



केन्द्रीय माध्यमिक शिक्षा बोर्ड
(मानव संसाधन विकास मंत्रालय, भारत सरकार के अधीन एक स्वायत्त संगठन)
CENTRAL BOARD OF SECONDARY EDUCATION
(An Autonomous Organisation under the Ministry of Human Resource Development, Govt. of India)



CBSE/Aff/2020

Date: 28.09.2020
CIRCULAR No. 18/2020

To,
All the Heads of Institutions Affiliated to CBSE

Subject: Enabling digital payment of school fees through BBPS

The Government of India in its efforts to promote digital payment modes throughout the country has introduced Bharat Bill Payment System (BBPS), a mechanism for enabling contactless, digital payments

The Bharat Bill Payment System (BBPS) is a Reserve Bank of India (RBI) conceptualized system driven by the National Payments Corporation of India (NPCI) which offers integrated, accessible and interoperable recurring payments services to consumers. One single step of on-boarding on BBPS makes any school discoverable and accessible on all BBPS enable channels, including BHIM, UMAN, Banks website, all major UPI enabled Apps and Wallets. This enables parents to pay education fee easily from their preferred Banks/MobileApps/Wallets.

CBSE vide Circular no. CBSE/SECY/SPS/2016 dated 10.12.2016 has issued directions to the affiliated schools regarding collection of fees from students only online or through non-cash mode.

Hence, all schools affiliated with the Board are advised to on-board on BBPS for to enable, safe easy and contactless digital payment of school fees. The concept document on BBPS is enclosed herewith.

Any further clarification in this regard may be obtained from the following:

- Shri Ankur Chugh, Lead Relationship Manager (BBPS), NPCI (email: ankur.chugh@npci.org.in, phone: +91-959903832)
- Shri Punyabrata Ghatak, Scientist F, MeitY (email: pghatak@meity.gov.in, phone: 011- 24364807)
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This issues with approval of competent authority of the Board.

Encls: As above

Joint Secretary (Affiliation)



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Concept Document for Implementation of Bharat Bill Payment System

Re-Imagining Recurring Payments for Digital India

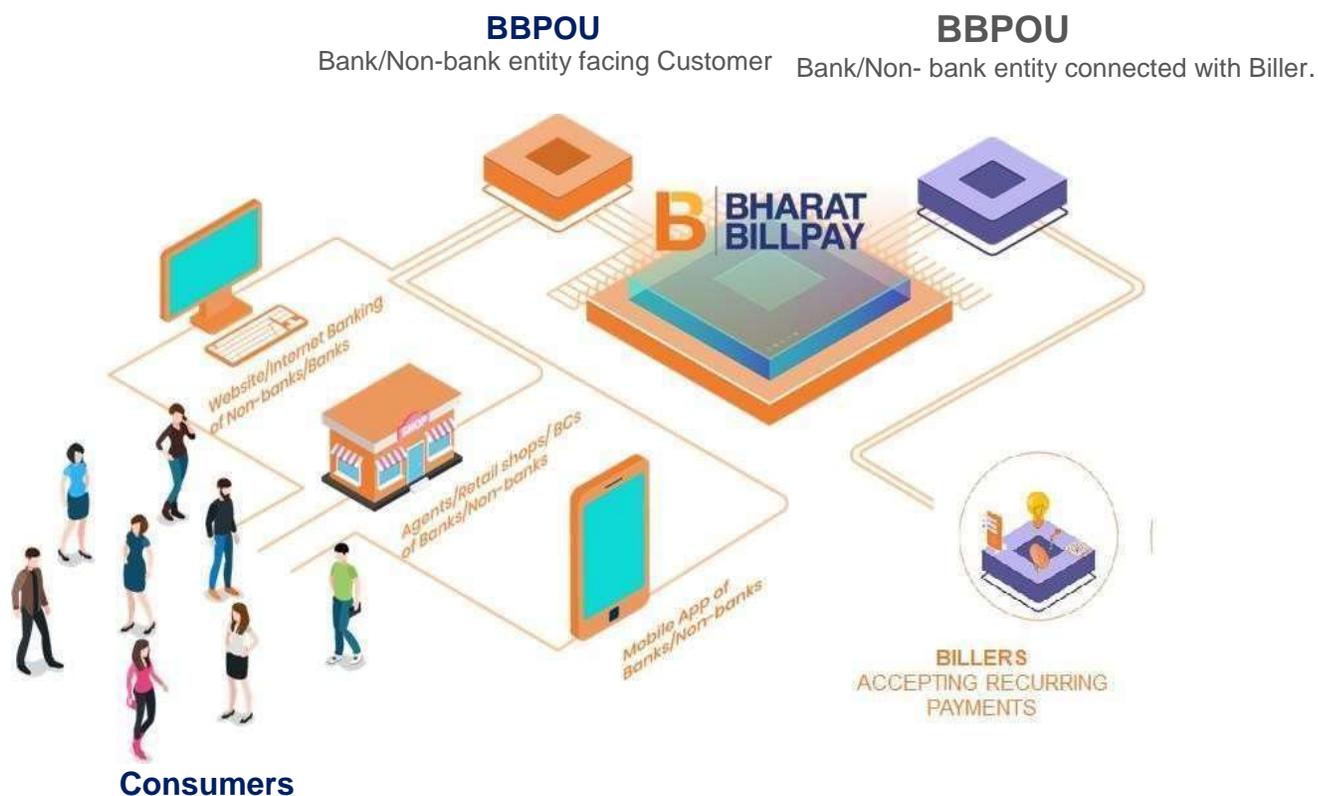
NATIONAL PAYMENTS CORPORATION OF INDIA
bharatbillpay.com | bbps@npci.org.in

