User Manual for Bharat Bill Payment System (BBPS) Via TCS FI portal

Bank of India

Version No	Date	Author	Reviewer
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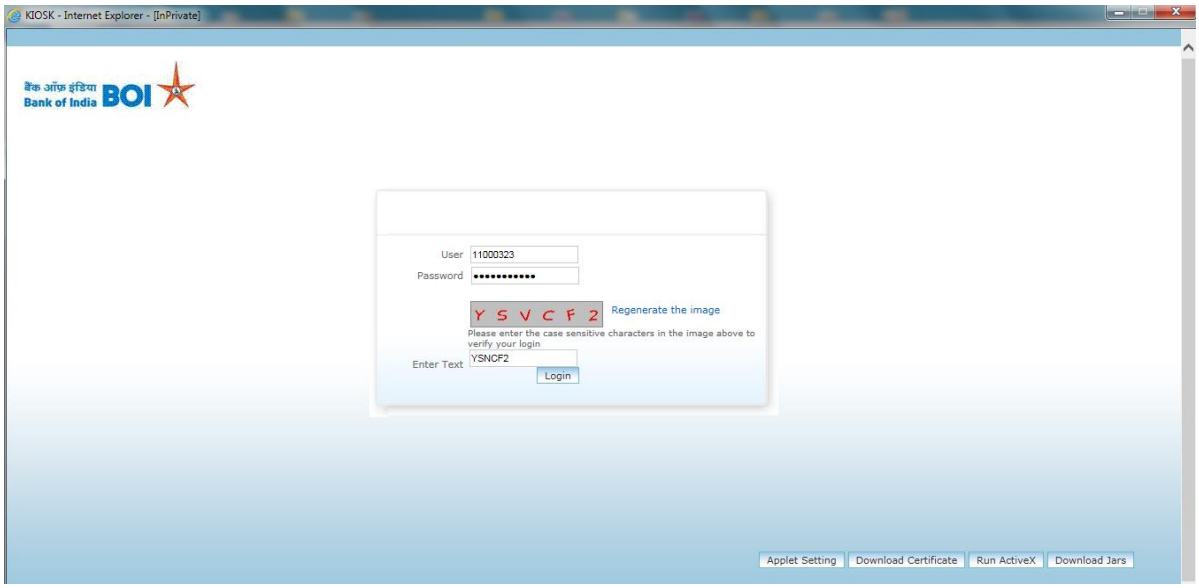
BBPS

Bharat Bill Payment System (BBPS) is an integrated Bill payment system. BBPS module enables bill payment services to the customers through TCS FI portal, with login of registered BCA, enabling multiple bill pay categories and providing instant confirmation of payment.

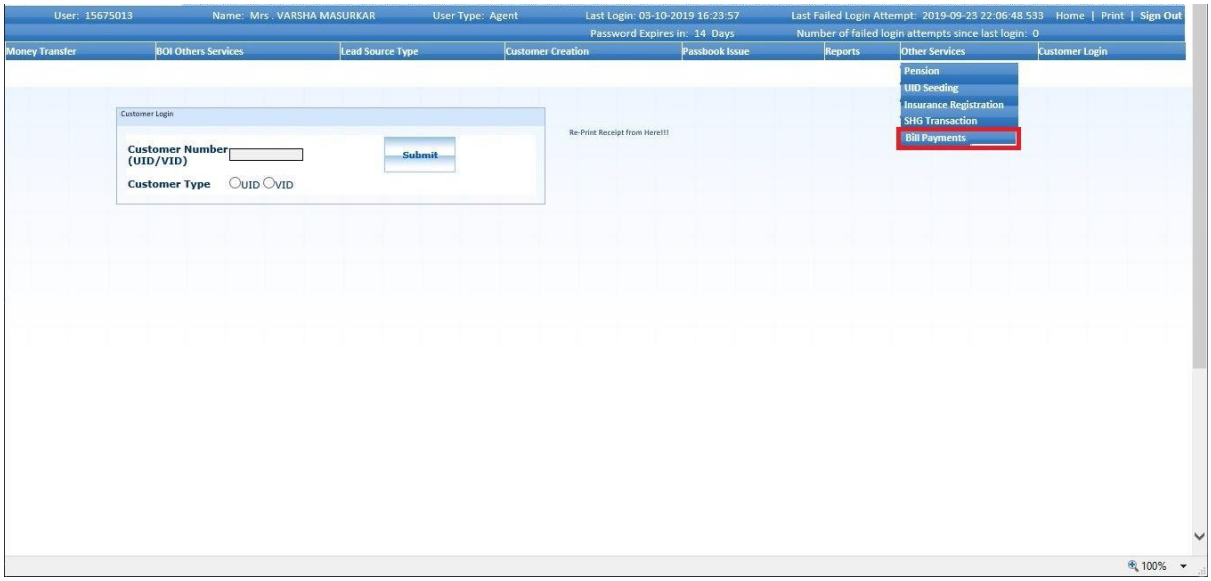
1. BCA can login TCS FI portal using below mentioned URL.

   URL: https://fi1.bankofindia.co.in

To login the application, BC user have to enter their User Id, Password and captcha. After that BCs have to capture the Finger print for authentication against the BCA Aadhar already available in the system.



