



UPMS

Unified Presentment Management System

API Reference Document

Version 2.3

April 03rd, 2023

Revision History

Date	Version	Description	Author	Reviewed/ Approved By
8 th Nov, 2021	1.0-draft	API specifications and descriptions for Phase I. It's a draft version for early access by OUs and the final version shall be shared soon.	Subhradeep Bhattacharya	Rahul Tandon
24 th Feb, 2022	1.1	<ol style="list-style-type: none"> 1. Create & View Registration response to not have: <ul style="list-style-type: none"> • Customer block • Other fields in Biller Response except Customer Name • Additional Info block 2. Correction in the Bill Present API table. Customer block will not be present. 3. Skip Payment Notification has been modified to broadcast multiple Skip Payment information in batches after fixed predefined intervals 	Subhradeep Bhattacharya	Rahul Tandon
11 th Apr, 2022	1.2	<ol style="list-style-type: none"> 1. Error codes annexure added 2. JSON added for bill presentment, bill presentment enquiry APIs 3. Bill Presentment Callback API: <ol style="list-style-type: none"> i. "Head" Tag removed ii. Order of tags modified: RefId followed by OrigInst 4. Bill presentment enquiry API: <ol style="list-style-type: none"> i. "Head" Tag removed ii. "RefId" changed to "ParentRefId" iii. Tag modified in XML to: Billpresentments.BillPresentments 5. Skip Notification, Enquiry API: <ol style="list-style-type: none"> i. "RefId" changed to "ParentRefId" ii. Tags modified in XML as below: BillPaymentNotifications.BillPaymentNotifications BillPayments.BillPayments 	Juhi Belani	Subhradeep Bhattacharya
05 th May, 2022	2.0	Specifications and samples added for Bulk APIs	Juhi Belani	Subhradeep Bhattacharya
30 th July, 2022	2.1	<ol style="list-style-type: none"> 1. Payment APIs Specification & Sample updated to include 'origRefId' tag 2. Accepted values for 'Payment Mode' updated in Registration APIs 3. Annexure IV: Generic Integration guidelines added 4. Requirement for BillPeriod changed from M to C in registration APIs 	Juhi Belani	Subhradeep Bhattacharya
16 th March, 2023	2.2	<ol style="list-style-type: none"> 1. "Customer" tag added in Create Reg, View Reg API Response 2. Requirement updated in Create & Modify Registration APIs for "mandate.billPeriod", "mandate.debitInfo" (Type, amount, payment mode changed to mandatory; debitDate mandatory for validate & pay billers only) 3. "paymentMode" added in Modify Registration API 4. "billerId" added in Cancel Registration API Request 	Juhi Belani	Subhradeep Bhattacharya

		<ul style="list-style-type: none"> 5. "ParentRefId" changed to "RefId" in Enquiry APIs 6. "ReferenceDate" tag added in Enquiry APIs 7. Endpoint URL updated for Skip Payment Notification & Skip Payment Enquiry APIs 8. Response reason updated in Create Registration API 		
03 rd April, 2023	2.3	<ul style="list-style-type: none"> 1. 'refId' and 'origRefId' to be passed in Payment request with bill presentment refId. Details updated. 2. Requirement updated in Create Registration APIs for "mandate.debitInfo" (Type, amount, payment mode) changed to mandatory for AUTOPAY Reg only 	Juhi Belani	Subhradeep Bhattacharya

Introduction

In our constant endeavour to simplify bill payments in the country, we intend to introduce bill presentment registration & proactive bill fetch/push facility under BBPS, called Unified Presentment Management System (UPMS). Bharat BillPay System (BBPS) through UPMS will enable the customers to setup standing instructions on their recurring bill payments and such bills will be automatically fetched (or pushed) from the biller system and presented to the customers for autopay or view-and-pay.

This module assumes more criticality with the undergoing category expansions, as majority of the transactions in the upcoming/new categories like mutual fund, insurance, subscriptions, school fee payments currently happen through presentment & standing instructions. For e.g., more than 50% of insurance premium payments are processed through Standing Instructions.

The detailed flow and architecture of UPMS have been provided in the [Annexure-I](#) section.

API Specifications

The APIs to be implemented by COUs are:

1. Presentment Registration
 - a. [Create Registration](#)
 - b. [Create Registration \(bulk\)](#)
 - c. [View Registration](#)
 - d. [Modify Registration](#)
 - e. [Cancel Registration](#)
2. Bill Presentment
 - a. [Bill Presentment \(callback\)](#)
 - b. [Bill Presentment \(callback, bulk\)](#)
 - c. [Bill Presentment enquiry](#)
3. Payment
 - a. [Payment](#)
 - b. [Payment \(bulk\)](#)
 - c. [Skip payment notification](#)
 - d. [Skip payment notification enquiry](#)

NOTE:

1. The APIs will be asynchronous in nature, like the existing BBPS APIs. Hence for every request from an OU, an Ack will be provided and later the response will be presented to the invoking OU platform via callback. Similarly, if CU is invoking a request to OU platform, the OU shall revert with a Ack and later shall present the response as a callback to CU endpoint. The Ack structures for both XML and JSON have been provided in [Annexure II](#).
2. The payload must be **digitally signed using SHA2 with RSA (RSA 2048 bits key)** and the signature must be embedded in the XML/JSON payload which will then be transmitted through a secure SSL channel. XML signing methodology and certificates remain the same as existing BBPS APIs. For JSON, we are following methodology as mentioned [here](#).

Create Registration

COUs need to invoke Create Registration API to register the customer and bill details with BBPS CU, for automated bill presentment. BBPS CU on successful registration shall provide CPRN (Customer Presentment Registration Number) to the COUs.

Endpoint
Request: POST upms/<version>/registrations/{refId}
Callback response: POST upms/<version>/registrations/response/{refId}

Request Parameters				
<i>The various parameters are explained below:</i>				
Parent Property/Element	Property/Element Name	Mandatory	Data Type	Description
[ROOT] (No parent property / element)	refId	M	Alphanumeric	Fixed Length – 35 chars
	origInstId	M	Alphanumeric	Fixed Length – 4 chars COU Id
	agentId	M	Alphanumeric	Fixed Length – 20 chars
	billerId	M	Alphanumeric	Fixed Length – 14 chars
	ts	M	ISODateTime	Fixed Length – 25 YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30)
customer	mobile	M	Numeric	Valid Mobile Number Fixed length 10 digits
	email	O	Alphanumeric Special	Valid format of an email. Allowed special characters are: (.)[^ \<>@,;:'[]_ Max length 320
	aadhaar	O	Alphanumeric	Valid format of Aadhaar number Fixed Length – 12 chars
mandate	registrationType	M	Enumerated String	Enumerated String as mentioned below: VIEW_N_PAY, AUTO_PAY
	billPeriod	C	Enumerated String	Mandatory for Validation & Pay billers, Enumerated String as mentioned below: DAILY WEEKLY BIMONTHLY MONTHLY QUARTERLY HALFYEARLY YEARLY Optional for Fetch & Pay billers. If passed value should be: ASPRESENTED
	toDate	O	Date	The presentment registration is invalid after this date. Date format is YYYY-MM-DD

mandate.debitInfo (Mandatory when registrationType = AUTO_PAY)	type	C	Enumerated String	Enumerated String as mentioned below: FIXED_AMOUNT. MAX_AMOUNT
	amount	C	Numeric	Amount should be in paisa format. Max amount: 999999999
	currency	O	Numeric	Currency for the registration. Default value: 356. Fixed Length – 3 digits
	paymentMode	C	Enumerated String	Enumerated String as mentioned below: Internet_Banking, Debit_Card, Credit_Card IMPS UPI Wallet NEFT Prepaid_Card Account_Transfer Bharat_QR
	debitDate	C	Date	Invoice will be auto-presented on this date to the COU. Date format: DD-MMM (e.g: 19-Jul). This is mandatory for Validate & Pay billers- for VIEW_N_PAY and AUTO_PAY
billParams.tags (This is an array of name, value pair)	name	O	Alphanumeric Special	This tag captures the name of the Biller parameter to be sent as part of presentment registration. E.g.: BILL_TYPE . The field and the allowed characters are configurable for each biller & captured in biller MDM Max length: 100 chars
	value	C	Alphanumeric Special	If name is present, then value is mandatory. Allowed special characters are: !#\$%&()_[]?{} \-:;<>^`~@/./=+'[] Max length: 18 chars.
customerParams.tags (This is an array of name, value pair)	name	M	Alphanumeric Special	This tag captures the name of customer parameters to be passed as part of presentment registration. Like: Consumer Number . The field and the allowed characters are configurable for each biller & captured in biller MDM. Max length: 100 chars
	value	M	Alphanumeric Special	Value of the 'name' field which uniquely identifies the Customer for the Biller. Allowed special characters are: !#\$%&()_[]?{} \-:;<>^`~@/./=+'[] Max length: 18 chars.
deviceInfo.tags (This is an array of name, value pair)	name	M	Alphanumeric Special	This tag captures the device info from where the request has been initiated. . Applicable values are:

				INITIATING_CHANNEL, MOBILE, GEOCODE, POSTL_CODE, IP, TERMINAL_ID, IMEI, IFSC,, MAC, OS, APP.																																	
	value	M	Alphanumeric Special	If name is present, then corresponding value is mandatory; Allowed special characters are: !#\$%&(),_[]?{}; \-:;<>^`~@/./=+'[]																																	
				<table border="1"> <tr> <td>INITIATING_CHANNEL</td> <td>M</td> <td>Initiating channel for the registration in UPMS. Applicable values: INT INTB MOB MOBB KIOSK ATM BNKBRNCH AGT BSC</td> </tr> <tr> <td>MOBILE</td> <td>C</td> <td>Mobile number of the agent</td> </tr> <tr> <td>GEOCODE</td> <td>C</td> <td>Latitude and longitude of the device – Represented in degrees with 4 digits after decimal</td> </tr> <tr> <td>POSTAL_CODE</td> <td>C</td> <td>Postal code of the agent</td> </tr> <tr> <td>IP</td> <td>C</td> <td>IP address of the device</td> </tr> <tr> <td>TERMINAL_ID</td> <td>C</td> <td>Terminal ID of the device</td> </tr> <tr> <td>IMEI</td> <td>C</td> <td>IMEI number of the mobile</td> </tr> <tr> <td>IFSC</td> <td>C</td> <td>IFSC of the branch from which the transaction is initiated</td> </tr> <tr> <td>MAC</td> <td>C</td> <td>MAC ID of the terminal</td> </tr> <tr> <td>OS</td> <td>C</td> <td>Operating system used in the device</td> </tr> <tr> <td>APP</td> <td>C</td> <td>Application used in the device</td> </tr> </table>	INITIATING_CHANNEL	M	Initiating channel for the registration in UPMS. Applicable values: INT INTB MOB MOBB KIOSK ATM BNKBRNCH AGT BSC	MOBILE	C	Mobile number of the agent	GEOCODE	C	Latitude and longitude of the device – Represented in degrees with 4 digits after decimal	POSTAL_CODE	C	Postal code of the agent	IP	C	IP address of the device	TERMINAL_ID	C	Terminal ID of the device	IMEI	C	IMEI number of the mobile	IFSC	C	IFSC of the branch from which the transaction is initiated	MAC	C	MAC ID of the terminal	OS	C	Operating system used in the device	APP	C	Application used in the device
INITIATING_CHANNEL	M	Initiating channel for the registration in UPMS. Applicable values: INT INTB MOB MOBB KIOSK ATM BNKBRNCH AGT BSC																																			
MOBILE	C	Mobile number of the agent																																			
GEOCODE	C	Latitude and longitude of the device – Represented in degrees with 4 digits after decimal																																			
POSTAL_CODE	C	Postal code of the agent																																			
IP	C	IP address of the device																																			
TERMINAL_ID	C	Terminal ID of the device																																			
IMEI	C	IMEI number of the mobile																																			
IFSC	C	IFSC of the branch from which the transaction is initiated																																			
MAC	C	MAC ID of the terminal																																			
OS	C	Operating system used in the device																																			
APP	C	Application used in the device																																			

Response Parameters

The various parameters are explained below:

Parent Property/Element	Property/Element Name	Mandatory	Data Type	Description
[ROOT] (No parent property / element)	refld	M	Alphanumeric	Fixed Length – 35 chars
	originstd	M	Alphanumeric	Fixed value: UPMS

	agentId	M	Alphanumeric	Fixed Length – 20 chars
	billerId	M	Alphanumeric	Fixed Length – 14 chars
	ts	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30)
reason	responseCode	M	Numeric	000 - SUCCESS 001: Registration is in progress. Status Pending 002: Incorrect Bill Fetch/Validation response. Status Failed 004: <Passed as per BBPS response code> Status: Failed
	responseReason	M	String	It is either "Success" or reason of failure
customer	mobile	M	Numeric	Valid Mobile Number Fixed length 10 digits
	email	O	Alphanumeric Special	Valid format of an email. Allowed special characters are: (.) [^ \<>@,;:'[]_] Max length 320
	aadhaar	O	Alphanumeric	Valid format of Aadhaar number Fixed Length – 12 chars
mandate	registrationType	M	Enumerated String	Enumerated String as mentioned below: VIEW_N_PAY, AUTO_PAY
	billPeriod	C	Enumerated String	Mandatory for Validate & Pay billers, Enumerated String as mentioned below: DAILY WEEKLY BIMONTHLY MONTHLY QUARTERLY HALFYEARLY YEARLY Optional for Fetch & pay billers. If passed value should be: ASPRESENTED
	toDate	O	Date	The presentment registration is invalid after this date. Date format is YYYY-MM-DD
	cprn	M	Alphanumeric	Customer Presentment Registration Number uniquely identifies every presentment registration with the COU. Fixed Length – 25 chars e.g: M11741122A199UP01NRLDBN4Z a. Fixed Character-P (where reg. type is VIEW_N_PAY) or M (where reg. type is AUTO_PAY) b. Txn Julian date 4 chars -YDDD c. Txn time 4 chars -HHMM d. Agent Institution ID – 4 e. OUID - 4 f. Random number – 8
	status	M	Enumerated String	Enumerated String as below: SUCCESS

				FAILED PENDING
mandate.debitInfo (Returned in response if present in request)	type	C	Enumerated String	Enumerated String as mentioned below: FIXED_AMOUNT. MAX_AMOUNT
	amount	C	Numeric	Amount should be in paisa format. Max amount: 999999999
	currency	C	Numeric	Currency for the registration. Default value: 356. Fixed Length – 3 digits
	paymentMode	C	Enumerated String	Enumerated String as mentioned below: Internet_Banking Debit_Card Credit_Card IMPS UPI Wallet NEFT Prepaid_Card Account_Transfer Bharat_QR
	debitDate	O	Date	Invoice will be auto-presented on this date to the COU. Date format: DD-MMM (e.g: 19-Jul).
billerParams.tags (This is an array of name, value pair. The values from request is returned as part of response.)	name	O	Alphanumeric Special	This tag captures the name of the Biller parameter to be sent as part of presentment registration.
	value	C	Alphanumeric Special	If name is present, then value is mandatory.
customerParams.tags (This is an array of name, value pair. The values from request is returned as part of response.)	name	M	Alphanumeric Special	This tag captures the name of the customer parameter sent as part of presentment registration.
	value	M	Alphanumeric Special	Value of the 'name' field which uniquely identifies the Customer for the Biller.
billerResponse	customerName	C	Alphanumeric Special	Customer name registered with the Biller. Allowed special characters are: !#\$%&(),_]?{}; \-:;<> ^`~@/./=+'[] Max length – 100 Mandatory for Biller Categories Mobile Postpaid, Gas, Water, Landline Postpaid, DTH, Broadband Postpaid and Electricity For other biller categories it is Optional

XML Formatted Request Example
<pre><?xml version="1.0" encoding="UTF-8" standalone="yes"?> <ns2: PresentmentRegistrationRequest xmlns:ns2="http://upms.org/schema" xmlns:ns3="http://bbps.org/schema"> <RefId>QODKOKRSQBZZIWNZCWZTADLZXQM30121858</RefId> <OrigInstId>AK01</OrigInstId> <AgentId>AK01AK02MBB000000001</AgentId></pre>

```

<BillId>FETC00000TNDBZ</BillId>
<Ts>2023-01-13T18:58:30+05:30</Ts>
<Customer>
  <Mobile>XXXXXX9001</Mobile>
  <Email>XXX@gmail.com</Email>
</Customer>
<Mandate>
  <RegistrationType>VIEW_N_PAY</RegistrationType>
  <BillPeriod>BIMONTHLY</BillPeriod>
  <ToDate>2023-02-28</ToDate>
  <DebitInfo>
    <Type>FIXED_AMOUNT</Type>
    <Amount>10000</Amount>
    <PaymentMode>Debit_Card</PaymentMode>
    <DebitDate>10-Feb</DebitDate>
  </DebitInfo>
</Mandate>
<BillerParams>
  <Tag name="Customer Name" value="Manoj Chekuri"/>
</BillerParams>
<CustomerParams>
  <Tag name="Customer Reference Field1" value="IBBhUVgVN0Bh"/>
</CustomerParams>
<DeviceInfo>
  <Tag name="INITIATING_CHANNEL" value="MOBB"/>
  <Tag name="IP" value="124.170.23.28"/>
  <Tag name="IMEI" value="448674528976410"/>
  <Tag name="OS" value="android"/>
  <Tag name="APP" value="NPCIAPP"/>
</DeviceInfo>
</ns2: PresentmentRegistrationRequest>

```

XML Formatted Response Example

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:PresentmentRegistrationResponse xmlns:ns2="http://upms.org/schema" xmlns:ns3="http://bbps.org/schema">
  <RefId>QODKOKRSQBZIWZNCWZTADLZXQM30121858</RefId>
  <OrigInstId>UPMS</OrigInstId>
  <AgentId>AK01AK02MBB000000001</AgentId>
  <BillId>FETC00000TNDBZ</BillId>
  <Ts>2023-01-13T18:58:34+05:30</Ts>
  <Reason>
    <ResponseCode>000</ResponseCode>
    <ResponseReason>Successful</ResponseReason>
  </Reason>
  <Customer>
    <Mobile>XXXXXX9001</Mobile>
    <Email>XXX@gmail.com</Email>
  </Customer>
  <Mandate>
    <RegistrationType>VIEW_N_PAY</RegistrationType>
    <BillPeriod>DAILY</BillPeriod>
    <ToDate>2023-02-28</ToDate>
    <DebitInfo>
      <Type>FIXED_AMOUNT</Type>
      <Amount>10000</Amount>
      <PaymentMode>Debit_Card</PaymentMode>
      <DebitDate>10-Feb</DebitDate>
    </DebitInfo>
  <Cprn>P30131858AK02AK01COXTAGVJ</Cprn>
  <Status>SUCCESS</Status>
  </Mandate>
  <BillerParams>
    <Tag name="Customer Name" value="Manoj Chekuri"/>
  </BillerParams>
  <CustomerParams>
    <Tag name="Customer Reference Field1" value="IBBhUVgVN0Bh"/>
  </CustomerParams>
  <BillerResponse customerName="Manoj Chekuri"/>

```

