संख्या No. 12(37)2017-DPD

दिनांक Date 18.06.18

To

**Administrative Heads of all Central Armed Police Forces,
Government of India**

Subject: Promotion of Digital Payments in Central Armed Police Forces

Dear Sir/Madam,

Government of India is making efforts for promoting a less cash economy and to provide the facility of seamless digital payment to all citizens of India in a convenient manner.

2. Digital payment acceptance infrastructure throughout the country is an important step for enabling wide scale adoption of Digital Payments. Further, Digital Payments offer benefits like convenience, ease of use, reduction in cash handling charges for your organization as well as your employees.

3. It is hereby requested that the following activities may be considered and appropriately incorporated in your organisation for promotion of Digital Payments -

a. Enabling all online payment systems to accept payments using BHIM/UPI, Bharat QR code/ BHIM QR code and Rupay Card. Your lead Bank/Payment aggregator can help in enabling payment gateway on the on-line portal.

b. Payments using Bharat QR code/ BHIM QR code (preferably dynamic) at canteen outlets

c. Enabling appropriate payment options in all physical payment receipt counters, such as:

- Prominent display of printed static Bharat QR code/ BHIM QR code at the payment receipt counter to enable customer to scan and pay.

- Dynamic Bharat QR code/ BHIM QR code on a display facing the customer.

- Pull request through Mobile no. /Virtual Payment address (VPA) wherein a payment request of desired amount is received on BHIM/UPI enabled App of the customer.

d. Organize a camp in co-ordination with your lead Bank/ NPCI for issuance of RuPay Debit and Credit cards to your employees

e. Offering a visible discount on digital payment vis-à-vis cash.

f. Organizing campaign for usage of Digital Payments.

4. Standard operating procedure (SOP) for enabling the digital payment modes has been attached. I am forwarding the contact details of NPCI officials who may help and support in the activities:

Person Name	Designation	Email ID	Mobile No
Shri Gaurav Loomba	AVP	gaurav.loomba@npci.org.in	8879760312
Shri Arjun Kumar Gupta	Manager	arjun.gupta@npci.org.in	9643265489

With regards,

Yours faithfully,

(Geeta Kathpalia)
Scientist 'G'
Tele: 011-24301411
E-mail: geeta@meity.gov.in
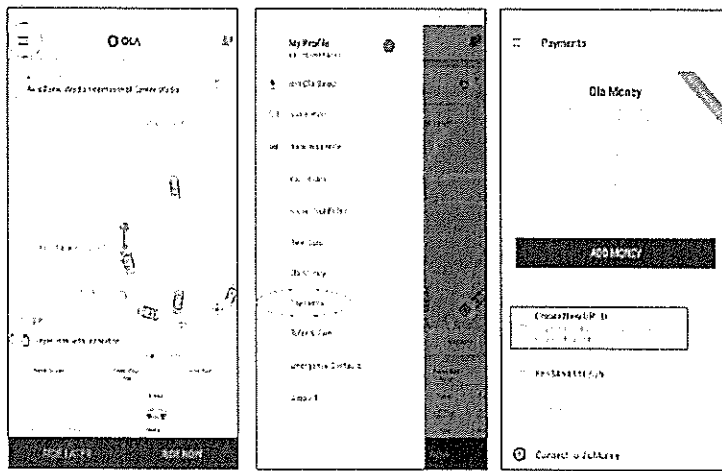
BHARAT INTERFACE FOR MONEY

NPCI

भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

Standard Operating Procedures – UPI Merchant Solutions

Major Possible Merchant Solutions on UPI

1) **SDK Model:** Under this model, the acquirer bank provides the NPCI Library wrapped inside the SDK to be integrated in the merchant app thus allowing invoking NPCI library in the app while transacting. User enters his UPI Pin on the NPCI Library invoked on the app to authorize the transaction. However, to insure interoperability merchant app must not force the customer to register on the app and should provide raising intent/collect option to the customer for providing UPI ID of his choice to complete the transaction. Acquiring Ola, Uber, Chiller, are such examples.

