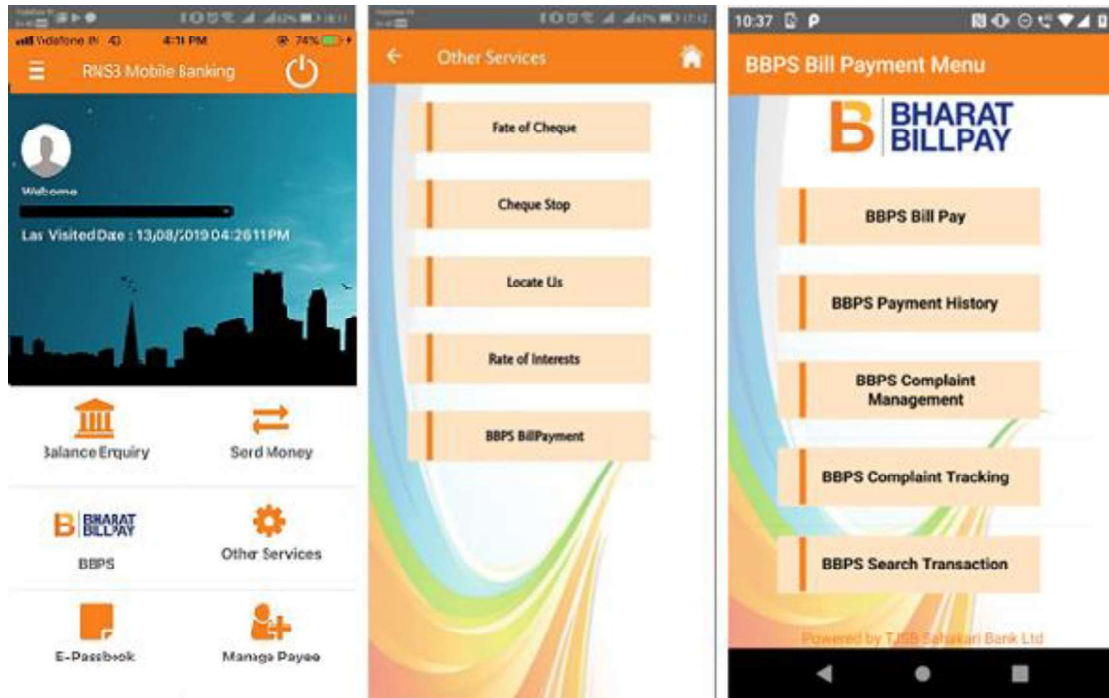


## Introduction to Bharat Bill Payment System (BBPS)

BBPS is an integrated bill payment system which provides facility of bill payment service of multiple to customers enabling multiple payment modes and providing instant confirmation of payment.

On entering RNSB Mobile Banking application, go to Other Services menu present on the main menu. Refer the below screenshot in where the BBPS Bill Payment option has been provided.



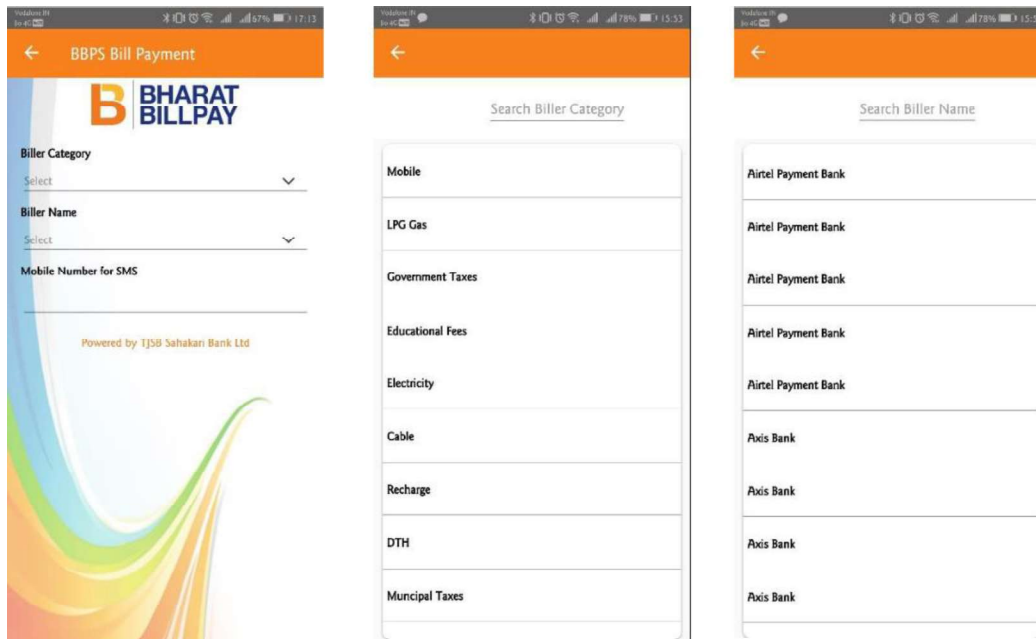
On entering the BBPS BillPayment the following features will appear.