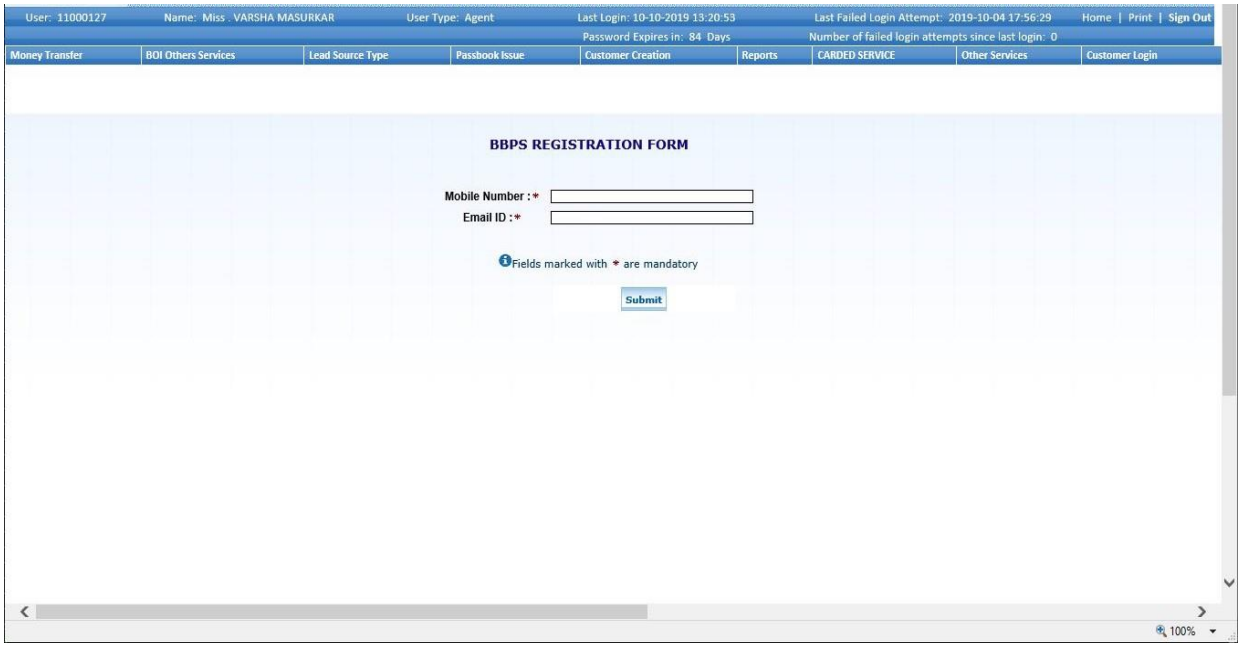
After successfully login to application, **Bill Payments** option available under the **Other Services** menu.



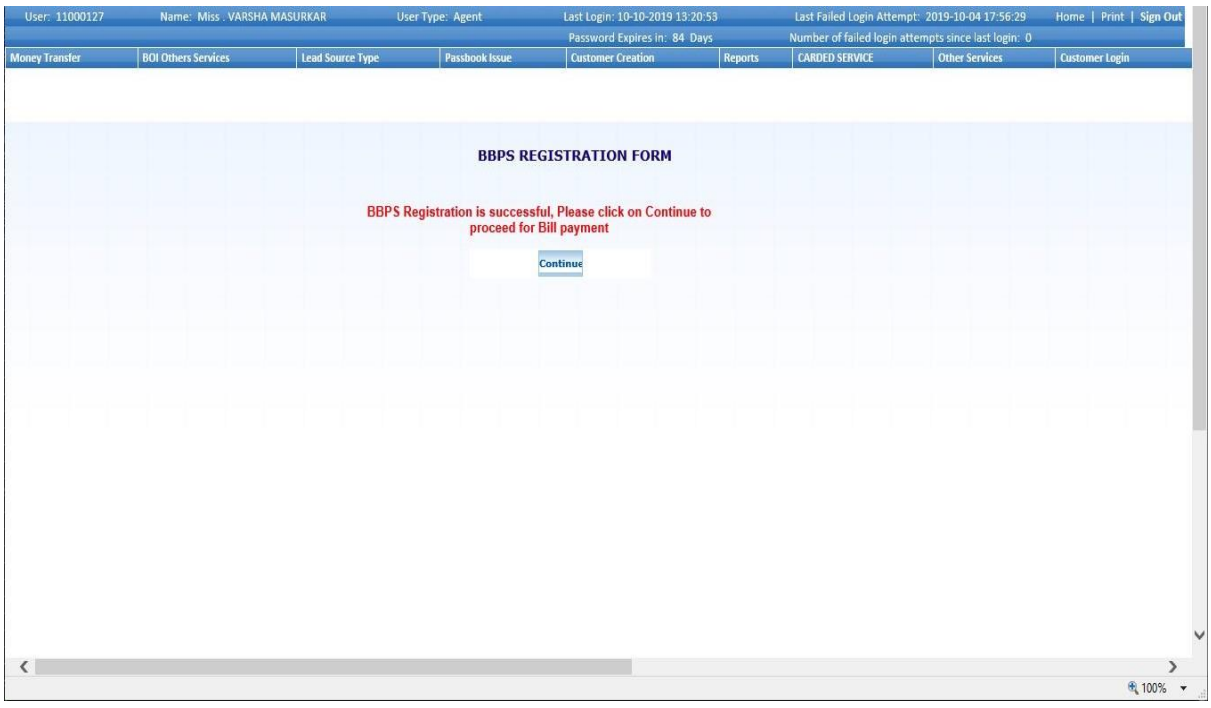
2. After clicking on **Bill Payments** tab, **BBPS Registration Form** page will display.

3. To avail the BBPs services, BCA has to register to the BBPS module. In order to register, BCA to provide below details.
   a. Agent Mobile Number
   b. Agent E-mail ID

