

# Bharat Bill Payment System(BBPS)



# Bharat Bill Payment System Functionality



**Bharat Bill Payment System (BBPS) is a Reserve Bank of India(RBI) conceptualized integrated bill payment system In India. BBPS facilitates “Any Time Anywhere Bill Payment” which offers integrated, accessible bill payment services to customers through digital and offline platforms enabling multiple payment modes across geographies. This facility provides instant confirmation of payment with certainty, reliability and safety of transactions.**

**It offers EMI loan payment service to our customers through network of agents/retail shops/bank-branches and digital channels like internet banking of banks, Mobile app of banks etc. allowing multiple payment modes like Card, UPI, Wallet, Cash.**

**BBPS will be the “One Stop destination for loan payment across India”.**



# Bharat Bill Payment System (BBPS) Flow



Customer



Mobile App/ Net Banking/ Agents/ ATM/ Kiosks/ Physical outlets



Go to Bill Pay/ Loan Repayment Option on App Or check for BBPS tab



Select Biller – Tata Motors Finance Limited

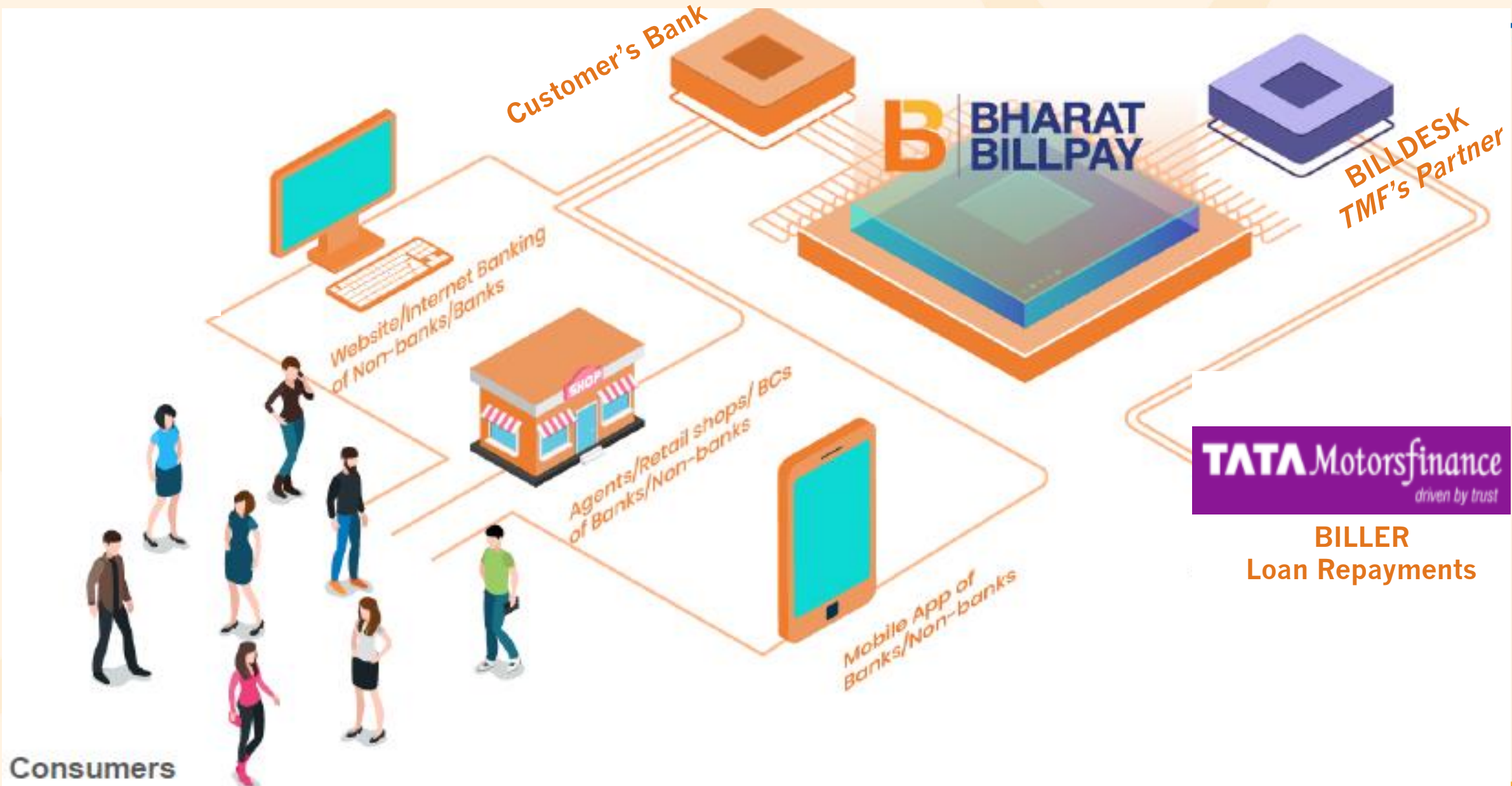


Enter Contract No./ RC

View Outstanding & pay



# BBPS Payment 3D flow



**TATA Motorsfinance**  
*driven by trust*

**BILLER**  
**Loan Repayments**

Consumers

# Here's How You Can Pay Your Bill with Bharat Bill Pay



Choose & Select the biller.

03



Enter Customer Bill Details

04



Click On BBPS/Bill Pay/  
Bill Payment Option.

02



Verify the details and pay

05



Connect to Bharat BillPay  
bank/Non- Bank enabled channels.  
(Net banking/Mobile  
Banking/Website/Mobile App/Bank  
Branches/Agent

01



Now get your Bharat BillPay  
bill payment receipt

06



# Channels that form the Bharat BillPay Ecosystem



## Payment Channels

Internet | Internet Banking | Mobile | Mobile Banking | POS | MPOS | KIOSK  
| ATM | Bank Branch | Business Correspondents | Agents

## Payment Mode

Cash | Credit Card | Debit Card | IMPS | Internet Banking | Account transfer |  
Prepaid Card | Wallet | UPI | AEPS