1. BBPS Bill Pay
2. BBPS Payment History
3. BBPS Complaint Management
4. BBPS Complaint Tracking
5. BBPS Search Transaction

## 1. BBPS Bill Pay

On entering this option the following fields will appear;

- a) Biller Category
- b) Biller Name
- c) Mobile Number for SMS



Biller Category

Biller Name

### a) Biller Category

On clicking this option a list of various billers appear for eg. Mobile, Gas, Electricity, DTH etc. This biller list is automatically fetched from NPCI. Customer should select the biller of which payment needs to be done.

### b) Biller Name

This field will be enabled only after selecting biller category. Depending on category the biller names need to be selected by customer to continue the payment.

For eg. If biller category is Electricity, biller name will have list of all electricity bill board names.

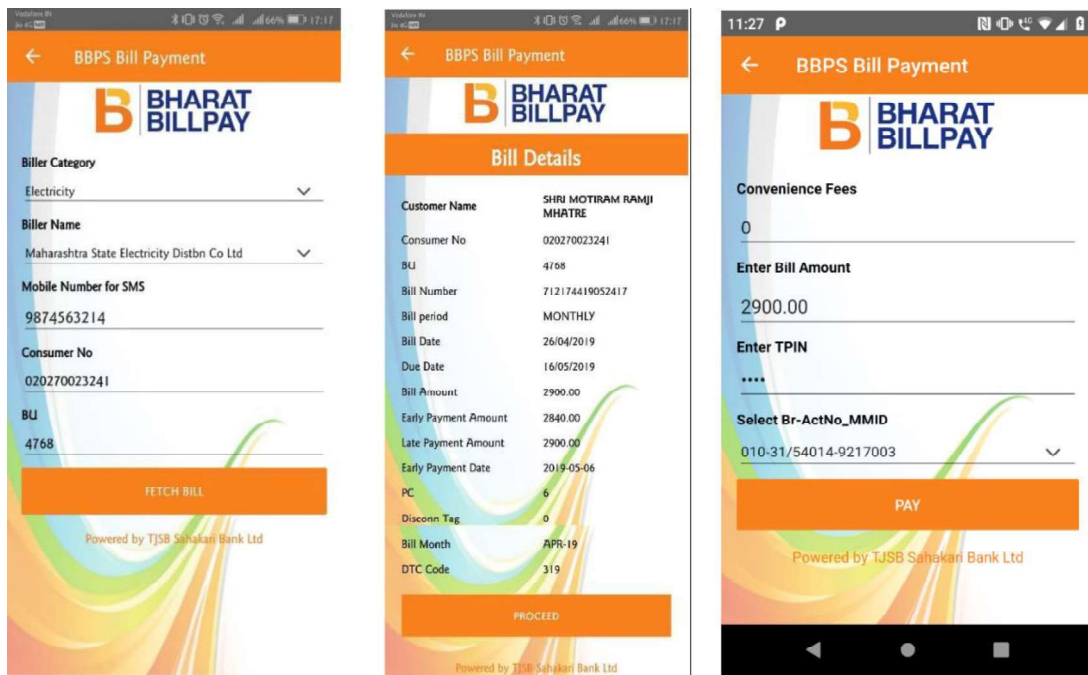
### c) Mobile Number for SMS

This option will let the customer to enter a mobile number on which the bill receipt is to be sent.

Note: This mobile number should not be necessarily registered for mobile banking.

On selecting a & b fields if customer selects electricity two fields will appear Consumer Number & Biller Unit. These fields will change depending on what biller category and biller name is selected by customer. The bill details will appear on the screen.