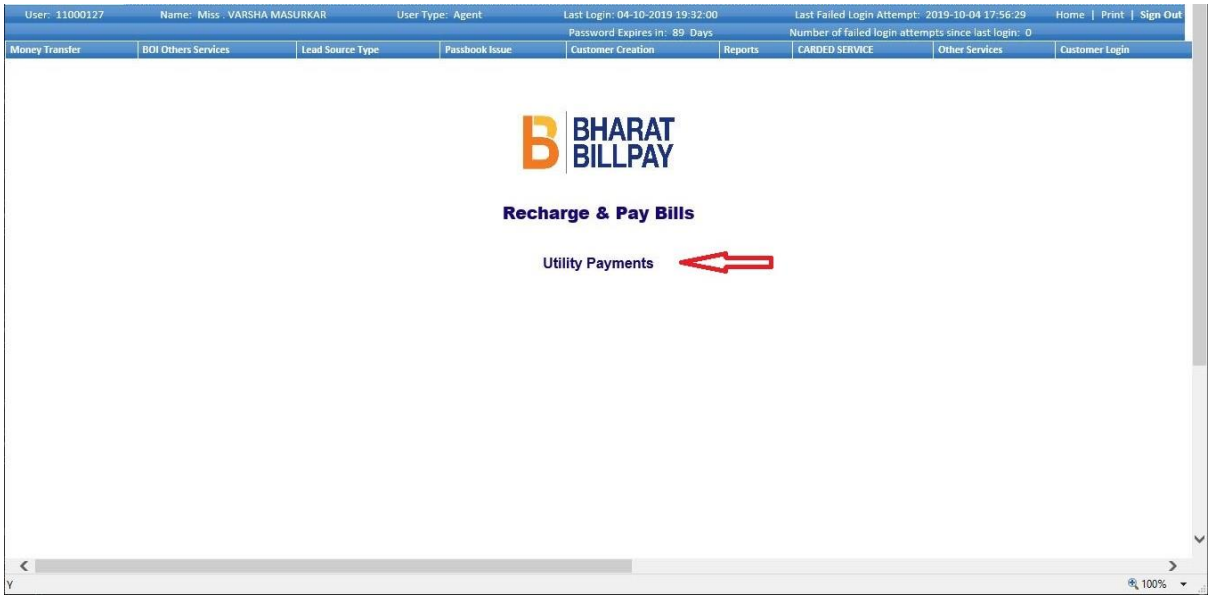
   Then click on the **Submit** button for registration.



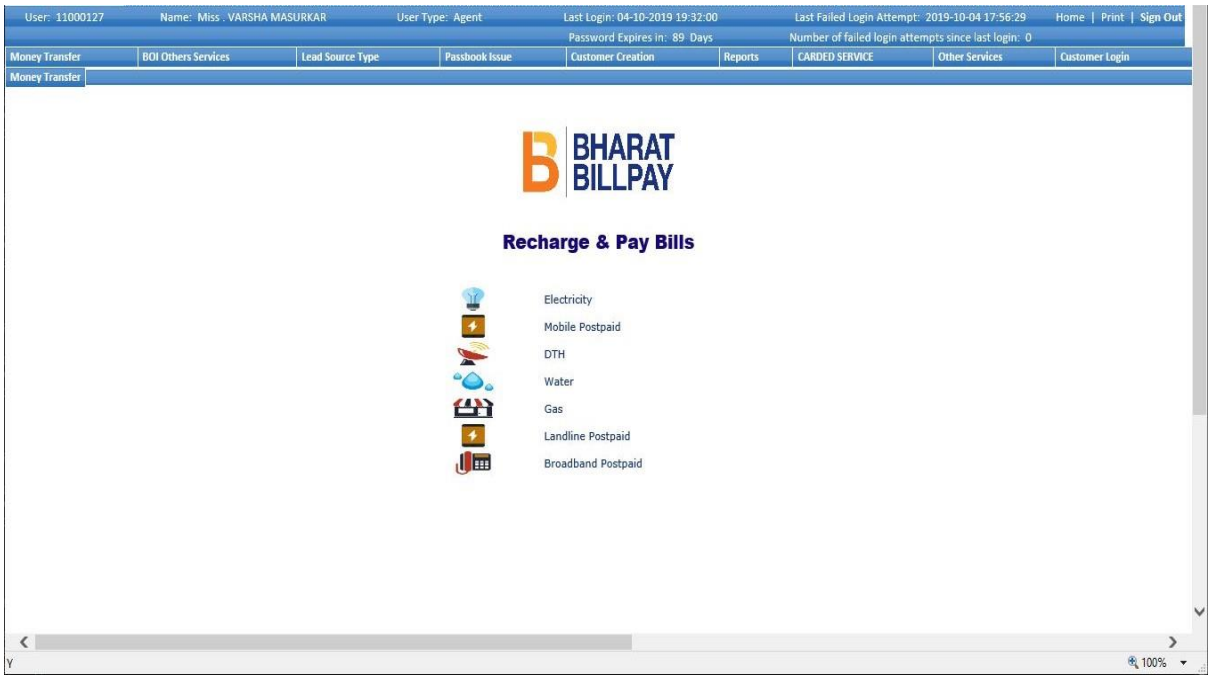
4. This is one time activity for each agents. Once the agent registration process successfully completed then only BBPS bill pay services are available. Without Agent registration process, BCA's will not be able to use the BBPS service.



5. Once Registration completed, then click on **Continue** button for bill payment or from **Bill Payments** tab under **Other Services** menu.



