S.No	Question	Section	Relevance	Response
	BHARAT BILL PAYMENT SYSTEM (BBPS) FIRST USER GROUP MEETING- FREQUENTLY ASKED QUESTIONS (FAQs)			
1	What is the role of a sponsor bank?	Business	BBPOU	Sponsor Bank will be required for non Bank BBPOUs for settling accounts in RTGS.
2	What's the difference between Offline-A & Offline-B billers?	Business	BOU	1.Offline A:Billers who shares their bill data to the Biller BBPOU as per their cycle/daily basis. In this case the BBPOU stands in for the biller 2.Offline B:Billers who are not capable of giving bill data to the BBPOU on regular basis and authorise the Biller BBPOU to accept bills on their behalf; i.e. without validation
3	What is the TAT for an OFFLINE biller to respond to the bill payment message?	Business	BOU	Billers are mandated to credit the customer account on the same day when customer pays the bill or value date.
4	According to one of the participants, Telecom & Electricity sectors would be the largest bill Payment generators, they want to know whether any awareness programs for such billers Can be conducted.	Business	BOU	Yet to be decided. Basic awareness about BBPS may be conveyed by the BBPOUs as follows: About BBPS • BBPS is a anytime, anywhere and interoperable bill payment system is designed to offer the customer the convenience of an instant payment confirmation and receipt generation • BBPS is a tiered structure and envisages bill payment by consumers through Bharat Bill Payment Operating Units (BBPOUs) • BBPOUs are RBI authorized entities which are either Bank or Non-Bank • BBPOUs can be Customer side OUs, Biller side OUs or both • The biller is not directly connected to BBPS

| 5 | How much control can be exercised by NPCI / BBPS upon the billers, especially in terms of Commercial models & Technological aspects? | Business & Technology | BBPCU | Since billers are not direct participants on BBPS it is the duty of the Biller BBPOU to sensitise the billers (they aggregate) and point out system requirements.
Tenets of the system may be communicated by the BBPOUs such as:
1. The biller must ensure that an agreement is put in place with the Biller OU appointing it as a default operating unit as this is required for its onboarding on the BBPS.
2. Ensure that the communication between the BBPOU and Biller happens over a secure channel
3. For online Billers, billers must update the consumers account on a real time basis on receipt of payment success message received from Biller OU
4. For offline it is suggested that the bill information is shared with the Biller operating unit at regular intervals
5. For Billers where bills are paid without fetch, there may be cases where the payments cannot be accounted for, any refund requests originating from the customer BBPOU must be promptly responded to
6. Billers must reconcile the funds remitted by the Biller OU on a regular basis
7. Work with Biller OU to resolve the complaints and disputes within the prescribed TATs.
8. All eligible refund cases must be processed immediately. |