```
</ns2:PresentmentRegistrationResponse>
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
```

JSON Formatted Request Example

```
{
  "refId": "HENSVVVR4QOS7X1UGPY7JGUV444PL9T2C3QM",
  "origInstId": "OU01",
  "agentId": "OU01AI34INT001123456",
  "billerId": "VODA00000MUM03",
  "ts": "2019-02-16T22:02:35+05:30",
  "customer": {
    "mobile": "9505987798",
    "email": "user-email@gmail.com",
    "aadhaar": "123456789012"
  },
  "mandate": {
    "registrationType": "VIEW_N_PAY|AUTO_PAY",
    "billPeriod": "DAILY|WEEKLY|BIMONTHLY|MONTHLY|QUARTERLY|HALFYEARLY|YEARLY|ASPRESENTED",
    "toDate": "2020-12-31",
    "debitInfo": {
      "type": "FIXED_AMOUNT|MAX_AMOUNT",
      "amount": "120000",
      "currency": "356",
      "paymentMode": "UPI|DEBIT_CARD|CREDIT_CARD|NET_BANKING",
      "debitDate": "12-Jan"
    }
  },
  "billerParams": {
    "tags": [
      {
        "name": "PAN",
        "value": "BXXCG7754K"
      },
      {
        "name": "ACCOUNY_TYPE",
        "value": "SVNG"
      },
      {
        "name": "BILL_TYPE",
        "value": "LT1"
      },
      {
        "name": "PLAN_ID",
        "value": "PL1"
      }
    ]
  },
  "customerParams": {
    "tags": [
      {
        "name": "RefFld1",
        "value": "RRR"
      },
      {
        "name": "RefFld2",
        "value": "QQQ"
      }
    ]
  },
  "deviceInfo": {
    "tags": [
      {
        "name": "MOBILE",
        "value": "9830098300"
      },
      {
        "name": "GEOCODE",

```

```

        "value": "12.9667,77.5667"
      },
      {
        "name": "POSTAL_CODE",
        "value": "400063"
      },
      {
        "name": "IP",
        "value": "124.170.23.22"
      },
      {
        "name": "INITIATING_CHANNEL",
        "value": "INT|INTB|MOB|MOBB|KIOSK|ATM|BNKBRNCH|AGT|BSC"
      },
      {
        "name": "TERMINAL_ID",
        "value": "1234556"
      },
      {
        "name": "IMEI",
        "value": "123456789012345"
      },
      {
        "name": "IFSC",
        "value": "ABCD0001234"
      }
    ]
  }
}

```

JSON Formatted Response Example

```

{
  "refId": "HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM",
  "origInstId": "UPMS",
  "agentId": "OU01AI34INT001123456",
  "billerId": "VODA00000MUM03",
  "ts": "2019-02-16T22:02:35+05:30",
  "reason": {
    "responseCode": "000|(500-599)",
    "responseReason": "Success|Failure_Reason"
  },
  "customer": {
    "mobile": "9505987798",
    "email": "user-email@gmail.com",
    "aadhaar": "123456789012"
  },
  "mandate": {
    "registrationType": "VIEW_N_PAY|AUTO_PAY",
    "billPeriod": "DAILY|WEEKLY|BIMONTHLY|MONTHLY|QUARTERLY|HALFYEARLY|YEARLY|ASPRESENTED",
    "toDate": "2020-12-31",
    "debitInfo": {
      "type": "FIXED_AMOUNT|MAX_AMOUNT",
      "amount": "120000",
      "currency": "356",
      "paymentMode": "UPI|DEBIT_CARD|CREDIT_CARD|NET_BANKING",
      "debitDate": "12-Jan"
    },
    "cprn": "M30591532FE18FE41WSQTBJRE",
    "status": "SUCCESS|FAILED|PENDING"
  },
  "billerParams": {
    "tags": [
      {
        "name": "PAN",
        "value": "BXXCG7754K"
      },
      {
        "name": "ACCOUNY_TYPE",
        "value": "SVNG"
      }
    ]
  }
}

```

```

        "name": "BILL_TYPE",
        "value": "LT1"
    },
    {
        "name": "PLAN_ID",
        "value": "PL1"
    }
]
},
"customerParams": {
    "tags": [
        {
            "name": "RefFld1",
            "value": "RRR"
        },
        {
            "name": "RefFld2",
            "value": "QQQ"
        }
    ]
},
"billerResponse": {
    "customerName": "user name"
}
}

```

[Back to index](#)

Create Registration (bulk)

COUs can also create presentment registrations in bulk or in other word multiple registrations in a single API invocation. COUs will receive one CPRN for each individual successful registration present in the provided bulk request.

UPMS supports the bulk content both in request body or over a file. The bulk request-response examples have been given below.

To upload the file through the API, we need:

1. Set header: content-type: multipart/form-data
2. In body pass the file as a Multipart with field name as bulkUploadFile. E.g. -F bulkUploadFile=@<fileName>
3. The file name should be as <OUID>_<REGISTRATION>_<ddmmYYYYhhmmss>

Endpoint
Request: POST upms/<version>/bulk/registrations/{parentRefId}
Callback response: POST upms/<version>/bulk/registrations/response/{parentRefId}

Request Parameters				
<i>The various parameters are explained below:</i>				
Parent Property/Element	Property/Element Name	Mandator y(M/O/C)	Data Type	Description

[ROOT] (No parent property / element)	ParentRefId	M	Alphanumeric	Fixed Length – 35 chars
	originstld	M	Alphanumeric	Fixed Length – 4 chars COU Id
	ts	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30)
List of PresentmentRegistrationRequest				
Parent Property/Element	Property/Element Name	Mandator y(M/O/C)	Data Type	Description
PresentmentRegistra tionRequest	refld	M	Alphanumeric	Fixed Length – 35digit
	billerId	M	Alphanumeric	Fixed Length – 14 Chars
	agentId	M	Alphanumeric	Fixed Length – 20 Chars
PresentmentRegistra tionRequest .Customer	mobile	M	Numeric	Valid Mobile Number Fixed length 10 digits
	email	O	Alphanumeric Special	Valid format of an email. Allowed special characters are: (.)([^\<>@,;:'[]_] Max length 320
	aadhaar	O	Alphanumeric	Valid format of Aadhaar number Fixed Length – 12 chars
PresentmentRegistra tionRequest .Mandate	registrationType	M	Enumerated String	Enumerated String as mentioned below: VIEW_N_PAY, AUTO_PAY
	billPeriod	C	Enumerated String	Mandatory for Validate & Pay only billers; Enumerated String as mentioned below: DAILY WEEKLY BIMONTHLY MONTHLY QUARTERLY HALFYEARLY YEARLY Optional for Fetch & pay billers. If passed value should be: ASPRESENTED
	toDate	O	Date	The presentment registration is invalid after this date. Date format is YYYY-MM-DD
PresentmentRegistra tionRequest .Mandate. DebitInfo (Mandatory when registrationType is AUTO_PAY).	type	C	Enumerated String	Enumerated String as mentioned below: FIXED_AMOUNT. MAX_AMOUNT It is a mandatory field of this tag.
	amount	C	Numeric	Amount should be in paisa format. Max amount: 999999999 It is a mandatory field of this tag.
	currency	O	Numeric	Currency for the registration. Default value: 356. Fixed Length – 3 digits
	paymentMode	C	Enumerated String	Enumerated String as mentioned below: Internet_Banking, Debit_Card, Credit_Card

				<p>IMPS UPI Wallet NEFT Prepaid_Card Account_Transfer Bharat_QR</p> <p>It is a mandatory field of this tag.</p>			
	debitDate	O	Date	<p>Invoice will be auto-presented on this date to the COU.</p> <p>Date format: DD-MMM (e.g: 19-Jul).</p>			
<p>PresentmentRegistrationRequest .billerParams.tags (This is an array of name, value pair)</p>	name	O	Alphanumeric Special	<p>This tag captures the name of the Biller parameter to be sent as part of presentment registration. E.g.: BILL_TYPE. The field and the allowed characters are configurable for each biller. Max length: 100 chars</p>			
	value	C	Alphanumeric Special	<p>If name is present, then value is mandatory. Allowed special characters are: !#\$%&(),_[]?{}; \-: <> ^`~@/./=+'[] Max length: 18 chars.</p>			
<p>PresentmentRegistrationRequest .customerParams.tags (This is an array of name, value pair)</p>	name	M	Alphanumeric Special	<p>This tag captures the name of customer parameters to be passed as part of presentment registration. Like: Consumer Number. The field and the allowed characters are configurable for each biller. Max length: 100 chars</p>			
	value	M	Alphanumeric Special	<p>Value of the 'name' field which uniquely identifies the Customer for the Biller. Allowed special characters are: !#\$%&(),_[]?{}; \-: <> ^`~@/./=+'[] Max length: 18 chars.</p>			
<p>PresentmentRegistrationRequest .deviceInfo.tags (This is an array of name, value pair)</p>	name	M	Alphanumeric Special	<p>This tag captures the device info from where the request has been initiated.</p> <p>Applicable values are: <i>INITIATING_CHANNEL, MOBILE, GEOCODE, POSTL_CODE, IP, TERMINAL_ID, IMEI, IFSC,, MAC, OS, APP.</i></p>			
	value	M	Alphanumeric Special	<p>If name is present, then corresponding value is mandatory; Allowed special characters are: !#\$%&(),_[]?{}; \-: <> ^`~@/./=+'[]</p> <table border="1" data-bbox="948 1839 1370 1984"> <tr> <td><i>INITIATING_CHANNEL</i></td> <td>M</td> <td><i>Initiating channel for the registration in UPMS. Applicable values:</i></td> </tr> </table>	<i>INITIATING_CHANNEL</i>	M	<i>Initiating channel for the registration in UPMS. Applicable values:</i>
<i>INITIATING_CHANNEL</i>	M	<i>Initiating channel for the registration in UPMS. Applicable values:</i>					

						INT INTB MOB MOBB KIOSK ATM BNKBRN CH AGT BSC
				MOBILE	C	Mobile number of the agent
				GEOCO DE	C	Latitude and longitude of the device – Represented in degrees with 4 digits after decimal
				POSTAL _CODE	C	Postal code of the agent
				IP	C	IP address of the device
				TERMIN AL_ID	C	Terminal ID of the device
				IMEI	C	IMEI number of the mobile
				IFSC	C	IFSC of the branch from which the transaction is initiated
				MAC	C	MAC ID of the terminal
				OS	C	Operating system used in the device
				APP	C	Application used in the device

Response Parameters				
<i>The various parameters are explained below:</i>				
Parent Property/Element	Property/Element Name	Mandatory(M/O/C)	Data Type	Description
[ROOT] (No parent property / element)	ParentRefId	M	Alphanumeric	Fixed Length – 35 chars
	origInstId	M	Alphanumeric	Fixed Length – 4 chars COU Id
	ts	M	ISODatetime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30)

Parent Property/Element	Property/Element Name	Mandatory	Data Type	Description
	refld	M	Alphanumeric	Fixed Length – 35digit
	agentId	M	Alphanumeric	Fixed Length – 20
	billerId	M	Alphanumeric	Fixed Length – 14
reason	responseCode	M	Numeric	000 - SUCCESS Other than 000 -Failure
	responseReason	M	String	String as mentioned below: "Success" or the failure reason
mandate	registrationType	M	Enumerated String	Enumerated String as mentioned below: VIEW_N_PAY, AUTO_PAY
	billPeriod	C	Enumerated String	Mandatory for Validate & Pay only billers; Optional for Bill Fetch/ Bill Push billers. Enumerated String as mentioned below: DAILY WEEKLY BIMONTHLY MONTHLY QUARTERLY HALFYEARLY YEARLY ASPRESENTED
	toDate	O	Date	This is presentment expiration date. Date format is YYYY-MM-DD
	cprn	M		Fixed Length – 25 e.g: M11741122AI99UP01NRLDBN4Z a.1 fixed Character-P (where reg type-VIEW_N_PAY) b.1 fixed Character -M (where Reg Type AUTO_PAY) c. Txn date 4 chars -YDDD d. Txn time 4 chars -HHMM e. Agent Institution ID – 4 f. OUID -4 g. Random number – 8
	status	M	Enumerated String	Enumerated String are in below: SUCCESS FAILED PENDING
mandate.debitInfo (Mandatory when registrationType is AUTO_PAY).	type	C	Enumerated String	Enumerated String as mentioned below: FIXED_AMOUNT. MAX_AMOUNT
	amount	C	Numeric	Amount should be in paisa format. Max amount: 999999999
	currency	C	Numeric	Fixed value: 356
	paymentMode	C	Enumerated String	Enumerated String as mentioned below: Internet_Banking, Debit_Card, Credit_Card IMPS UPI Wallet

				NEFT Prepaid_Card Account_Transfer Bharat_QR
	debitDate	C	Date	Date format :DD-MM (e.g:19-Jul) for the same year in comparison of <ToDate>. Amount will be deducted from customer's account for Registration Type : AUTO_PAY
billerParams.tags (This is an array of name, value pair)	name	O	Alphanumeric	This tag captures the Biller parameter name. Like: Bill Type .
	value	O	Alphanumeric	If name is present, then value is mandatory. Value of the ' name ' field which uniquely identifies the Customer for the Biller.
customerParams. tags (This is an array of name, value pair)	name	M	Alphanumeric	This tag captures the customer parameter name. Like: Consumer Number .
	value	M	Alphanumeric Special	Value of the ' name ' field which uniquely identifies the Customer for the Biller.
billerResponse				
	customerName	C	Alphanumeric Special	Customer name registered with the Biller. For Biller Categories Mobile Postpaid, Gas, Water, Landline Postpaid, DTH, Broadband Postpaid and Electricity all the attributes are MANDATORY, for others only "amount" is MANDATORY

XML Formatted Request Example

```
<?xml version="1.0" encoding="UTF-8"?>
<upms:BulkPresentmentRegistrationRequest xmlns:upms="http://upms.org/schema">
  <ParentRefId>TYNSVVR4QOS7X1UGPY7JGUV444PL9T2C3UI</ParentRefId>
  <Ts>2019-02-16T22:02:35+05:30</Ts>
  <OrigInstId>OU01</OrigInstId>
  <PresentmentRegistrationRequest>
    <refId>HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM</refId>
    <BillerId>VODA00000MUM03</BillerId>
    <AgentId>OU01AI34INT001123456</AgentId>
    <Customer>
      <Mobile>9505987798</Mobile>
      <Email>user-email@gmail.com</Email>
      <Aadhaar>123456789012</Aadhaar>
    </Customer>
    <Mandate>
      <RegistrationType>AUTO_PAY</RegistrationType>
      <BillPeriod>ASPRESENTED</BillPeriod>
      <ToDate>2020-12-31</ToDate>
      <DebitInfo>
        <Type>FIXED_AMOUNT</Type>
        <Amount>120000</Amount>
        <Currency>356</Currency>
        <PaymentMode>Internet_Banking</PaymentMode>
        <DebitDate>12-Jan</DebitDate>
      </DebitInfo>
    </Mandate>
  </PresentmentRegistrationRequest>
</BulkPresentmentRegistrationRequest>
```

```

</Mandate>
<BillerParams>
  <Tag name="PAN" value="BXXCG7754K" />
  <Tag name="ACCOUNT_TYPE" value="SVNG" />
  <Tag name="BILL_TYPE" value="LT1" />
  <Tag name="PLAN_ID" value="PL1" />
</BillerParams>
<CustomerParams>
  <Tag name="RefFld1" value="RRR" />
  <Tag name="RefFld2" value="QQQ" />
</CustomerParams>
<DeviceInfo>
  <Tag name="MOBILE" value="9830098300" />
  <Tag name="GEOCODE" value="12.9667,77.5667" />
  <Tag name="POSTAL_CODE" value="400063" />
  <Tag name="IP" value="124.170.23.22" />
  <Tag name="INITIATING_CHANNEL" value="INT|INTB|MOB|MOBB|KIOSK|ATM|BNKBRNCH|AGT|BSC" />
  <Tag name="TERMINAL_ID" value="1234556" />
  <Tag name="IMEI" value="123456789012345" />
  <Tag name="IFSC" value="ABCD0001234" />
</DeviceInfo>
</PresentmentRegistrationRequest>
<PresentmentRegistrationRequest>
  <refld>OPNSVVR4QOS7X1UGPY7JGUV444PL9T2C3BH</refld>
  <OrigInstId>OU02</OrigInstId>
  <AgentId>OU01AI34INT001123456</AgentId>
  <BillerId>VODA00000MUM03</BillerId>
  <Ts>2019-02-16T22:02:35+05:30</Ts>
  <Customer>
    <Mobile>9505987798</Mobile>
    <Email>user-email@gmail.com</Email>
    <Aadhaar>123456789012</Aadhaar>
  </Customer>
  <Mandate>
    <RegistrationType> AUTO_PAY</RegistrationType>
    <BillPeriod>MONTHLY</BillPeriod>
    <ToDate>2020-12-31</ToDate>
    <DebitInfo>
      <Type> MAX_AMOUNT</Type>
      <Amount>100000</Amount>
      <Currency>356</Currency>
      <PaymentMode>UPI</PaymentMode>
      <DebitDate>12-Jan</DebitDate>
    </DebitInfo>
  </Mandate>
  <BillerParams>
    <Tag name="PAN" value="BXXCG7754K" />
    <Tag name="ACCOUNT_TYPE" value="SVNG" />
    <Tag name="BILL_TYPE" value="LT1" />
    <Tag name="PLAN_ID" value="PL1" />
  </BillerParams>
  <CustomerParams>
    <Tag name="RefFld1" value="RRR" />
    <Tag name="RefFld2" value="QQQ" />
  </CustomerParams>
  <DeviceInfo>
    <Tag name="MOBILE" value="9830098300" />
    <Tag name="GEOCODE" value="12.9667,77.5667" />
    <Tag name="POSTAL_CODE" value="400063" />
    <Tag name="IP" value="124.170.23.22" />
    <Tag name="INITIATING_CHANNEL" value="INT|INTB|MOB|MOBB|KIOSK|ATM|BNKBRNCH|AGT|BSC" />
    <Tag name="TERMINAL_ID" value="1234556" />
    <Tag name="IMEI" value="123456789012345" />
    <Tag name="IFSC" value="ABCD0001234" />
  </DeviceInfo>
</PresentmentRegistrationRequest>
</upms:BulkPresentmentRegistrationRequest>

```

<!-- Bill type should mentioned in this format only -->

<!-- optional -->
<!-- mandatory for AUTO_PAY -->

<!-- optional -->

<!-- optional -->

<!-- Bill type should mentioned in this format only -->

XML Formatted Response Example