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1. Introduction

- ✚ Bharat Bill Payment System is a Reserve Bank of India (RBI) conceptualised system driven by National Payments Corporation of India (NPCI) which offers integrated, accessible and interoperable recurring payment services to consumers across geographies with certainty, reliability and safety of transactions.



- ✚ Bharat BillPay is an ecosystem that provides one-stop interoperable bill payment solution for recurring payments and enables the consumers of banks and non-banks across India to make bill payment via their preferred mode of channel like

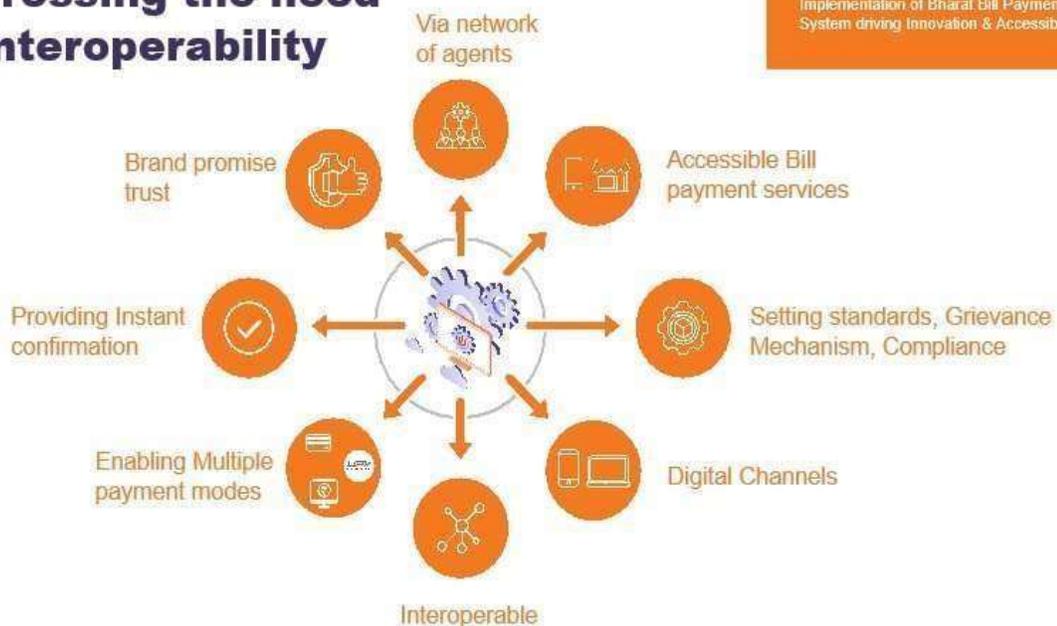
*Mobile App, Mobile Banking, Website/Pre-login, Internet Banking, ATM, KIOSK
Physical centres like Agent, Bank-Branch, Business Correspondents*

Bharat Bill Payment System created a network through interoperability thereby extending the reach of a traditional utility bill payment system giving customer access through multiple payment channels and methods.