Process of Integration: Merchants keen to offer the solutions need to approach banks to provide SDK & other related technical support. Banks and the merchant once agreed on the proposal for the solution, should ensure the below:

1. Necessary integration between Merchant & Bank.
2. MCC to be assigned by the acquirer bank while Onboarding them
3. Merchant specific VPA to be created by acquirer bank from backend
4. In UPI online transaction type defines whether transaction belongs to merchant or individual with entry Entity & person respectively this has to be configured by acquiring PSP in UPI frame work.
5. Account No. & IFSC: - The accounts details of merchant will configured by acquiring bank. Whenever resolution of VPA happens these details are to be forwarded to NPCI for Credit leg of the transaction.
6. Manage VAE: bank need to verify the merchant which is acquire by them
7. Banks acquiring the merchant must also ensure the reconciliation process and customer complain handling process before making merchant live.

2) **QR Based**: To support merchant transactions on UPI, Banks may offer QR based solutions to the merchants. QR codes can be used for proximity payments in UPI. QR Based Solution are simple, open, and widely accepted and are able to be printed, displayed on POS devices, and various screens, etc. hence cost effective as well. Again, basis business type and requirement merchant can develop Static & Dynamic QR. Developers who are developing merchant applications must generate a URL fully compliant to NPCI Deep Linking specification then create a QR code of that URL.
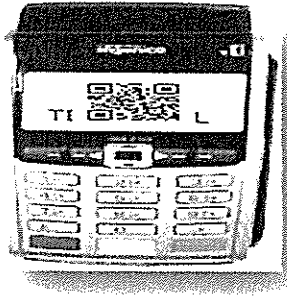
Dynamic QR: Merchants can display transaction specific QRs to the customer. In case of large merchants, Dynamic QR is more useful as they may use dynamic values in the QR link for their reconciliations. Merchants generating Bharat QR may also add UPI Specific tags in the QR to enable UPI payments (Bharat QR version 4.0). The acquiring PSP should ensure that critical business parameters within the QR.

a) **Possible scenarios of Dynamic QR**

i) **On the Terminal Charge Slip**: Merchants may display dynamic UPI /Bharat QR having all the relevant transaction details on the terminal charge slip provided to the customer for payment. Customer may use any of his UPI app to scan the QR for capturing transaction details such as amount, merchant name (payee name) and authorize it to confirm the payment.
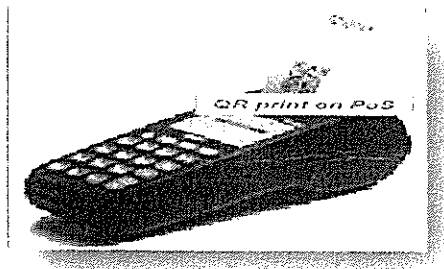
ii) **On the Terminal Display Screen:** Offline merchants (merchants with payment acceptance set up at POS) such as Big Bazar, Reliance, may also display UPI /Bharat QR on the display of the terminal kept at POS. Instead of paying using card/cash, customer may use his UPI App to scan the QR for capturing the transaction details such as amount and merchant name and will authenticate the payment on his app.

iii) **On MPOS being carried by delivery boy (COD):** Merchants in business of online delivery to the customers and accepting payments on delivery may display the

Dynamic QR at their MPOS Machine carried by delivery boy. The person carrying the MPOS may have feasibility of displaying QR for that consignment details on MPOS which can be scanned by the customer using his UPI App for capturing details such as amount & merchant name and to authenticate the transaction to complete the payment.

