INDIAN COUNCIL OF MEDICAL RESEARCH
स्वास्थ्य अनुसंधान विभाग (स्वास्थ्य एवं परिवार कल्याण मंत्रालय)
DEPARTMENT OF HEALTH RESEARCH (MINISTRY OF HEALTH & FAMILY WELFARE)

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V.RAMALINGASWAMI BHAWAN,ANSARI NAGAR, POST BOX-4911, NEW DELHI-110029

No.18/3/2018-Admn-II   Dated: 23.1.2018.

To

    The Directors/Directors-in-Charge of
    Permanent   Institutes/Centres of the Council

Sir/Madam,

    Please find enclosed herewith a copy of D.O. No. 12(11)/2017-DPD(MeitY) dated 1st January, 2018 received from Secretary, Ministry of Electronics & Information Technology(MeitY), New Delhi alongíwth its enclosures regarding promotion of digital payments for information and necessary action.

Yours faithfully,

(Bharat Bhushan)
Sr. Administrative Officer
for Director General

Encl : As above

Copy to:-
1   PS to DG/PS to Addl. DG/Sr. DDG (A)/Sr. FA
2   All Divisional Heads
3   PS to Dy. Director General(A)
4   Asstt. Director-General (Admn.) (AX)/(RR)
5   Sr. ACO (Finance & Accounts) for necessary action
6   IRSM Division- with the request to place above circular on ICMR website.

D.O. No. 12(11)/2017-DPD (MeitY)
January 1st, 2018

Dear Secretary,

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. Hon'ble Finance Minister has set a target of 2,500 Crore Digital Payment Transactions in FY 2017-18.

2. Digital payment acceptance infrastructure throughout the country is an important step for enabling wide scale adoption of Digital Payments. Simultaneously, it is also required to catalyze the mindset change in citizens through appropriate interventions such as incentives, promotional campaigns, award & recognition etc.

3. A co-ordinated effort by all Government Ministries /Departments is of vital importance for the success of Government's initiative for promotion of digital payments. It is hereby requested that the following activities may be considered and appropriately incorporated in all organisations concerned with your Ministry/Department.

a) Enabling all online payment systems to accept payments using BHIM/UPI, Bharat QR code/ BHIM QR code and Rupay Card.

b) On-boarding of all Billers on Bharat Bill Payment System (BBPS)

c) Printing of Bharat QR code/ BHIM QR code (preferably dynamic) on all utility bills, invoices etc

d) 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.
- Enabling payment receipt through BHIM Aadhaar PoS machines, particularly in rural/semi-urban areas.

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

f) Organizing campaign for promotion of Digital Payments.

g) Recognizing/rewarding the initiatives for promotion of digital payments.

4. Standard operating procedure (SOP) for enabling the digital payment modes and scorecard template for monthly reporting of progress in Digital Payments has been attached. It is requested that relevant available information from 1st April, 2017 onwards, may kindly be informed regularly to MeitY.

with warm regards,

Yours sincerely,

(Ajay Sawhney)

Encl.: As above

To

Secretaries of all Ministries/Departments, Government of India

MINISTRIES / DEPARTMENTS SCORECARD TEMPLATE FOR PROMOTION OF DIGITAL PAYMENTS

S. NO.	ORGANISATION	TRANSACTIONS (WEIGHTAGE 50 %)			INFRASTRUCTURE (WEIGHTAGE 50 %)			
		NO. OF TOTAL TRANSACTIONS	NO. OF DIGITAL TRANSACTIONS	DIGITAL TRANSACTIONS (%)	BHARAT/BHIM QR (WEIGHTAGE 25 %)			BHIM INTEGRATION / BBPS ON-BOARDING (YES = 25 / NO=0) (WEIGHTAGE 25%)
					NO. OF TOUCHPOINTS	BHARAT/BHIM QR ENABLED TOUCHPOINTS	ENABLED TOUCHPOINTS (%)	
		A	B	C	D	E	F	G
1.								
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
10.								

Note

1. Cheques and Demand drafts are not considered as digital payments.
2. Additional information regarding closed group pre-paid instruments such as prepaid cards issued by oil marketing companies, Metro, Railways, etc may also be provided.
3. Column G : Bharat Bill Payment System (BBPS) applicable only for Billers (12.5 for BHIM and 12.5 for BBPS)

BHIM/UPI is a platform that empowers multiple mobile apps like BHIM, BHIM Family Apps by participating banks and third party apps to provide seamless fund transfer & merchant payments. It also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience.

BHIM/UPI can be integrated into online payment systems of organisations, so that customer receives a bill payment request in his BHIM/UPI enabled App by entering mobile number or Virtual Payment Address (VPA) while making online payment. Customer just needs to approve the request to complete the bill payment.

BHIM / UPI can also be integrated with counter payment systems, whereby payment request (pull request) of required amount is sent to the BHIM/UPI enabled App of the customer.

Process for integrating BHIM/UPI in online/counter payment systems

1) Internal management discussion and appropriate approval for integration of BHIM/UPI in online/counter payment systems
2) Organisation should discuss with their banks and aggregators for implementing the solution
3) Organisation & Bank needs to agree on the commercials and technical details for integration of BHIM/UPI
4) Integration of organisation's payment system with Application Programming Interface (APIs) provided by banks for enabling BHIM/UPI in online/counter payment systems
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, organisation will be ready to integrate BHIM/UPI in online/counter payment systems
7) Capacity building & knowledge transfer to employees for using BHIM/UPI based pull request in the counters
8) Bank as well as the organisation should take steps to educate the customer to pay by using BHIM/UPI. 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 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.