Addressing the need of Interoperability

RBI Mandate

Implementation of Bharat Bill Payment System driving Innovation & Accessibility



Key features that are unique to BBPS are highlighted below:

Salient Features



BBPS is a tiered structure with NPCI functioning as the Bharat Bill Payment Central Unit (BBPCU) and entities (banks and non-banks) authorised by the Reserve Bank of India (RBI) functioning as Bharat Bill Payment Operating Units (BBPOUs).

Type of BBPOUs & Channels



CUSTOMER OU
BBPOU's engaging only with customer



BILLER OU
BBPOU's acquiring only Billers



BOTH (CUSTOMER OU AND BILLERS OU)
BBPOU's managing both customer and Billers

01.

Payment channels- 9

Internet | Internet banking | Mobile | Mobile Banking | KIOSK | ATM | Bank Branch | Business Correspondents | Agents

02.

Payment Mode-13

UPI | Credit Card | Debit Card | IMPS | Internet Banking | Account transfer | Prepaid Card | Wallet | AEPS | NEFT | BHARAT QR | USSD | Cash |

03.

Payment options- Any

Full | Minimum | Excess | Part | Penalty | Multiple

Earlier Biller Categories



2. Category expansion

RBI vide its notification RBI/2019-20/61; DPSS.CO.PD.No.605/02.27.020/2019-20, 16 September, 2019 as announced in para 3 of the Statement on Developmental and Regulatory Policies released with the Third Bimonthly Monetary Policy Statement 2019-20 of August 07, 2019, decided to expand the scope and coverage of Bharat Bill Payment System **to include all categories of billers who raise recurring bills/payments** (except prepaid recharges) as eligible participants, on a voluntary basis.

Expansion of categories under BBPS signaled the following to the biller/merchant ecosystem:

- BBPS has evolved significantly to create confidence wherein other categories can be onboarded by existing and new stakeholders based on their commercial and other interest
- Bharat BillPay as a brand had created sufficient mind share in the biller and customer community of trust irrespective of channels and methods of payment
- Standards of performance had created enough value for other categories to repose their trust
- Envisioned network effect had found ground and it was time to push the envelope of opportunity. The following categories have been opened up basis the RBI vide notification:



Sr. No.	Biller Categories	Type
1.	Educational Institutions (School fess+ College Fees+ Coaching Fees)	Essential
2.	Municipality Taxes	Utility
3.	LPG Gas	Utility
4.	Insurance (Life+General)	Financial
5.	Mutual Funds	Financial
6.	Credit Card	Financial
7.	Loan Payments	Financial
8.	FASTag Recharge	Travel
9.	Cable	Entertainment
10.	OTT Platforms (Digital Subscription)	Entertainment
11.	Magazine/Newspaper Subscription	Reading
12.	Housing Societies	Utility

BBPS has emerged as the one stop shop for all kinds of digital behavior and has the potential to change the payment behavior of customers away from traditional modes like cash in line with the Vision of Govt. and Regulator for acceleration of digital bill payments.