## Payment Options

Full | Minimum | Excess | Part | Penalty | Multiple

# Salient Features





## BBPS Steps

1

- Customer can simply access BBPS service on any internet banking or app of your respective bank or visit a bank or branch or retail shop.
- Select category -Bill payments/Loan repayment or BBPS Tab
- Select Biller as Tata Motors Finance Limited. Biller name is same for TMFL & TMFSL

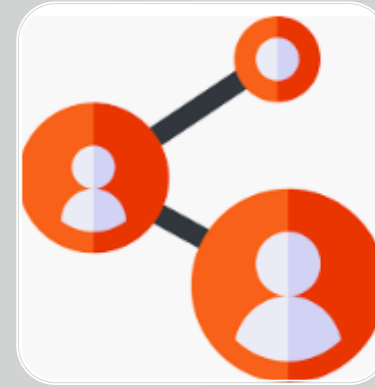
2

- Enter Loan account details – Contract No./ RC No.
- TMF validates the details and fetches the transaction amount

3

- Customer can input the amount and authorize his payment and customer's amount will be debited.
- Tata Motors Finance Limited will receive the monies successfully

# Benefits



Simple to Pay  
24\*7  
Anytime &  
Anywhere  
Digitally or  
Physically –  
Internet,  
Mobile,  
Physical  
Outlets

Convenience,  
Time Saving,  
Uniform  
experience  
and flexibility  
of payment  
channels

No Upper  
Limit on  
value\*

\*Net banking  
transaction  
limit will be  
applicable

Transparent  
pricing with  
instant  
payment  
confirmation

Connects  
banks and  
depositor  
instantly.  
Faster  
settlements

Safe &  
Reliable  
service with  
high degree of  
trust and  
security

# Bharat BillPay Enabled Banks and Non Banks



## Bharat BillPay Non-Banks



## Top Digital Agent Institutions



## Top Retails Aggregators (AI)



## ➤ **What is BBPS?**

Bharat Bill Payments System (BBPS) is an integrated online platform which is being developed by the National Payments Corporation of India for all kinds of bill payments. The platform provides an interoperable service through a digital and network of agents i.e. bank internet banking, mobile banking and retail shops for consumer to do a bill payment, at one place, Anytime anywhere

## ➤ **What are benefits of using BBPS?**

The biggest advantage is that the bill can be paid anywhere and anytime. Transaction can be done on any customer facing channel be it Electronic (like Internet, Mobile, Kiosk ATMs etc.) Or Physical outlets like branches, retail across the country via Cash, Card , IMPS etc.