6. Click on the **Utility Payments** for getting multiple bill pay categories.

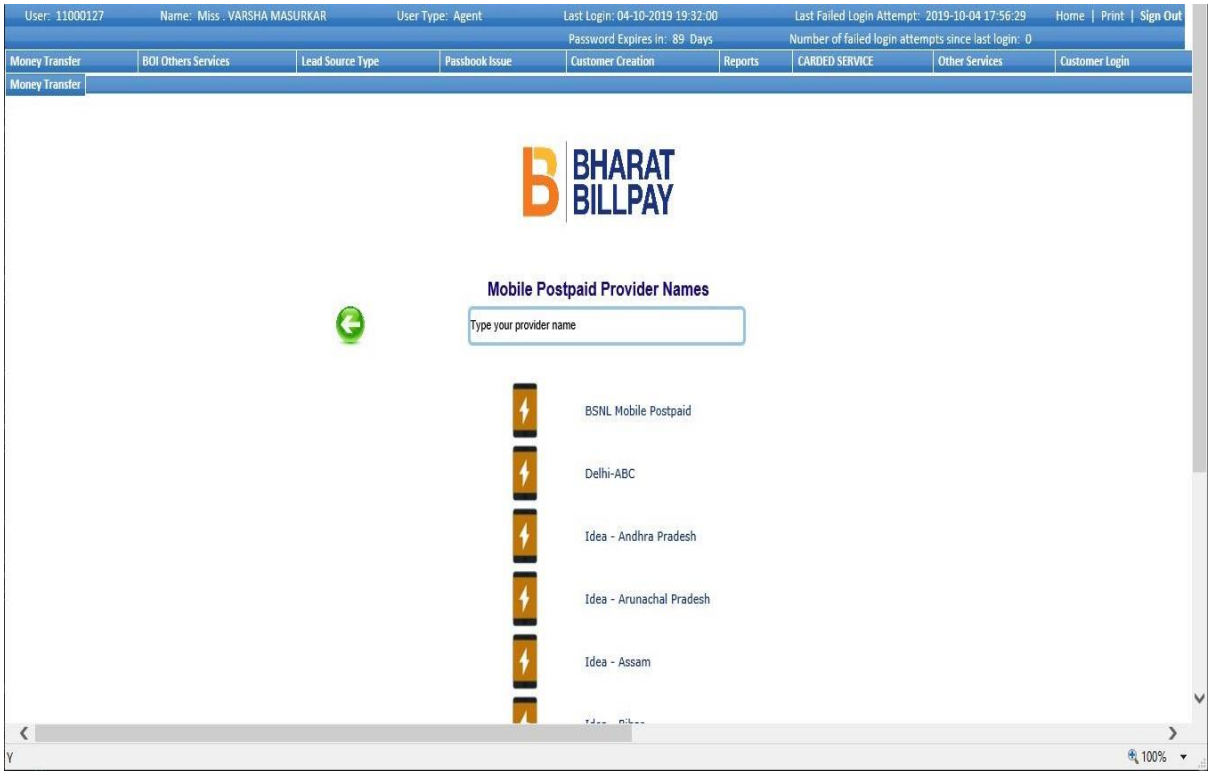


Category list as mentioned:

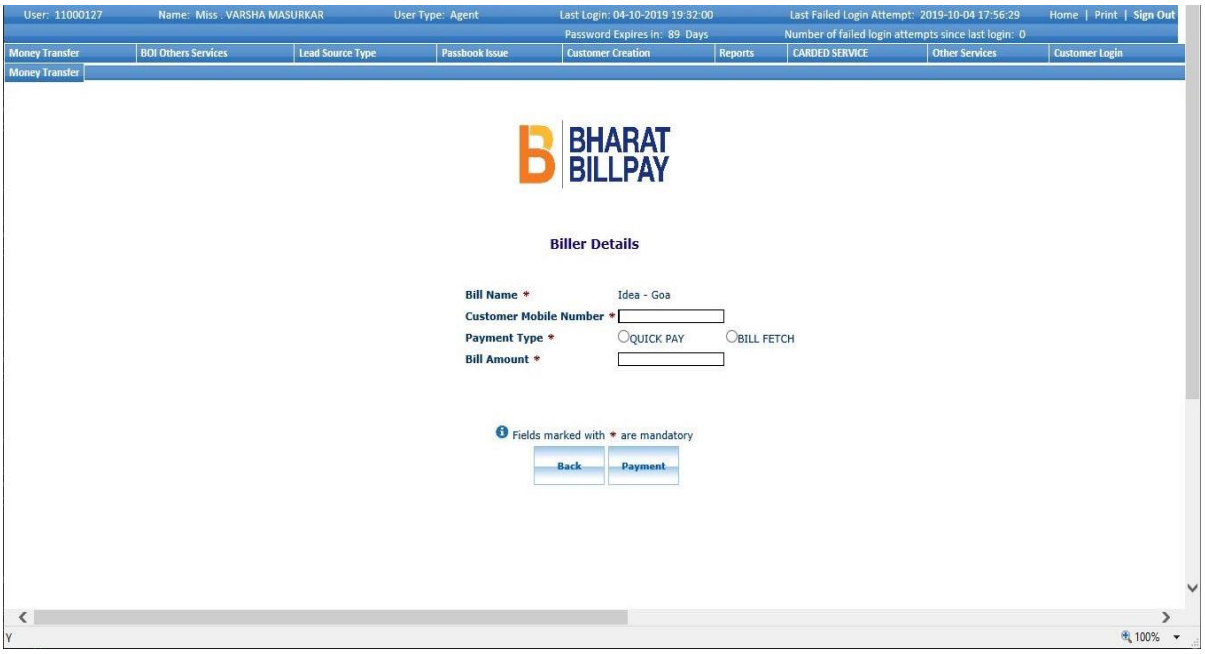
a. Electricity
b. Mobile
c. DTH
d. Water
e. Gas
f. Landline
g. Broadband

BCA can select the category in order to view the list of billers / service providers associated with the categories in order to proceed with Payment.

7. If BCA selects category as **Mobile Post-Paid**, the list of Billers associated with the category will be displayed as shown below.
   BCA can search the respective biller names based on the customer requirements.



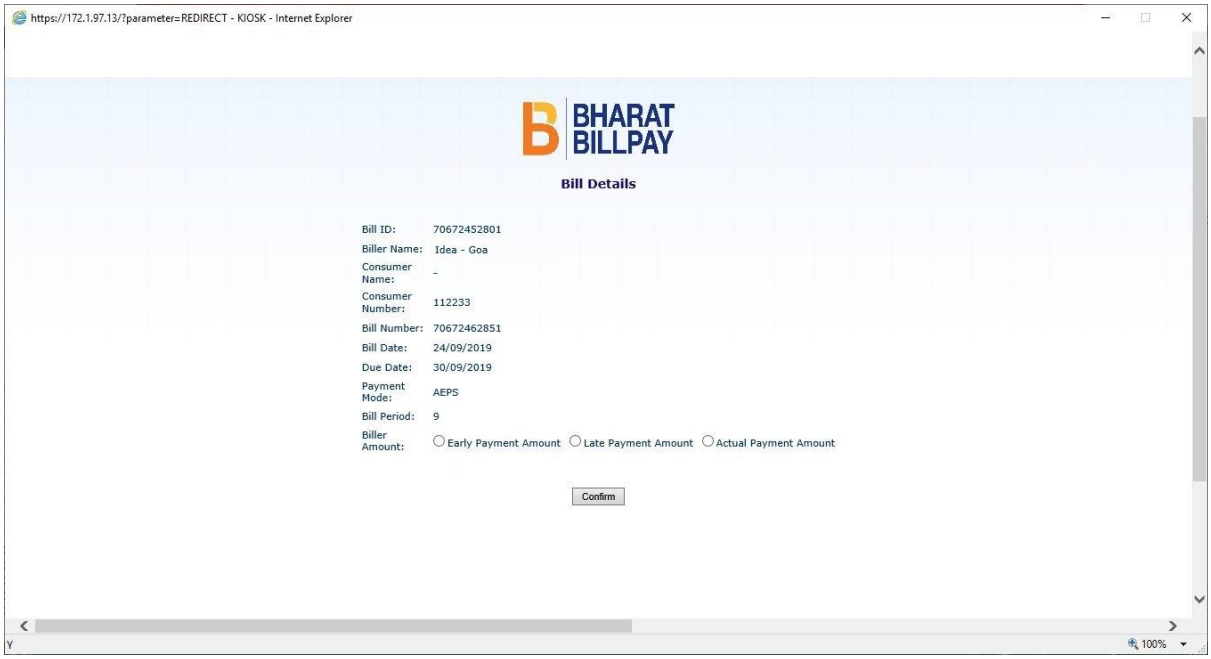
8. For example, customer using IDEA of GOA zone then BCA select service provider name **Idea-Goa**. After click on Idea – Goa, **Biller Details** Page will displayed.



