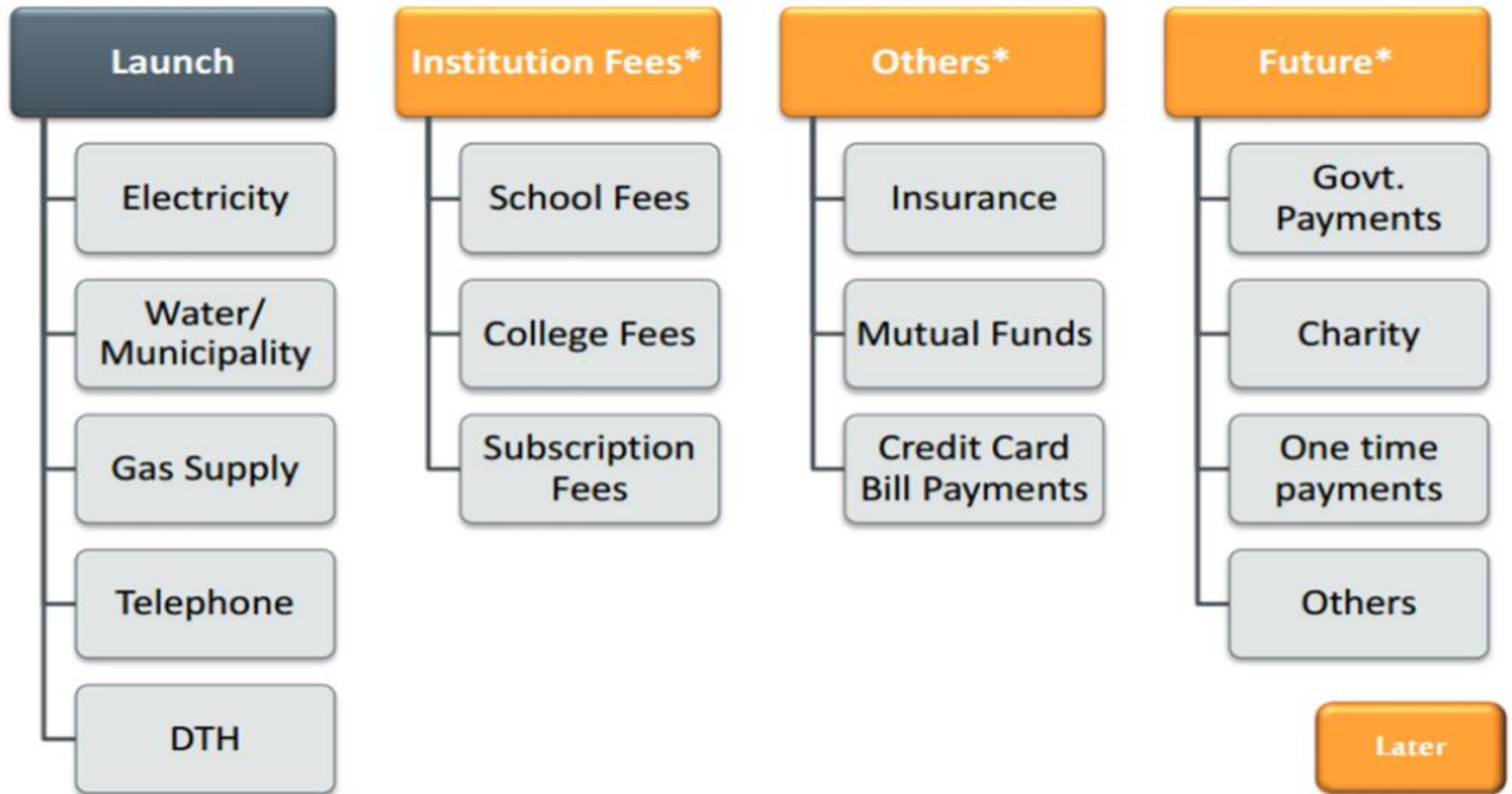




Following services along with core utilities may be incorporated in BBPS



**Interoperable**

BBPS will be an integrated platform connecting banks and non-banks in bills aggregation business, Billers , payment service providers and retail bill outlets

**Accessible**

Facilitate seamless payment of bills through any channel : Digital and physical

**Cost-effective**

Most cost-effective for entire ecosystem – Flat fee charge vs current ad valorem

**Integration**

BBPOUs will have to connect only to BBPCU to get access to all the billers. Utility companies just need to connect to maximum two BBPOUs to enable all customers to pay bills.

**Complaint Management**

Standardised system to handle customer grievances for both ON-US and OFF-US transactions

**Dispute Management**

Facilitate BBPOU's to raise and resolve disputes relating to transactions that have passed through the BBPS system

**Clearing & Settlement**

Multiple Clearing & Guaranteed Settlements between different parties, standardised TAT

**Standardisation**

Standardisation of processes for entire BBPS ecosystem

**Brand Connect**

Single and trusted brand connect and BBPS Assurance