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

Cost-effective: This will enable a biller to make fixed collection costs, multiplied 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.

LIST OF BBPOUs WHO HAVE RECEIVED IN PRINCIPLE APPROVAL FROM RESERVE BANK OF INDIA

Sr. No	BBPOU Name	Certified as Biller BBPOU
1	State Bank of India	
2	Ratnakar Bank	
3	Kotak Mahindra Bank	
4	Andhra Bank	
5	Axis Bank	
6	Bank of Baroda	
7	Canara Bank	
8	Central Bank of India	
9	Corporation Bank	
10	DCB Bank	
11	HDFC Bank	
12	ICICI Bank	
13	IDBI Bank Ltd	
14	IndusInd Bank Ltd	YES
15	J&K Bank Ltd	
16	Punjab & Sind Bank	
17	Punjab National Bank	
18	South Indian Bank Ltd	
19	Standard Chartered Bank	
20	Union Bank of India	
21	Vijaya Bank	
22	A.P. Mahesh Co-operative Urban Bank Ltd.	YES
23	Dombivili Nagari Sahakari Bank Ltd	
24	Gopinath Patil Parsik Janata Sahakari Bank Ltd.	
25	Punjab and Maharashtra Co-operative Bank Ltd	
26	The Kalupur Commercial Co-operative Bank Ltd.	
27	The Saraswat Co-op Bank Ltd	
28	TJSB Sahakari Bank	
29	Techprocess Payment Services Ltd.	YES
30	Indiaideas.com Limited (Bill Desk)	YES
31	Euronet Services India Private Limited	YES
32	PayU Payments Private Limited	YES
33	Oxigen Services (India) Pvt Ltd. Gurgoan	YES
34	One 97 Communications - Paytm	YES

	American Express		
37	DBS Bank Ltd.	
38	Federal Bank	
39	Indian Bank	
40	UCO Bank	
41	Yes Bank	YES
42	Janata Sahakari Bank	
43	Karur Vysa Bank (KVB)	YES
44	The Shamrao Vitthal Co-operative Bank (SVC)	
45	Deutsche Bank	
46	Oriental Bank of Commerce (OBC)	
47	Common Service Centres (CSC)	
48	ITZ Cash Card Ltd.	YES
49	CC Avenues	YES
50	Airtel Payments Bank	
51	Dhanlakshmi Bank	
52	United Bank of India	
53	Tamilnad Mercantile Bank	
54	Catholic Syrian Bank	
55	City Union Bank Ltd	
56	Indian Overseas Bank	YES
57	Capital Small Finance Bank ltd.	
58	Lakshmi Vilas Bank Ltd.	
59	IDFC Bank	YES
60	Kerala Grameen Bank	
61	Bank of India	
62	Allahabad Bank	
63	Bandhan Bank	
64	Equitas Small Finance Bank	YES
65	One Mobiqwick Systems Pvt. Ltd.	
66	Syndicate Bank	
67	Jio Payments Bank	
68	Idea Payments Bank	
69	Pragathi Krishna Grameen Bank	
70	AU Small Finance Bank	

Consent of the Biller for Authorisation/ Change 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 (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 authorise *<name of BBPOU>*___ to act as our default Bharat Bill Payment Operating Unit in compliance with BBPS Procedural Guidelines for all OFF-US transactions across all payment modes and channels as decided by us in consultation with the BBPOU.

AND / OR

b) We hereby authorise *<name of BBPOU>*___ to act as an additional default Bharat Bill Payment Operating Unit in compliance with BBPS Procedural Guidelines for all OFF-US transactions across all payment modes and channels as decided by us in consultation with the BBPOU.

We understand and agree that OFF-US transactions will be dynamically routed between the default BBPOUs by BBPCU.

AND / OR

c) In supersession of our earlier instruction authorising <name of BBPOU>___ as our default BBPOU/additional default BBPOU, we now wish to cancel the authorisation given in favour of the aforesaid BBPOU and replace it by authorising <name of BBPOU>___ to act as our default/additional default Bharat Bill Payment Operating Unit in compliance with the BBPS

3

We understand and agree that OFF-US transactions will be dynamically routed between the default BBPOUs by BBPCU.

We agree that NPCI may notify both the aforesaid BBPOUs of our decision. The change of <___>default/additional default BBPOU/s should become effective not exceeding 60 calendar days from the date of receipt of this letter at BBPCU. We agree that 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.

Note:

- *Fill in 'a' and delete 'b' and 'c' if only one default BBPOU is being authorised;*
- *Fill in 'b' and delete 'a' and 'c' if another BBPOU is being authorised as default BBPOU in addition to the existing default BBPOU;*
- *Fill in 'a' and 'b' and delete 'c' if both default and additional default BBPOUs are being authorised;*
- *Fill in 'c' and delete 'a' and 'b' if a default/ additional default BBPOU is being replaced with another BBPOU;*
- *Fill in 'b' and 'c' and delete 'a' if the existing default BBPOU is being replaced and an additional default BBPOU is also being authorised.)*

2. 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.

3. Any change in the default / additional default BBPOU would be intimated to you in writing in advance in accordance with the BBPS 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.

Yours faithfully,

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

Date: