

CONSUMER FREQUENTLY ASKED QUESTIONS

BHARAT BILLPAY
NATIONAL PAYMENTS CORPORATION OF INDIA



BBPS stands for **Bharat Bill Payment System**. The Bharat bill payment system is a Reserve Bank of India (RBI) conceptualised system driven by **National Payments Corporation of India (NPCI)**. It is a one-stop payment platform for all bills providing an interoperable and accessible “Anytime Anywhere” bill payment service to all customers across India with certainty, reliability and safety of transactions.

Key Participants

About Bharat Bill Payment Central Unit (BBPCU)

National Payments Corporation of India (NPCI) has been authorized by RBI as the Bharat Bill Payment Central Unit (BBPCU) and is responsible for setting business standards, rules and procedures for technical and business requirements for all participants. The BBPCU undertakes clearing and settlement activities related to transactions routed through BBPS.

About Bharat Bill Payment Operating Unit (BBPOU)

Bharat Bill Payment Operating Unit aka BBPOU is the entity that is authorized by Reserve Bank of India. It can be a Bank or a Non-Bank. BBPOU may choose to integrate either with the customers, (COU: Customer OU) or with the billers (Biller OU) or may wish to participate as both – which means such BBPOU will be integrated with customers as well as billers.

Going forward, only authorised BBPOU - both banks and non-banks authorised by RBI - can handle payment and aggregation of payment services relating to bills under the scope of BBPS.

Agent Institutions

Eligible Entities who wish to offer or those who are currently in bill payment, collection and aggregation business, would operate under a COU (Customer BBPOU) on receiving authorisation from RBI.

Customer BBPOU will on-board Agent institutions which may further on-board agents and/ or set up customer service points in various regions and locations.

Agents

Agents are the customer touch points and service points in the BBPS ecosystem available in the form of agent outlets, Business Correspondent outlets, Bank branches, collection centres, retail outlets and other service points.

Biller

Service providers, who shall receive payments from customers for services rendered. By participating in the BBPS scheme, the biller will be able to receive payments from third party channels for the services provided to the customer. A biller may tie up with up to two BBPOUs to access the entire universe of its consumers and all payment channels.

Category of Billers in BBPS:

The category of billers eligible to participate in BBPS will be specified from time to time by Reserve bank of India (RBI). The current categories specified are as follows:

1. Electricity
2. Telecom (post-paid and broadband)
3. DTH,
4. Gas
5. Water

Over a period of time other categories like insurance premium, mutual funds, school fees, institution fees, credit cards, local taxes, invoice payments, etc. may be covered under BBPS.

Frequently Asked Questions

1. What is BBPS?

Bharat Bill Payments System (BBPS) is an integrated online platform developed by the National Payments Corporation of India for utility bill payments. The platform provides an interoperable service through a digital and network of agents i.e. bank internet banking, mobile banking and retail shops for consumer to do a bill payment, at one place, Anytime anywhere

2. What are the utility bills I Can pay?

The categories that are currently covered in BBPS are Electricity, Telecom (Landline Post-paid, Mobile post-paid and Broad-band Post-paid), Gas, Water and DTH. Gradually more categories would be covered under BBPS.

3. How can I make the payment for my bill using BBPS?

- I. Connect to Internet banking/ Mobile Banking App/ Multi-Function Kiosk (MFK) of bank.
- II. Click on Bill payment or BBPS Tab
- III. Choose the category of biller and enter the bill details.
- IV. Initiate a payment and get instant confirmation

5. How do I know that my bill is paid?

A consumer will get successful transaction status and BBPS bill receipt in electronic/email/SMS/Print form.

6. Will I get a payment receipt after the bill payment has been made?

The consumer would get an instant confirmation and receipt once the transaction is successfully completed, An SMS would also be triggered by the bank/non-bank.

7. How can I raise a complaint?

A customer can raise a complaint directly from any bank application/BBPS Website. There could be two type of complaints

a. **Transaction based complaint:** This type of complaint is raised by a customer either for a successful / pending / failed transaction. The customer can initiate a complaint either at an agent outlet/ bank-channel or the BBPS website. Mobile No or Transaction ID will be used as a unique reference number for raising complaints.

b. **Service based complaint:** This type of complaint is raised by a customer for non-transactional issues Transaction based complaints will undergo validation at CU and biller OU levels

9. How can I track my complaint status?

A status will be assigned to each complaint, below are the various statuses and their description.

Step 1: Enter Complaint ID, Mobile No. or Date range

Step 2: View details and status

Complaint Status: Logged, Assigned, Pending with BBPOU, Resolved, Re-assigned, Escalate

10. What are transaction charges for a bill payment?

For an electronic transaction done at customer's own bank, there are nil charges. But for a transaction done at physical outlet or bank-branches convenience fee would be levied accordingly.

11. How to contact or approach in case of complaints and disputes?

Consumer must approach his own transacting BBPOU (Bank or Non-bank for any transaction failure or payment issues.