```

<?xml version="1.0" encoding="UTF-8"?>
<upms:BulkPresentmentRegistrationResponse xmlns:upms="http://upms.org/schema">
  <ParentRefId>TYNSVVR4QOS7X1UGPY7JGUV444PL9T2C3UI</ParentRefId>
  <OrigInstId>UPMS</OrigInstId>
  <Ts>2019-02-16T22:02:35+05:30</Ts>
  <PresentmentRegistrationResponse>
    <BillerId>VODA00000MUM03</BillerId>
    <refId>HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM</refId>
    <AgentId>OU01AI34INT001123456</AgentId>
    <Reason>
      <ResponseCode>000</ResponseCode>
      <ResponseReason>Success</ResponseReason>
    </Reason>
    <Mandate>
      <RegistrationType>AUTO_PAY</RegistrationType>
      <BillPeriod>ASPRESENTED</BillPeriod>
      <ToDate>2020-12-31</ToDate> <!-- optional -->
      <DebitInfo> <!-- mandatory for AUTO_PAY -->
        <Type>FIXED_AMOUNT</Type>
        <Amount>120000</Amount>
        <Currency>356</Currency> <!-- optional -->
        <PaymentMode>INTERNET_BANKING</PaymentMode>
        <DebitDate>12-Jan</DebitDate> <!-- optional -->
      </DebitInfo>
      <Cprn>AASSW344</Cprn> <!-- TBD : cprn format -->
      <Status>SUCCESS</Status>
    </Mandate>
    <BillerParams>
      <Tag name="PAN" value="BXXCG7754K" />
      <Tag name="ACCOUNT_TYPE" value="SVNG" />
      <Tag name="BILL_TYPE" value="LT1" /> <!-- Bill type should mentioned in this format only -->
      <Tag name="PLAN_ID" value="PL1" />
    </BillerParams>
    <CustomerParams>
      <Tag name="RefId1" value="RRR" />
      <Tag name="RefId2" value="QQQ" />
    </CustomerParams>
    <BillerResponse customerName="username" /> <!-- biller response optional -->
  </PresentmentRegistrationResponse>
  <PresentmentRegistrationResponse>
    <refId>EENSVVR4QOS7X1UGPY7JGUV444PL9T2C3II</refId>
    <AgentId>OU01AI34INT001123456</AgentId>
    <BillerId>VODA00000MUM03</BillerId>
    <Reason>
      <ResponseCode>000</ResponseCode>
      <ResponseReason>Success</ResponseReason>
    </Reason>
    <Mandate>
      <RegistrationType>AUTO_PAY</RegistrationType>
      <BillPeriod>MONTHLY</BillPeriod>
      <ToDate>2020-12-31</ToDate> <!-- optional -->
      <DebitInfo> <!-- mandatory for AUTO_PAY -->
        <Type>MAX_AMOUNT</Type>
        <Amount>100000</Amount>
        <Currency>356</Currency> <!-- optional -->
        <PaymentMode>UPI</PaymentMode>
        <DebitDate>12-Jan</DebitDate> <!-- optional -->
      </DebitInfo>
      <Cprn>AASSW344</Cprn> <!-- TBD : cprn format -->
      <Status>SUCCESS|FAILED|PENDING</Status>
    </Mandate>
    <BillerParams>
      <Tag name="PAN" value="BXXCG7754K" />
      <Tag name="ACCOUNT_TYPE" value="SVNG" />
      <Tag name="BILL_TYPE" value="LT1" /> <!-- Bill type should mentioned in this format only -->
      <Tag name="PLAN_ID" value="PL1" />
    </BillerParams>
  </PresentmentRegistrationResponse>
</upms:BulkPresentmentRegistrationResponse>

```

```

</BillerParams>
<CustomerParams>
  <Tag name="RefFld1" value="RRR" />
  <Tag name="RefFld2" value="QQQ" />
</CustomerParams>
<!-- biller response optional -->
<BillerResponse customerName="user name" />
</PresentmentRegistrationResponse>
</upms:BulkPresentmentRegistrationResponse>

```

JSON Formatted Request Example

```

{
  "ParentRefId": "TYNSVVR4QOS7X1UGPY7JGUV444PL9T2C3UI",
  "Ts": "2019-02-16T22:02:35+05:30",
  "OrigInstId": "OU01",
  "PresentmentRegistrationRequest": [
    {
      "refId": "HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM",
      "AgentId": "OU01AI34INT001123456",
      "BillerId": "VODA00000MUM03",
      "Customer": {
        "Mobile": "9505987798",
        "Email": "user-email@gmail.com",
        "Aadhaar": "123456789012"
      },
      "Mandate": {
        "RegistrationType": "AUTOPAY",
        "BillPeriod": "ASPRESENTED",
        "ToDate": "2020-12-31",
        "DebitInfo": {
          "Type": "MAXAMOUNT",
          "Amount": "120000",
          "Currency": "356",
          "PaymentMode": "Internet_BANKING",
          "DebitDate": "12-Jan"
        }
      },
      "BillerParams": {
        "Tag": [
          {
            "name": "PAN",
            "value": "BXXCG7754K"
          },
          {
            "name": "ACCOUNTYPE",
            "value": "SVNG"
          },
          {
            "name": "BILLTYPE",
            "value": "LT1"
          },
          {
            "name": "PLANID",
            "value": "PL1"
          }
        ]
      },
      "CustomerParams": {
        "Tag": [
          {
            "name": "RefFld1",
            "value": "RRR"
          },
          {
            "name": "RefFld2",
            "value": "QQQ"
          }
        ]
      }
    }
  ]
}

```

```

    ]
  },
  "DeviceInfo": {
    "Tag": [
      {
        "name": "MOBILE",
        "value": "9830098300"
      },
      {
        "name": "GEOCODE",
        "value": "12.9667,77.5667"
      },
      {
        "name": "POSTALCODE",
        "value": "400063"
      },
      {
        "name": "IP",
        "value": "124.170.23.22"
      },
      {
        "name": "INITIATINGCHANNEL",
        "value": "INTB "
      },
      {
        "name": "TERMINALID",
        "value": "1234556"
      },
      {
        "name": "IMEI",
        "value": "123456789012345"
      },
      {
        "name": "IFSC",
        "value": "ABCD0001234"
      }
    ]
  },
  "refId": "OPNSVVR4QOS7X1UGPY7JGUV444PL9T2C3BH",
  "AgentId": "OU01AI34INT001123456",
  "BillerId": "VODA00000MUM03",
  "Customer": {
    "Mobile": "9505987798",
    "Email": "user-email@gmail.com",
    "Aadhaar": "123456789012"
  },
  "Mandate": {
    "RegistrationType": "AUTOPAY",
    "BillPeriod": "MONTHLY",
    "ToDate": "2020-12-31",
    "DebitInfo": {
      "Type": "FIXEDAMOUNT",
      "Amount": "12000",
      "Currency": "356",
      "PaymentMode": "UPI",
      "DebitDate": "12-Jan"
    }
  },
  "BillerParams": {
    "Tag": [
      {
        "name": "PAN",
        "value": "BXXCG7754K"
      },
      {
        "name": "ACCOUNTYTYPE",
        "value": "SVNG"
      }
    ]
  }
}

```

```

    {
      "name": "BILLTYPE",
      "value": "LT1"
    },
    {
      "name": "PLANID",
      "value": "PL1"
    }
  ]
},
"CustomerParams": {
  "Tag": [
    {
      "name": "RefFld1",
      "value": "RRR"
    },
    {
      "name": "RefFld2",
      "value": "QQQ"
    }
  ]
},
"DeviceInfo": {
  "Tag": [
    {
      "name": "MOBILE",
      "value": "9830098300"
    },
    {
      "name": "GEOCODE",
      "value": "12.9667,77.5667"
    },
    {
      "name": "POSTALCODE",
      "value": "400063"
    },
    {
      "name": "IP",
      "value": "124.170.23.22"
    },
    {
      "name": "INITIATINGCHANNEL",
      "value": "BNKBRNCH "
    },
    {
      "name": "TERMINALID",
      "value": "1234556"
    },
    {
      "name": "IMEI",
      "value": "123456789012345"
    },
    {
      "name": "IFSC",
      "value": "ABCD0001234"
    }
  ]
}
}
]
}
}

```

JSON Formatted Response Example

```

{
  "ParentRefId": "TYNSVVR4QOS7X1UGPY7JGUV444PL9T2C3UI",
  "OrigInstId": "UPMS",
  "Ts": "2019-02-16T22:02:35+05:30",

```

```

"PresentmentRegistrationResponse": [
{
  "AgentId": "OU01AI34INT001123456",
  "BillerId": "VODA00000MUM03",
  "Reason": {
    "ResponseCode": "000|(500-599)",
    "ResponseReason": "Success|Failure_Reason"
  },
  "Mandate": {
    "RegistrationType": "VIEW_N_PAY|AUTO_PAY",
    "BillPeriod": "DAILY|WEEKLY|BIMONTHLY|MONTHLY|QUARTERLY|HALFYEARLY|YEARLY|ASPRESENTED",
    "ToDate": "2020-12-31",
    "DebitInfo": {
      "Type": "FIXED_AMOUNT|MAX_AMOUNT",
      "Amount": 120000,
      "Currency": 356,
      "PaymentMode": "UPI|DEBIT_CARD|CREDIT_CARD|NET_BANKING",
      "DebitDate": "12-Jan"
    },
    "Cprn": "AASSW344",
    "Status": "SUCCESS|FAILED|PENDING"
  },
  "BillerParams": {
    "Tag": [
      {
        "name": "PAN",
        "value": "BXXCG7754K"
      },
      {
        "name": "ACCOUNTYPE",
        "value": "SVNG"
      },
      {
        "name": "BILLTYPE",
        "value": "LT1"
      },
      {
        "name": "PLANID",
        "value": "PL1"
      }
    ]
  },
  "CustomerParams": {
    "Tag": [
      {
        "name": "RefFld1",
        "value": "RRR"
      },
      {
        "name": "RefFld2",
        "value": "QQQ"
      }
    ]
  },
  "billerResponse": {
    "customerName": "user name"
  }
},
{
  "RefId": "EENSVVR4QOS7X1UGPY7JGUV444PL9T2C3II",
  "AgentId": "OU01AI34INT001123456",
  "BillerId": "VODA00000MUM03",
  "Reason": {
    "ResponseCode": "000|(500-599)",
    "ResponseReason": "Success|Failure_Reason"
  },
  "Mandate": {
    "RegistrationType": "VIEW_N_PAY|AUTO_PAY",
    "BillPeriod": "DAILY|WEEKLY|BIMONTHLY|MONTHLY|QUARTERLY|HALFYEARLY|YEARLY|ASPRESENTED",
  }
}
]

```



```

    "ToDate": "2020-12-31",
    "DebitInfo": {
      "Type": "FIXED_AMOUNT|MAX_AMOUNT",
      "Amount": 120000,
      "Currency": 356,
      "PaymentMode": "UPI|DEBIT_CARD|CREDIT_CARD|NET_BANKING",
      "DebitDate": "12-Jan"
    },
    "Cprn": "AASSW344",
    "Status": "SUCCESS|FAILED|PENDING"
  },
  "BillerParams": {
    "Tag": [
      {
        "name": "PAN",
        "value": "BXXCG7754K"
      },
      {
        "name": "ACCOUNTYTYPE",
        "value": "SVNG"
      },
      {
        "name": "BILLTYPE",
        "value": "LT1"
      },
      {
        "name": "PLANID",
        "value": "PL1"
      }
    ]
  },
  "CustomerParams": {
    "Tag": [
      {
        "name": "RefFld1",
        "value": "RRR"
      },
      {
        "name": "RefFld2",
        "value": "QQQ"
      }
    ]
  },
  "billerResponse": {
    "customerName": "user name"
  }
}
]
}

```

[Back to index](#)

View Registration

COUs need to invoke View Registration API to view status and details of the automated bill presentment registration created for a customer.

Endpoint
Request: <code>POST</code> <code>upms/<version>/registrations/status/{refId}</code>
Callback response: <code>POST</code> <code>upms/<version>/registrations/status/response/{refId}</code>

Request Parameters				
<i>The various parameters are explained below:</i>				
Parent Property/Element	Property/Element Name	Mandatory	Data Type	Description
[ROOT] (No parent property / element)	refld	M	Alphanumeric	Fixed Length – 35 chars
	originstld	M	Alphanumeric	Fixed Length – 4 chars COU Id
	ts	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30)
parameters	Below are the search criteria to search the registration details. Search possible in below combination: a. Either presentmentRegRefld or CPRN can be passed b. If passed both, then the record matching both will be returned			
	presentmentRegRefld	C	Alphanumeric	Valid PresentmentRegRefld (which was passed in <Refld> tag at the time of Registration/Modification/Cancellation by COU) Fixed Length – 35 chars
	cprn	C	Alphanumeric	Valid CPRN (which is generated in registration response) Fixed Length – 25 chars

Response Parameters				
<i>The various parameters are explained below:</i>				
Parent Property/Element	Property/Element Name	Mandatory	Data Type	Description
[ROOT] (No parent property / element)	refld	M	Alphanumeric	Fixed Length – 35 chars
	originstld	M	Alphanumeric	Fixed value: UPMS
	ts	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30)
reason	responseCode	M	Numeric	000 - SUCCESS Other than 000 -Failure
	responseReason	M	String	It is either "Success" or reason of failure
presentmentRegistrations (presentmentRegistration for XML)	presentmentRegRefld	O	Alphanumeric Special	Specific PresentmentRegRefld which passed in request as search criteria Fixed Length – 35 chars

	registrationCreationDate	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30)
	billerId	M	Alphanumeric	Fixed Length – 14 chars
	billerInitiated	M	Enumerated String	It should be “NO” for Registration by COU
	agentId	M	Alphanumeric	Fixed Length – 20 chars
presentmentRegistrations.customer	mobile	M	Numeric	Valid Mobile Number Fixed length 10 digits
	email	O	Alphanumeric Special	Valid format of an email. Allowed special characters are: (.)][^ \<>@,;:'[]_ Max length 320
	aadhaar	O	Alphanumeric	Valid format of Aadhaar number Fixed Length – 12 chars
presentmentRegistrations.mandate	registrationType	M	Enumerated String	Enumerated String as mentioned below: VIEW_N_PAY, AUTO_PAY
	billPeriod	C	Enumerated String	Mandatory for Validate & Pay only billers. Enumerated String as mentioned below: DAILY WEEKLY BIMONTHLY MONTHLY QUARTERLY HALFYEARLY YEARLY Optional for Fetch & pay billers. If passed value should be: ASPRESENTED
	toDate	O	Date	The presentment registration is invalid after this date. Date format is YYYY-MM-DD
	cprn	M	Alphanumeric	Customer Presentment Registration Number uniquely identifies every presentment registration with the COU. Fixed Length – 25 chars
	status	M	Enumerated String	Enumerated String are in below: SUCCESS FAILED PENDING CANCELLED DEACTIVATED
presentmentRegistrations.mandate.debitInfo (Mandatory when mandate.registrationType is AUTO_PAY).	type	C	Enumerated String	Enumerated String as mentioned below: FIXED_AMOUNT. MAX_AMOUNT This field is mandatory for this tag.
	amount	C	Numeric	Amount should be in paisa format. Max amount: 999999999 This field is mandatory for this tag.

	currency	O	Numeric	Currency for the registration. Default value: 356. Fixed Length – 3 digits
	paymentMode	C	Enumerated String	Enumerated String as mentioned below: Internet_Banking, Debit_Card, Credit_Card IMPS UPI Wallet NEFT Prepaid_Card Account_Transfer Bharat_QR This field is mandatory for this tag.
	debitDate	C	Date	Invoice will be auto-presented on this date to the COU. Date format: DD-MMM (e.g: 19-Jul). Mandatory for Validate & Pay Billers
billerParams.tags (This is an array of name, value pair)	name	O	Alphanumeric Special	This tag captures the name of the Biller parameter to be sent as part of presentment registration. E.g.: BILL_TYPE . The field and the allowed characters are configurable for each biller. Max length: 100 chars
	value	C	Alphanumeric Special	If name is present, then value is mandatory. Allowed special characters are: !#\$%&(),_[]?{}; \-:;<>^`~@/./=+'[] The max length: 18 chars
customerParams.tags (This is an array of name, value pair)	name	M	Alphanumeric Special	This tag captures the name of the customer parameter to be sent as part of presentment registration. Like: Consumer Number . The field and the allowed characters are configurable for each biller. Max length: 100 chars
	value	M	Alphanumeric Special	Value of the 'name' field which uniquely identifies the Customer for the Biller. The max length: 18 chars Allowed special characters are: !#\$%&(),_[]?{}; \-:;<>^`~@/./=+'[]
billerResponse				
For Biller Categories Mobile Postpaid, Gas, Water, Landline Postpaid, DTH, Broadband Postpaid and Electricity customer name is MANDATORY, for others it is optional.	customerName	C	Alphanumeric Special	Customer name registered with the Biller. Allowed special characters are: !#\$%&(),_[]?{}; \-:;<>^`~@/./=+'[] Max length - 100

XML Formatted Request Example

```
<? xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2: PresentmentRegistrationStatusRequest xmlns:ns2="http://upms.org/schema" xmlns:ns3="http://bbps.org/schema">
  <RefId>NNTJFXKKJVPIFFKUQDQHSWPP1XN30130102</RefId>
  <OrigInstId>AK01</OrigInstId>
  <Ts>2023-01-14T01:02:48+05:30</Ts>
  <Parameters>
    <PresentmentRegRefId>XHZLRJBCQFROLSXHIXS1USJTIEM30130057</PresentmentRegRefId>
    <Cprn>P30140057AK02AK01CFVNWYCB</Cprn>
  </Parameters>
</ns2: PresentmentRegistrationStatusRequest>
```

XML Formatted Response Example

