



NPCI BHARAT BILLPAY · NBBL

# Bharat Connect Project

Operating Unit framework, COU & BOU capabilities, and end-to-end transaction, payment, settlement & reconciliation flows.

25+ Categories

22,000+ Billers

8 Settlement Cycles/Day

99.87% Uptime

# Bharat Connect, by NBBL – at a glance

Bharat Connect (formerly BBPS) is RBI's integrated bill-payment infrastructure operated by NPCI Bharat BillPay Ltd. (NBBL). It connects Billers, Operating Units and customers through a single interoperable platform for collections and settlements.



25+

**Bill categories**

Utilities, FASTag, loans, eChallan, insurance & more



1.2 Cr+

**Customers / month**

Across digital + assisted channels



22,000+

**Billers onboarded**

Single-point access via Operating Units



8

**Settlement cycles / day**

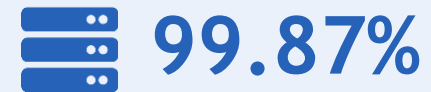
Faster funds movement to billers



700+

**Digital channels**

Plus 5 lakh+ physical outlets

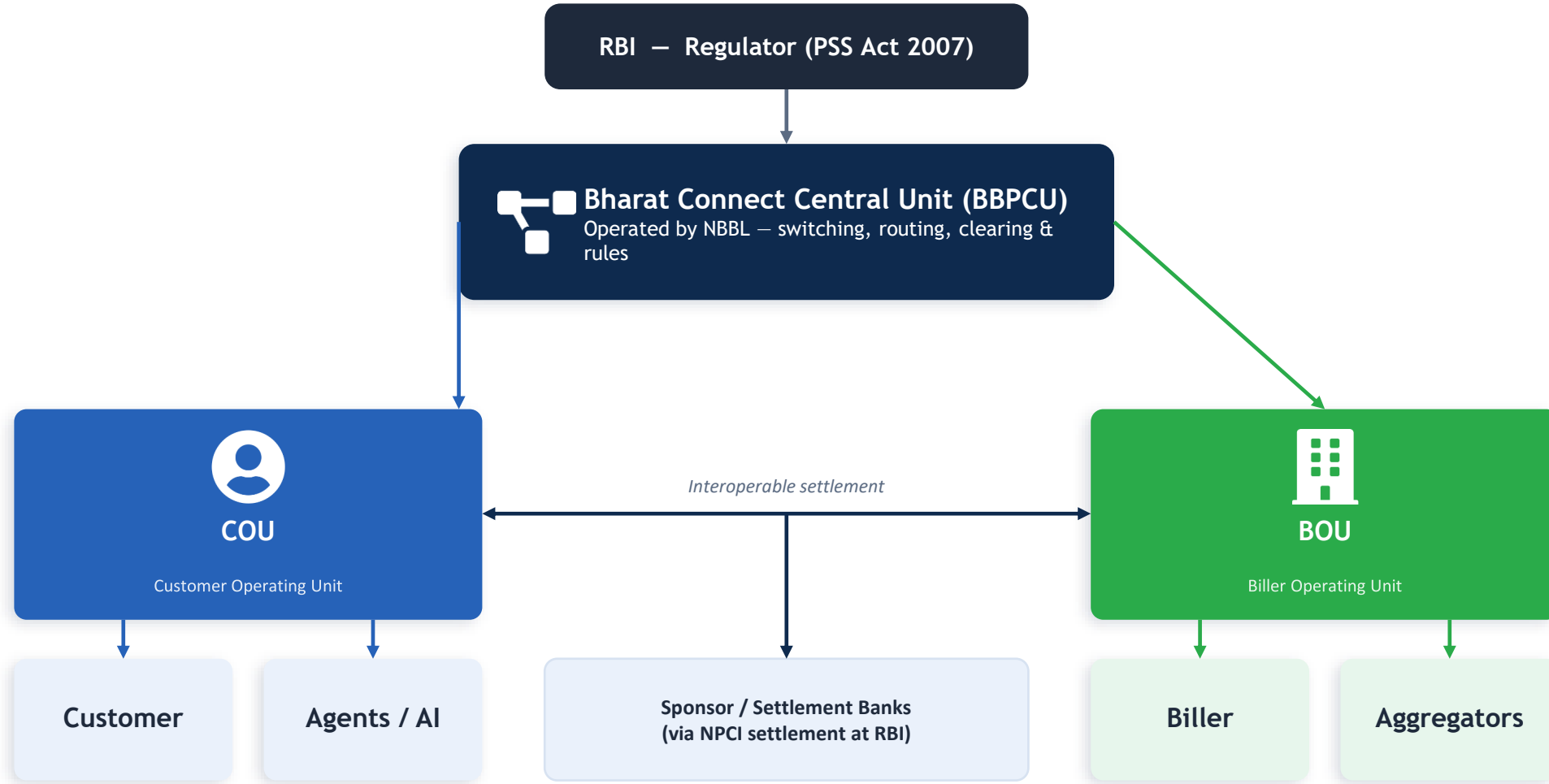


99.87%

**Platform uptime**

24x7 operations, end-to-end encryption

# Ecosystem & participants



A single Central Unit (NBBL) governs the rails; multiple RBI-authorized COUs and BOUs (banks or non-banks) operate under it in a tiered structure with agents & agent institutions.

# COU – Customer Operating Unit



## The customer-facing OU

An RBI-authorized entity that onboards customers and channels, presents bills, collects payments and owns the customer experience & grievance handling.

- Bank or non-bank entity
- Owns apps, net-banking, agents
- 10+ payment modes for customers



### Channel onboarding

Mobile apps, net-banking, web & assisted/agent outlets for bill payments.



