with data type.	
Is there any additional information like units of consumed etc., provided by Biller?	Yes | No
If Yes, please mention the additional information details.	
Is there any Biller limits for payment information like minimum / maximum provided by the Biller?	Yes | No
If Yes, please mention the limit details.	
BILLER TESTING	
Is there any testing performed with Biller before integrating into the system?	Yes | No
If Yes, request you to update the testing details.	
Does the Biller conform to BBPS business decline scenarios and codes?	Yes | No
If Yes, request you to update the compliance details.	
Is there any performance testing performed with Biller before integrating into the Biller BBPOU system?	Yes | No
If Yes, how many transactions can be handled per second?	
Is there any exception observation at the time of Biller integration with Biller BBPOU?	

BILLER CONTINUITY	
In case of disaster, How BCP scenario handled with Biller?	
What is the security mechanism built with Biller system to ensure security?	
Has the Biller nominated backup BBPOUs?	Yes | No
BUSINESS SCENARIOS	
Biller to Customer confirmation	E-Mail | SMS | Others
Is it real time based confirmation?	Yes | No
If No, when will the confirmation message pass to the customer?	
Does the Biller send the bill details post due date?	Yes | No
Does the Biller allow the consumer to pay bill amount post due date?	Yes | No
Does the Biller provide any discount in bill amount?	Yes | No
What is the maximum TAT to address the issue with Biller?	
Is there any mechanism build in Biller BBPOU system to handle duplicate payments with the Biller?	Yes | No

10 Biller Consent Form

Consent of the Biller for appointment of the default BBPOU

(On Biller's letter Head)

To

The SBU Head,
Bharat Bill Payment System (BBPS),
National Payments Corporation of India,
The Capital, 1001A, B Wing,
Bandra-Kurla Complex,
Bandra-East, Mumbai-400051

Dear Sir,

We_____ (Name of the Biller) with Registered Office at _____have agreed to participate in the Bharat Bill Payment System (BBPS) under Bharat Bill Payment Central Unit (BBPCU) under National Payments Corporation of India (NPCI), with registered office at The Capital,1001 A, B-Wing,10th floor, Bandra Kurla Complex, Bandra East, Mumbai 400051,

a) We hereby authorize _____<name of BBPOU>___ to act as our default Bharat Bill Payment Operating Unit (BBPOU) under BBPS for all OFF-US transactions across all payment modes and channels as decided by us in consultation with the BBPOU representing us under BBPS Procedural Guidelines.

OR

b) In supersession of our earlier instruction nominating ____<name of the BBPOU>_____ , we now wish to appoint ____<name of the BBPOU>_____ as our default Bharat Bill Payment Operating Unit (BBPOU) under BBPS for all OFF-US transactions across all payment modes and channels as decided by us in consultation with the BBPOU representing us under BBPS Procedural Guidelines for the following reason;

We agree that NPCI may notify both the aforesaid BBPOUs of our decision. The change of default BBPOU should become effective after _____ days (not exceeding 60 calendar days from the date of this letter.)

(Delete 'a' or 'b' whichever is not applicable)

2. All complaints relating to processed transactions received by BBPCU, above said BBPOU or Customer side BBPOUs would be attended to expeditiously by us and all possible help will be provided to the BBPOUs in this regard.

3. Any change in the default BBPOU would be intimated to you in writing in advance in accordance with the BBPS Procedural Guidelines and the change in default BBPOU would only be effected after all pending complaints and disputes pertaining to the above said BBPOU in relation to our bills are resolved.

Yours faithfully,

Authorized signatory
(Name:)
(Designation:)
(Contact no:)
(Email:)

Date: