

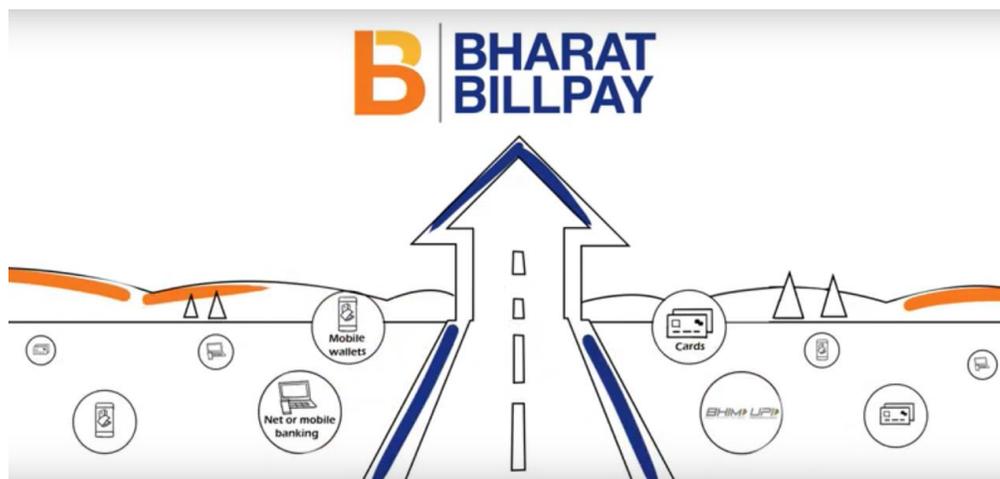
PSU BANKS
BILLPAY & WIN CONTEST

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“BILLPAY & WIN”



BHARAT BILLPAY is the first of its kind bill payment ecosystem in India is here to change the way bills are being paid. This unified ecosystem brings banks, non-banks and online payment platforms under one roof as its official authorized units for bill collections.



MULTIPLE PAYMENT CHANNELS | MULTIPLE PAYMENT MODES

"BILLPAY & WIN" KEY CONSTRUCT



MAKE CONSUMER HAPPY WITH REWARDING THEM FOR BILL PAYMENT

Who
wins

One who pays the
bill-**Consumer**

Through where the
Consumer pays the
bills-**Bank**

DURATION & CRITERIA



Key Qualification Criteria

Qualification-Consumer	Qualification- Bank
Minimum 03 successful bill payment transactions in a month with unique mobile no. passing through BBPCU/NPCI for the five approved biller categories and the billers listed in Bharat BillPay	Minimum 5000 successful bill payment transactions in a month passing through BBPCU/NPCI for the five approved biller categories and the billers listed in Bharat BillPay

Key Winning Criteria

Winner- Consumer	Winner-Bank
Maximum successful bill payment transactions in a three months/Contest period with unique mobile no. passing through BBPCU/NPCI for the five approved biller categories and the billers listed in Bharat BillPay with unique Mobile No.	Maximum successful bill payment transactions in a three months'/Contest period passing through BBPCU/NPCI for the five approved biller categories and the billers listed in Bharat BillPay. Own digital channels of Banks would only be taken into consideration.



REWARDS

100

CONSUMERS WOULD GET A CHANCE TO WIN POST THE CONTEST PERIOD

PLATINUM AWARD	5 Consumers	5 Smartphones
GOLD AWARD	10 Consumers	10 Smartphones
SILVER AWARD	35 Consumers	35 Alexa Speakers
BRONZE AWARD	50 Consumers	50 MI Bands
4 CATEGORIES	100 CONSUMERS	100 Winners

Note: Platinum to Bronze denotes maximum transaction reward Category to the minimum transaction reward Category, but fulfilling minimum criteria. In case of a tie, consumer completing maximum bill payments first during the duration will be rewarded.



BANKS WOULD ALSO GET A CHANCE TO WIN POST THE CONTEST PERIOD

GOLD AWARD	BANK-1	GOLD BILLPAY & WIN TROPHY
SILVER AWARD	BANK-2	SILVER BILLPAY & WIN TROPHY
BRONZE AWARD	BANK-3	BRONZE BILLPAY & WIN TROPHY

Note: Gold to Bronze denotes maximum transaction reward Category to the minimum transaction reward Category, but fulfilling the minimum criteria. Monthly the Top Performing Banks would be highlighted and their Position would be showcased

KEY TERMS & CONDITIONS

All Consumers must be communicated about Key terms and Conditions on the Bank's Website/App/other digital channels.

All rewards will be feliciated after 15 working days from the end of "BillPay and Win" Contest Duration.

Consumer and Bank need to meet minimum transaction qualification criteria, to be eligible for rewards.

Maximum of 100 Consumers will be declared as winners

Campaign key mandates and process to be followed by the banks –

- ✓ Respective Banks shall promote this incentive campaign across their customer base both through digital and other medium and key channels as below:
 - a. SMS
 - b. Emailers
 - c. Web banners
 - d. Social Media Posts and ATM Channels
 - e. Bank Branches
- ✓ Every communication should have *“Powered by Bharat BillPay”*
- ✓ Creative would be provided by NPCI Team. In case of any change in creative, the Bank must intimate NPCI-Bharat BillPay team before communication to consumers.
- ✓ Weekly emailers should be done by the bank to promote this incentive campaign
- ✓ Every SMS should have campaign communication – *“pay your bills and win Smartphone*”*
- ✓ Bank should do campaign emailers every alternate week to its consumer base.
- ✓ Bank can advertise on Paid media/other channels as applicable.

APPROACH TO BE FOLLOWED

- 1. Awareness** {
 - The Bank need to make consumers aware about the easy bill payment service of all five categories and over 150+ Billers of Bill Payment via its Bharat BillPay nebaled channels like Internet Banking, Mobile Banking, BHIM app etc.
- 2. Interest** {
 - Create Interest by making him feel r proud and valuable by telling him to Click a Selfie/Photo with the receipt of Successful bill payment and post it on Facebook or Twitter tagging @Bank & @BharatBillPay. This could be counted in qualification for final Winner, in case of a tie.
- 3. Desire** {
 - Create Communication revolving the "**Reward**" and desire to win.The program to be highlighted in the form of Mailers, SMS, Web-Banners, Social Media Posts etc.
- 4. Action** {
 - Motivate Consumer to do maximum bill payment transactions on Bank's Bharat BillPay enabled channels. Track the Contest performance on a monthly basis and send NPCI the Report for confirmation as per Annexure

ANNEXURE

SUBJECT: <MONTH> <BANK NAME> <BILL PAY &WIN CONTEST DETAILS>

Consumer Details

Bank-Name	BBPOU ID	Consumer Name	Unique Mobile No.	Total No. of Transactions
XYZ	XY01	A	0123456789	25
		B	9876543210	30
		C		
				A+B+C