### Bill fetch & presentment

Fetch live bill amounts from any biller via the Central Unit and display to the customer.



### Payment collection

Accept UPI, cards, net-banking, wallets, cash; collect funds into nodal/escrow.



### Customer onboarding & KYC

Register & verify customers and agents as per RBI norms.



### Fraud & risk controls

Velocity checks, limits and a fraud/risk mechanism per Bharat Connect rules.



### Complaints & disputes

First point of contact; raise/track disputes on the Canvas portal within TAT.

# BOU – Biller Operating Unit



## Biller onboarding

Consent form, agreement & approval request to the Central Unit; unique Biller ID issued.



## Bill presentment / validation

Expose biller bill-fetch APIs; validate identifiers and return bill details.



## Transaction processing

Post payments to biller systems and return confirmation through the Central Unit.



## Settlement of transactions

Net settlement with COUs via NPCI; onward settlement to billers per agreement.



## Presentment mgmt (UPMS)

Auto-reminders, due alerts and recurring auto-debit mandates for billers.



## SLA, fraud & compliance

Adherence to SLAs, fraud/risk mechanism and grievance handling for its billers.



## The biller-facing OU

An RBI-authorized entity that onboards billers and facilitates collections, settlements and dispute management on their behalf.

- Bank or non-bank entity
- Holds the biller relationship
- Liable for settlement & SLAs

# COU vs BOU – who owns what

## COU

Customer Operating Unit

- ✓ Onboard customers, channels & agents
- ✓ Bill fetch, presentment & payment capture
- ✓ Offer 10+ payment modes; collect funds
- ✓ Customer grievance — first point of contact
- ✓ Channel-side fraud / risk controls