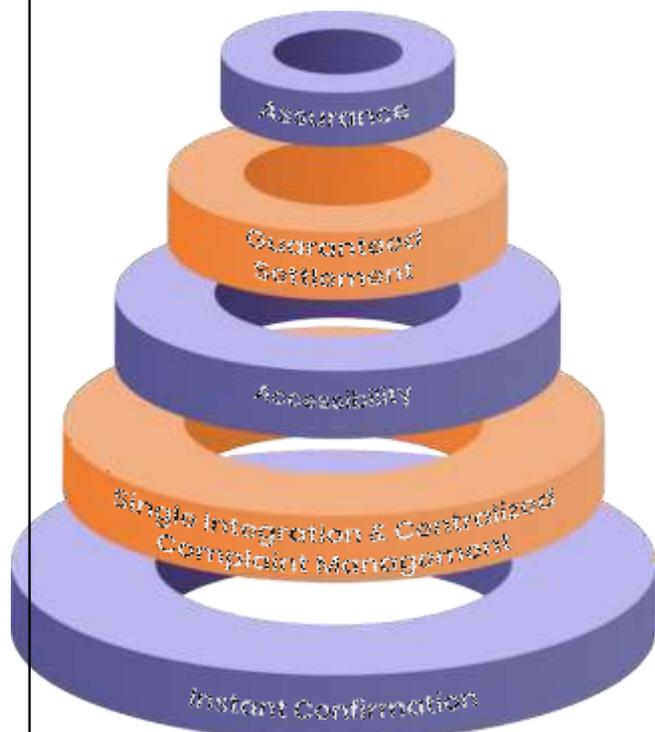
Benefits of expansion are best expressed by way of data highlighting the potential of business in consonance with visionary corollaries like increased digital transactions etc.

Based on commercial and other interests other known and unknown biller/merchant categories will find their way in but from the point of view of illustrative analysis the following further potential categories may be considered from recurring payments:

Sr. No.	Biller Category	Type
1.	Hospital Collection- Cyclic and Ad Hoc collections	Essential
2.	E-challan	Travel
3.	Donation/Charity/Relief Funds	Aid
4.	Ticketing	Travel
5.	Wallet Reloading	Top-up
6.	Semi-closed Prepaid Payment Instrument (PPI) reloading	Top-up
7.	Rent Payments	Utility
8.	Other Taxes (GSTIN)	Financial

It makes tremendous business/commercial sense for the Billers to be on-boarded with the respective banks, where they have maintained banking relationship.