9. On Biller Details page, BCA has to enter **Customer Mobile Number** and select Payment type.
10. For Payment type, below options (any one or Both) will be available as supported by biller,
    a. QUICK PAY (BCA can Enter amount and pay directly to Biller).
    b. BILL FETCH (Automatic Bill fetch from service provider for Biller).

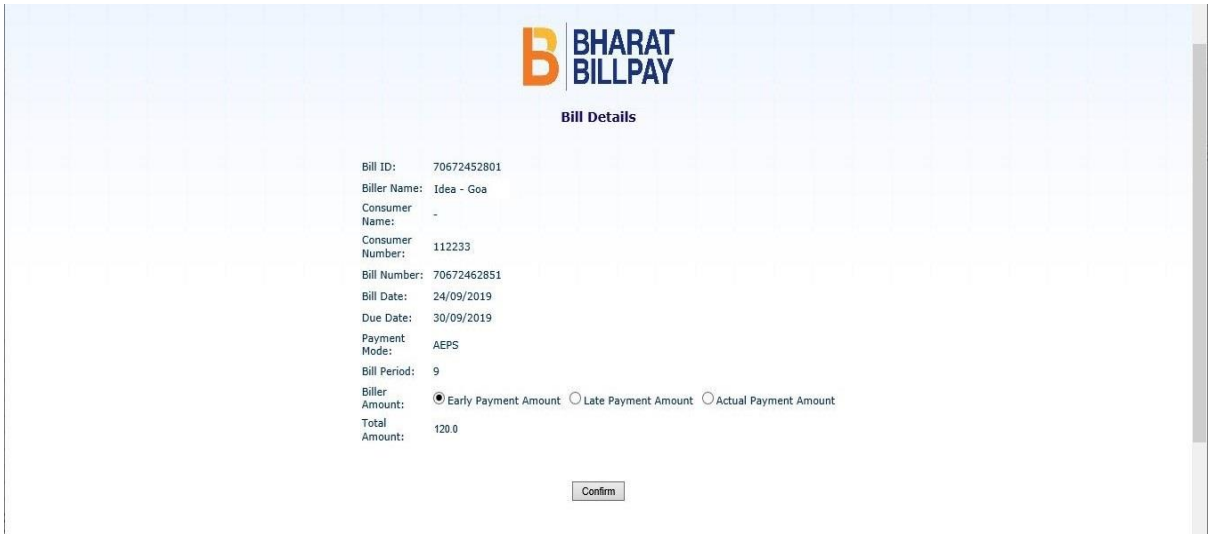
    NOTE: If biller is supported for both options then only both options will be displayed else only one option will display either **QUICK PAY** or **BILL FETCH**.
11. If BCA selected ***BILL FETCH*** option then click on **Payment** button.

12. After click on Payment Button, **Bill Details** fetched from Service provider will be displayed for the respective biller.

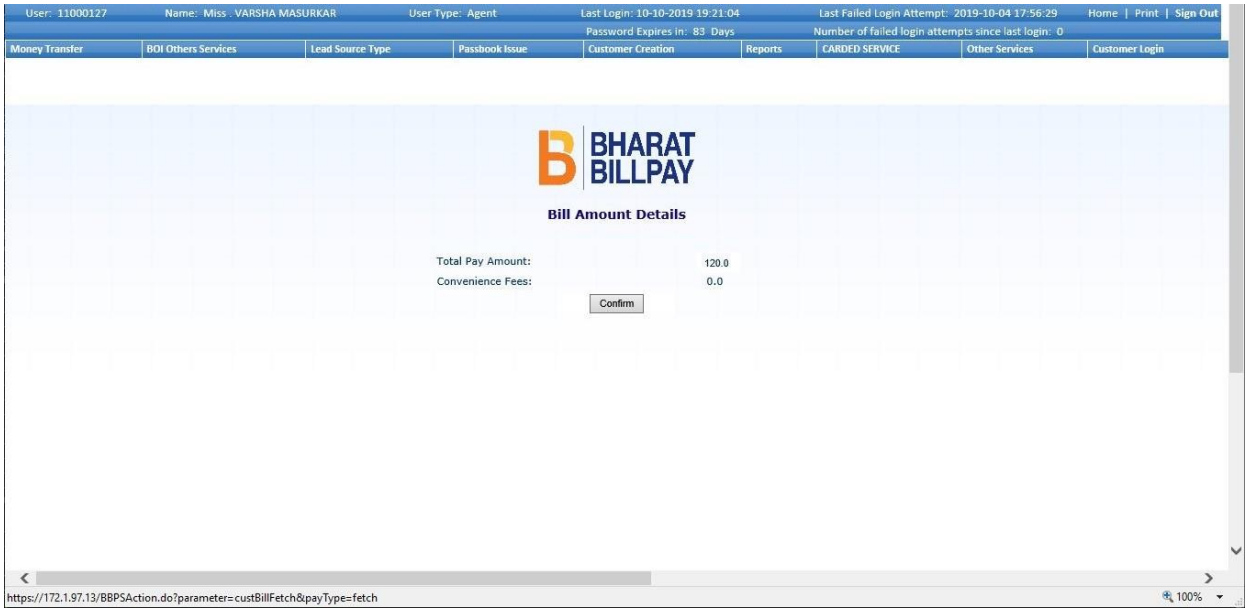


13. On Bill details page, BCA select **Biller amount** like,
    a. Early Payment Amount
    b. Late Payment Amount
    c. Actual Payment Amount