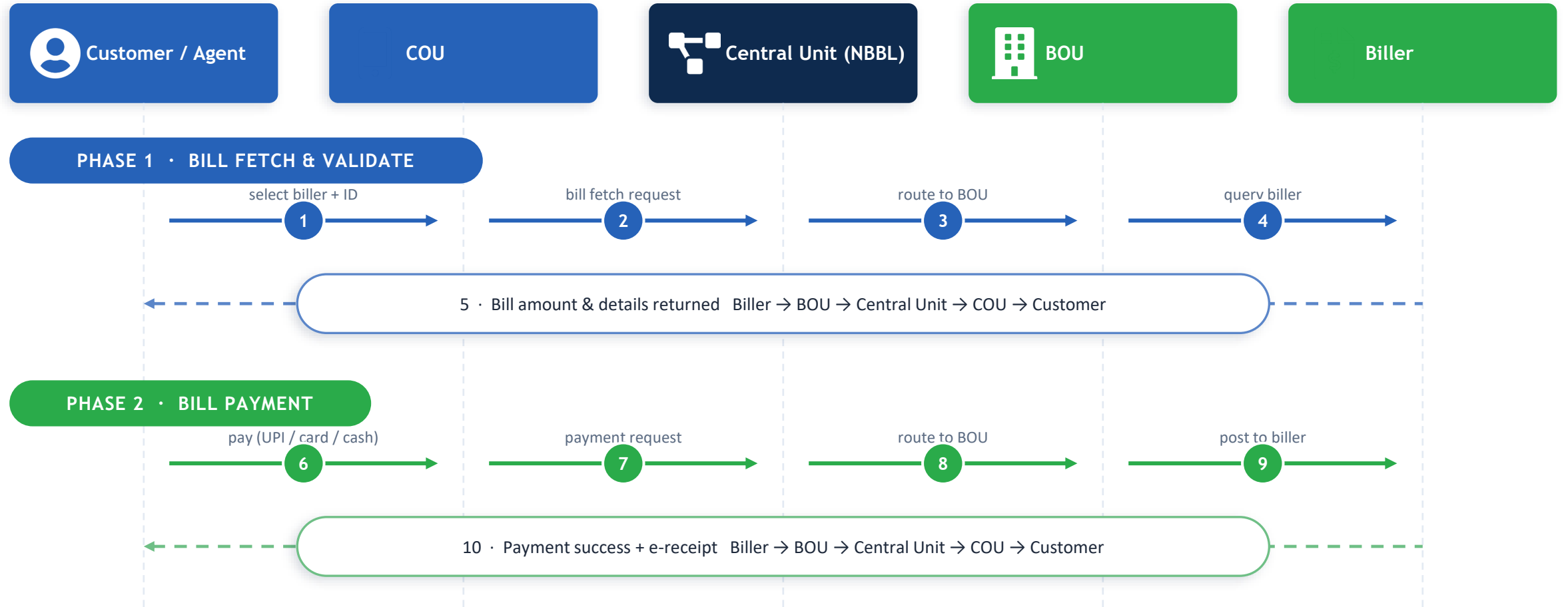
## BOU

Biller Operating Unit

- ✓ Onboard & maintain billers (unique Biller ID)
- ✓ Bill validation & presentment APIs
- ✓ Process & post payments to billers
- ✓ Settle to billers; own settlement liability
- ✓ Biller-side SLA, fraud & dispute handling

*Shared & governed by the Central Unit (NBBL): interoperability, routing, clearing, settlement cycles, dispute framework, SLAs and audit.*

# Transaction flow – bill fetch & payment



**On-Us** same OU is both COU & BOU → routed internally. **Off-Us** different COU & BOU → routed & settled via the Central Unit (interoperable).

# Payment flow – movement of funds

Customer pays via:



## Funds custody & liability

- Collected funds held in COU nodal / escrow account.
- COU is the net payer; BOU the net receiver for collections.
- Net positions cleared by NPCI across all OUs (multilateral).
- BOU settles onward to the biller per its agreement.

## Charges & interchange

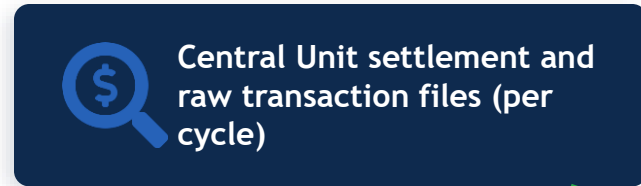
- Customer Convenience Fee (CCF) — optional, capped per category.
- Interchange split between COU & BOU per NBBL rules.
- Settlement is net of applicable fees/interchange.
- All movement is on RBI-regulated, encrypted rails.

# Settlement flow – NPCI clearing & banks



Same-day / T+0 for most collections via intra-day cycles · Cycle-wise settlement reports feed reconciliation (next slide)

# Reconciliation & dispute flow



### COU reconciliation

- Match channel txns vs CU file vs funds collected
- Confirm customer debits & e-receipts
- Flag deemed / pending → auto-reversal to customer

### BOU reconciliation

- Match biller postings vs CU file vs settlement
- Confirm credits posted to biller
- Flag short/excess credit for adjustment