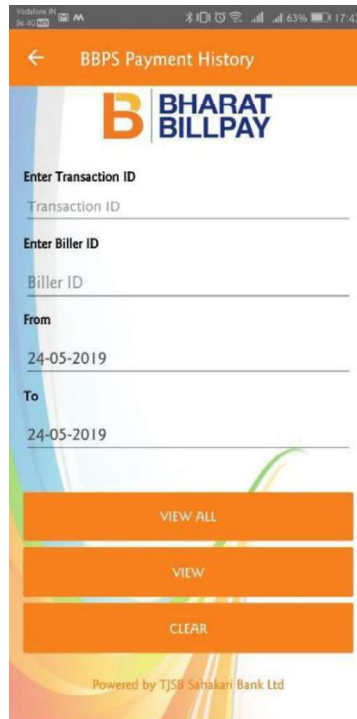
After proceeding the same, a payment screen will appear in where customer will have to enter Bill amount to be paid and select the account to be debited.



Once the payment is done a message will pop up on the screen with the transaction status & Transaction ID.

## 2. BBPS Payment History

As the name suggests, this option will let the customer see the old transactions done through the application.



The screenshot shows the 'BBPS Payment History' screen. At the top, there is a back arrow and the title 'BBPS Payment History'. Below the title is the 'BHARAT BILLPAY' logo. The screen contains several input fields: 'Enter Transaction ID' with a text input field containing 'Transaction ID'; 'Enter Biller ID' with a text input field containing 'Biller ID'; 'From' with a date input field containing '24-05-2019'; and 'To' with a date input field containing '24-05-2019'. At the bottom, there are three orange buttons: 'VIEW ALL', 'VIEW', and 'CLEAR'. At the very bottom, it says 'Powered by TJSB Sahakar Bank Ltd'.

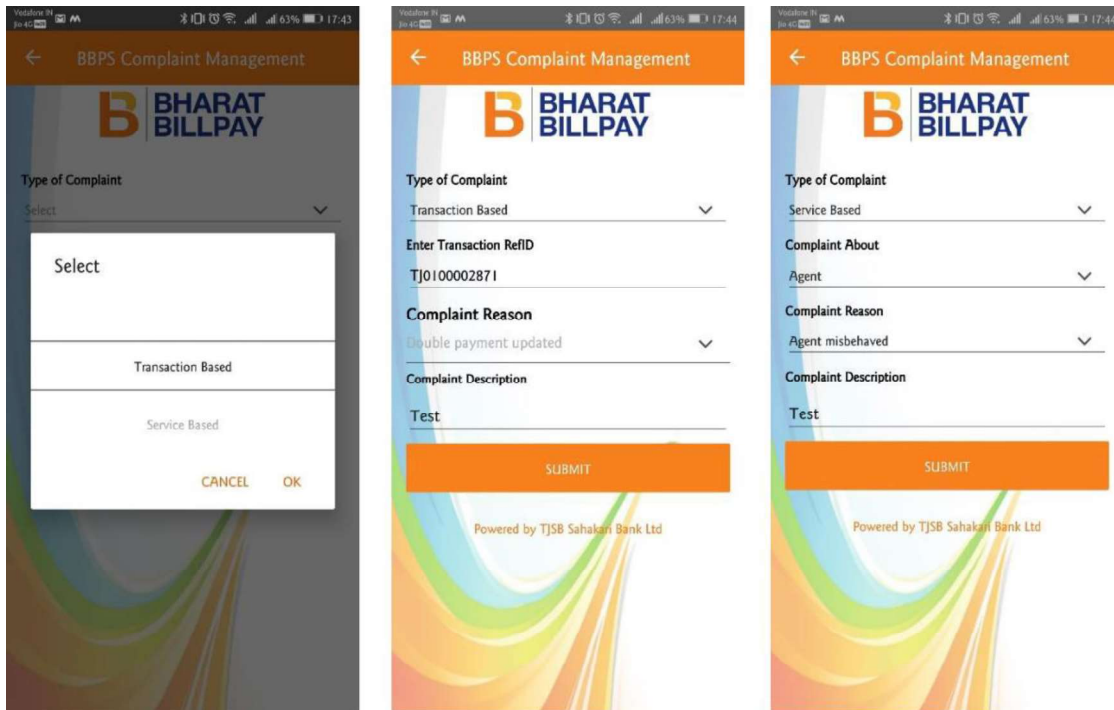
The transactions could be found on the basis of Transaction ID, Biller ID, From – To date. After entering all the details customer can also clear all the details by using CLEAR option.