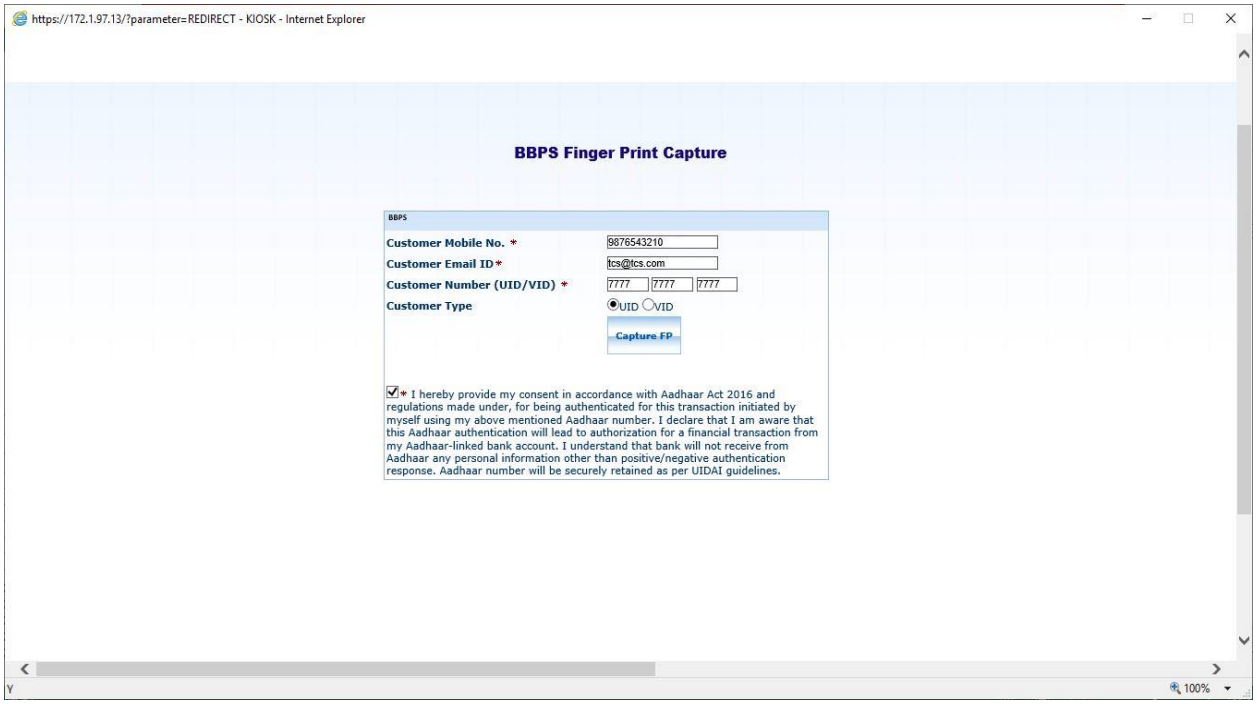
    After selection of Biller amount option, respective Bill Amount will displayed. And then click on **Confirm** button.



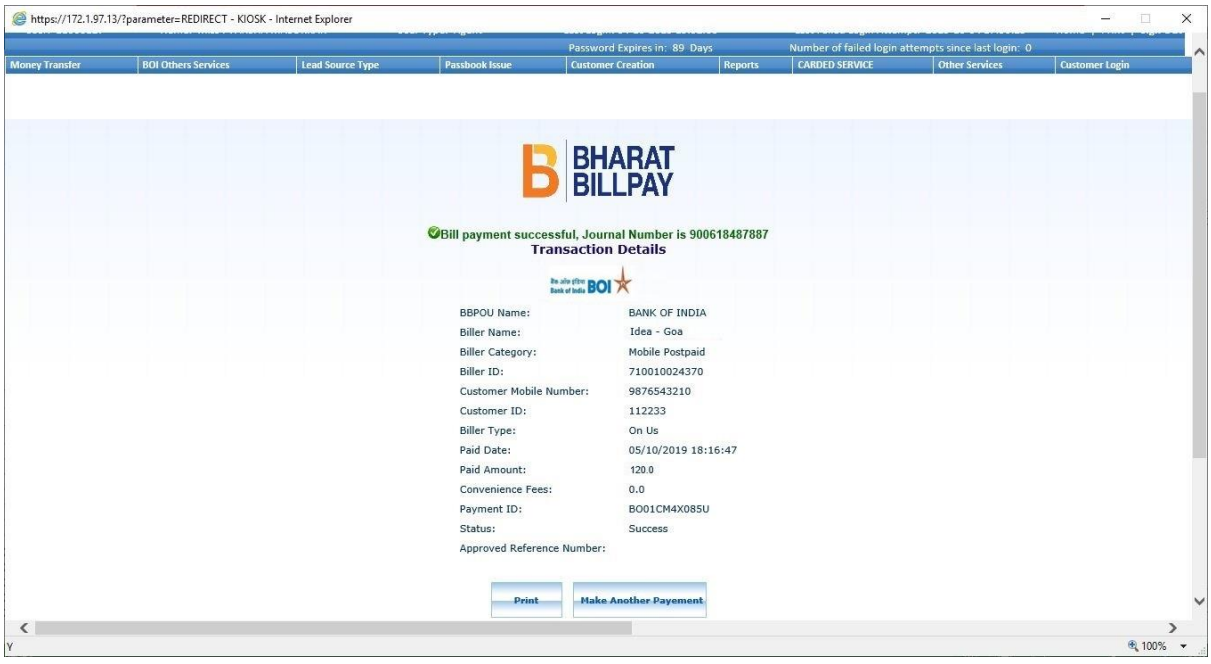
14. After click on Confirm button, Total Pay Amount will show for the biller with Convenience Fee (if applicable). Then click on **Confirm** button for final Payment.