```
<<? xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2: PresentmentRegistrationStatusResponse xmlns:ns2="http://upms.org/schema" xmlns:ns3="http://bbps.org/schema">
  <RefId>NNTJFXKKJVPIFFKUQDQHSWPP1XN30130102</RefId>
  <OrigInstId>UPMS</OrigInstId>
  <Ts>2023-01-14T01:02:48+05:30</Ts>
  <Reason>
    <ResponseCode>000</ResponseCode>
    <ResponseReason>Successful</ResponseReason>
  </Reason>
  <PresentmentRegistration>
    <PresentmentRegRefId>XHZLRJBCQFROLSXHIXS1USJTIEM30130057</PresentmentRegRefId>
    <RegistrationCreationDate>2023-01-14 00:57:29</RegistrationCreationDate>
    <BillerId>FETC00000NATN5</BillerId>
    <BillerInitiated>NO</BillerInitiated>
    <AgentId>AK01AK02MBB000000001</AgentId>
    <Customer>
      <Mobile>XXXXXX9001</Mobile>
      <Email>XXX@gmail.com</Email>
    </Customer>
    <Mandate>
      <RegistrationType>VIEW_N_PAY</RegistrationType>
      <BillPeriod>DAILY</BillPeriod>
      <ToDate>2023-02-28</ToDate>
      <DebitInfo>
        <Type>FIXED_AMOUNT</Type>
        <Amount>10000</Amount>
        <PaymentMode>Debit_Card</PaymentMode>
        <DebitDate>10-Feb</DebitDate>
      </DebitInfo>
      <Cprn>P30140057AK02AK01CFVNWYCB</Cprn>
      <Status>SUCCESS</Status>
    </Mandate>
    <BillerParams>
      <Tag name="Customer Name" value="Manoj Chekuri"/>
    </BillerParams>
    <CustomerParams>
      <Tag name="Customer Reference Field1" value="IBBhUVVBv0Bh"/>
    </CustomerParams>
    <BillerResponse customerName="Arpita" />
  </PresentmentRegistration>
</ns2: PresentmentRegistrationStatusResponse>
```

JSON Formatted Request Example

```
{
  "refid": "HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM",
  "origInstId": "OU01",
  "ts": "2019-02-16T22:02:35+05:30",
  "parameters": {
    "presentmentRegRefId": "EQQSVVR4QOS7X1UGPY7JGUV444PL9T2F4TR",
    "cprn": "P30140057AK02AK01CFVNWYCB"
  }
}
```

JSON Formatted Response Example

```
{
  "refid": "HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM",
  "origInstId": "UPMS",
  "ts": "2019-02-16T22:02:35+05:30",
  "reason": {
    "responseCode": "000|(500-599)",
    "responseReason": "Success|Failure_Reason"
  },
  "presentmentRegistrations": [
    {
      "presentmentRegRefId": "HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM",
      "registrationCreationDate": "2019-02-16T22:02:35+05:30",
      "billerId": "VODA00000MUM03",
      "billerInitiated": "NO",
      "agentId": "OU01AI34INT001123456",
      "customer": {
        "mobile": "9999999001",
        "email": "abc@gmail.com"
      },
      "mandate": {
        "registrationType": "VIEW_N_PAY|AUTO_PAY",
        "billPeriod":
          "DAILY|WEEKLY|BIMONTHLY|MONTHLY|QUARTERLY|HALFYEARLY|YEARLY|ASPRESENTED",
        "toDate": "2020-12-31",
        "debitInfo": {
          "type": "FIXED_AMOUNT|MAX_AMOUNT",
          "amount": "120000",
          "currency": "356",
          "paymentMode": "UPI|DEBIT_CARD|CREDIT_CARD|NET_BANKING",
          "debitDate": "12-Jan"
        },
        "cprn": "AASSW344",
        "status": "SUCCESS|FAILED|PENDING|CANCELLED|DEACTIVATED"
      },
      "billerParams": {
        "tags": [
          {
            "name": "PAN",
            "value": "BXXCG7754K"
          },
          {
            "name": "ACCOUNT_TYPE",
            "value": "SVNG"
          },
          {
            "name": "BILL_TYPE",
            "value": "LT1"
          },
          {
            "name": "PLAN_ID",
            "value": "PL1"
          }
        ]
      }
    }
  ]
}
```

```

    ],
    "customerParams": {
      "tags": [
        {
          "name": "RefFld1",
          "value": "RRR"
        },
        {
          "name": "RefFld2",
          "value": "QQQ"
        }
      ]
    },
    "billerResponse": {
      "customerName": "user name"
    }
  },
}

```

[Back to index](#)

Modify Registration

COUs can update certain registration details using Modify Registration details.

Details that can be modified are:

1. Registration Type (auto-pay or view-and-pay)
2. Bill period (only for “Validate & Pay” billers)
3. To date
4. Mandate amount type (fixed or exact amount)
5. Amount
6. Debit date (only for “Validate & Pay” billers)

Endpoint
Request: POST upms/<version>/registrations/update/{refld}
Callback response: POST upms/<version>/registrations/update/response/{refld}

Request Parameters				
<i>The various parameters are explained below:</i>				
Parent Property/Element	Property/Element Name	Mandatory	Data Type	Description
[ROOT] (No parent property / element)	refld	M	Alphanumeric	Fixed Length – 35 chars
	originstld	M	Alphanumeric	Fixed Length – 4 chars COU Id
	ts	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30)
customer	mobile	O	Numeric	Valid Mobile Number Max Length 10 digits

	email	O	Alphanumeric Special	Valid format of an email. Allowed special characters are: (.)[^ \<>@,;:'"[]_ Max length 320 chars
	aadhaar	O	Alphanumeric	Valid format of Aadhaar Fixed Length 12 digits
mandate (Mention the tags which need to be changed)	registrationType	O	Enumerated String	Enumerated String as mentioned below: VIEW_N_PAY, AUTO_PAY
	billPeriod	O	Enumerated String	Enumerated String for Validate & Pay Billers: DAILY WEEKLY BIMONTHLY MONTHLY QUARTERLY HALFYEARLY YEARLY For other billers value should be (non editable): ASPRESENTED
	toDate	O	Date	The presentment registration is invalid after this date. Date format is YYYY-MM- DD.
	cprn	M	Alphanumeric	Valid CPRN which is generated in registration response Fixed Length – 25 chars
mandate.debitInfo (Applicable when mandate.registration Type is AUTO_PAY. Mention the tags which need to be changed.)	type	O	Enumerated String	Enumerated String as mentioned below: FIXED_AMOUNT (For Validate & Pay Billers) MAX_AMOUNT (For Fetch & Pay billers)
	amount	O	Numeric	Amount should be in paisa format. Max value: 999999999.
	paymentMode	O	Enumerated String	Enumerated String as mentioned below: Internet_Banking, Debit_Card, Credit_Card IMPS UPI Wallet NEFT Prepaid_Card Account_Transfer Bharat_QR
	debitDate	O	Date	Invoice will be auto-presented on this date to the COU. Applicable for Validate & Pay billers Date format: DD-MMM (e.g: 19-Jul).

Response Parameters

The various parameters are explained below:

Parent Property/Element	Property/Element Name	Mand atory	Data Type	Description
----------------------------	--------------------------	---------------	-----------	-------------

[ROOT] (No parent property / element)	refld	M	Alphanumeric	Fixed Length – 35 chars
	origInstld	M	Alphanumeric	Fixed value: UPMS
	ts	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30)
reason	responseCode	M	Numeric	000 - SUCCESS Other than 000 -Failure
	responseReason	M	String	It is either "Success" or reason of failure
customer	mobile	O	Numeric	Valid Mobile Number Max length 10 digits
	email	O	Alphanumeric Special	Valid format of an email. Allowed special characters are: (.)][^ \<>@,;:'[]_ Max length 320 chars
	aadhaar	O	Alphanumeric	Valid format of Aadhaar Fixed Length 12 digits
mandate	cprn	M	Alphanumeric	Customer Presentment Registration Number Fixed Length – 25 chars
	status	M	Enumerated String	Enumerated String are in below: SUCCESS FAILED PENDING
	registrationType	O	Enumerated String	Enumerated String as mentioned below: VIEW_N_PAY, AUTO_PAY
	billPeriod	O	Enumerated String	Enumerated String as mentioned below: DAILY WEEKLY BIMONTHLY MONTHLY QUARTERLY HALFYEARLY YEARLY ASPRESENTED
	toDate	O	Date	The presentment registration is invalid after this date. Date format is YYYY-MM-DD.
mandate.debitInfo (Mandatory when mandate. RegistrationType is AUTO_PAY).	type	C	Enumerated String	Enumerated String as mentioned below: FIXED_AMOUNT. MAX_AMOUNT
	amount	O	Numeric	Amount should be in paisa format. Max value: 999999999.
	paymentMode	C	Enumerated String	Enumerated String as mentioned below: Internet_Banking, Debit_Card, Credit_Card IMPS UPI Wallet NEFT Prepaid_Card

				Account_Transfer Bharat_QR
	debitDate	O	Date	Invoice will be auto-presented on this date to the COU. Date format: DD-MMM (e.g: 19-Jul).

XML Formatted Request Example

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:PresentmentUpdationRequest xmlns:ns2="http://upms.org/schema">
  <refid>OBFDWRBWWMSISKSGGPPZEWHWEMX11811054</refid>
  <OrigInstId>UP01</OrigInstId>
  <Ts>2021-06-30T10:54:13+05:30</Ts>
  <Customer>
    <Mobile>9876543210</Mobile>
    <Email>arpitam@test.com</Email>
    <Aadhaar>499118665246</Aadhaar>
  </Customer>
  <Mandate>
    <registrationType>AUTO_PAY</registrationType>
    <BillPeriod>WEEKLY</BillPeriod>
    <ToDate>2021-07-31</ToDate>
    <DebitInfo>
      <Type>FIXED_AMOUNT</Type>
      <Amount>120000</Amount>
      <PaymentMode>Debit Card</PaymentMode>
      <DebitDate>31-Jul</DebitDate> </DebitInfo>
      <Cprn>M11741122AI99UP01NRLDBN4Z</Cprn>
    </Mandate>
  </ns2:PresentmentUpdationRequest>
```

XML Formatted Response Example

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:PresentmentUpdationResponse xmlns:ns2="http://upms.org/schema">
  <refid>OBFDWRBWWMSISKSGGPPZEWHWEMX11811054</refid>
  <OrigInstId>UPMS</OrigInstId>
  <Ts>2021-06-30T10:54:13.761</Ts>
  <Reason>
    <ResponseCode>000</ResponseCode>
    <ResponseReason>Success</ResponseReason>
  </Reason>
  <Customer>
    <Mobile>9876543210</Mobile>
    <Email>arpitam@test.com</Email>
    <Aadhaar>499118665246</Aadhaar>
  </Customer>
  <Mandate>
    <registrationType>AUTO_PAY</registrationType>
    <BillPeriod>WEEKLY</BillPeriod>
    <ToDate>2021-07-31</ToDate>
    <DebitInfo>
      <Type>FIXED_AMOUNT</Type>
      <Amount>120000</Amount>
      <PaymentMode>Debit Card</PaymentMode> <DebitDate>31-Jul</DebitDate>
    </DebitInfo>
    <Cprn>M11741122AI99UP01NRLDBN4Z</Cprn>
    <Status>SUCCESS</Status>
  </Mandate>
</ns2:PresentmentUpdationResponse>
```

JSON Formatted Request Example

```
{
  "refId": "HENSIVR4QOS7X1UGPY7JGUV444PL9T2C3QM",
  "origInstId": "OU01",
  "ts": "2019-02-16T22:02:35+05:30",
  "mandate": {
    "registrationType": "AUTO_PAY",
    "billPeriod": "WEEKLY",
    "toDate": "2020-12-31",
    "debitInfo": {
      "type": "FIXED_AMOUNT",
      "amount": "120000",
      "paymentMode": "Debit Card",
      "debitDate": "12-Jan"
    },
    "cprn": "AASSW344"
  }
}
```

JSON Formatted Response Example

```
{
  "refId": "HENSIVR4QOS7X1UGPY7JGUV444PL9T2C3QM",
  "origInstId": "UPMS",
  "ts": "2019-02-16T22:02:35+05:30",
  "reason": {
    "responseCode": "000|(500-599)",
    "responseReason": "Success|Failure_Reason"
  },
  "customer": {
    "mobile": "9505987798",
    "email": "user-email@gmail.com",
    "aadhaar": "123456789012"
  },
  "mandate": {
    "registrationType": "AUTO_PAY",
    "billPeriod": "WEEKLY",
    "toDate": "2020-12-31",
    "debitInfo": {
      "type": "FIXED_AMOUNT",
      "amount": "120000",
      "paymentMode": "Debit Card",
      "debitDate": "12-Jan"
    },
    "cprn": "AASSW344",
    "status": "SUCCESS"
  }
}
```

[Back to index](#)

Cancel Registration

If a customer opts to cancel a registration or if COU system wants to cancel any registration for other reasons, COUs can invoke Cancel Registration API for the same. No new bill will be presented post cancellation. In certain cases, billers are also informed about these presentment registration cancellations.

Endpoint

Request: **POST** upms/<version>/registrations/cancel/{refId}

Callback response: **POST** upms/<version>/registrations/cancel/response/{refId}

Request Parameters

The various parameters are explained below:

Parent Property/Element	Property/Element Name	Mandator y	Data Type	Description																			
[ROOT] (No parent property / element)	refld	M	Alphanumeric	Fixed Length – 35 chars																			
	origInstld	M	Alphanumeric	Fixed Length – 4 chars COU ID																			
	billerId	M	Alphanumeric	Fixed Length – 14 chars																			
	ts	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30)																			
	cprn	M	Alphanumeric	Customer Presentment Registration Number Fixed Length – 25 chars																			
	reasonCode	M	Enumerated String	The appropriate response code from the following list provided: <table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>DR001</td> <td>Customer cancelled the presentment registration</td> </tr> <tr> <td>DR002</td> <td>Registered from some other platform</td> </tr> <tr> <td>DR003</td> <td>Service discontinued by biller</td> </tr> <tr> <td>DR004</td> <td>Service migrated by biller</td> </tr> <tr> <td>DR005</td> <td>Presentment registration expired</td> </tr> <tr> <td>DR006</td> <td>Payment mandate expired</td> </tr> <tr> <td>DR007</td> <td>Dormant or closed account</td> </tr> <tr> <td>DR008</td> <td>Dispute raised or fraud detected</td> </tr> <tr> <td>DR009</td> <td>Registered mistakenly or with incorrect details</td> </tr> </tbody> </table>	Code	Description	DR001	Customer cancelled the presentment registration	DR002	Registered from some other platform	DR003	Service discontinued by biller	DR004	Service migrated by biller	DR005	Presentment registration expired	DR006	Payment mandate expired	DR007	Dormant or closed account	DR008	Dispute raised or fraud detected	DR009
Code	Description																						
DR001	Customer cancelled the presentment registration																						
DR002	Registered from some other platform																						
DR003	Service discontinued by biller																						
DR004	Service migrated by biller																						
DR005	Presentment registration expired																						
DR006	Payment mandate expired																						
DR007	Dormant or closed account																						
DR008	Dispute raised or fraud detected																						
DR009	Registered mistakenly or with incorrect details																						

Response Parameters

The various parameters are explained below:

Parent Property/Element	Property/Element Name	Mandator y	Data Type	Description
	refld	M	Alphanumeric	Fixed Length – 35 chars
	origInstld	M	Alphanumeric	Fixed value: UPMS
	ts	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30)

	billerId	M	Alphanumeric	Fixed Length – 14 chars
	reasonCode	M	Alphanumeric	Fixed Length – 4 chars
	cprn	M	Alphanumeric	Valid CPRN (which is generated in the registration response) Fixed Length – 25 chars
	status	M	Enumerated String	Enumerated String are in below: SUCCESS FAILED PENDING
reason	responseCode	M	Numeric	000 - SUCCESS Other than 000 -Failure
	responseReason	M	String	String as mentioned below: "Success" or the failure reason

XML Formatted Request Example

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2: PresentmentCancellationRequest xmlns:ns2="http://upms.org/schema">
  <RefId>QOIECQCAOZCIKKPFDOKKECULERF30122033</RefId>
  <OrigInstId>AK01</OrigInstId>
  <BillerId>FETC00000TND6</BillerId>
  <Ts>2023-01-13T20:33:20+05:30</Ts>
  <Cprn>P30132005AK02AK01RKTBOOSP</Cprn>
  <ReasonCode>DR001</ReasonCode>
</ns2:PresentmentCancellationRequest>
```

XML Formatted Response Example

```
<?xml version="1.0" encoding="UTF-8"?>
<upms:PresentmentCancellationResponse xmlns:upms="http://upms.org/schema">
  <refId>HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM</refId>
  <OrigInstId>UPMS</OrigInstId>
  <BillerId>VODA00000MUM03</BillerId>
  <Ts>2019-02-16T22:02:35+05:30</Ts>
  <Cprn>AASSW344</Cprn>
  <ReasonCode>DR001</ReasonCode>
  <Status>SUCCESS|FAILED|PENDING</Status>
  <Reason>
    <ResponseCode>000|(500-599)</ResponseCode>
    <ResponseReason>Success|Failure_Reason</ResponseReason>
  </Reason>
</upms:PresentmentCancellationResponse>
```

JSON Formatted Request Example

```
{
  "refId": "HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM",
  "origInstId": "OU01",
  "billerId": "VODA00000MUM03",
  "ts": "2019-02-16T22:02:35+05:30",
  "cprn": "AASSW344",
  "reasonCode": "DR001"
}
```

JSON Formatted Response Example

```
{
  "refId": "HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM",
  "origInstId": "UPMS",
  "billerId": "VODA00000MUM03",
  "ts": "2019-02-16T22:02:35+05:30",
  "cprn": "AASSW344",
  "reasonCode": "DR001",
  "status": "SUCCESS|FAILED|PENDING",
  "reason": {
    "responseCode": "000|(500-599)",
    "responseReason": "Success|Failure_Reason"
  }
}
```

[Back to index](#)

Cancel Registration (bulk)

COU system can cancel registrations in bulk. UPMS supports the bulk content both in request body or over a file. The file name should be as <OUID>_<CANCELLATION>_<ddmmYYYYhhmmss>.

Endpoint

Request: POST upms/<version>/bulk/registrations/cancel/{parentRefId}

Callback response: POST upms/<version>/bulk/registrations/cancel/response/{parentRefId}

Request Parameters

The various parameters are explained below:

Parent Property/Element	Property/Element Name	Mandator y	Data Type	Description			
[ROOT] (No parent property / element)	ParentRefId	M	Alphanumeric	Fixed Length – 35 chars			
	origInstId	M	Alphanumeric	Fixed Length – 4 chars COU ID			
	ts	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30)			
List of PresentmentCancellationRequest							
PresentmentCancellationRequest	refId	M	Alphanumeric	Fixed Length – 35 chars			
	billerId	M	Alphanumeric	Fixed Length – 14			
	cprn	M	Alphanumeric	Customer Presentment Registration Number Fixed Length – 25 chars			
	reasonCode	M	Enumerated String	The appropriate response code from the following list provided: <table border="1" style="width: 100%;"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Code	Description	
Code	Description						

				DR001	Customer cancelled the presentment registration
				DR002	Registered from some other platform
				DR003	Service discontinued by biller
				DR004	Service migrated by biller
				DR005	Presentment registration expired
				DR006	Payment mandate expired
				DR007	Dormant or closed account
				DR008	Dispute raised or fraud detected
				DR009	Registered mistakenly or with incorrect details

Response Parameters				
<i>The various parameters are explained below:</i>				
Parent Property/Element	Property/Element Name	Mandator y(M/O/C)	Data Type	Description
[ROOT] (No parent property / element)	ParentRefId	M	Alphanumeric	Fixed Length – 35digit
	originstld	M	Alphanumeric	Fixed Length – 4-digit UPMS
	ts	M	ISODatetime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30)
Parent Property/Element	Property/Element Name	Mandator y(M/O/C)	Data Type	Description
<i>PresentmentCancellationRequest</i>	refld	M	Alphanumeric	Fixed Length – 35digit
	billerId	M	Alphanumeric	Fixed Length – 14
	reasonCode	M	Alphanumeric	Fixed Length – 4
	Cprn	M	Alphanumeric Special	Valid cprn (which is generated in registration response) Fixed Length – 25 e.g: M11741122AI99UP01NRLDBN4Z a.1 fixed Character-P (where reg type-VIEW_N_PAY) b.1 fixed Character -M (where Reg Type AUTO_PAY) c. Txn date 4 chars - YDDD d. Txn time 4 chars -HHMM e. Agent Institution ID – 4 f. OUID -4 g. Random number – 8
	status	M	Enumerated String	Enumerated String are in below: SUCCESS FAILED

				PENDING
reason	responseCode	M	Numeric	000 - SUCCESS Other than 000 -Failure
	responseReason	M	String	Enumerated String as mentioned below: Success Failure_Reason

XML Formatted Request Example

```
<?xml version="1.0" encoding="UTF-8"?>
<upms:BulkPresentmentCancellationRequest xmlns:upms="http://upms.org/schema">
  <ParentRefId>TYNSVVR4QOS7X1UGPY7JGUV444PL9T2C3UI</ParentRefId>
  <OrigInstId>OU01</OrigInstId>
  <Ts>2019-02-16T22:02:35+05:30</Ts>
  <upms:PresentmentCancellationRequest >
    <RefId>HENSIVVR4QOS7X1UGPY7JGUV444PL9T2C3QM</RefId>
    <BillerId>FETC00000TND6</BillerId>
    <Cprn>AASSW344</Cprn>
    <ReasonCode>DR001</ReasonCode>
  </upms:PresentmentCancellationRequest>
</upms:BulkPresentmentCancellationRequest>
```

XML Formatted Response Example

```
<?xml version="1.0" encoding="UTF-8"?>
<upms:BulkPresentmentCancellationResponse xmlns:upms="http://upms.org/schema">
  <ParentRefId>TYNSVVR4QOS7X1UGPY7JGUV444PL9T2C3UI</ParentRefId>
  <OrigInstId>UPMS</OrigInstId>
  <Ts>2019-02-16T22:02:35+05:30</Ts>
  <upms:PresentmentCancellationResponse>
    <RefId>HENSIVVR4QOS7X1UGPY7JGUV444PL9T2C3QM</RefId>
    <BillerId>VODA00000MUM03</BillerId>
    <Cprn>AASSW344</Cprn>
    <ReasonCode>DR001</ReasonCode>
    <Status>SUCCESS | FAILED | PENDING</Status>
    <Reason>
      <ResponseCode>000 | (500-599)</ResponseCode>
      <ResponseReason>Success | Failure_Reason</ResponseReason>
    </Reason>
  </upms:PresentmentCancellationResponse>
</upms:BulkPresentmentCancellationResponse>
```

JSON Formatted Request Example

```
{
  "ParentRefId": "TYNSVVR4QOS7X1UGPY7JGUV444PL9T2C3UI",
  "OrigInstId": "OU01",
  "Ts": "2019-02-16T22:02:35+05:30",
  "PresentmentCancellationRequest": {
    "refId": "HENSIVVR4QOS7X1UGPY7JGUV444PL9T2C3QM",
    "BillerId": "VODA00000MUM03",
    "Cprn": "AASSW344",
    "ReasonCode": "DR001"
  }
}
```


JSON Formatted Response Example

```
{
  "ParentRefId":"TYNSVVR4QOS7X1UGPY7JGUV444PL9T2C3UI",
  "OrigInstld":"UPMS",
  "Ts":"2019-02-16T22:02:35+05:30",
  "PresentmentCancellationResponse":{
    "refld":"HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM",
    "BillerId":"VODA0000MUM03",
    "Cprn":"AASSW344",
    "ReasonCode":"DR001",
    "Status":"SUCCESS|FAILED|PENDING",
    "Reason":{
      "ResponseCode":"000|(500-599)",
      "ResponseReason":"Success|Failure_Reason"
    }
  }
}
```

Bill Presentment (callback)

Whenever BBPS CU receives the bills from the biller system, either through proactive fetch or through biller push, BBPS CU shall push those bills to the COUs who have registered them on UPMS. BBPS CU will invoke the Bill Presentment endpoint of the COU to pass the bill details.

Endpoint

POST [COU call-back base URL] upms/<version>/ bills/present/{refld}

Request Parameters

The various parameters are explained below:

Parent Property/Element	Property/Element Name	Mandatory	Data Type	Description
[ROOT] (No parent property / element)	refld	M	Alphanumeric	Fixed Length – 35 chars
	origInstld	M	Alphanumeric	Fixed value: UPMS
	ts	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30)
BillDetails.Biller	id	M	Alphanumeric	Fixed Length – 14 chars
BillDetails.Customer Params.Tag (This is an array of name, value pair)	name	M	Alphanumeric Special	This tag captures the customer parameter name. E.g.: Consumer Number . The field and the allowed characters are configurable for each biller. Max length: 100 chars
	value	M	Alphanumeric Special	Value of the 'name' field which uniquely identifies the Customer for the Biller. Allowed special characters are: !#\$%&(),_[]?{}; \-:;<>^`~@/./=+'[] Max length: 18 chars

BillInfo For Biller Categories Mobile Postpaid, Gas, Water, Landline Postpaid, DTH, Broadband Postpaid and Electricity all the attributes are MANDATORY, for others only "amount" is MANDATORY	customerName	C	Alphanumeric Special	Customer name registered with the Biller. Allowed special characters are: !#\$%&(),_[]?{}; \-:;<>^`~@/.=+'[] Max length - 100
	amount	M	Numeric	Actual bill amount (in paise format) Max amount: 999999999
	dueDate	C	ISO Date	Due date of the bill. E.g. 2019-09-24
	billDate	C	ISO Date	Bill generation date. E.g. 2019-09-24
	billPeriod	C	Enumerated String	Bill period of the fetched bill. Enumerated String as mentioned below: DAILY WEEKLY BIMONTHLY MONTHLY QUARTERLY HALFYEARELY YEARLY ASPRESENTED
billNumber	C	Alphanumeric Special	Bill number of the fetched bill. Max length configurable for each biller.	
BillInfo.Tag (This is an array of name, value pair)	name	M	Alphanumeric Special	This tag captures the BillInfo parameter name. E.g.: Amount 1 . The field and the allowed characters are configurable for each biller. Max length: 100 chars
	value	M	Alphanumeric Special	If name is present, then value is mandatory. E.g. 5000 . Allowed special characters are: !#\$%&(),_[]?{}; \-:;<>^`~@/.=+'[] Max length: 18 chars
additionalInfo (This is an array of name, value pair)	name	O	Alphanumeric Special	This tag captures the Additional Information of biller. E.g.: Early Payment Date . The field and the allowed characters are configurable for each biller. Max length: 100 chars
	value	O	Alphanumeric Special	If name is present, then value is mandatory. Allowed special characters are: !#\$%&(),_[]?{}; \-:;<>^`~@/.=+'[] Max length: 18 chars
Mandate	cprn	M	Alphanumeric	Customer Presentment Registration Number uniquely identifies every presentment registration with the COU. Fixed Length – 25

Response

Ack is expected from the OU. Successful Ack will mark this request as successfully delivered.

<!-- note : acknowledgement of this request should contain cprn -->

XML Formatted Request Example

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:BillPresentment xmlns:ns2="http://upms.org/schema">
  <RefId>UPMSVONOGNH4DVFLIOUTJA3NIJG20961251</RefId>
  <OrigInstId>UPMS</OrigInstId>
  <Ts>2022-04-06T12:51:43+05:30</Ts>
  <BillDetails>
    <Biller id="YESB00000NATKL" />
    <CustomerParams>
      <Tag name="Customer Account Number" value="200000" />
      <Tag name="Customer Reference Number" value="12345" />
    </CustomerParams>
  </BillDetails>
  <BillInfo customerName="Brajesh Kumar" amount="1000" dueDate="2021-06-24" billDate="2021-06-01" billNumber="24062021"
  billPeriod="QUARTERLY" />
  <AdditionalInfo>
    <Tag name="a" value="100" />
    <Tag name="a b" value="200" />
    <Tag name="a b c" value="300" />
    <Tag name="a b c d" value="400" />
  </AdditionalInfo>
  <Mandate>
    <Cprn>M20951523KA01AK01THSLWHYW</Cprn>
  </Mandate>
</ns2:BillPresentment>
```

XML Ack Example (with Cprn)

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:Ack xmlns:ns2="http://upms.org/schema" xmlns:ns3="http://bbps.org/schema" refId="UPMSCZ8IA5JWQ9Y53P4IKOPPYA030131908"
api="BILL_PRESENTMENT_REQUEST" ts="2023-01-13T19:08:32+05:30" RspCd="Successful" cprn="P30131858AK02AK01COXTAGVJ"/>
```

JSON Formatted Request Example

```
{
  "refId": "UPMSVONOGNH4DVFLIOUTJA3NIJG20961251",
  "origInstId": "UPMS",
  "ts": "2022-04-06T12:51:43+05:30",
  "billDetails": {
    "biller": {
      "id": "YESB00000NATKL"
    },
    "customerParams": {
      "tags": [
        {
          "name": "Customer Account Number",
          "value": "200000"
        },
        {
          "name": "Customer Reference Number",
          "value": "12345"
        }
      ]
    }
  },
  "billInfo": {
    "customerName": "Brajesh Kumar",
    "amount": "1000",
    "dueDate": "2021-06-24",
    "billDate": "2021-06-01",
    "billNumber": "24062021",
  }
}
```

```

"billPeriod": "QUARTERLY"
},
"additionalInfo": {
  "tags": [ {
    "name": "Location/Circle",
    "value": "Mumbai"
  }, {
    "name": "Service Provider Name",
    "value": "ABC"
  } ]
},
"mandate": {
  "cprn": "M20951522OR21OU21BPBKBKLX"
}
}

```

JSON Ack Example (with CPRN)

```

{
  "refId": "UPMSVON0GNH4DVFLIOUTJA3NIJG20961251",
  "api": "BILL_PRESENTMENT",
  "ts": "2022-04-06T12:51:43+05:30",
  "rspCd": "Successful",
  "cprn": "M20951522OR21OU21BPBKBKLX"
}

```

[Back to index](#)

Bill Presentment (callback) (bulk)

BBPS CU will also have the provision to present the newly generated bill details in bulk to the registered COUs, depending on the volume of the bills.

Endpoint

POST [COU call-back base URL] upms/<version>/bulk/bills/present/{refId}

Request Parameters

The various parameters are explained below:

Parent Property/Element	Property/Element Name	Mandatory	Data Type	Description
[ROOT] (No parent property / element)	ParentRefId	M	Alphanumeric	Fixed Length – 35 chars
	originstld	M	Alphanumeric	Fixed value: UPMS
	ts	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30)
List of BillPresentment				
BillPresentment	refId	M	Alphanumeric	Fixed Length – 35 chars RefId format to identify UPMS presentment registration
BillPresentment .BillDetails. Biller	id	M	Alphanumeric	Fixed Length – 14 chars

BillPresentment .BillDetails.Customer Params.Tag (This is an array of name, value pair)	name	M	Alphanumeric Special	This tag captures the customer parameter name. E.g.: Consumer Number . The field and the allowed characters are configurable for each biller. Max length: 100 chars
	value	M	Alphanumeric Special	Value of the 'name' field which uniquely identifies the Customer for the Biller. Allowed special characters are: !#\$%&(),_[]?{}; \-:;<>^`~@/./=+'[] Max length: 18 chars
BillPresentment .BillInfo For Biller Categories Mobile Postpaid, Gas, Water, Landline Postpaid, DTH, Broadband Postpaid and Electricity all the attributes are MANDATORY, for others only "amount" is MANDATORY	customerName	C	Alphanumeric Special	Customer name registered with the Biller. Allowed special characters are: !#\$%&(),_[]?{}; \-:;<>^`~@/./=+'[] Max length - 100
	amount	M	Numeric	Actual bill amount (in paise format) Max amount: 999999999
	dueDate	C	ISO Date	Due date of the bill. E.g. 2019-09-24
	billDate	C	ISO Date	Bill generation date. E.g. 2019-09-24
	billPeriod	C	Enumerated String	Bill period of the fetched bill. Enumerated String as mentioned below: DAILY WEEKLY BIMONTHLY MONTHLY QUARTERLY HALFYEARLY YEARLY ASPRESENTED
billNumber	C	Alphanumeric Special	Bill number of the fetched bill . Max length configurable for each biller.	
BillPresentment .BillInfo.Tag (This is an array of name, value pair)	name	M	Alphanumeric Special	This tag captures the BillInfo parameter name. E.g.: Amount 1 . The field and the allowed characters are configurable for each biller. Max length: 100 chars
	value	M	Alphanumeric Special	If name is present, then value is mandatory. E.g. 5000 . Allowed special characters are: !#\$%&(),_[]?{}; \-:;<>^`~@/./=+'[] Max length: 18 chars
BillPresentment .additionalInfo (This is an array of name, value pair)	name	O	Alphanumeric Special	This tag captures the Additional Information of biller. E.g.: Early Payment Date . The field and the allowed characters are configurable for each biller. Max length: 100 chars
	value	O	Alphanumeric Special	If name is present, then value is mandatory. Allowed special characters are: !#\$%&(),_[]?{}; \-:;<>^`~@/./=+'[] Max length: 18 chars

BillPresentment.Mandate	cprn	M	Alphanumeric	Customer Presentment Registration Number uniquely identifies every presentment registration with the COU. Fixed Length – 25
--------------------------------	------	---	--------------	--

Response

Ack is expected from the OU. Successful Ack will mark this request as successfully delivered.

XML Formatted Request Example

```
<?xml version="1.0" encoding="UTF-8"?>
<upms:BulkBillPresentment xmlns:upms="http://upms.org/schema">
  <ParentRefId>TYNSVVR4QOS7X1UGPY7JGUV444PL9T2C3UI</ParentRefId>
  <OrigInstId>UPMS</OrigInstId>
  <Ts>2019-02-16T22:02:35+05:30</Ts>
  <upms:BillPresentment >
    <refId>HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM</refId>
    <BillDetails>
      <Biller id="VODA0000MUM03" />
      <CustomerParams>
        <Tag name="RefFld1" value="" />
        <Tag name="RefFld2" value="" />
        <Tag name="RefFld3" value="" />
      </CustomerParams>
    </BillDetails>
    <!-- will not be available for quick-pay bill presentment -->
    <BillInfo customerName="Customer Name" amount="120000" dueDate="2019-09-24" billDate="2019-01-22" billNumber="1232332"
      billPeriod="DAILY|WEEKLY|BIMONTHLY|MONTHLY|QUARTERLY|HALFYEARLY|YEARLY|ASPRESENTED">
      <Tag name="Amount 1" value="5000" />
      <Tag name="Amount 2" value="4000" />
      <Tag name="Amount 3" value="3000" />
    </BillInfo>
    <AdditionalInfo>
      <Tag name="BIRspFld1" value="" />
      <Tag name="BIRspFld2" value="" />
      <Tag name="BIRspFld3" value="" />
    </AdditionalInfo>
    <!-- end : will not be available for quick-pay bill presentment -->
    <Mandate>
      <Cprn>M1085OU30OU01BGOBMC8</Cprn>
    </Mandate>
  </upms:BillPresentment>
  ...
</upms:BulkBillPresentment>
<!-- note : acknowledgement of this request should contain cprn -->
```

JSON Formatted Request Example

```
{
  "ParentRefId": "TYNSVVR4QOS7X1UGPY7JGUV444PL9T2C3UI",
  "OrigInstId": "UPMS"
  "Ts": "2019-02-16T22:02:35+05:30"
  "BillPresentment": {
    "refId": "HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM"
    "BillDetails": {
      "Biller": {
        "id": "VODA0000MUM03"
      }
    }
  },
}
```

```

"CustomerParams": {
  "Tag": [
    {
      "name": "RefFld1",
      "value": ""
    },
    {
      "name": "RefFld2",
      "value": ""
    },
    {
      "name": "RefFld3",
      "value": ""
    }
  ]
},
"BillInfo": {
  "Tag": [
    {
      "name": "Amount 1",
      "value": "5000"
    },
    {
      "name": "Amount 2",
      "value": "4000"
    },
    {
      "name": "Amount 3",
      "value": "3000"
    }
  ],
  "customerName": "Customer Name",
  "amount": "120000",
  "dueDate": "2019-09-24",
  "billDate": "2019-01-22",
  "billNumber": "1232332",
  "billPeriod": "DAILY|WEEKLY|BIMONTHLY|MONTHLY|QUARTERLY|HALFYEARLY|YEARLY|ASPRESNTED"
},
"AdditionalInfo": {
  "Tag": [
    {
      "name": "BIRspFld1",
      "value": ""
    },
    {
      "name": "BIRspFld2",
      "value": ""
    },
    {
      "name": "BIRspFld3",
      "value": ""
    }
  ]
},
"Mandate": {
  "cprn": "M1085OU300U01BGOBMC8"
}
}

```

[Back to index](#)

Bill Presentment enquiry

BBPS CU will present new bills to the COUs by calling the Bill Presentment endpoints of the COUs and COUs are needed to provide a successful ack once they receive the bill details. In

case COU's system could not consume these bill details and hence could not provide a successful ack, then the COU's system can invoke the Bill Presentment Enquiry API to retrieve such missed bill details from the BBPS CU system. On invoking this API, BBPS CU shall revert with the bill details of the bills which were broadcasted in last 24 hours and for which no successful ack was received by BBPS CU. This API shall be invoked with a minimum gap of 15 mins.