3. Biller Benefits

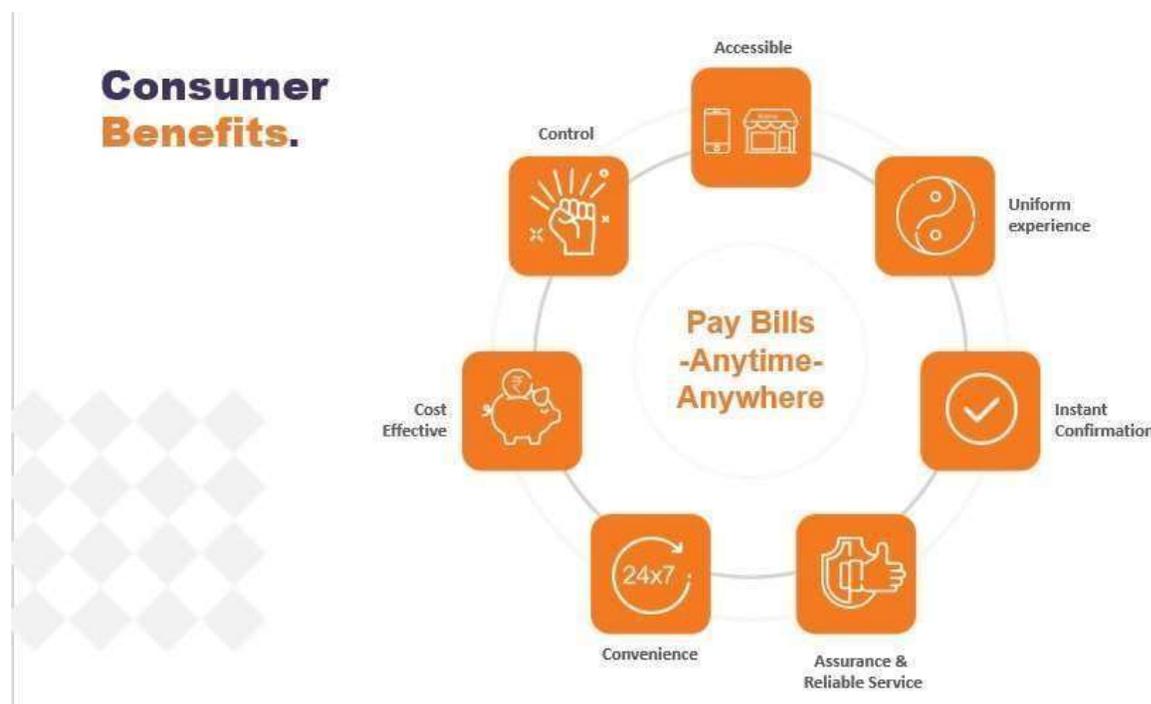


1. Dealing with stable entities like banks and non-banks authorized by RBI
2. Guaranteed settlement cycles would assure the billers of funds, as per standards as specified in BBPS, in timely manner from their respective BBPOU. Improved efficiency and cash receivables.
The billers can/advised to route "ALL" their transactions through BBPCU to take advantage of settlement guarantee
3. Billers will have the benefit of substantial digital outreachof across all geographies through 150+ online channels like Internet banking, Mobile banking of BBPOUs. Similarly 3.5 Mn physical touchpoints would also increase the accessibility to Consumers
4. Need to integrate with just two default BBPOUs and route "ALL" transactions for Single MIS/data for all bill payment transactions (instead of multiple sources of data). Also a Centralized Complaint, Settlement and Dispute management for easier resolution of customer complaints and grievances for all bill payments done on third party aggregation
5. Instant Confirmation, and receipt via SMS/email/print as desired by customer and borne byCOU

The following are the Biller Benefits and if "All Transactions" are routed through Bharat Bill Payment Central Unit these are augmented further:

1. Advantage of Settlement Guarantee
2. Single dashboard/MIS leading to operational excellence and analytics
3. Pricing advantage
4. First mover advantage on many categories with increased outreach
5. Centralised grievance redressal system for faster resolution
6. Standardised norms at technical, operational and business level leading to creation of USP