## ➤ **How can I make the payment for my bill using BBPS?**

1. Connect to any Internet banking/App of your respective bank or Visit bank/branch or retail shop 2. Click on Bill payment or BBPS Tab 3. Choose the category of biller and Enter the bill details 4. Initiate a payment and get instant confirmation

## ➤ **Is there any charges for making payment using BBPS digitally?**

Currently no charges are being levied for electronic transactions.

➤ **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.

➤ **What is the settlement time-period in BBPS?**

The settlement happens at T+1, for bill payment through BBPS.

➤ **How to find the nearby Bill Pay outlet for Cash deposit?**

Go to bharatbillpay site (<https://www.bharatbillpay.com>)

Click on Find nearest bill pay Outlet on top right

Enter Pincode

*Refer screenshot on page 17*

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

Payment confirmation shall be received on registered mobile upon successful completion of the transaction instantaneously.

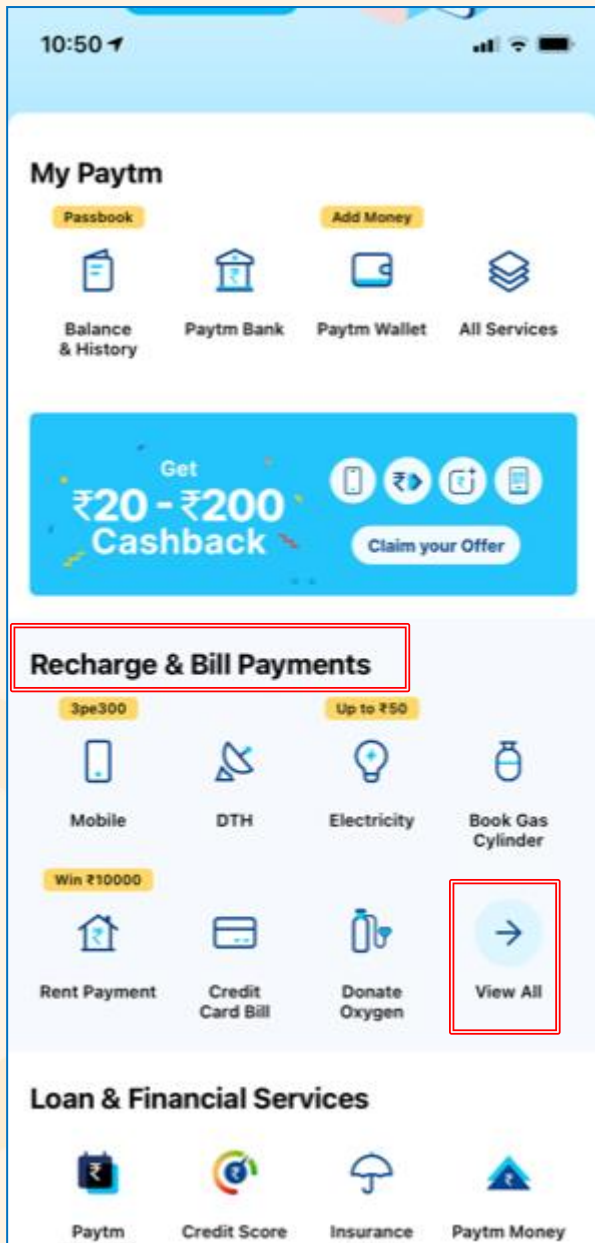
An SMS would also be triggered by the bank/non-bank

For more details refer:

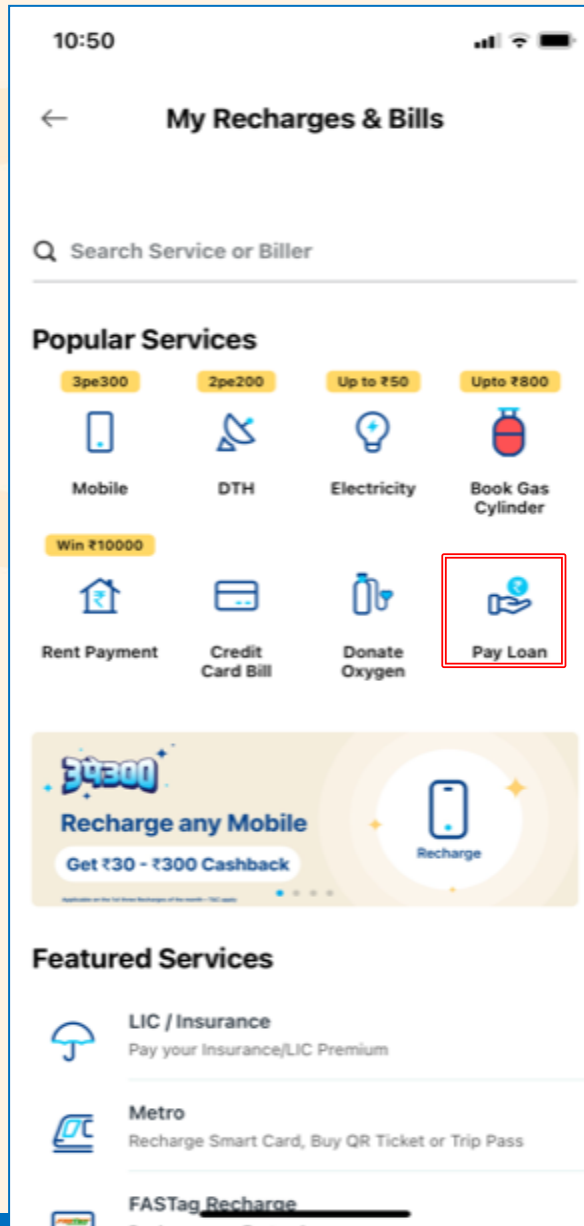
<https://www.bharatbillpay.com/library>

<https://www.bharatbillpay.com/biller>