Endpoint
Request: POST upms/<version>/bills/present/enquiry/{refId}
Callback response: POST upms/<version>/bills/present/enquiry/response/{refId}

Request Parameters				
<i>The various parameters are explained below:</i>				
Parent Property/Element	Property/Element Name	Mandator y	Data Type	Description
[ROOT] (No parent property / element)	RefId	M	Alphanumeric	Fixed Length – 35 chars
	OrigInstId	M	Alphanumeric	Fixed Length – 4 chars COU ID
	ReferenceDate	O	Date	Fixed length – 8 chars Format: yyyyMMdd If passed, all the missed records of this date will be passed.
Records	limit	O	Numeric	Number of max record that should be returned. Once sent in response, on further invocation of this API, new set of records (if present) will be returned. Max value - 1000 Default value - 1000

Response Parameters				
<i>The various parameters are explained below:</i>				
Parent Property/Element	Property/Element Name	Mandator y	Data Type	Description
[ROOT] (No parent property / element)	RefId	M	Alphanumeric	Fixed Length – 35 chars
	OrigInstId	M	Alphanumeric	Fixed value: UPMS
Records	fetchd	M	Numeric	Number of records that are returned in the response
	remaining	M	Numeric	No of records that are remaining to be fetched
billPresentments. billPresentments	ts	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm e.g.2017-02-14T13:10:15+05:30)

[BillPresentments.Bill Presentation for XML]	refld	M	Alphanumeric	Fixed Length – 35 chars
BillPresentments. BillPresentments. BillDetails.Biller	id	M	Alphanumeric	Bill id of this particular presentment Fixed Length – 14 chars
BillPresentments. BillPresentments. BillDetails. CustomerParams. Tag (This is an array of name, value pair)	name	M	Alphanumeric Special	This tag captures the customer parameter name. E.g.: Consumer Number . The field and the allowed characters are configurable for each biller. Max length: 100 chars
	value	M	Alphanumeric Special	Value of the 'name' field which uniquely identifies the Customer for the Biller. Allowed special characters are: !#\$%&(),_[]?{} \-: < > ^ ` ~ @ / . = + ' [] Max length: 18 chars
BillPresentments. BillPresentments.Bill Info For Biller Categories Mobile Postpaid, Gas, Water, Landline Postpaid, DTH, Broadband Postpaid and Electricity all the attributes are MANDATORY, for others only "amount" is MANDATORY	customerName	C	Alphanumeric Special	Customer name registered with the Biller. Allowed special characters are: !#\$%&(),_[]?{} \-: < > ^ ` ~ @ / . = + ' [] Max length - 100
	amount	M	Numeric	Actual bill amount (in paise format) Max amount: 999999999
	dueDate	C	ISO Date	Due date of the bill. E.g. 2019-09-24
	billDate	C	ISO Date	Bill generation date. E.g. 2019-09-24
	billPeriod	C	Enumerated String	Bill period of the fetched bill. Enumerated String as mentioned below: DAILY WEEKLY BIMONTHLY MONTHLY QUARTERLY HALFYEARLY YEARLY ASPRESENTED
	billNumber	C	Alphanumeric Special	Bill number of the fetched bill . Max length configurable for each biller.
BillPresentments. BillPresentments.Bill Info .Tag (This is an array of name, value pair)	name	O	Alphanumeric Special	This tag captures the BillInfo parameter name. Like: Customer Name . The field and the allowed characters are configurable for each biller. Max length: 100 chars
	value	O	Alphanumeric Special	If name is present, then value is mandatory. Like HT1F234 . Max length: 18 chars Allowed special characters are: !#\$%&(),_[]?{} \-: < > ^ ` ~ @ / . = + ' []
	name	O	Alphanumeric Special	This tag captures the Additional Information of biller. E.g.: Early Payment Date .

BillPresentments. BillPresentments. AdditionalInfo.Tag (This is an array of name, value pair)	value	O	Alphanumeric Special	The field and the allowed characters are configurable for each biller. Max length: 100 chars If name is present, then value is mandatory. Allowed special characters are: !#\$%&(),_[]?{}; \-: < > ^ ` ~ @ / . = + ' [] Max length: 18 chars
BillPresentments. BillPresentments. Mandate	cprn	M	Alphanumeric	Customer Presentment Registration Number as provided during registration of this bill. Fixed Length – 25

XML Formatted Request Example

```
<?xml version="1.0" encoding="UTF-8"?>
<upms:EnquiryRequest xmlns:upms="http://upms.org/schema">
  <ParentRefId>HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM</ParentRefId>
  <OrigInstId>OU01</OrigInstId>
  <Records limit="500" />
  <!-- optional -->
</upms:EnquiryRequest>
```

XML Formatted Response Example

```
<ns2:EnquiryResponse xmlns:ns2="http://upms.org/schema" xmlns:ns3="http://bbps.org/schema">
  <RefId>RNKLOCODMVDKYWPFEZOCRQVYIE30121955</RefId>
  <OrigInstId>UPMS</OrigInstId>
  <Records remaining="0" fetched="2"/>
  <BillPresentments>
    <BillPresentment>
      <Head ts="2023-01-13T19:29:39+05:30" refid="UPMSP5ZV7JH1RAJSZWO16IM3G6Y30131929"/>
      <BillDetails>
        <Biller id="FETC00000TNDZ"/>
        <CustomerParams>
          <Tag name="Customer Reference Field1" value="IBBhUVgVN0Bh"/>
        </CustomerParams>
      </BillDetails>
      <BillInfo customerName="Manoj Chekuri" amount="20000" dueDate="2021-11-30" billDate="2021-10-01" billNumber="12345001"
billPeriod="MONTHLY">
        <Tag name="Early Payment Amount" value="10000"/>
        <Tag name="Late Payment Amount" value="30000"/>
      </BillInfo>
      <AdditionalInfo>
        <Tag name="Location/Circle" value="Mumbai"/>
        <Tag name="Service Provider Name" value="ABC"/>
      </AdditionalInfo>
      <Mandate>
        <Cprn>P30131858AK02AK01COXTAGVJ</Cprn>
      </Mandate>
    </BillPresentment>
    <BillPresentment>
      <Head ts="2023-01-13T19:31:17+05:30" refid="UPMSP58KJL02XWE7Q0103MP55H30131931"/>
      <BillDetails>
        <Biller id="FETC00000TNDZ"/>
        <CustomerParams>
          <Tag name="Customer Reference Field1" value="IBBhUVgVN0Bh"/>
        </CustomerParams>
      </BillDetails>
      <BillInfo customerName="Manoj Chekuri" amount="20000" dueDate="2021-11-30" billDate="2021-10-01" billNumber="12345001"
billPeriod="MONTHLY">
        <Tag name="Early Payment Amount" value="10000"/>
        <Tag name="Late Payment Amount" value="30000"/>
      </BillInfo>
      <AdditionalInfo>
        <Tag name="Location/Circle" value="Mumbai"/>
      </AdditionalInfo>
    </BillPresentment>
  </BillPresentments>
</ns2:EnquiryResponse>
```

```

<Tag name="Service Provider Name" value="ABC"/>
</AdditionalInfo>
</Mandate>
<Cprn>P30131858AK02AK01COXTAGVJ</Cprn>
</Mandate>
</BillPresentment>
</BillPresentments>
</ns2:EnquiryResponse>

```

JSON Formatted Request Example

```

{
  "parentRefId": "HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM",
  "origInstId": "OU21",
  "records": {
    "limit": "10"
  }
}

```

JSON Formatted Response Example

```

{
  {
    "parentRefId": "ZWAO68MZ84162A7OW6SHRSOZHTU5UN3G0MN",
    "origInstId": "UPMS",
    "records": {
      "remaining": "0",
      "fetched": "2"
    },
    "billPresentments": {
      "billPresentments": [
        {
          "ts": "2022-04-11T15:30:45+05:30",
          "refId": "ZWAO68MZ84162A7OW6SHRSOZHTU5UN3G0MN",
          "billDetails": {
            "biller": {
              "id": "YESB00000NATKL"
            },
            "customerParams": {
              "tags": [
                {
                  "name": "Customer Account Number",
                  "value": "200000"
                },
                {
                  "name": "Customer Reference Number",
                  "value": "12345"
                }
              ]
            }
          }
        }
      ]
    },
    "billInfo": {
      "customerName": "Brajesh Kumar",
      "amount": "1000",
      "dueDate": "2021-06-24",
      "billDate": "2021-06-01",
      "billNumber": "24062021",
      "billPeriod": "QUARTERLY"
    },
    "mandate": {
      "cprn": "M20981715OR21OU21RQCBADSG"
    }
  },
  {
    "ts": "2022-04-11T16:20:24+05:30",
    "refId": "ZWAO68MZ84162A7OW6SHRSOZHTU5UN3G0MN",
    "billDetails": {
      "biller": {
        "id": "YESB00000NATKL"
      }
    }
  }
}

```

```

    },
    "customerParams": {
      "tags": [
        {
          "name": "Customer Account Number",
          "value": "200000"
        },
        {
          "name": "Customer Reference Number",
          "value": "12345"
        }
      ]
    },
    "billInfo": {
      "customerName": "Brajesh Kumar",
      "amount": "1000",
      "dueDate": "2021-06-24",
      "billDate": "2021-06-01",
      "billNumber": "24062021",
      "billPeriod": "QUARTERLY"
    },
    "mandate": {
      "cprn": "M20981715OR21OU21RQCBADSG"
    }
  ]
}
}
}
}

```

[Back to index](#)

Bill Payment

On receiving the new bill details, COUs shall invoke the existing Payment API, after debiting customer account, to post bill payment to the biller system via BOU.

Request Parameters				
<i>The various parameters that are modified/ added new in existing BBPS payment API are explained below:</i>				
Parent Property/Element	Property/Element Name	Mandatory (M/O/C)	Data Type	Description
Head	refld	M	Alphanumeric	Fixed Length – 35 chars Please refer details below* This should contain the Bill Presentment Refld
	origRefld	M	Alphanumeric	Fixed Length – 35 chars Please refer details below* This should contain the Bill Presentment Refld
	siTxn	M	Boolean	For UPMS transactions, value should always be "Yes"
Upms (New tag added) This is an optional tag but mandatory for UPMS transactions	txnType	C	Enumerated list	Indicates the type of UPMS transaction For Payment API, value is always = "BILL_PAYMENT"
	cprn	C	Alphanumeric	Customer Presentment Registration Number Fixed Length – 25

***Note for COUs:**

Bill Presentment refid should be passed in both fields “refid” and “origRefid” for payment request. In case of negative ack in first attempt with error “duplicate refid”, COUs are expected to retry payment with new refid along with previous origRefid in the second payment request.

Please refer changes in BBPS Payment API request and response, highlighted in blue:

Endpoint
Request: POST <Base URL>/bbps/BillPaymentRequest/1.0/urn:referenceld:{referenceld}
Callback response: POST <Endpoint URL>/BillPaymentResponse/1.0/urn:referenceld:{referenceld}

<i>XML Formatted Request Example</i>
<pre> <?xml version="1.0" encoding="UTF-8"?> <ns2:BillPaymentRequest xmlns:ns2="http://bbps.org/schema"> <Head ver="1.0" ts="2017-05-03T17:47:20+05:30" origInst="BK05" refid="UPMSUX5WV27M6FK0VKWV1BD2ZK320061646" origRefid="UPMSLSSRPTUXZXFHCRBRUISRCPF22061508" siTxn="Yes" /> <Analytics> <Tag name="PAYREQUESTSTART" value="2016-11-16T13:02:20+05:30" /> <Tag name="PAYREQUESTEND" value="2016-11-16T13:02:20+05:30" /> </Analytics> <Txn ts="2016-11-16T13:02:20+05:30" type="FORWARD TYPE REQUEST" msgId="ULYN5ANJEFOCNJHMI78HPAEI6T09D3H4F1P" txnReferenceld="BK050RSWB222"> <RiskScores> <Score provider="BK05" type="TXNRISK" value="010" /> <Score provider="BBPS" type="TXNRISK" value="012" /> </RiskScores> </Txn> <Customer mobile="7000000902"> <Tag name="EMAIL" value="test@email.co.in" /> </Customer> <Agent id="BK05BR05INT517005032"> <Device> <Tag name="INITIATING_CHANNEL" value="INT" /> <Tag name="IP" value="124.170.23.28" /> <Tag name="MAC" value="01:23:45:67:89:ab" /> </Device> </Agent> <!--<BillDetails> <Biller id="BHAR00000NATG0"/> <CustomerParams> <Tag name="Customer_Id" value="27122021002"/> </CustomerParams> </BillDetails--> <BillDetails> <Biller id="BHAR00000NATTH"/> <CustomerParams> <Tag name="Customer_Id" value="06JAN2022SL003"/> </CustomerParams> </BillDetails> <BillerResponse customerName="Brajesh Kumar" amount="2000" dueDate="2021-12-13" billDate="2021-11-30" billNumber="Gas18112021" billPeriod="MONTHLY"/> <PaymentMethod paymentMode="Debit Card" quickPay="No" splitPay="No" /> <Amount> <Amt amount="2000" custConvFee="0" currency="356" /> <SplitPayAmount>0</SplitPayAmount> </Amount> <PaymentInformation> </pre>

```

        <Tag name="CardNum|AuthCode" value="5081598107599304|12345678" />
    </PaymentInformation>
    <Upms txnType="BILL_PAYMENT" cprn="M23611230BR04BK04TCINHXDU" />
</ns2:BillPaymentRequest>

```

XML Formatted Response Example

```

<?xml version="1.0" encoding="UTF-8"?>
<ns2:BillPaymentResponse xmlns:ns2="http://bbps.org/schema">
  <Head ver="1.0" ts="2016-10-27T10:04:57+05:30" origInst="UPMS" refId="TA7R5MU9GT3NFL8M423LEA712231733UPMS"
  origRefId="UPMSLSSRPTUXZXFHCRBRUISRCPF22061508" siTxn="Yes" />
  <Reason approvalRefNum="AB183231" responseCode="000" responseReason="Successful" />
  <Txn ts="2016-10-27T10:04:57+05:30" type="FORWARD TYPE RESPONSE" msgId="ULYN5ANJEFOCNJHMI78HPAEI6T09D3H4F1P"
  txnReferenceId="BK011UEGA110" />
  <BillDetails>
    <CustomerParams>
      <Tag name="CustomerID" value="123456" />
      <Tag name="Customer Account Number" value="123456789" />
    </CustomerParams>
  </BillDetails>
  <BillerResponse custConvFee="0" customerName="Brajesh Kumar" amount="2000" dueDate="2021-08-01" billDate="2021-07-17"
  billNumber="Gas17072021" billPeriod="MONTHLY">
    <Tag name="Late Payment Fee" value="10" />
    <Tag name="Fixed Charges" value="20" />
    <Tag name="Additional Charges" value="30" />
  </BillerResponse>
  <AdditionalInfo>
    <Tag name="a" value="10" />
    <Tag name="a b" value="20" />
    <Tag name="a b c" value="30" />
    <Tag name="a b c d" value="40" />
  </AdditionalInfo>
  <Upms txnType="BILL_PAYMENT" cprn="M20061642BR05BK05YEFBQOG" />
</ns2:BillPaymentResponse>

```

[Back to index](#)

Bill Payment (bulk)

In case COUs need to process bill payment for a huge number of a bills in a single go (or smaller time frame), then COUs shall invoke the Bill Payment (Bulk) API to post the bill payment to biller system.

Endpoint
Request: POST <Base URL>/bbps/bulk/BillPaymentRequest/1.0/urn:referenceId:{referenceId}
Callback response: POST <Endpoint URL>/bulk/BillPaymentResponse/1.0/urn:referenceId:{referenceId}

Request Parameters				
<i>The various parameters are explained below:</i>				
Parent Property/Element	Property/Element Name	Mandatory(M/O/C)	Data Type	Description
[ROOT]	ParentRefId	M	Alphanumeric	Fixed Length – 35 chars

(No parent property / element)	origInstId	M	Alphanumeric	Fixed Length – 4 chars COU ID
	ts	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30)
Parent Property/Element	Property/Element Name	Mandatory(M/O/C)	Data Type	Description
List of BillPaymentRequest				
BillPaymentRequest	Individual Payment request body, all changes described in Bill Payment API will be applicable for bulk as well.			

