

Bharat Bill Payment System

BBPS & its Objectives –

Bharat Bill Payment System (BBPS) is a product of the National Payments Corporation of India (NPCI). BBPS is an integrated Bill Payment System which offers payment service for Interoperable or Utility Bill Items such as Domestic Gas, Water, Electricity, Telephone, Mobile Postpaid Bills, DTH, FASTag Recharge etc. to the customers of the Bank through Mobile App / Web portal as well as through Branches. Mobile Prepaid Recharge facility is also being started by NPCI at the earliest.

BBPS payments can be made using Cash, Cheques through Bank Branches as well as through Digital Methods such as Mobile Banking, Debit Card, UPI etc. Bill Aggregators and Banks function as Operating Units and carry out these payment transactions for their customers.

Benefits for the Customers from BBPS –

1. Facility to pay multiple types of bills through a single unified platform.
2. Acts as a one-stop shop for all Utility Payments mainly for People in Rural and Semi-Rural areas which is convenient & time - saving.

Bharat Bill Payment System (BBPS) service has been made live in MP Apex Bank since 01.12.2021. Customers of Bank can make Recharge / Bill Payment using BBPS via following ways :-

1. Online Payment :

- i. **Through Bank's Mobile Banking App** - Customer can make Recharge / Bill Payment through New Mobile Banking App of Apex Bank.
- ii. **Through the Website** – The customer can register himself as a customer on the Portal by clicking on the option “Recharge/Bill Payment (BBPS)” under the Online Banking tab of the Apex Bank Website (www.apexbank.in). After registering, the customer can login and make recharges or pay the bills as per the available options.

2. Offline Payment :

- i. **Through Branch** - If the customer wants to recharge or pay the bill through the Branch of the Apex Bank, he can pay the bill or recharge through Cash or Account Fund Transfer by visiting the Branch.