iv) **On the Merchant website:** Merchants providing online services and accepting payments online such as IRCTC, Bill payments etc may display dynamic QR with necessary transaction details on their payment page. Customer will scan the QR using any of his UPI App for capturing transaction details such as amount & Merchant name and to authorise the transaction to complete the payment.
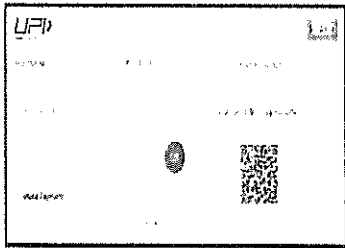
v) **On the Utilities Bills :** Merchants providing utilities services and sending physical bills to their consumers (such as Tata power, Mahan agar Gas) may also provide dynamic QR on the bill having customer specific details such as consumer no in the mandatory values. Customer will scan the QR using any of his UPI App for capturing transaction details such as amount & Merchant name and to authorise the transaction to complete the payment
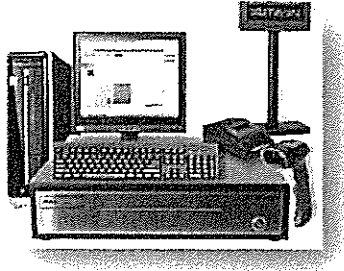
vi) **On PC - POS Machine:** Merchants having PC-POS outlet (Desktop generating the bill details integrated with POS machine) may display the QR with the transaction details to the customer. Customer will scan the QR using any of his UPI App for capturing transaction details such as amount & Merchant name and to authorise the transaction to complete the payment.

Static QR: Small merchants may use Static UPI QR at their outlets to accept the payments. The acquiring PSP should ensure that critical business parameters within the QR.

b) **Possible scenario of Static QR:**

i) **Generation of UPI Physical Static QR – on outlet:** Small merchants may put static QR on their outlet to be displayed to the customer. The Static QR generally contains only merchant specific details such as merchants UPI ID, merchant name etc. Customer doing purchase on the merchants outlet will scan the QR, enter the amount payable & remarks for transaction and authorise it to complete the payment.
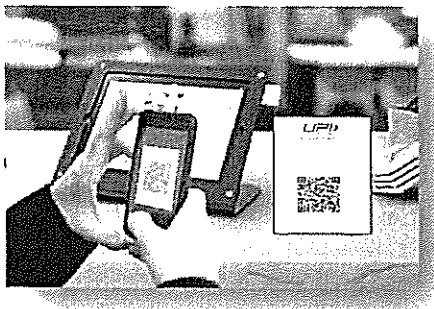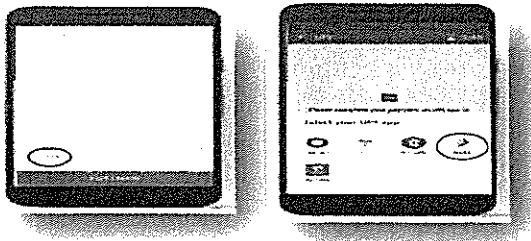
Process on Integration:

Merchants intend to offer the solutions need to approach banks to provide UPI Infrastructure. Banks and the merchant once agreed on the proposal for the solution, should ensure the below:

1. Necessary integration between Merchant & Bank.
2. MCC to be assigned by the acquirer bank while Onboarding them.
3. Merchant specific VPA to be created by acquirer bank from backend.
4. In UPI online transaction type defines whether transaction belongs to merchant or individual with entry & person respectively this has to be configured by acquiring PSP in UPI frame work.
5. Account No. & IFSC: - The accounts details of merchant will configured by acquiring bank. Whenever resolution of VPA happens these details are to be forwarded to NPCI for Credit leg of the transaction.
6. Manage VAE: bank need to verify the merchant which is acquire by them

7. Banks acquiring the merchant must also ensure the reconciliation process and customer complain handling process before making merchant live.

3) **Intent Based Solutions**: The intent call functionality form the merchant's APP/website invokes other Apps available on the users phone to complete the transactions. This helps in ensuring interoperability as the customer should not be mandated to register on the app/website and can select the app of his choice to complete the payment. Merchant App providing UPI option at their payment gateway must provide intent functionality and must refer to NPCI circular 15 A & 15 C on interoperability.

a) Merchant App (available on User's Phone) can initiate intent call to other UPI Apps available on Users phone to complete the transaction. Below is the illustrative flow of the intent call raised from merchant App. Customer buying service from any merchant

app providing "Pay by UPI" Option will be prompted with all the UPI apps avaible on his phone. Customer will select the app of his choice to authorize the transaction and will complete the payment.

b) Merchants may also raise intent by sending SMS to the user. The SMS will contain the link which when clicked will shoot intent call and will pop up all the UPI Apps enable on the users app.

c) Merchant website (browsed on user's phone) can also initiate intent call to other apps available on Users phone to complete the transaction.