6	By universalising the Bill Payments, especially with respect to State owned power sectors, will BBPS see any challenge from their unions?	Business	BBPCU	BBPS does not affect billers' own collection points that are managed by their own workers and unions.
7	What is NPCI's role in exercising oversight over biller institutions, whether they can do collection business outside the BBPS framework ?	Business	BBPCU	BBPS does not affect the establishment of billers' own collection points.
8	Can a biller stop a transaction coming from a specific BBPOU? Or can a biller raise a request to block one BBPOU?	Business	BOU	Billers cannot raise a request directly but through their default BBPOUs
9	A bill is paid at an Agent, complaint is raised at another agent from a different OU. Prior to BBPS, it is only a two party agreement, with the advent of BBPS, how does such complaints / Disputes would be resolved in a tripartite arrangement?	Business	COU	Complaints can be raised from any BBPS service point however complaint will be assigned to the customer BBPOU where transaction was initiated.
10	Is there a Customer registration process that exists in BBPS? In case it exists, whether such a prior registration is mandatory? Can BBPCU trigger a fetch request?	Business	COU	Customer registration is optional and may be provided at later stage. The Customer BBPOU can have registration process at their end. BBPCU will not trigger a fetch request.
11	How is the biller id circulated to all the participants? Will BBPS communicate the Biller id to all billers? Can the customer see the Biller ID upon his / her statement, to uniquely identify the Biller?	Technology	BOU	Biller Id will be circulated across the BBPOUs via updated Master data management file.The biller ID would be assigned when the biller BBPOU configures the biller on the system. The ID would be conveyed to the BBPOU and not the biller. Biller Id & name will be available on the Bill receipt.
12	What type of customer data can stored by Non-Bank BBPOUs? Can a BBPOU use the Customer data for any further market research? What type of guidelines exist for usage of such data?	Business	COU	Both non bank BBPOUs and Bank BBPOUs may only store minimal transaction related data that will suffice complaint resolution requirements. In case the customer has opted for registration the data can be stored but has to be kept strictly confidential. it cannot be used for further dissemination or market research.Kindly refer to the BBPS procedural guidelines in this regard that may be amended from time to time based on requirement.
13	Is there a way customer bill details extracted month on month, based upon customer's credentials?	Business	COU	This is a customised requirement that the BBPOU may develop for the purpose of consumer behaviour analytics/business enhancement. Such data will not be available from BBPCU as part of standard MIS on offer.However, customer data confidentiality and norms of ustomer privacy may be kept in mind.
14	How does a bank integrate its internal systems with multiple billers with diverse requirements / Technology platforms?	Technology	BOU	BBPS is platform and technology agnostic. BBPS Scheme expects a simple XML based API for connecting with BBPCU, leaving all the other systems to BBPOU's choice.
15	Is there a requirement of a separate HSM box for an OU to connect with CU?	Technology	BBPOU	BBPS strongly recommends to have a HSM, considering the security considerations, however it's not mandatory.
16	Can BBPS testbed environment available 24/7 for OU's test their applications?	Technology	BBPOU	To begin with it will be made available from 10:00 am to 6:00 pm. However based upon the need and demand the timings may be extended.
17	Can a BBPOU connect with another BBPOU who is acting as an agent?	Business	BBPOU	No bilateral allowed. Please refer BBPS Procedural Guidelines

18	As of now large number of billers are not aware / familiar with BBPS, the advantages it brings to the table and / or guidelines it suggests, can there be a communication from a central authority addressed to all the billers on BBPS? They feel this should be done to spread awareness.	Business	BOU	Yet to be decided. In this context it is the responsibility of the default BBPOU to enhance biller awareness about BBPS and its perceived benefits.
19	How can a biller choose a preferred OU?	Business	BOU	This will be based on mutual understanding and agreement executed between the biller and the BBPOU. It is the prerogative of the biller to appoint a default BBPOU. The BBPOU will have to produce an agreement in this regard. The default operating unit would be responsible for 1. Configuring the biller on BBPS, 2. Provide data feed for all types of bill related queries, 3. Payment and would be responsible for settlement of funds with the biller 4. On behalf of the biller, must respond to the online messages for bill fetch and bill payment either online / offline, single/ bulk.
20	Is there a possibility of arranging a biller conference, similar to the "User Group Meeting"?	Business	BBPOU	Yet to be decided
21	How can UPI and BBPS be integrated? Can a Biller directly initiate collect payment for the Bill? Can the OU collect the bill amount through UPI channel?	Business	BBPOU	UPI can be one of the intiating channels for payment of the bill on BBPS.
22	What is the concept of a backup BBPOU for each biller? What will be the cost structure?	Business	BOU	A Biller can choose 3 Backup Biller BBPOUs, which will be made active in case of biller choosen to do so & will be an offline process Regarding cost structure that will be between billers & BBPOUs mutual agreement & arrangements.
23	What is the way forward on the category expansion (currently only utility bill payments are covered under the ambit of bills	Business	BOU	This will be decided from time to time based on market maturity and demand with RBI approval.
24	Can a dispute be raised for an unsettled transaction?	Business	COU	Yes
25	While doing the Bill payment settlement, at T0, T+1, will there be an amendment required to RBI's Payments Act?	Business	BBPOU	System is capable to have multiple settlement cycles as per RTGS. RBI would be the final authority to decide on amendments.
26	While collecting the bills for some of the Government agencies, especially while collecting the tax, municipal Tax etc., the receipt has legality associated with it. What type of BBPS receipt has to be issued by OU's?	Business	COU	These categories are not covered under BBPS currently

Note: BOU=Biller BBPOU & COU=Customer BBPOU