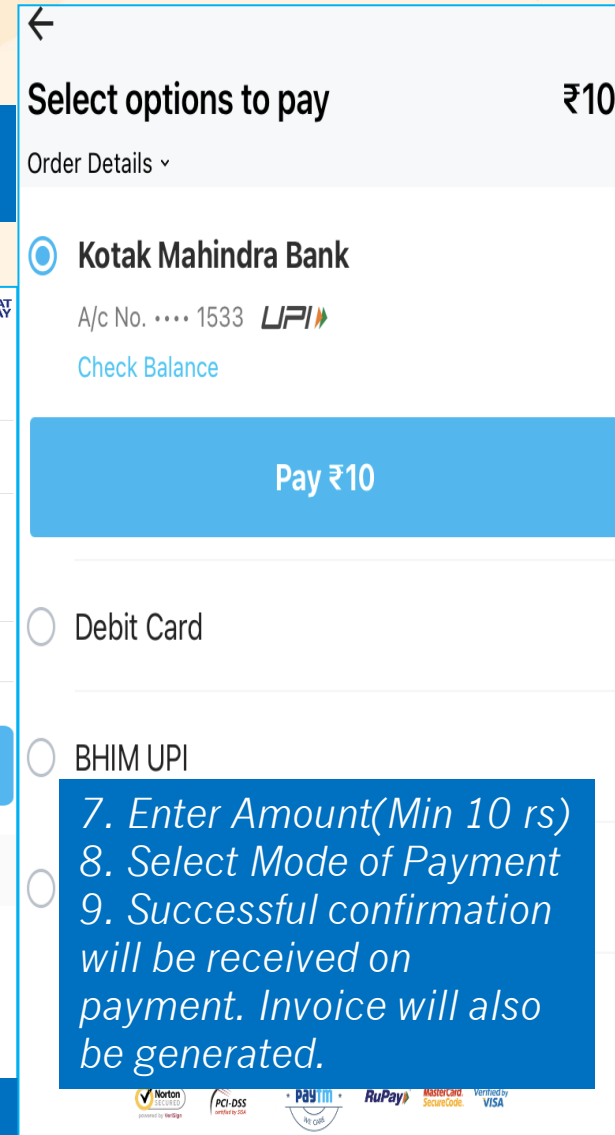
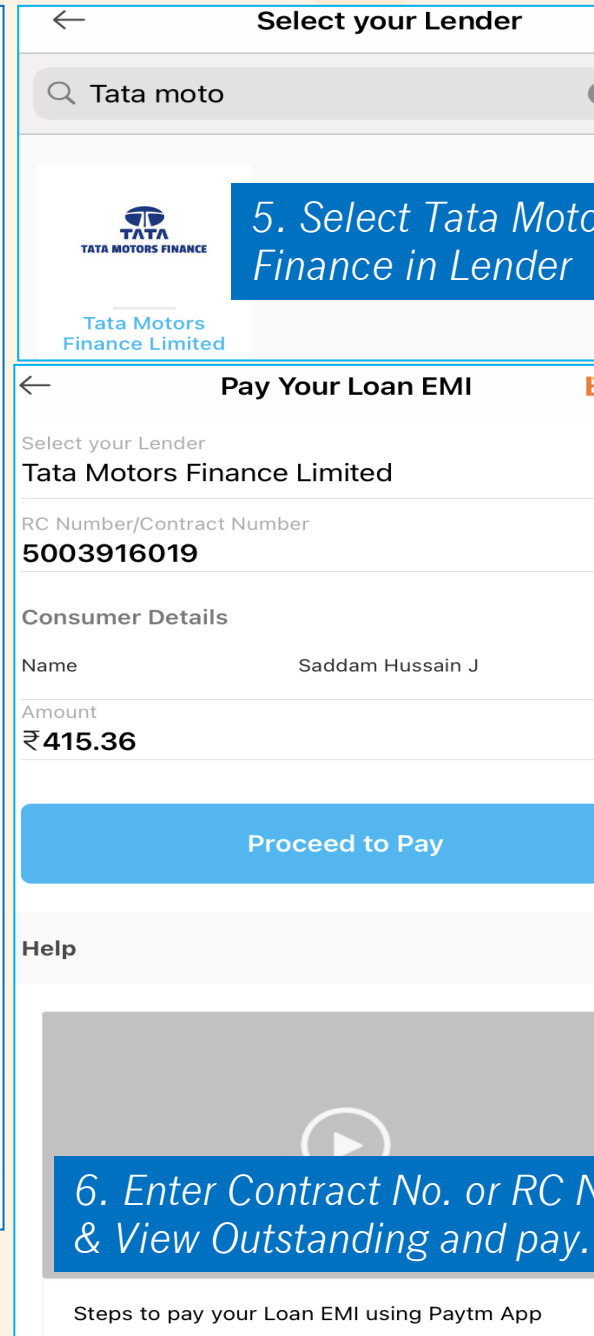
# Paytm Example