Process on Integration:

Merchants keen to offer the solutions need to approach banks to provide UPI Infrastructure. The acquiring PSP should ensure that critical business parameters within the QR. Banks and the merchant once agreed on the proposal for the solution, should ensure the below:
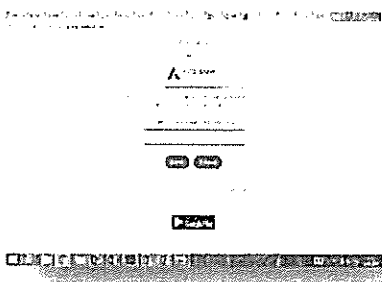
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3. Merchant specific VPA to be created by acquirer bank from backend

4. In UPI online transaction type defines whether transaction belongs to merchant or individual with entry Entity & person respectively this has to be configured by acquiring PSP in UPI frame work.

5. Account No. & IFSC:- The accounts details of merchant will configured by acquiring bank. Whenever resolution of VPA happens these details are to be forwarded to NPCI for Credit leg of the transaction.

6. Manage VAE: bank need to verify the merchant which is acquire by them

7. Banks acquiring the merchant must also ensure the reconciliation process and customer complain handling process before making merchant live.

8. Banks and the merchant once agreed on the proposal for the solution must adhere to the below mentioned NPCI Specification for the development.

4) **Collect Based:** The collect call functionality form the merchant's APP/website allows user to enter the UPI ID of his choice from which he wants to honour the transactions. This functionality helps in ensuring interoperability as the customer is not mandate to register on the app/website and can use UPI ID of his choice to complete the payment. The below screenshots illustrates intent flow form a UPI App.
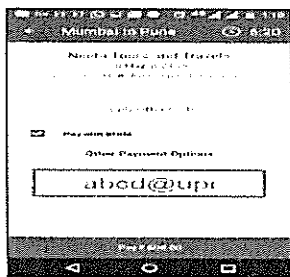
Below are the possible scenario for illustration:

   i) **Collect request from Merchant website:** Merchants providing online services and accepting payments online such as IRCTC, Bill payments etc may provide option on their web page to enter UPI ID. Customer intend to use UPI ID of his choice to will enter that UPI ID to get collect request on the App to authenticate and to complete the payment.

   ii) **Collect raised by the merchant app on the UPI ID provided by the user :** Merchants providing UPI Payment option on their app such as may provide option on their web page to enter UPI ID. Customer intend to use UPI ID of his choice to will enter that UPI ID to get collect request on the App to authenticate and to complete the payment.

Process on Integration: Merchants keen to offer the solutions need to approach banks to provide UPI Infrastructure. Banks and the merchant once agreed on the proposal for the solution, should ensure the below:

1. Necessary integration between Merchant & Bank
2. MCC to be assigned by the acquirer bank while Onboarding them
3. Merchant specific VPA to be created by acquirer bank from backend
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7. Banks acquiring the merchant must also ensure the reconciliation process and customer complain handling process before making merchant live.
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5. BHIM Multi Agent Model : Currently Merchants having " Multi Agent " Business model can use " Adding Agent " as functionality within BHIM App. The merchant shall be able to generate specific UPI ID/VPAs for all the agents that are created under him/her. In addition,

the merchant shall also be able to create a unique QR containing merchant as well as specific agents' details. The QR shall be different for each agent & merchant combination. All the UPI IDs/QRs thus created shall only be linked to single account that is the merchant's account only. In case of payment made to any of the agent the confirmation shall be received by both the merchants as well as the linked agent.

Note: As of now maximum 3 agents can be added.

Process of Integration: To avail the functionality, any BHIM App user can declares himself/herself as merchant registration. He will have the option of adding its staff/associates as agent under him/her.

Banks on-boarding merchants must also ensure to comply with the all the applicable circulars/guidelines issued by NPCI.

Some User Cases:

LIC premium payment by Initiating Web Collect: LIC has provided for "Pay by UPI" option on its website for premium payment. Customer paying LIC premium have option to raise the collect request on his UPI App.