XML Formatted Request Example	
<pre> <?xml version="1.0" encoding="UTF-8" standalone="yes"?> <ns2:BulkBillPaymentRequest xmlns:ns2="http://bbps.org/schema"> <ParentRefId>KCRDAKKFWOYBLUZLRCXVBHL1WX22061514</ParentRefId> <OrigInstId>BK01</OrigInstId> <Ts>2022-07-25T15:14:21+05:30</Ts> <BillPaymentRequest> <Head ver="1.0" ts="2017-05-03T17:47:20+05:30" origInst="BK01" refId="CNC5MXJDSMTUJOTSDKIDEMTGGGO22061514" origRefId="UPMSLSSRPTUXZXFHCRBRUISRCPF22061508" siTxn="Yes"/> <Analytics> <Tag name="PAYREQUESTSTART" value="2016-11-16T13:02:20+05:30"/> <Tag name="PAYREQUESTEND" value="2016-11-16T13:02:20+05:30"/> </Analytics> <Txn ts="2016-11-16T13:02:20+05:30" type="FORWARD TYPE REQUEST" msgId="ULYN5ANJEFOCNJHMI78HPAEI6T09D3H4F1P" txnReferenceId="BK01RSTS4034"> <RiskScores> <Score provider="BK01" type="TXNRISK" value="010"/> <Score provider="BBPS" type="TXNRISK" value="012"/> </RiskScores> </Txn> <Customer mobile="7000000901"> <Tag name="EMAIL" value="test@rssoftware.co.in"/> </Customer> <Agent id="BK01BR01INT525381466"> <Device> <Tag name="INITIATING_CHANNEL" value="INT"/> <Tag name="IP" value="124.170.23.28"/> <Tag name="MAC" value="01:23:45:67:89:ab"/> </Device> </Agent> <BillDetails> <Biller id="BPK00000NATKJ"/> <CustomerParams> <Tag name="Customer_Id" value="25JUL2022SL100901"/> </CustomerParams> </BillDetails> <BillerResponse customerName="Brajesh Kumar" amount="2500" dueDate="2022-07-06" billDate="2022-06-17" billNumber="Gas20JUN2022" billPeriod="MONTHLY"/> <PaymentMethod quickPay="No" splitPay="No" paymentMode="Debit Card"/> <Amount> <Amt amount="2500" custConvFee="0" currency="356"/> <SplitPayAmount>0</SplitPayAmount> </Amount> <PaymentInformation> <Tag name="CardNum AuthCode" value="5081598107599304 12345678"/> </PaymentInformation> <Upms txnType="BILL_PAYMENT" cprn="M22061229BR01BK01UDSOAJHD"/> </BillPaymentRequest> </BillPaymentRequest> <Head ver="1.0" ts="2017-05-03T17:47:20+05:30" origInst="BK01" refId="WFKT1UE1TVI1KVIODQMOTKHQCV122061514" origRefId="UPMSIPMRDTCVMTYDEXRGXQSMOM22061508" siTxn="Yes"/> <Analytics> </pre>	

```

<Tag name="PAYREQUESTSTART" value="2016-11-16T13:02:20+05:30"/>
<Tag name="PAYREQUESTEND" value="2016-11-16T13:02:20+05:30"/>
</Analytics>
<Txn ts="2016-11-16T13:02:20+05:30" type="FORWARD TYPE REQUEST" msgId="ULYN5ANJEFOCNJHMI78HPAEI6T09D3H4F1P"
txnReferenceId="BK01RSTS4035">
  <RiskScores>
    <Score provider="BK01" type="TXNRISK" value="010"/>
    <Score provider="BBPS" type="TXNRISK" value="012"/>
  </RiskScores>
</Txn>
<Customer mobile="7000000902">
  <Tag name="EMAIL" value="test@rssoftware.co.in"/>
</Customer>
<Agent id="BK01BR01INT525381466">
  <Device>
    <Tag name="INITIATING_CHANNEL" value="INT"/>
    <Tag name="IP" value="124.170.23.28"/>
    <Tag name="MAC" value="01:23:45:67:89:ab"/>
  </Device>
</Agent>
<BillDetails>
  <Biller id="BPK00000NATGK"/>
  <CustomerParams>
    <Tag name="Customer_Id" value="25JUL2022SL100902"/>
  </CustomerParams>
</BillDetails>
<BillerResponse customerName="Brajesh Kumar" amount="3500" dueDate="2022-07-06" billDate="2022-06-17" billNumber="Gas20JUN2022"
billPeriod="MONTHLY"/>
<PaymentMethod quickPay="No" splitPay="No" paymentMode="Debit Card"/>
<Amount>
  <Amt amount="3500" custConvFee="0" currency="356"/>
  <SplitPayAmount>0</SplitPayAmount>
</Amount>
<PaymentInformation>
  <Tag name="CardNum|AuthCode" value="5081598107599304|12345678"/>
</PaymentInformation>
<Upms txnType="BILL_PAYMENT" cprn="M22061229BR01BK01UZAREKZQ"/>
</BillPaymentRequest>
</ns2:BulkBillPaymentRequest>

```

XML Formatted Response Example

```

<?xml version="1.0" encoding="UTF-8"?>
<bbps:BulkBillPaymentResponse
  xmlns:upms="http://bbps.org/schema">
  <ParentRefId>KCRDAKKFWOYBLUZLRCXVBHL1WX22061514</ParentRefId>
  <OrigInstId>BBPS</OrigInstId>
  <Ts> 2022-07-25T15:14:53+05:30</Ts>
  <ns2:BillPaymentResponse
    xmlns:ns2="http://bbps.org/schema">
    <Head ver="1.0" ts="2022-07-25T15:14:24+05:30" origInst="BBCU"
      refId="CNCSMXJDSMTUJOTSDKIDEMTGGGO22061514"
      origRefId="UPMSLSSRPTUXZXFHCRBRUISRCPF22061508" siTxn="Yes" />
    <Reason approvalRefNum="AB183231" responseCode="000"
      responseReason="Successful" />
    <Txn ts="2022-07-25T15:14:23+05:30" type="FORWARD TYPE RESPONSE"
      msgId="ULYN5ANJEFOCNJHMI78HPAEI6T09D3H4F1P"
      txnReferenceId="BK01RSTS4034" />
    <BillDetails>
      <CustomerParams>
        <Tag name="Customer_Id" value="25JUL2022SL100901" />
      </CustomerParams>
    </BillDetails>
    <BillerResponse customerName="Brajesh Kumar"
      amount="2500" dueDate="2022-07-06" custConvFee="0"
      billDate="2022-06-17" billNumber="Gas20JUN2022" billPeriod="MONTHLY" />
  </ns2:BillPaymentResponse>
</bbps:BulkBillPaymentResponse>

```



```

<Upms txnType="BILL_PAYMENT" cprn="M22061229BR01BK01UDSOAJHD"
isBulk="true" />
</ns2:BillPaymentResponse>
<ns2:BillPaymentResponse
xmlns:ns2="http://bbps.org/schema">
<Head ver="1.0" ts="2022-07-25T15:14:25+05:30" origInst="BBCU"
refid="WFKT1UE1TV11KVIODQMQTKHQCV122061514"
origRefid="UPMSIPMRDTCCVMYDEXRGXQSMOM22061508" siTxn="Yes" />
<Reason approvalRefNum="AB183231" responseCode="000"
responseReason="Successful" />
<Txn ts="2022-07-25T15:14:23+05:30" type="FORWARD TYPE RESPONSE"
msgId="ULYN5ANJEFOCNJHMI78HPAEI6T09D3H4F1P"
txnReferenceId="BK01RSTS4035" />
<BillDetails>
<CustomerParams>
<Tag name="Customer_Id" value="25JUL2022SL100902" />
</CustomerParams>
</BillDetails>
<BillerResponse customerName="Brajesh Kumar"
amount="3500" dueDate="2022-07-06" custConvFee="0"
billDate="2022-06-17" billNumber="Gas20JUN2022" billPeriod="MONTHLY" />
<Upms txnType="BILL_PAYMENT" cprn="M22061229BR01BK01UZAREKZQ"
isBulk="true" />
</ns2:BillPaymentResponse>
</bbps:BulkBillPaymentResponse>

```

[Back to index](#)

Skip Payment Notification

In UPMS, customers have the option to register for auto presentment/debit of any particular bill on multiple COU platforms. Hence, in case, customer completes the payment on one of the COU platforms successfully, then BBPS CU will invoke the Skip Payment Notification endpoint of other COUs, where customer had registered the same bill, to intimate that the bill payment has been completed and thus the other COUs should not initiate the bill payment again for the same bill for this bill cycle (or presentment).

The UPMS system will accumulate the Skip Notification requests and will broadcast to COUs after fixed configured intervals. Thus, Skip Payment Notification request can have multiple Skip Payment information in a single request.

Endpoint
POST [COU call-back base URL] upms/<version>/payments/paid/others/{refid}

Request Parameters				
<i>The various parameters are explained below:</i>				
Parent Property/Element	Property/Element Name	Mandator	Data Type	Description
[ROOT] (No parent property / element)	ParentRefId	M	Alphanumeric	Fixed Length – 35digit
	originstid	M	Alphanumeric	Fixed value: UPMS

	ts	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm e.g.2017-02-14T13:10:15+05:30)
BillPaymentNotifications. BillPaymentNotifications	billerId	M	Alphanumeric	Fixed Length – 14 chars
	presentmentRefId	M	Alphanumeric	This is the refid of the presentment callback API call for which this payment has been completed by another COU Fixed Length – 35 chars
	dateOfPayment	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30) timestamp in the successful payment response
BillPaymentNotifications. BillPaymentNotifications.Mandate	cprn	M	Alphanumeric	Customer Presentment Registration Number corresponding to the bill registration which has been paid. Fixed Length – 25 chars

Response

Ack is expected from the OU. Successful Ack will mark this request as successfully delivered.

XML Formatted Request Example

```
<?xml version="1.0" encoding="UTF-8"?>
<ns2:PaymentNotifications xmlns:ns2="http://upms.org/schema">
  <ParentRefId>UPMSTZZAAUDBBRKDEFLEQNIDPBT21021510</ParentRefId>
  <OrigInstId>UPMS</OrigInstId>
  <ts>2022-04-12T15:10:03+05:30</ts>
  <BillPaymentNotifications>
    <BillPaymentNotifications>
      <BillerId>YESB0000NATKL</BillerId>
      <PresentmentRefId>UPMSQYSJVTKPMQP49VTAMEJLCWZ20881505</PresentmentRefId>
      <DateOfPayment>2022-03-29T15:06:52+05:30</DateOfPayment>
      <Mandate>
        <Cprn>M20881326KA01AK01JSKINGYN</Cprn>
      </Mandate>
    </BillPaymentNotifications>
    <BillPaymentNotifications>
      <BillerId>BA5420022XSZ40</BillerId>
      <PresentmentRefId>UPMSJQKDEQINTDXQGSINPTBIHR20990839</PresentmentRefId>
      <DateOfPayment>2022-04-09T08:39:33+05:30</DateOfPayment>
      <Mandate>
        <Cprn>M20990759KA01AK01ZDZAQTY</Cprn>
      </Mandate>
    </BillPaymentNotifications>
    <BillPaymentNotifications>
      <BillerId>YESB0000NATKL</BillerId>
      <PresentmentRefId>UPMSI9NNBPLZO9WAU1F0JX8S9DT20751251</PresentmentRefId>
      <DateOfPayment>2022-03-16T12:52:48+05:30</DateOfPayment>
      <Mandate>
        <Cprn>M20751009KA01AK01CECFQWRA</Cprn>
      </Mandate>
    </BillPaymentNotifications>
  </BillPaymentNotifications>
</ns2:PaymentNotifications>
```

JSON Formatted Request Example

```
{
  "parentRefId": "UPMSAUYIRCADOZXCBNXZDQWWXPD21021510",
  "origInstId": "UPMS",
  "ts": "2022-04-12T15:10:03+05:30",
  "billPaymentNotifications": {
    "billPaymentNotifications": [
      {
        "billerId": "YESB00000NATKL",
        "presentmentRefId": "UPMSYEK9P1JU7E67WF1I4S0THPV20751439",
        "dateOfPayment": "2022-03-16T14:41:03+05:30",
        "mandate": {
          "cprn": "M20751011OR21OU21UUOCDGXV"
        }
      },
      {
        "billerId": "YESB00000NATKL",
        "presentmentRefId": "UPMSSNO0SIMX864IK4FJQ31HAWH20751437",
        "dateOfPayment": "2022-03-16T14:38:40+05:30",
        "mandate": {
          "cprn": "M20751011OR21OU21UUOCDGXV"
        }
      },
      {
        "billerId": "YESB00000NATKL",
        "presentmentRefId": "UPMSS014K3O7600FPXB3JAGXBGX20811602",
        "dateOfPayment": "2022-03-22T16:04:58+05:30",
        "mandate": {
          "cprn": "M20761905OR21OU21OUQXYMSF"
        }
      }
    ]
  }
}
```

[Back to index](#)

Skip Payment Notification Enquiry

COUs, on receiving the Skip Payment Notification call to their system from BBPS CU, shall give a successful ack to indicate a successful receipt of the same. In case COUs could not receive or process the Skip Payment Notification calls, then COUs can invoke the Skip Payment Notification Enquiry to retrieve the details of all such Skip Payment notifications which were broadcasted in last 24 hours and for which no successful ack was received by BBPS CU. This API shall be invoked with a minimum gap of 15 mins.

Endpoint

Request: **POST** upms/<version>/payments/paid/others/enquiry/{refid}

Callback response: **POST** upms/<version>/payments/paid/others/response/{refid}

Request Parameters

The various parameters are explained below:

Parent Property/Element	Property/Element Name	Mandator	Data Type	Description
[ROOT] (No parent property / element)	refId	M	Alphanumeric	Fixed Length – 35 chars
	origInstId	M	Alphanumeric	Fixed Length – 4 chars COU ID

records	limit	O	Numeric	Number of max record that should be returned. Once sent in response, on further invocation of this API, new set of records (if present) will be returned. Max value - 1000 Default value - 1000
----------------	-------	---	---------	---

Response Parameters

The various parameters are explained below:

Parent Property/Element	Property/Element Name	Mandatory	Data Type	Description
[ROOT] (No parent property / element)	refId	M	Alphanumeric	Fixed Length – 35 chars
	origInstId	M	Alphanumeric	Fixed value: UPMS
records	fetched	M	Numeric	Number of records that are returned in the response
	remaning	M	Numeric	No of records that are remaining to be fetched
billPayments. billPayments	billerId	M	Alphanumeric	Fixed Length – 14 chars
	presentmentRefId	M	Alphanumeric	This is the refId of the presentment callback API call for which this payment has been completed by another COU Fixed Length – 35 chars
	dateOfPayment	M	ISODateTime	Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g.2017-02-14T13:10:15+05:30) timestamp in the successful payment response
billPayments. billPayments.mandate	cprn	M	Alphanumeric	Customer Presentment Registration Number corresponding to the bill registration which has been paid. Fixed Length – 25 chars

XML Formatted Request Example

```
<?xml version="1.0" encoding="UTF-8"?>
<upms:EnquiryRequest xmlns:upms="http://upms.org/schema">
  <ParentRefId>HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM</ParentRefId>
  <OrigInstId>OU01</OrigInstId>
  <Records limit="500" />
  <!-- optional -->
</upms:EnquiryRequest>
```

XML Formatted Response Example

```
<?xml version="1.0" encoding="UTF-8"?>
<upms:EnquiryResponse xmlns:upms="http://upms.org/schema">
  <ParentRefId>HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM</ParentRefId>
```

```

<OrigInstId>UPMS</OrigInstId>
<Records fetched="2" remaining="0" />
<BillPayments>
  <BillPayments>
    <BillerId>VODA00000MUM03</BillerId>
    <PresentmentRefId>HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM</PresentmentRefId>
    <DateOfPayment>2016-10-27T10:04:57+05:30</DateOfPayment>
    <Mandate>
      <cprn>AASSW344</cprn>
    </Mandate>
  </BillPayments>
  <BillPayments>
    <BillerId>VODA00000MUM03</BillerId>
    <PresentmentRefId>TENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QP</PresentmentRefId>
    <DateOfPayment>2016-11-28T10:04:57+05:30</DateOfPayment>
    <Mandate>
      <cprn>AASSW355</cprn>
    </Mandate>
  </BillPayments>
</BillPayments>
</upms:EnquiryResponse>

```

JSON Formatted Request Example

```

{
  "parentRefId": "HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM",
  "origInstId": "OU01",
  "records": {
    "limit": "500"
  }
}

```

JSON Formatted Response Example

```

{
  "parentRefId": "HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM",
  "origInstId": "UPMS",
  "records": {
    "remaining": "0",
    "fetched": "2"
  },
  "billPayments": {
    "billPayments": [
      {
        "billerId": "VODA00000MUM03",
        "presentmentRefId": "HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM",
        "dateOfPayment": "2016-10-27T10:04:57+05:30",
        "mandate": {
          "cprn": "AASSW344"
        }
      },
      {
        "billerId": "VODA00000MUM03",
        "presentmentRefId": "TENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QP",
        "dateOfPayment": "2016-11-28T10:04:57+05:30",
        "mandate": {
          "cprn": "AASSW355"
        }
      }
    ]
  }
}

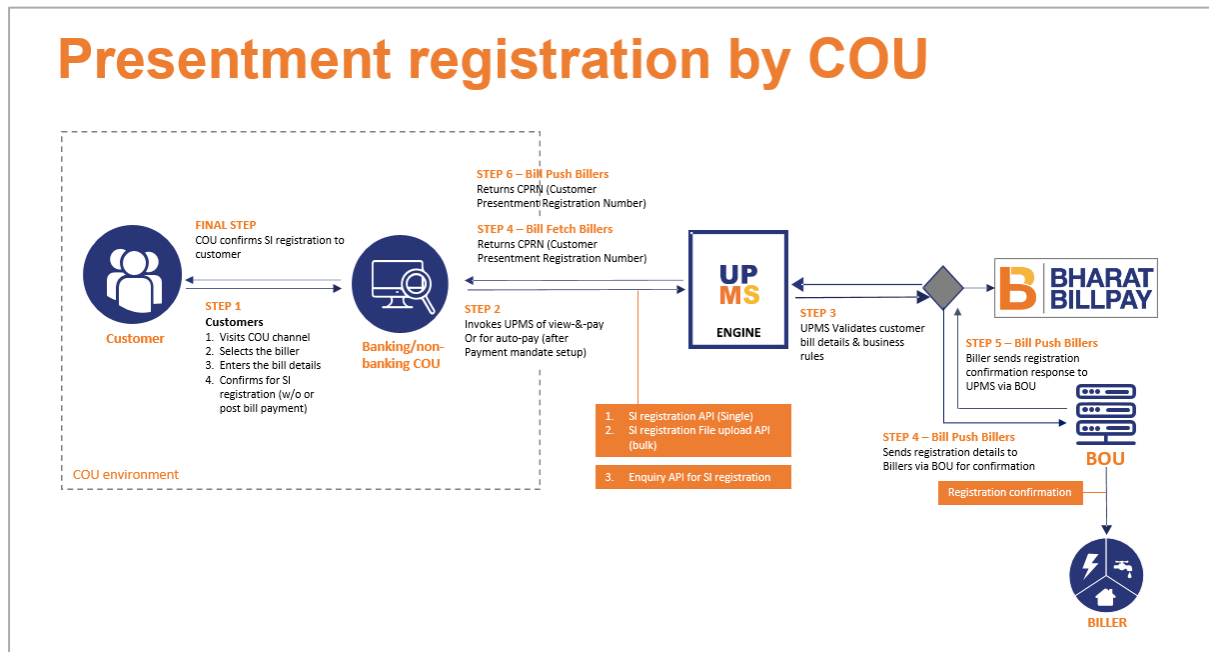
```

[Back to index](#)

Annexure I: Key functional flows

I A: Presentment registration at COU (through their own platform)

The following picture depicts the functional flow of Presentment Registration by Customer through COU own platform.