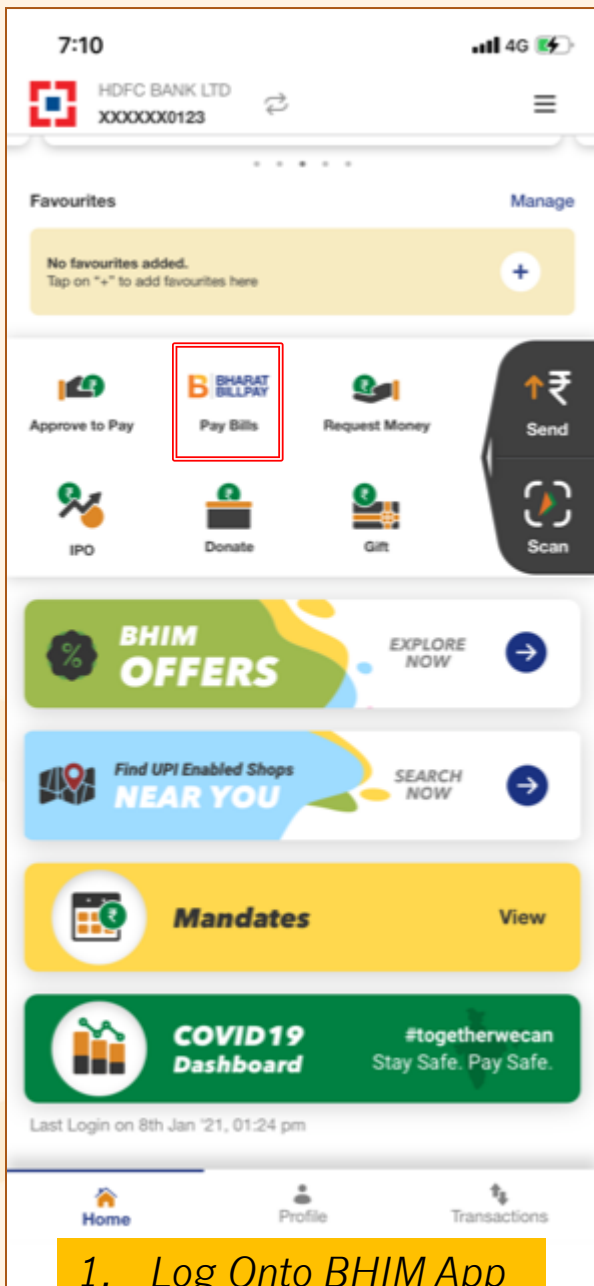


1. Log Onto Paytm
2. Go to Recharge & Bill Payments
3. Click on View All



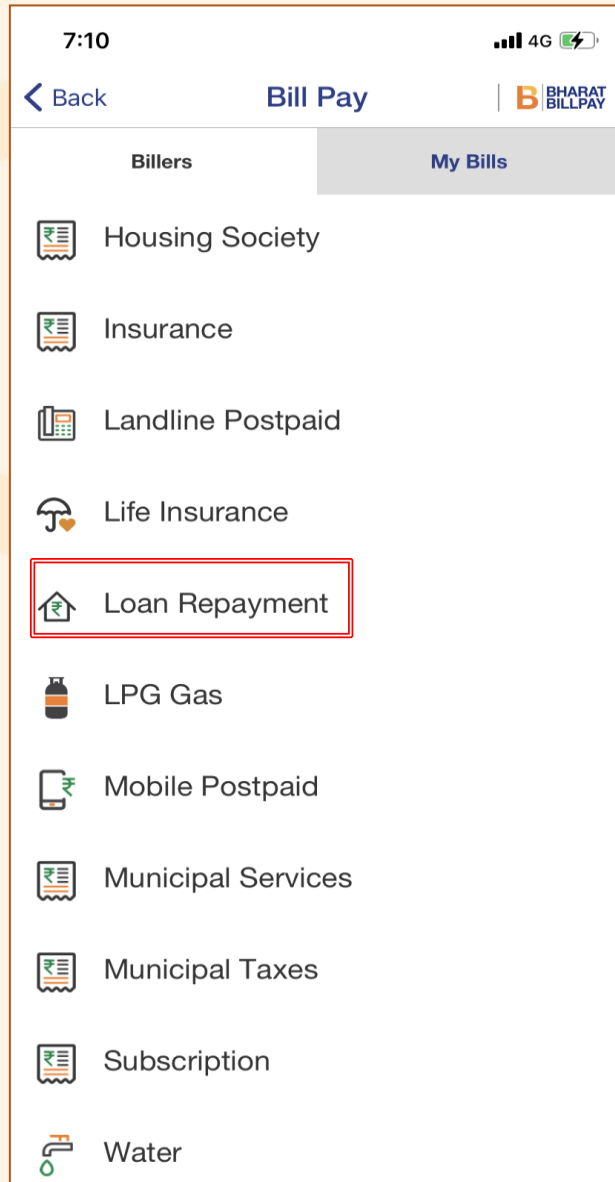
4. Click on Pay Loan Option



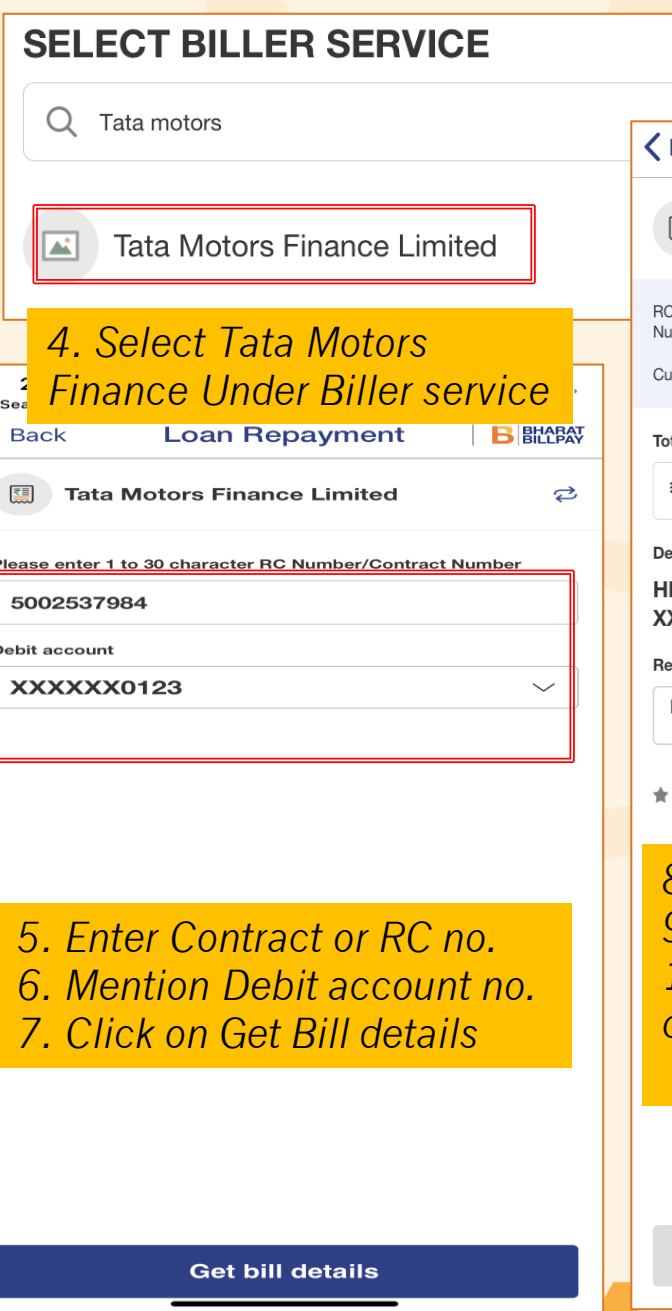


1. Log Onto BHIM App
2. Click On Pay Bills(B-Bharat BillPay)

## BHIM App Example

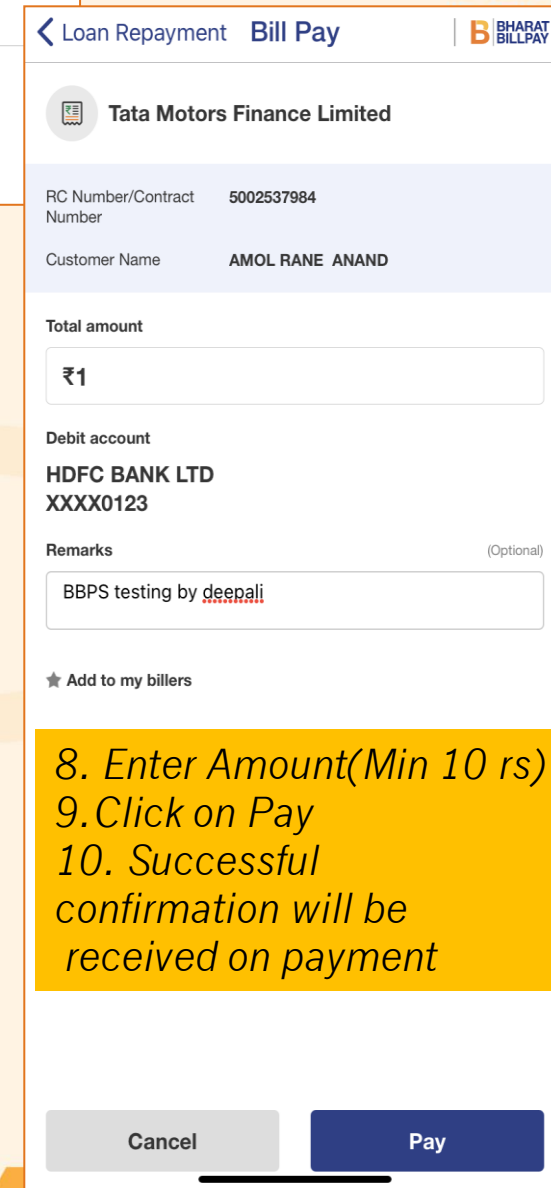


3. Click on Loan Repayment Option



4. Select Tata Motors Finance Under Biller service

5. Enter Contract or RC no.
6. Mention Debit account no.
7. Click on Get Bill details



8. Enter Amount(Min 10 rs)
9. Click on Pay
10. Successful confirmation will be received on payment

# BHIM App Example

2:38 4G

Loan Repayment bill  
**Bill successfully paid!**

**B**  
ASSURED

Paid to  
**Tata Motors Finance Limited**

Transaction ID	Amount
<b>115914270374</b>	<b>₹10.00</b>

Date	Time
8th Jun 2021	02:38 PM