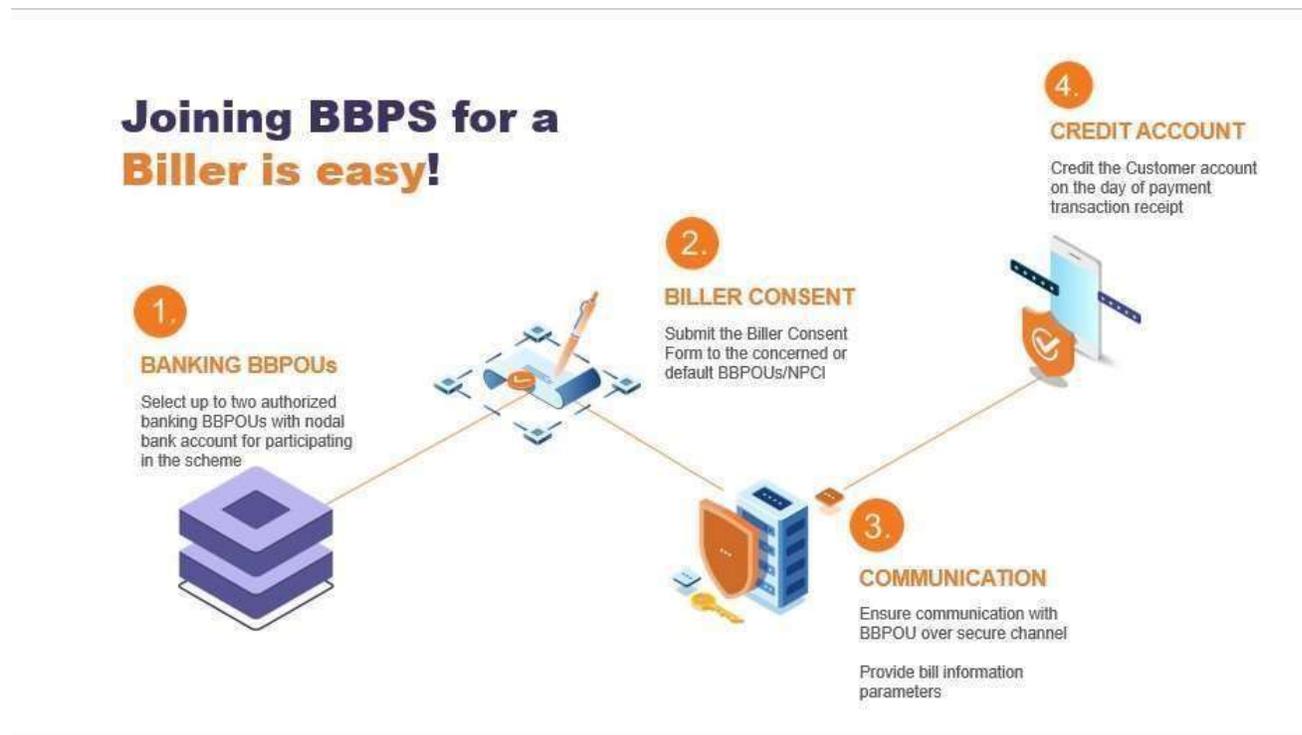
4. Consumer Benefits



Consumer Benefits.

Benefit	Consumers
Control	Payment of bills via one platform, instead of using different websites, apps, or going to various outlets and biller collection points. Consumer will get all his billers on one single platform/channel.
Accessibility	Facility of paying all bills Digitally (Internet, Mobile, POS, Kiosk etc.) as well as Physical (Agents/Retail shops, Bank-branches, BCs etc.) channels of his choice. Consumer will get access to all billers even via going to his Co-operative or RRB bank Branches/Channels.
Cost-effective	Consumer's saves on travel cost to various locations and charges incurred on various Utility companies website.
Convenience	Payments of bills Anytime Anywhere with ease of convenience. E.g. Consumer being in Mumbai can pay his Meghalaya bills via any channel
Uniform Experience	Uniform and seamless experience across all channels-digital and physical. The interface consumer uses on a bank mobile app or Internet banking of some other bank would be the same.
Assurance & Reliable Service	Assurance of transaction via secured bill payment system, reliable and easy resolution of complaints and disputes regarding his bill payment. Consumer can go to any bank app or Bharat BillPay bank enabled website/Internet-Banking and make a complaint regarding his bill payment issues.
Instant Confirmation	Instant Confirmation of bill payment via SMS/Print-receipt/E-mail/Web confirmation with Bharat BillPay Logo

5. On-boarding Process



6. Biller Consent Form

Biller for Authorisation of the default BBPOU (Letter head of the Biller)

To
The Head,
Bharat Bill Payment System
National Payments Corporation of
India, Unit 302, 3rd Floor, Raheja
Titanium
Off Western Express Highway
Goregaon-East, Mumbai-400
063 Dear Sir,

We _____ with Registered Office at _____
_____ have agreed to participate in the Bharat Bill Payment
System 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 authorise _____ to act as our default Bharat
Bill Payment Operating Unit in compliance with BBPS Procedural Guidelines
for ALL transactions across all payment modes and channels as decided by us
in consultation with the BBPOU. Billers have the option of routing either ALL
payment transactions or only OFF US transactions through Bharat Bill
Payment Central Unit (BBPCU).

AND / OR

- b) We hereby authorise _____ to act as an
additional default Bharat Bill Payment Operating Unit in compliance with Bharat
Bill Payment System Procedural Guidelines for ALL transactions across all
payment modes and channels as decided by us in consultation with the BBPOU.
Billers have the option of routing either ALL payment transactions or only OFF-
US transactions through Bharat Bill Payment Central Unit (BBPCU).

We understand and agree that ALL / OFF-US transactions will be dynamically routed
between the default BBPOUs by BBPCU. We also understand that "ALL" transactions mean
that 100% of the ON-US and OFF-US transactions will passthrough BBPCU and "OFF-US"
means transactions that are not done at the default BBPOU's own touch points.

