



Bharat Bill Payment System - Biller- Frequently asked questions

1. Who is a biller?

Billers are the service providers who shall receive payments from customers for the services rendered. To get on boarded under BBPS through Canara bank, Biller needs to integrate its system with Canara Bank BBPS system which is authorized to act as a Biller Operating Unit (BOU).

2. How a biller can benefit from joining BBPS?

- By participating in BBPS, biller can facilitate its consumers to pay their bills through any payment application which is integrated with BBPS ecosystem.
- Cost-effective platform
- Centralized Complaint and Settlement Dispute management
- Assurance of dealing with entities authorized by RBI
- Guaranteed settlement cycles

3. What are the pre-requisites for a biller to get on-boarded under BBPS?

- Be a licensed or an authorized entity to raise bills on customers for the legitimate activities that the biller is engaged in.
- Be a part of the categories authorized by RBI under BBPS.
- Not be bankrupt or insolvent.
- Not declared a willful defaulter by any bank or financial institution
- Not be in negative list of billers whose presence in the BBPS system is considered to be detrimental to the system (as and when such a list is published by NPCI/RBI)

4. How a biller can get on boarded under Canara BBPS system?

Billers can approach the nearest Canara Bank branch with the following details.

1. Proof of registered/ business address, active bank account details, PAN number
2. ITR of last 2 financial years
3. Financial Statements for at least 2 years / other credit verification / Background check/ CIBIL verification of promoters and directors
4. Copy of Business address authorization letter and license to carry on business
5. Details of services offered by the biller for which BBPS facility is sought

5. What are the key responsibilities of a Biller?

- Ensure communication with the Bank (BOU) over a secure channel
- Work with Bank to resolve the complaints and disputes within the prescribed Turn Around Time
- Billers must reconcile the funds remitted by the Bank on a daily/regular basis
- Billers should provide key necessary response parameters as part of the messaging system

NOTE: Billers without a full-fledged IT system can also be on-boarded on our BBPS.