2. IRCTC: IRCTC has integrated with Axis Bank to provide UPI Option for online ticket booking. Customer willing to pay by UPI option may raise collect request on the UPI ID of his choice.

UPI Payment

AXIS BANK

Enter Virtual Payment Address

Google Play
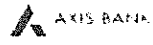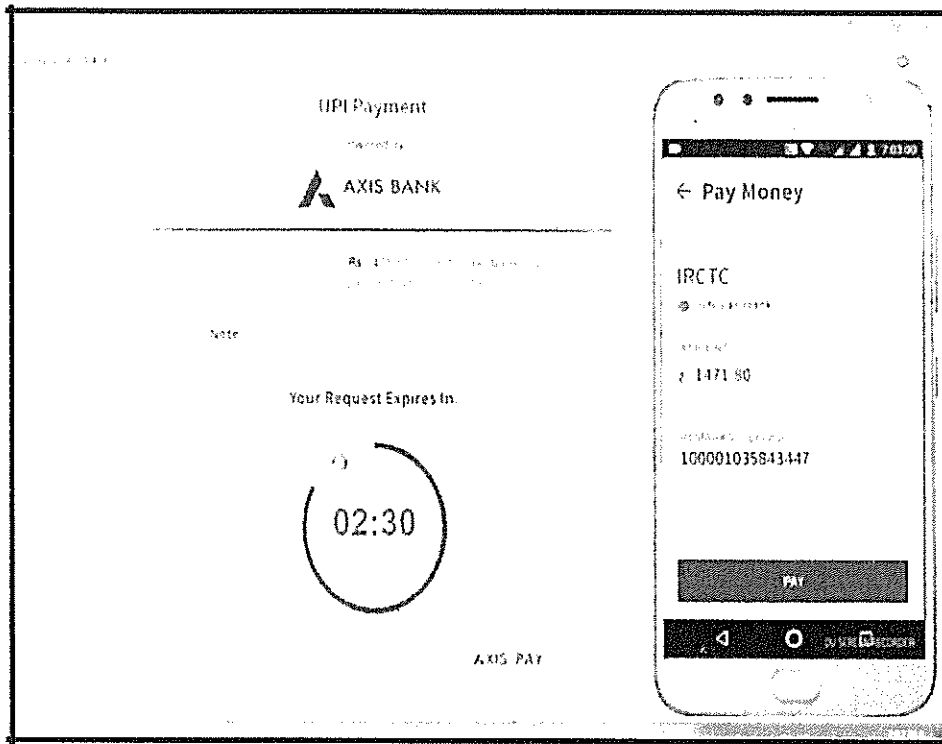
3. **UPI on Reliance Retail Store:** Offline Retailer Reliance has integrated with Innoviti Payments Solutions to accept the payment Using UPI.

3. Flipchart providing UPI Option:
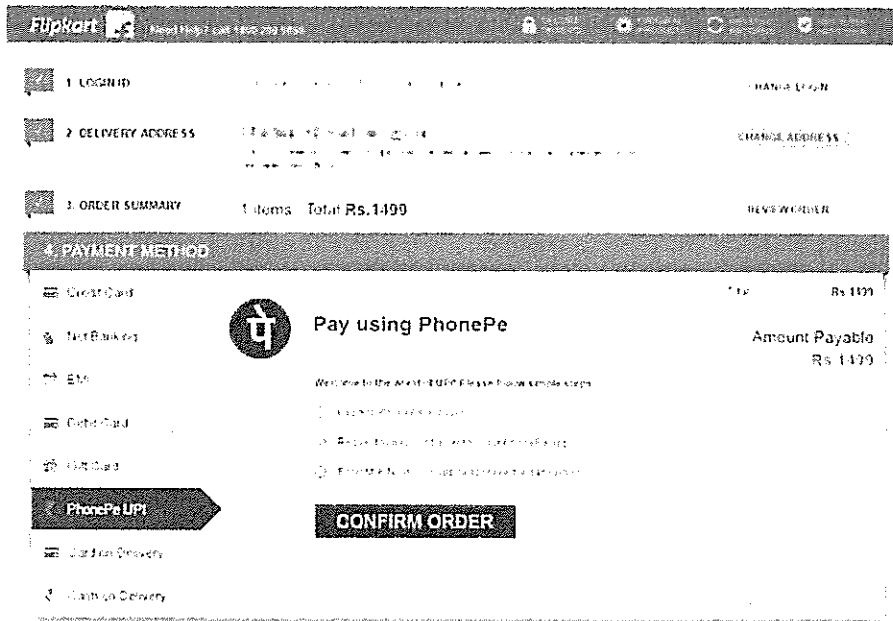
*please note – "Images used in the SOP are for representation purposes

