➢ **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 intends to build an interoperable service through a network of agents, enabling multiple payment modes along with instant generation of receipts of payments. It would connect the utility service companies on one end and all payments service providers on the other.

➢ **What are benefits of using BBPS?**

The biggest advantage is that the bill can be paid anywhere and anytime. There would be retail points for bill payments across the country who would be able to accept all kinds of bills payments made through Internet banking. The BBPS payments would be made securely through the NPCI network with instant receipts getting generated.

➢ **How can I use BBPS?**

You can visit our Bank website (*www.psbindia.com*) and select the BBPS bill-payment option or type URL (*https://www.psbindia.com/content/bbps*) for instant access. You can choose the category of bill you wish to make a payment for. Post which you need to fill the the details about your bill and make the payment. Currently the Bank is offering Bill Payment under BBPS through its Internet-Banking platform, other payment modes shall be added subsequently.

➢ **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.

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

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

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

Net-banking transaction limit will be applicable.

➢ **Is there any charges for making payment using BBPS?**

Currently no charges are being levied; however, the same is subject to change as per BBPS standards/rules/guidelines.

➢ **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.

➢ **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.

➢ **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.

➢ **How can I view my transaction status?**

You can view your transaction by visiting BBPS application (*https://www.psbindia.com/content/bbps*) through complaint management screen.

➢ **How can I raise a complaint?**

A customer can raise a complaint directly from BBPS application (*https://www.psbindia.com/content/bbps*) through Raise Complaint menu on our Bank website. Complaint can raise by a customer either for a successful / pending / failed transaction. Transaction ID will be used as a unique reference number for raising complaints.

➢ **How can I track my complaint?**

A status will be assigned to each complaint, Customer can track complaint from BBPS application (*https://www.psbindia.com/content/bbps*) through Check Complaint Status menu.