{Note:

Fill in 'a' and delete 'b' if only one default BBPOU is being authorised;

Fill in 'b' and delete 'a' if another BBPOU is being authorised as default BBPOU in addition to the existing default BBPOU}

Fill in 'a' and 'b' if both BBPOUs are being authorised as default BBPOUs

- c) All complaints relating to processed transactions received by BBPCU and/or above-said BBPOU(s) or Customer side BBPOUs would be attended to expeditiously by us and all possible help will be provided to the BBPOUs in this regard.
- d) Any change in the default / additional default BBPOU would be intimated to you in writing in advance in accordance with the Bharat Bill Payment System Procedural Guidelines and the change in default/ additional default BBPOU would only be effected after all pending complaints and disputes in relation our bills that pertain to the BBPOU being replaced are resolved.
- e) Various digital players (“RBI approved BBPOUs and their digital service providers; the approved players are responsible for the latter”) who are live with National Payments Corporation of India (“NPCI”) on Bharat Bill Payment System platform can use/adopt the Brand Logo/Image of our company, only for digital transactions on Bharat Bill Payment System screens for easy identification by the customer; in line with our Trademark/Brand usage guidelines and specifications. NPCI shall not in any manner whatsoever be responsible and/or be held responsible for any misuse of any of the Brand Image/Logo by any of the BBPS players.
- f) Bharat BillPay brand logo would be displayed on digital and physical channels of the billers, including physical bills, to promote transactions on Bharat BillPay ecosystem. Illustratively the Bharat BillPay logo must appear on the website, receipt and messages/statements to convey assurance and accessibility to the customers.
- g) We also confirm that the configuration details listed out in the Biller Compliance Annexure have been examined and confirmed by us to facilitate accurate on boarding and understanding

Yours faithfully,

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

Annexure - Biller Compliance Form

Billor Name	
Billor ID	
Expected Volume/Avg. Ticket Size of the Billor (Per Day)	
Consumer Base of the billor	
Electronic Payment Coverage (%)	
BOCP Payment Coverage (%)	
<u>Details of Mandatory tags availability in Response</u>	
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 can we expect the mandatory tags from the Billor in future? Please mention the timeline	
Confirmation that all mandatory tags provided in BBPS are same as provided by Billor through direct communication	
<u>Biller Integration Details</u>	
Type of the billor	ONLINE OFFLINE A OFFLINE B
In case of ONLINE type of Billor, what is the average connectivity uptime with billor?	
In case of ONLINE type of Billor, Is there any mechanism to track the connectivity with Billor?	
If Yes, Please explain the process	
In case of ONLINE type of Billor, Is it real time posting into billor system (or) Is there any delay in posting?	
In case of OFFLINE A type of Billor, what is the frequency of bill data exchange between Billor to BOU?	
In case of OFFLINE A type of Billor, When will be the bill amount settled with the billor?	
In case of OFFLINE B type of Billor, When will be the amount settled with the billor?	
When can we expect the settlement entry in billor website/App or customer account?	
<u>Biller Configuration</u>	
Please list down the billor error codes	BBPS Compliance code
(Separate annexure may be provided by the BOU duly signed off by the Billor)	

<u>Technical Scenarios</u>	
In case of ONLINE Biller, Confirm the availability of re-push mechanism at your end for this biller	
What is the frequency of transactions re-push with biller?	
If its file based posting with biller, confirm the deemed accept concept implemented with biller for all the BBPS settled transactions	
Is any other, mechanism implemented at your end to avoid reversals to customer, Please explain	
<u>Business Scenarios</u>	
Biller accepts the payment after due date of bill	Yes No
Does the biller allows the customer to pay the bill amount post due Date expired?	Yes No
If Yes, Is there any late payment fee levied from customer with bill payment	Yes No
Late fee will be applied to the customer account and revised bill amount will publish it to online on immediate basis	Yes No
Late fee will be applied to the customer account at the time of next billing cycle	Yes No

Regex implementation

Support for pending transactions, if yes, biller timeout and scheduled interval for 402 API Bill Cycle if consistent across customers

7. List of BBPOUs and Top AIs

70 BBPOUs (60 Banks, 10 Non-Banks)

Bharat BillPay Enabled Banks



Bharat BillPay Non-Banks



Top Digital Agent Institutions



Top Retail Aggregators (AI)

