

## **1. What is BBPS?**

Bharat Bill Payments System (BBPS) is an integrated online platform developed by the National Payments Corporation of India for utility 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.

## **2. What are benefits of using BBPS?**

The biggest advantage is that the consumer has the "Control" of all his bills at one place and can be paid anywhere and anytime. A transaction can be done on any customer facing channel be it Electronic (like Internet, Mobile) Or Physical outlets like retail across the country via Cash, Card , IMPS etc.

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

You can visit our Bank website (<https://punjabandsindbank.co.in>) and select the BBPS option under Digital Banking tab. You can choose the category of bill you wish to make a payment for. Post which you need to fill the details about your bill and make the payment. Currently the Bank is offering Bill Payment under BBPS through its pre-login channel on Bank's website (<https://punjabandsindbank.co.in/content/bbps>), other payment modes shall be added subsequently.

## **4. Will I get a payment receipt after the bill payment has been made?**

The consumer would get an instant confirmation and receipt once the transaction is successfully completed, An SMS would also be triggered by the bank.

## **5. How do I know that my bill is paid?**

A consumer will get successful transaction status and BBPS bill receipt in electronic/email/SMS/Print form.

## **6. What are the recurring payments that can be done?**

Consumer can do all recurring payments like electricity, telecom, DTH, Gas, water bills, Insurance, Loan repayments, Education fees, FasTag Recharge, Municipal taxes, Housing society, Subscription fees etc. at one single window through any of the Bharat BillPay enabled channels.

## **7. What mandatory details do I need to enter while paying Bill?**

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

## **8. Is there any transactions limit for making payment using BBPS?**

Internet-banking (PSB UnIC) transaction limits will be applicable.

## **9. What are transaction charges for a bill payment using BBPS?**

Currently no charges are being levied for an electronic transaction done at customer's own bank. However, for a transaction done at physical outlet convenience fee would be levied accordingly.

## **10. 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.

**11. If the transaction is not completed when will I get my money back?**

Amount will be refunded to the customer through the same payment mode within 05 calendar days.

**12. How can I raise a complaint?**

A customer can raise a complaint directly from BBPS Website (<https://www.bharatbillpay.com/customer#register-queries>) through Register Queries tab on BBPS website. There could be two type of complaints:

**a. Transaction based complaint:** This type of complaint can be raised by a customer for a successful/ pending/ failed transaction. The customer can initiate a complaint either at an agent outlet/ bank-channel or the BBPS website. Mobile No. or Transaction ID will be used as a unique reference number for raising complaints.

**b. Service based complaint:** This type of complaint can be raised by a customer for non-transactional issues.

**13. How can I track my complaint status?**

A status will be assigned to each complaint, below are the various statuses and their description.

**Step 1:** Enter Complaint ID, Mobile No. or Date range.

**Step 2:** View details and status Complaint Status: Logged, Assigned, Pending with BBPOU, Resolved, Re-assigned, Escalated.