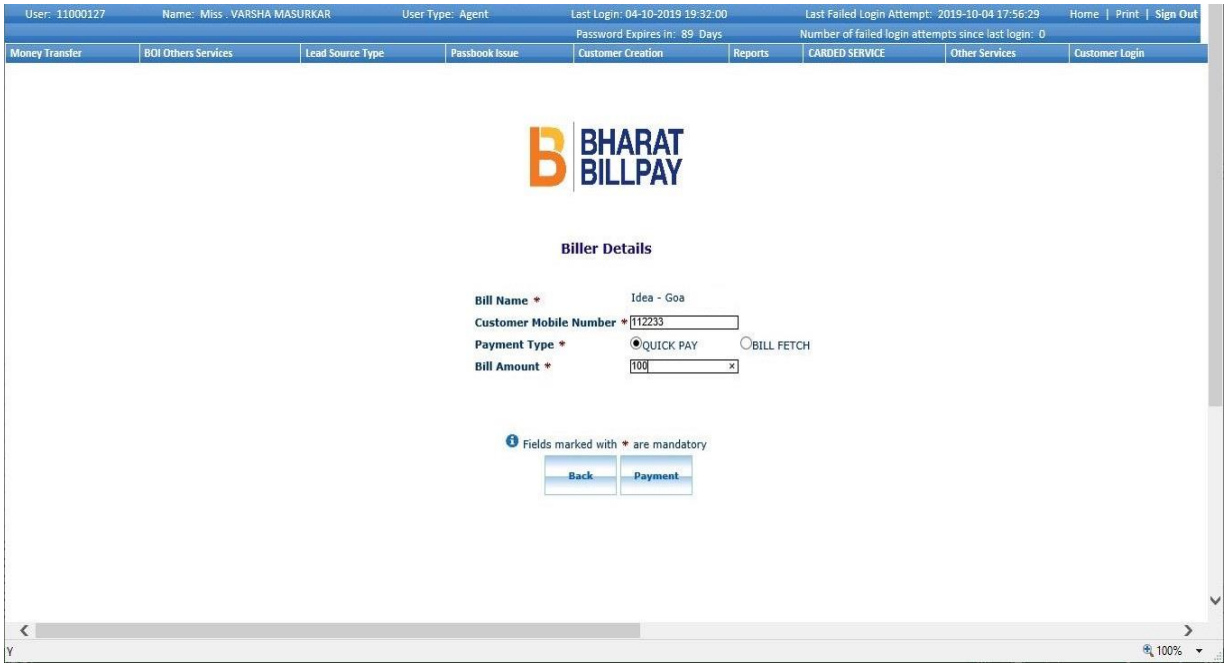
15. After click on Confirm button, **BBPS Finger Print Capture** page will displayed.
16. On this page BCA to enter all the customer related details in order to proceed with the verification followed by the payment:
    Customer Mobile number, Email-id and UID/VID number. Then click on **Capture FP** button for capturing customer finger print for transaction with the customer consent.



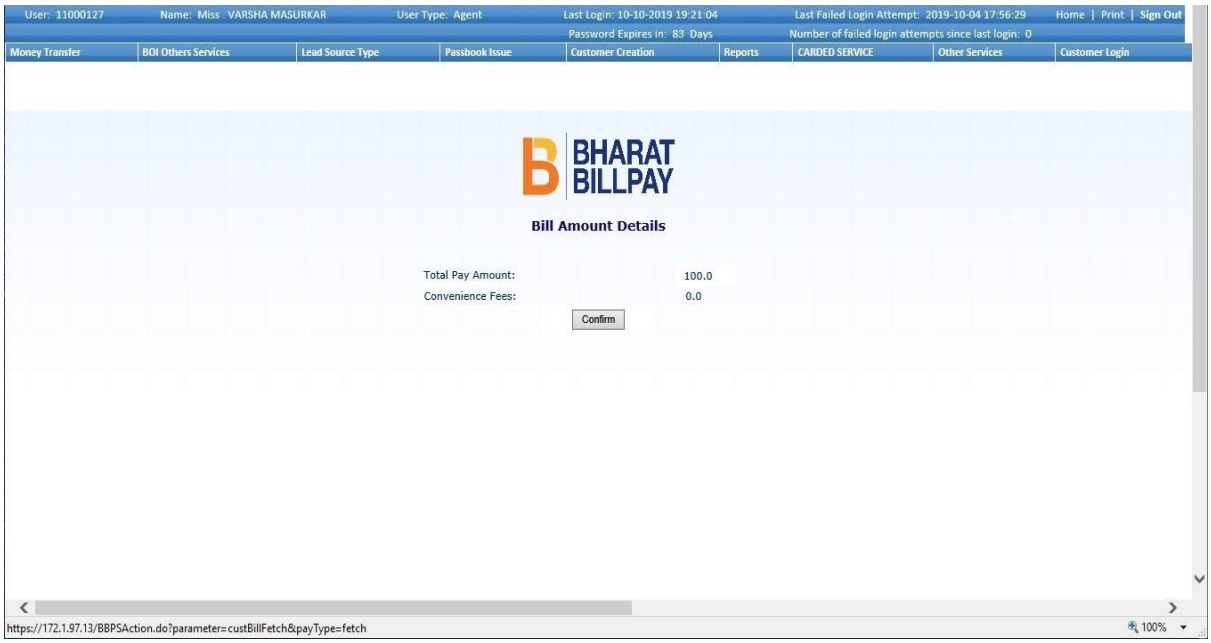
17. After successfully verification of finger print, transaction receipt will be generated.