Bill Payment ID  
HD991159BL8CzLJKW4gR

Debited from  
XXXXXX0123

Remarks  
NO REMARKS

[View details](#) [Home](#)

11. System Generated receipt will be shown.

2:40 4G

[Back](#) **Transactions** | **B** BHARAT BILLPAY

**Tata Motors Finance Limited**  
Paid for - 5002537984  
**SUCCESS** **₹10.00**

Transaction ID:	<b>115914270374</b>
Customer name:	<b>AMOL RANE ANAND</b>
Bill Payment ID:	<b>HD991159BL8CzLJKW4gR</b>
Date:	<b>8th Jun 2021</b>
Time:	<b>02:38 PM</b>
Remarks:	<b>NO REMARKS</b>
Debit account:	<b>XXXXXX0123</b>

If you have any concerns with the payment click the button below to raise a support ticket.

[Raise complaint](#) [Call bank](#)

12. Receipts can be viewed later in transactions as well.



# Find nearest bill pay outlet to deposit cash



1. Log Onto [www.bharatbillpay.com](http://www.bharatbillpay.com)

2. Click on *Find nearest bill pay outlet*

3. Enter Pin code and click on *Find*

Anytime, anywhere bill payment

Bill Pay Get in touch Find nearest bill pay outlet

Bharat BillPay & Benefits How to Pay a Bills? Find nearest Bharat BillPay outlet Customer Redressal Register Queries

400077 Find

Agent Name	Shop Name	Mobile	Address	Pincode	City	State
RAKESH RAMBRIJ RAJBHAR	RAKESH RAMBRIJ RAJBHAR	9967873710	vanshi chawl jawahar road^^ghatkopar east rajawadi s o	400077	Mumbai	MAHARASHTRA
PRIYA COMMUNICS PRIYA	PRIYA COMMUNICS	7678018432	35 sai infotech patel chowk	400077	Mumbai	MAHARASHTRA

A pack of wolves is shown in a snowy, mountainous landscape. The wolves are in various poses, some looking towards the camera, others looking away. The scene is dimly lit, with a purple and blue color cast over the entire image.

Thank You  
ONE FOR ALL AND ALL FOR ONE