

## What is BBPS?

Bharat Bill Payment System (BBPS) is a RBI mandated system which offers integrated and interoperable bill payment services to customers across geographies with certainty, reliability and safety of transactions. It offers bill payment services to customers through network of agents or online, allowing multiple payment modes and provides instant confirmation. It will facilitate a cashless society through migration of bill payments from cash to electronic channel.

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## Why BBPS?

- **Interoperable:** BBPS will be an integrated platform connecting banks and non-banks in bills aggregation business, billers, payment service providers and retail bill outlets.
  - **Accessible:** It will facilitate seamless payment of bills through any channel including Agent-Assisted Model at any Agent/BC outlet/bank branch/ online channels.
  - **Integration:** BBPOU (Bharat Bill Payment Operating Unit) i.e Banks/Non-Banks will have to connect only to BBPCU (Bharat Bill Payment Central Unit) i.e NPCI (National Payment Corporation of India) to get access to all the billers. Billers need to connect to just one BBPOU to enable all customers to pay their bills.
  - **Clearing & Settlement:** Multiple clearing and guaranteed settlements between different parties with standardized TAT.
  - **Complaint Management:** BBPS will put in place standardized complaint management system to handle customer grievance for all kind of transactions.
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## What are the benefits to customer?

- Convenient and reliable service with high degree of Trust and Security
  - Transparent pricing with instant payment confirmation
  - Unified Grievance Handling
  - Standard Rules
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## How to make payment through BBPS?

A customer with a transaction enabled Internet-banking account may access the BBPS portal on our Website([www.idbi.com](http://www.idbi.com))

Detailed flow chart is available on our Banks Website.

Note – Please obtain Net-Banking OSP for E-Com Txn prior to proceeding for Bill Payment

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## How can I register a complaint?

Customer can register complaints at:

- At BBPS portal
- Customers can contact our 24 X 7 Phone Banking numbers from any Landline / Mobile number, our Toll free numbers are as follows: 1800-200-1947 / 1800-22-1070

Two kinds of complaints can be raised for BBPS Transactions:

- Transaction-based complaint
- Service-based complaint

Detailed flow chart is available on our Banks Website.

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## How to check whether a biller is available or not?

The list of biller can be checked by visiting BBPS portal. It is being upgraded regularly.

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## What is Quick pay option?

You can use this option for making ADHOC payment, you have to enter your bill amount and then process the payment.

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## What is Fetch Bill option?

For making payment of your utility Bill, there is no need to enter your bill amount. System will fetch amount from biller and displays it on the screen.

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## How can I view my transaction status?

You can view your transaction by visiting complaint management screen.

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## **What mandatory details do I need to enter while paying Bill?**

All '\*' Marked fields are mandatory for making Bill payment.

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## **Is there any transactions limit for making payment using BBPS?**

Net-banking transaction limit will be applicable.

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## **What are the timings for BBPS transactions?**

BBPS services are available 24 hours of the day, all days of the week, throughout the year including all public holidays.

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## **If the transaction is not completed when will I get my money back?**

Amount will be returned to the customer through the same payment mode within 2-3 working days.

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## **How long will it take for the payment confirmation?**

Payment confirmation shall be received on registered mobile / e-mail (As provided while making bill payment) upon successful completion of the transaction instantaneously.

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## **What are the applicable terms and conditions?**

- Currently the Bank is offering Bill Payment under BBPS through its Internet-Banking platform, other payment modes shall be added subsequently.
- Non receipt of Instant confirmation over SMS / E-mail due to communication service disruption is beyond Banks control.
- Web Browser compatibility applicable i.e Internet Explorer 9 and above, Google Chrome, Mozilla Firefox.
- Availability of payment options (Fetch/Quick pay) is subject to facility offered by the Biller concerned.
- Currently no charges are being levied; however, the same is subject to change as per BBPS standards/rules/guidelines.