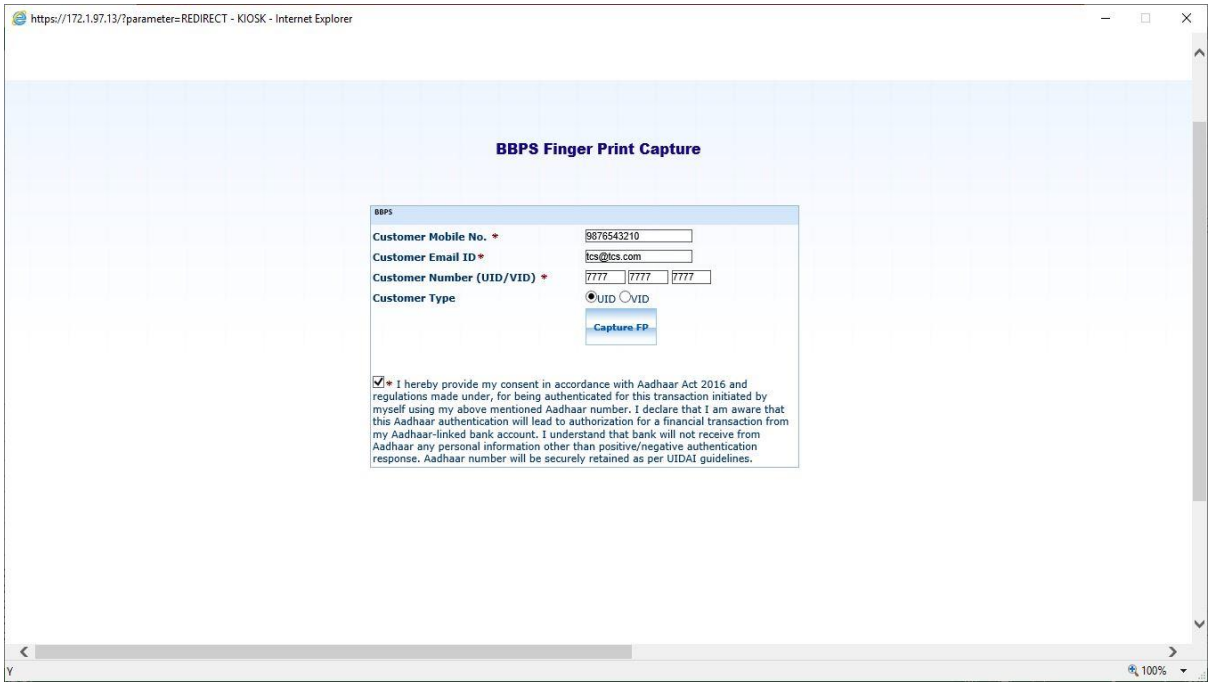
18. If BCA Selects ***QUICK PAY*** option for bill payment then BCA has to enter **Bill Amount** and click on **Payment** button.



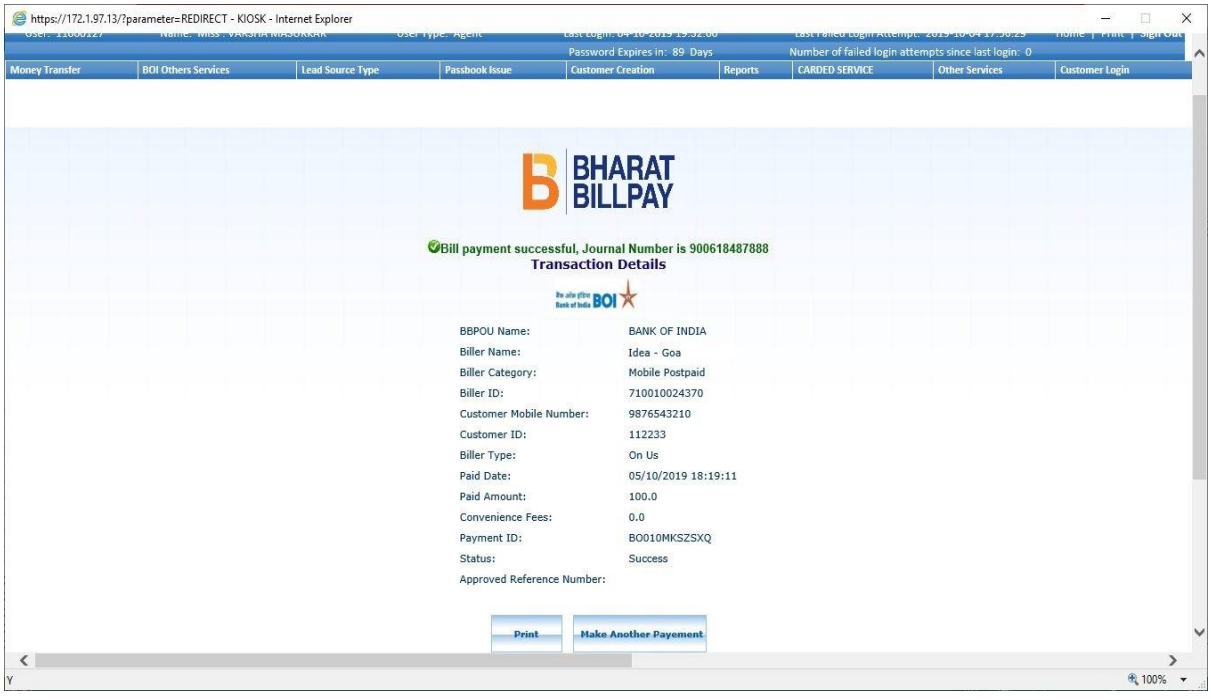
19. After clicking on **Confirm** button, **Total Pay Amount** will be generated for the biller with Convenience Fee (if applicable). Then click on **Confirm** button for final Payment.



20. After click on Confirm button, **BBPS Finger Print Capture** page will be displayed.
21. On this page BCA to enter all the customer related details in order to proceed with the verification followed by the payment:
    Customer Mobile number, Email-id and UID/VID number. Then click on **Capture FP** button for capturing customer finger print for transaction with the customer consent.



22. After finger print verified successfully, **transaction receipt** will be generated.



23. Follow the same process for all bill pay categories.