Standard Operating Procedures

Bharat QR code

NPCI in collaboration with Mastercard and Visa has launched Bharat QR code, an interoperable payment acceptance solution that supports Visa, MasterCard and RuPay cards & BHIM-UPI for wider acceptance.

Bharat QR may be of two types:

- **Static Bharat QR code:** It may be displayed at all payment receipt counters, and merchant outlets for enabling acceptance of digital payments. It provides a quick and convenient method for customer to pay by simply scanning through Bharat QR enabled mobile App. The required amount to be paid is entered by the payer.
- **Dynamic Bharat QR code:** It contains the information about the amount to be paid in the QR code itself, hence customer is not required to enter the amount. Dynamic Bharat QR code is an ideal solution to be printed on all types of utility bills, invoices etc. It can also be displayed in physical payment receipt counters through a screen facing the customer for enabling scan & pay.

Bharat QR code based payment has following advantages:

i. Traditional PoS machines require upfront investment in PoS machine and internet infrastructure as well as expenses on regular operations and maintenance. On the other hand, static Bharat QR code does not require any such expenditure.

ii. Bharat QR code is a single unified QR code capable of accepting payments from Visa, MasterCard, RuPay Cards & BHIM-UPI, for wider acceptance.

iii. Customer can easily make payments through Bharat QR code and does not require to carry physical Debit or Credit card.

iv. As there is no requirement of a physical card, the risk of data theft or security issues through tampered or cyber-compromised point of sale devices is minimised.

v. Merchants accepting the payment through Bharat QR code, receives the amount directly in their Bank accounts.

Necessary steps may be taken by all organisations for prominent display of printed static Bharat QR code at all payment receipt counters and printing dynamic Bharat QR code on all utility bills, demand note, invoices, statement of charges etc.

Process for enabling Bharat QR code

The following steps should be taken to implement Bharat Code by the Organisation

1) Internal management discussion and appropriate approval for implementation of Bharat QR code
2) Organisation should discuss with their banks and aggregators for implementing Bharat QR code
3) Organisation & Bank needs to agree on the commercials and technical details for implementation of Bharat QR code
4) Integration of organisation's payment system with Application Programming Interfaces (APIs) provided by banks for implementation of Bharat QR code

5) Post the implementation, Bank to perform test transactions to check the return file (transaction details) which could be passed on to organisation for reconciliation
6) After successful test transactions, the Bharat QR codes will be ready to be printed on the bills, invoices etc and for display at payment receipt counters
7) Capacity building & knowledge transfer to employees for accepting payments through Bharat QR code
8) Bank as well as the organisation should take steps to educate the customer to pay using Bharat QR code. This can be done through circulation of pamphlets, publicity on print media, social networking sites etc.

BHIM Aadhaar

BHIM Aadhaar enables the customer to make digital payment directly from his Aadhaar linked Bank account. Customer is required to tell the Aadhaar number and scan the finger to make a payment. There is no requirement for the customer to carry any mobile phone, card etc. Merchant/Organisations need to connect biometric device (fingerprint scanner) with their mobile phone/PCs for customer authentication.

BHIM Aadhaar will enable digital payments in rural / semi-urban areas, as it does not require the customer to carry any mobile phone, card etc. Government has set a target of deployment of 20,00,000 BHIM Aadhaar PoS devices for enabling digital payments.

Bharat Bill Payment System (BBPS)

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

The unique feature is seamless payment of various bills like electricity, post-paid mobile, broadband, landline, Direct-To-Home, gas and water bills can be paid on this platform through consumers own internet banking/mobile banking or non-bank app or retail outlet at a single window just seeing a "Bharat BillPay" logo.

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).

As per RBI guidelines, in future, aggregation of bill payment services can only be offered by entities that participate in BBPS.

Procedure for On-boarding on BBPS

1. **Default BBPOUs:** The Biller/Utility Company has to select maximum of two authorized BBPOUs/entities authorised by RBI for participating in the BBPS Scheme (BBPOUs list-Annexure-I)

2. **Biller Consent:** Submit the Biller Consent Form (A Form where the Biller/Utility gives consent to an entity to participate in BBPS) to the concerned or default BBPOUs/NPCI (Format delinated in Annexure-II)

3. **Communication:** Integration with chosen entity and ensure communication with BBPOU over secure channel.

4. **Bill Information:** The Utility company/biller must provide bill information parameters to the chosen entity/BBPOU.

After On-boarding

5. **Bharat BillPay Brand:** The Biller must advertise the Bharat BillPay logo on their Bills and on their website as per format shared in Annexure III

6. **Credit Account:** Credit the Customer account on the day of payment transaction receipt

7. **Support:** Following NPCI officials may be contacted for queries regarding BBPS onboarding

- Level 1: Ashish Mohan Saxena
  (Email: ashish.saxena@npci.org.in Ph: 9821300213)
- Level 2: Rahul Tandon
  (Email: rahul.tandon@npci.org.in Ph: 7506446591)

In case of any issues or clarifications, the Utility Company can mail on bbps.biller@npci.org.in

Note: There would not be any bill collection permitted outside the BBPS, except for own outlets of Biller/Utility Company

BBPS assures the following benefits to the billers/Utility Companies.

1. **Cost-effective:** This will enable the billers to make their collection through authorised entities and can eliminate their own physical collection points that entail a huge set up and maintenance cost. BBPS commercial is designed around flat fee pricing and that is significantly cheaper than ad valorem pricing charged through traditional methods, including payment gateway transactions.

2. **Accessibility:** Apart from their own collection points, Billers will have the benefit of substantial digital outreach across all geographies through online channels like Internet banking, Mobile banking of Bharat Bill Payment Operating Units (BBPOUs). Similarly physical touch-points would increase very significantly with lakhs of BBPS agent and business correspondents led outlets.

3. **Assurance:** Assurance of dealing with stable entities like banks and prominent bill aggregators who meet qualifying criteria and have been duly authorised by RBI as Bharat Bill Payment Operating Units (BBPOUs).

4. **Guaranteed Settlement:** Guaranteed settlement cycles would assure the billers of funds, as per standard specified in BBPS, with assured TAT in a timely manner from their respective BBPOU. This obviates the need for vetting and securing advance deposits and guarantees.

5. **Improved liquidity position, better receivable management and easier reconciliation** due to faster settlements with assured TAT. The data for all payments collected is made available to the biller by the BBPOU(s) chosen by the biller. Multiple files with fragmented data can be avoided, thus leading to faster and more efficient reconciliation.

6. **A Regulated Set-up with Standardisation:** BBPS is a well-regulated mechanism for bills collection. The BBPOUs are authorised by RBI after due diligence. All non-bank BBPOUs have to meet stringent net worth criterion. All participants, including Agents, will follow the standards prescribed by BBPCU (NPCI).

7. **Single Integration:** All that a Biller needs to collect all its bills on BBPS platform is just one integration with BBPOU of their choice. With this, all its consumers can make payment of bills anywhere in the country, be it in electronic mode (including Debit Cards, Credit Cards, Internet Banking, Mobile Banking, m-Wallets, Prepaid Instruments, UPI, IMPS, Aadhaar based payments, etc.) or physical channels (ubiquitous outlets accepting bill payments in cash or in assisted electronic mode such as POS terminals, AEPS, Wallets, etc.), The Biller has the option of integrating with an additional BBPOU for BCP purpose, or as a backup for uninterrupted service or for load sharing.