Also, customers can view all the past transactions through VIEW ALL option.

### 3. BBPS Complaint Management

This facility is provided by NPCI to register the issues related to bill payments. There are two types of complaints as follows;

- a) Transaction Based
- b) Service Based



Complaint Management

Transaction Based

Service Based

#### a) Transaction Based Complaint

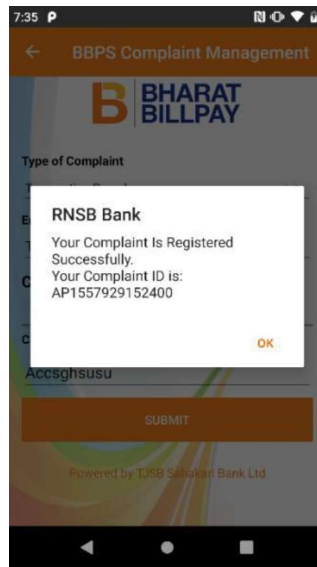
These complaints are payments related. This facility can be used to register a complaint if the transaction is pending, failed or if transaction is failed and amount is debited from the customer's account.

There are details like Transaction Ref ID, Complaint Reason, etc. which needs to be entered before submitting the complaint.

#### b) Service Based Complaint

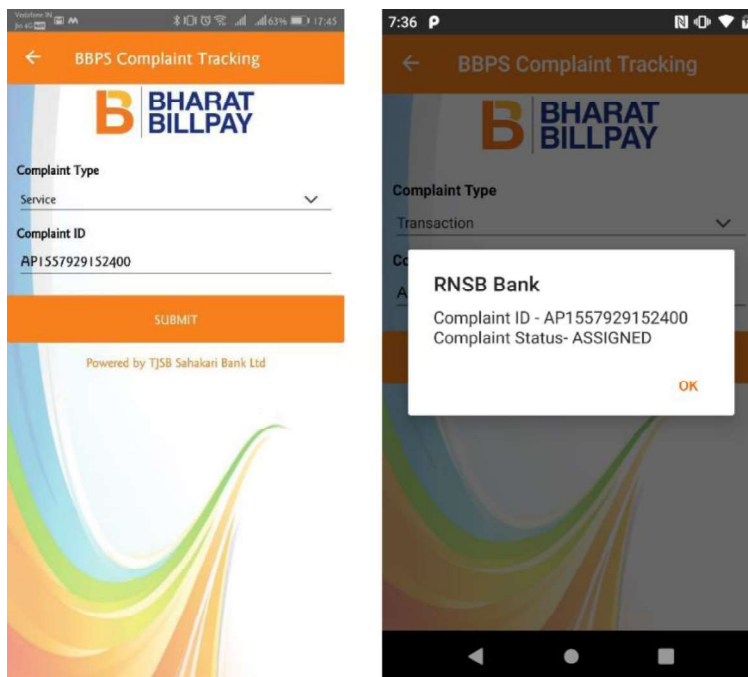
The complaints other than payments are done through this method. If wrong amount is debited from the customer's account, if any biller is down and not working or any issues related to agent.

Once the complaint has been registered, a pop up message will appear in the application which will contain Complaint ID for that particular complaint.



#### 4. BBPS Complaint Tracking

Customer can track the complaint registered to NPCI through this tracking facility. Customer needs to enter the Complaint ID and submit. After submitting the status of complaint is known. The status could be either Pending, Assigned to someone or Resolved.



## 5. BBPS Transaction Search

There are two categories through which transactions can be searched;

- a) By Transaction ID
- b) By Mobile Number

The image displays two screenshots of the BBPS Transaction Search interface. Both screens feature the Bharat Billpay logo and are powered by TJSB Sahakari Bank Ltd.

**Left Screenshot (Transaction ID Search):**

- Header: BBPS Transaction Search
- Category: Select Category (By Transaction ID)
- Field: Enter Transaction ID (Transaction ID)
- Buttons: VIEW, CLEAR

**Right Screenshot (Mobile Number Search):**

- Header: BBPS Transaction Search
- Category: Select Category (By Mobile Number)
- Field: Mobile Number (with error message: Please enter a mobile number)
- Fields: From (30-05-2019), To (30-05-2019)
- Buttons: VIEW, CLEAR

After entering the details in the respective fields customer can search the transaction through above options.