Outcome of recon →

**Matched**

Closed & reported

**Unmatched**

TCC / Return adjustment raised

**Deemed / pending**

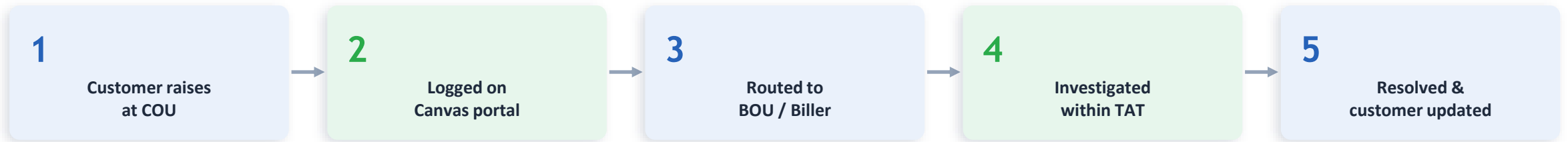
Auto credit-reversal within TAT

**Disputed**

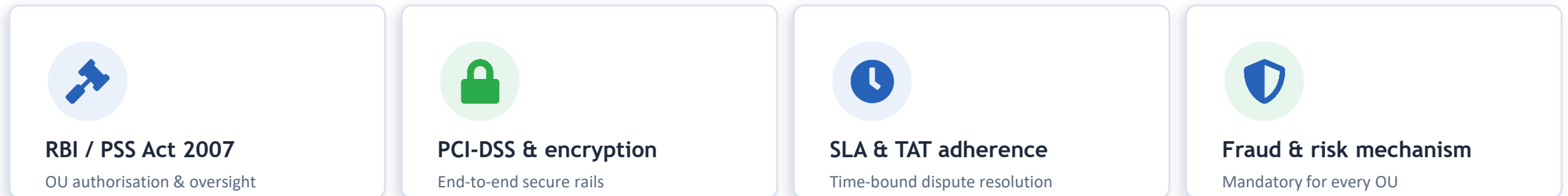
Raised & tracked on Canvas portal

# Dispute management & compliance

## Complaint & dispute lifecycle

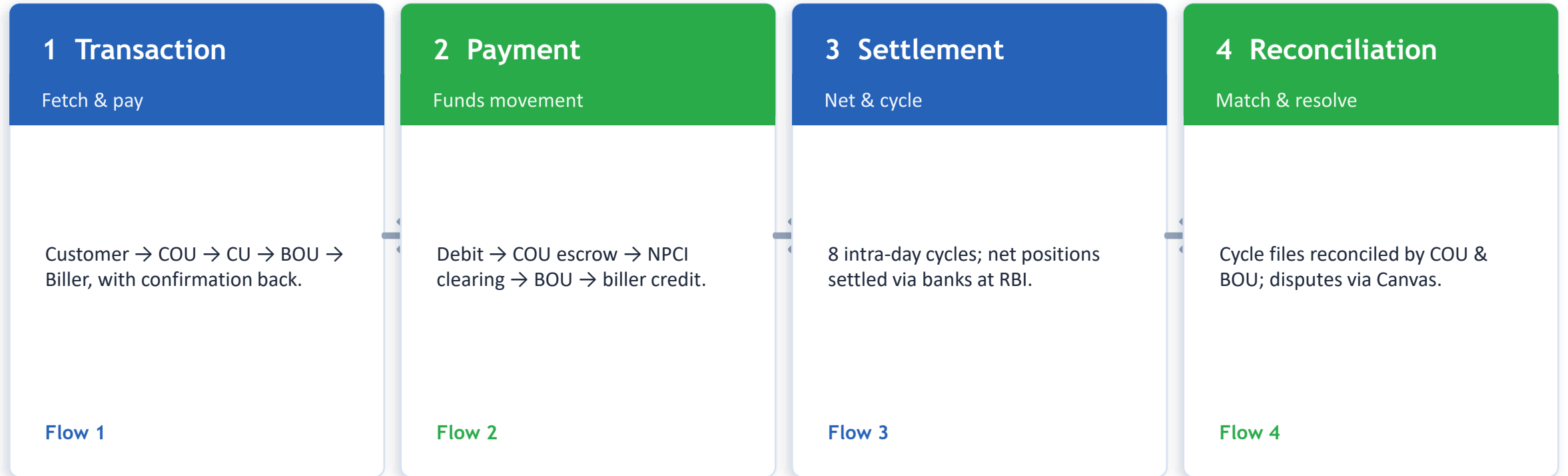


## Regulatory & operational compliance



**Single interoperable framework** — every COU & BOU complies with one set of NBBL standards for routing, settlement, recon, disputes and audit, giving the bank predictable, regulator-aligned operations.

# One reference ID – four connected flows



Because all four flows share the same Bharat Connect reference ID, the bank gets clean traceability end-to-end — from the customer tap to the biller credit and the cycle-wise reconciliation report.

PARTNERSHIP



# LincPay as your Bharat Connect partner



## COU & BOU enablement

Stand up customer channels and biller onboarding on Bharat Connect rails.



## Settlement & recon engine

Cycle-wise settlement, multilateral net, automated reconciliation & exceptions.



## Risk, fraud & compliance

RBI / PCI-DSS aligned controls, SLA & dispute management via Canvas.

*Link · Tap · Transact*

LincPay Solutions Pvt. Ltd. · Mumbai · Delhi · Bhopal

Reference: NPCI Bharat BillPay Ltd. — [bharat-connect.com](http://bharat-connect.com)