8. **Instant Confirmation:** BBPS mandates instant confirmation of payment made via a payment receipt/confirmation message. The receipt could be in the form of SMS/ email/ print out as desired by the customer. To obviate frauds, there is a provision for independent verification of receipt/ payment acknowledgement directly by the customer.

9. **Multiple Payment Modes:** The platform supports multiple payment modes like Cards, Wallets, AEPS, UPI, e-Banking, cash and thus offers extensive flexibility to the customer.

10. **Lower CAPEX and OPEX:** Due to easy access to the entire universe of consumers enabled by just one or two BBPOUs, the billers will need fewer integrations with bill aggregators. There is significant potential for the billers to review the need for maintaining high cost biller-owned outlets for bill collections.

11. **Centralised Grievance Redressal Mechanism:** A centralised grievance management system to address the complaints and disputes within specified turnaround time. This is a highly customer-centric initiative which will foster trust in BBPS brand.

ANNEXURE-I

List of BBPOUs

Sr. No.	BBPOU Name
1	A.P. Mahesh Co-operative Urban Bank Ltd.
2	Airtel Payments Bank
3	Allahabad Bank
4	Andhra Bank
5	AU Small Finance Bank
6	Axis Bank Limited
7	Bandhan Bank
8	Bank of Baroda
9	Bank of India
10	Canara Bank
11	Capital Small Finance Bank Ltd.
12	CC Avenues
13	Central Bank of India
14	City Union Bank Limited
15	Common Service Centres (CSC)
16	Corporation Bank
17	DBS Bank Ltd.
18	DCB Bank
19	Dhanlakshmi Bank
20	Dombivili Nagari Sahakari Bank Ltd
21	Equitas Small Finance Bank
22	Euronet Services India Private Limited
23	Federal Bank
24	Gopinath Patil Parsik Sahakari Bank Limited
25	HDFC Bank Limited
26	ICICI Bank Limited
27	IDBI Bank Ltd
28	Idea Payments Bank
29	IDFC Bank
30	IndiaIdeas.com (Billdesk)
31	Indian Bank
32	Indian Overseas Bank
33	IndusInd Bank Limited
34	ITZ Cash Card Ltd.
35	J&K Bank Ltd
36	Janata Sahakari Bank
37	Jio Payments Bank
38	Karur Vysa Bank (KVB)

39	Kerala Grameen Bank
40	Kotak Mahindra Bank Limited
41	Lakshmi Vilas Bank Ltd.
42	One 97 Communications - Paytm
43	One Mobiqwick Systems Pvt. Ltd.
44	Oriental Bank of Commerce (OBC)
45	Oxigen Services (India) Pvt Ltd. Gurgoan
46	PayU Payments Private Limited
47	Pragathi Krishna Grameen Bank
48	Punjab & Maharashtra Co-Operative Bank Limited
49	Punjab & Sind Bank
50	Punjab National Bank
51	RBL Bank Limited
52	South Indian Bank Ltd
53	Spice Digital Limited, Noida (UP)
54	Standard Chartered Bank
55	State Bank of India
56	SVC Co-operative Bank Limited
57	Syndicate Bank
58	Tamilnad Mercantile Bank
59	TechProcess
60	The Catholic Syrian Bank Limited
61	The Kalupur Commercial Co-operative Bank Ltd.
62	The Saraswat Co-op Bank Ltd
63	TJSB Sahakari Bank Limited
64	UCO Bank
65	Union Bank of India
66	United Bank of India
67	Utkarsh Small Finance Bank
68	Vijaya Bank
69	Yes Bank
70	ESAF Small Finance Bank

ANNEXURE-II

BILLER CONSENT FORM

Consent of the Biller for Authorisation of the default BBPOU
(On Biller's letter Head)

To

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

Dear Sir,

We_____ (Name of the Biller) 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 *<name of BBPOU>*___ 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 *<name of BBPOU>*___ 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 pass through 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.

Yours faithfully,

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

ANNEXURE-III

BHARAT BILLPAY LOGO

Paper Bills

The Bharat BillPay logo, when used in a paper bill, can be placed as per your preference in the paper bill while ensuring optimum visibility.

Powered by ▷ BHARAT BILLPAY