Sequence of events

1. Customer fills Presentment Registration form (customer details, bill details and payment details) on COU/AI channel and submits. Initiating channels need to take explicit consent from the Customer that they allow BBPSCU to process the data. There has to be a dual confirmation of the customer parameters by customer facilitated by the initiating channel. Assume a customer has already made a payment through a channel and then COU/AI is allowing to register a mandate, in that case dual confirmation may not be required.
2. COU/AI will initiate Presentment Registration API to UPMS system with Customer parameters, bill details & (payment) mandate details.
3. UPMS system to acknowledge the request received.
4. UPMS system to check if registration exists for the same bill details. If yes, then create a new CPRN (COU PRN) and return to the COU system. Else proceed further for new registration.
5. UPMS system to validate the bill details with existing BBPS data or initiate a fetch request to Biller system via BOU.
6. After successful validation, UPMS system generates BPRN (BOU PRN) & provide registration response along with bill details (if available) and CPRN as a callback to the COU. If the presentment of this bill is already registered with auto-pay option with any other COU and is active, then the response to carry a flag indicating the same.

7. Originating channel acknowledges the presentment registration response and also confirms the same to the customer.
8. In case the response has not been received by COU/Participating AI, then they can enquire the same with the UPMS system.

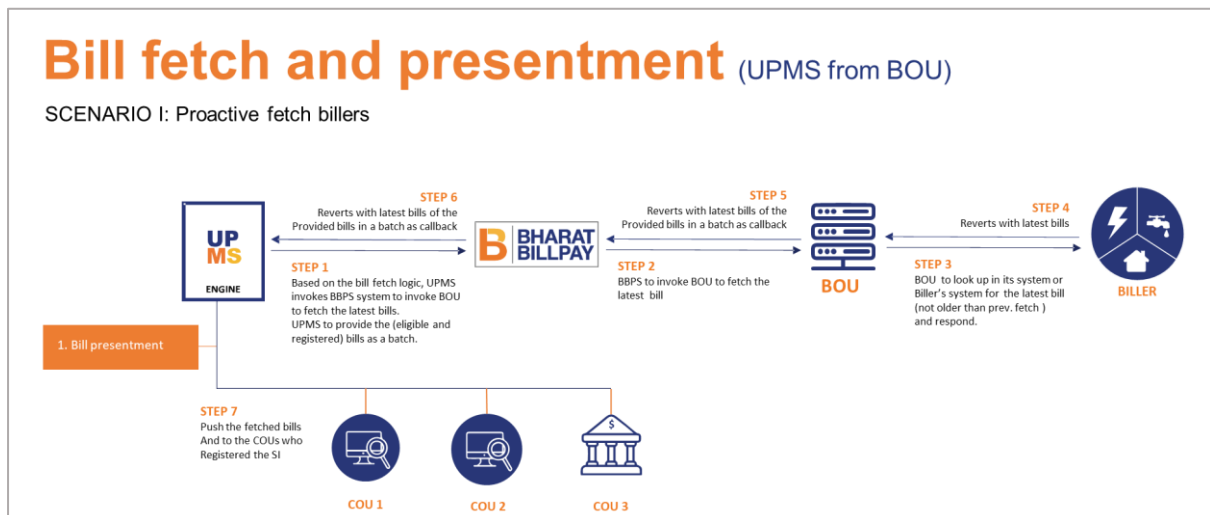
I B: Presentment Registration by Biller

Billers can also offer customers the facility of bill auto-payment through UPMS system.

This section will be detailed further soon.

I C: Proactive Bill fetch and presentment

Once UPMS has registered a bill for presentment, proactive fetches will be fired to respective BOUs through BBPS system based on the defined logic. Fetch to be performed for all the unique bills registered for presentment and is active in the system.



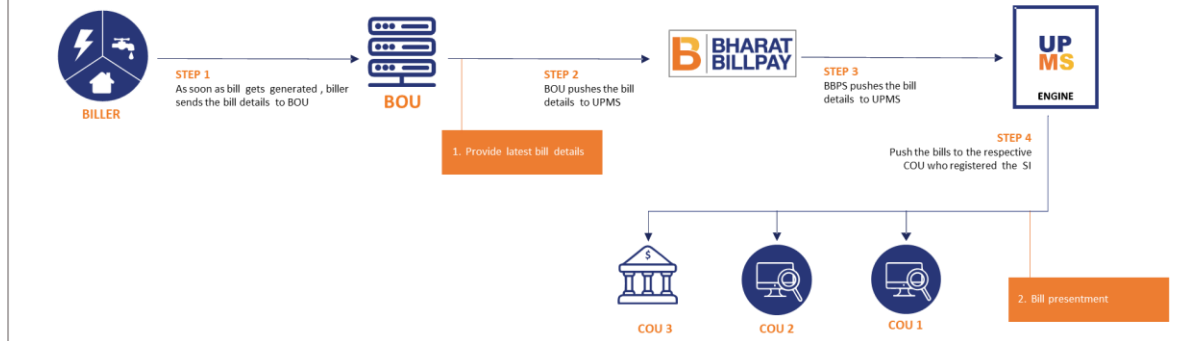
The logic can be built on the basis of bill date, due date, bill period, bill type, configurable value (x) or additional fetch response like next generation date which might be received in the additional info block of fetch response. The logic of proactive fetch trigger can be for a particular category of biller, for a particular biller or for a particular combination of biller and bill type.

I D: New Bill notification by Biller and presentment (Bill Push)

In addition to the fetch option, BBPS system would also have a provision for receiving a call-back from the biller system (via BOU) as and when a new bill is generated.

Bill push and presentment (BOU to UPMS)

SCENARIO II: Bill push billers



In order to send the bill details, biller system needs to get the bill details which have been registered for presentment. Thus the UPMS system shall supply the registered presentment data to biller (via BOUs) through API supporting bulk requests.

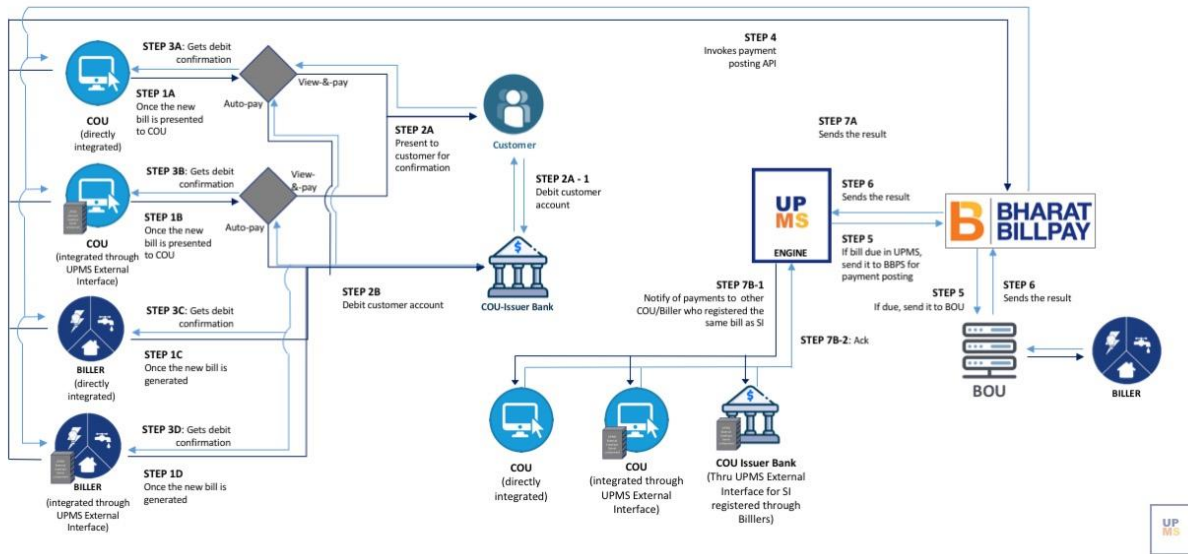
The UPMS system will fetch newly generated bills corresponding to the registered presentments basis the fetch logic as outlined in the previous section or will receive from the Biller/BOU system as call-back. As soon as the new bill is received, UPMS system to trigger an intimation to all the COUs who have registered the concerned bill for presentment.

I E: Call-back to intimate payment completion of a particular bill to other COUs

In cases wherein multiple presentment registrations have been made by different COUs/AIs against same bill and payment is made via one of those COUs, UPMS system should provide call back to all other COUs/AIs (except to the one from where the payment has been made) to update and notify them about payment collection.

Those COUs are not supposed to debit customer account and initiate payment completion request. And in case any of the COU has already debited the customer account, then the refund should be initiated instantly.

Bill Payment Intimation to other COUs



Further subsequent presentment payment requests against present month to be declined at UPMS level to cut down on complaints and disputes.

Error scenario: In case COU system is down and UPMS system did not receive any Ack for the call-back, UPMS system to retry the call-back after a configurable amount of time and for configurable number of times. In case, all repeated attempts to send the call-back fails then a daily (or as configured) report with the failed records to be send to the COU over email.

Annexure II: Ack structures

XML Success ACK

```
<ns2:Ack refId="X7S2GWYEA4LTXGUL0YJIUCPSWHJUVQZEBB2"
api="PRESENTMENT_ENQUIRY_REQUEST"
ts="2022-02-07T13:13:48+05:30"
RspCd="Successful"
xmlns:ns2=http://upms.org/schema
xmlns:ns3=http://bbps.org/schema/>
```

XML Failure ACK

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:Ack api="NOT_FOUND" ts="2022-02-07T21:18:43+05:30" RspCd="VALIDATION_ERR"
xmlns:ns2=http://upms.org/schema xmlns:ns3=http://bbps.org/schema>
  <errorMessages>
    <errorCd>ERR004</errorCd>
    <errorDtl>Root Tag not Found</errorDtl>
  </errorMessages>
</ns2:Ack>
```

JSON Success ACK

```
{
  "refId" : "XWHTDHNLTBDLSVLEJYNMCMZMGGO20551448",
  "api" : "PRESENTMENT_REGISTRATION_REQUEST",
  "ts" : "2022-02-24T14:48:29+05:30",
  "rspCd" : "Successful"
}
```

JSON Failure ACK

```
{
  "errorMessages": [
    {
      "errorCd": "EXP002",
      "errorDtl": "The request is not Valid JWS Object"
    }
  ],
  "refId": null,
  "api": "NOT_FOUND",
  "ts": "2022-02-07T21:27:09+05:30",
  "rspCd": "VALIDATION_ERR",
  "cprn": null
}
```

Annexure III: API Error Codes Description

CODE	REASON
COU001	Send Failed to COU
BBP001	Send Failed to BBPS
ERR002	ERROR
ERR003	REQUEST XML ROOT NOT VALID
ERR004	Root Tag not Found
ERR005	Originating Inst not Found
ERR006	Certificate not found
ERR007	Signature error
ERR008	Signature mismatch
ERR009	Request Not Valid
ERR011	The request is duplicate
ERR013	Formation is not proper
ERR014	Request Ref Id does not match with URL Ref ID
ERR015	Request Ref Id missing
ERR016	Request Ref Id missing
ERR017	The Request not found
ERR019	OrigInstId missing
ERR020	AgentId missing
ERR021	BillerId missing
ERR022	Ts missing
ERR023	Ts should be in ISO_ZONE format
ERR024	Duplicate RefId

ERR027	Request URL Ref ID missing
ERR031	This Request can't be proceeded beyond the specified time
ERR032	Requested Number of records exceeds the limit
ERR033	Signature not present
ERR034	OrigInstId tag is required
ERR035	origInstId element is required
ERR036	Mandate missing
ERR037	IssuerId cannot be present
ERR038	AgentId cannot be present
ERR039	IssuerId missing
ERR040	origInst missing
ERR041	Atleast Customer or Mandate must be present
ERR042	BillerId cannot be present
ERR043	Cprn missing
ERR044	Cprn Not Valid
ERR045	Bprn Not Valid
ERR046	Bprn cannot be present
ERR047	Cprn cannot be present
ERR048	Bprn missing
ERR049	ReasonCode missing
ERR050	ReasonCode length must be 4
ERR051	Parameters missing
ERR052	OrigInstId cannot be present
ERR053	Atleast one Parameter must be present
ERR054	Multiple Registration not supported
ERR055	Registration not supported
ERR056	Registration txn does not exist
ERR057	Reason missing
ERR058	Customer Details missing
ERR059	Auth Details missing
ERR060	Ts gap more than acceptable tolerance
ERR061	Ts cannot be in future
ERR062	PresentmentRegRefId Fixed Length 35
ERR063	Auth Details AccValidationRefNum missing
ERR064	Auth Details AccHolderName missing
ERR065	Auth Details AccType missing
ERR066	Auth Details AccValidationRefNum must be Alphanumeric with max length 100
ERR067	Auth Details AccHolderName must be Alphanumeric with max length 100
ERR068	Auth Details AccType must be Alphanumeric with max length 100
ERR069	: Length should be in the range:
ERR070	Invalid ReasonCode
ERR071	PresentmentRegRefId Not Valid
EXP001	The request is not Valid
EXP002	The request is not Valid JWS Object
HED001	Head mandatory
HED002	Head tag origRefId required

REF001	RefId Fixed Length 35
REF002	RefId must be Alphanumeric
REF003	Invalid UPMS RefId
ORG001	Originating Inst Fixed Length 4
ORG002	Originating Inst must be Alphanumeric
ORG003	OriginInstId Invalid
ORG004	OriginInstId cannot be bou id
ISR001	IssuerId Fixed Length 4
ISR002	IssuerId must be Alphanumeric
ISR003	IssuerId Invalid
ISR004	IssuerId cannot be bou id
BLR001	BillerId Fixed Length 14
BLR002	BillerId must be Alphanumeric
BLR003	BillerId Invalid
BLR004	Biller Mandatory
BLR005	Biller tag id attribute mandatory
BLR006	Bill Push not enabled against Biller
BDT001	BillDetails block in Presentment Request is not matching with actual Registration BillDetails block
CUS001	Customer mandatory
CUS002	Customer mobile mandatory
CUS003	Customer mobile number should be numeric, Minimum length is 6 and maximum is 20
CUS007	Customer EMAIL Format should be like test@testmail.com
CUS009	Customer AADHAAR Invalid
CUS010	CustomerDetails Mobile Number should not be starting with zero
CUS011	Customer mobile number should be numeric, Fixed length 10 and should not be starting with zero
CUS012	CustomerDetails cannot be empty
BPR001	BillerParams mandatory
BPR002	BillerParams tag mandatory
BPR003	BillerParams tag name/value cannot be blank
BPR004	BillerParams tag names duplicate
BPR005	Mandatory BillerParams tag(s)not present
BPR006	BillerParams tag must be numeric
BPR007	BillerParams tag must be alphanumeric
BPR008	Optional BillerParams tag(s)invalid
BPR009	Tag value of BillerParams doesn't match any of the default values
CPR001	CustomerParams mandatory
CPR002	CustomerParams tag Mandatory
CPR003	CustomerParams tag name/value cannot be blank
CPR004	CustomerParams tag names duplicate
CPR005	Mandatory CustomerParams tag(s)not present
CPR006	CustomerParams tag must be numeric
CPR007	CustomerParams tag must be alphanumeric
CPR008	Optional CustomerParams tag(s)invalid
CPR009	Tag value of CustomerParams doesn't match any of the default values

CPR010	Required CustomerParam tag(s)not present
AGT001	AgentId Invalid
AGT002	Agent Id should be AlphaNumeric of Fixed length 20
AGT003	OriginStd/IssuerId and AgentId Relation not valid
AGT004	Physical agent cannot use an electronic channel
AGT005	Electronic agent cannot use a physical channel
DEV001	DeviceInfo mandatory
DEV002	BillerParams tag mandatory
DEV003	DeviceInfo tag name/value cannot be blank
DEV004	DeviceInfo Tag value should be INT/INTB/MOB/MOBB/POS/MPOS/ATM/KIOSK/BNKBRNCH/AGT/BSC for INITIATING_CHANNEL
DEV005	Tag in DeviceInfo does not Required
DEV006	Tag in DeviceInfo Required
DEV007	DeviceInfo Tag IP value Mandatory
DEV008	DeviceInfo IP value Invalid
DEV009	DeviceInfo Tag MAC value Mandatory
DEV010	DeviceInfo MAC value Invalid
DEV011	DeviceInfo Tag IMEI value Mandatory
DEV012	DeviceInfo Tag OS value Mandatory
DEV013	DeviceInfo OS value Min length 1, Max length 20
DEV014	DeviceInfo OS value should be AlphaNumeric
DEV015	DeviceInfo Tag APP value Mandatory
DEV016	DeviceInfo APP value Min length 1, Max length 20
DEV017	DeviceInfo APP value should be AlphaNumeric
DEV018	DeviceInfo Tag TERMINAL_ID value Mandatory
DEV019	DeviceInfo TERMINAL_ID value Min length 1, Max length 10
DEV020	DeviceInfo TERMINAL_ID value should be Numeric
DEV021	DeviceInfo Tag MOBILE Mandatory
DEV022	DeviceInfo MOBILE should not be starting with zero
DEV023	DeviceInfo MOBILE should be Numeric, Fixed length is 10
DEV024	DeviceInfo MOBILE should be Numeric, Fixed length 10 and should not be starting with zero
DEV025	DeviceInfo MOBILE value does not match with the Agent MDM data
DEV026	DeviceInfo Tag POSTAL_CODE value Mandatory
DEV027	DeviceInfo POSTAL_CODE value does not match with the Agent MDM data
DEV028	DeviceInfo Tag IFSC value Mandatory
DEV029	DeviceInfo IFSC value Invalid
DEV030	DeviceInfo GEOCODE length of 4 places after decimal for latitude / longitude
DEV035	DeviceInfo GEOCODE Latitude Value Should NumericDecimal
DEV036	DeviceInfo GEOCODE Longitude Value Should minimum 4 digits(after decimal
DEV037	DeviceInfo GEOCODE Longitude Value Should NumericDecimal
DEV038	DeviceInfo GEOCODE Longitude Value Should minimum 4 digits(after decimal
DEV039	DeviceInfo GEOCODE Latitude invalid
DEV040	DeviceInfo GEOCODE Longitude invalid
DEV041	DeviceInfo GEOCODE attribute value does not match with the Agent MDM data

DEV042	DeviceInfo GEOCODE value invalid
DEV043	UPMS PaymentChannel not configured in Agent
MND001	RegistrationType mandatory
MND002	BillPeriod mandatory
MND003	ToDate format not valid
MND004	DebitInfo mandatory for AUTO_PAY
MND005	RegistrationType invalid
MND006	BillPeriod invalid
MND007	DebitInfo Type mandatory
MND008	DebitInfo Amount mandatory
MND009	DebitInfo Type invalid
MND010	DebitInfo Amount format invalid, max 999999999
MND011	DebitInfo Currency format should be numeric with fixed length 3
MND012	DebitInfo PaymentMode mandatory
MND013	DebitInfo PaymentMode invalid
MND014	DebitInfo DebitDate format must be dd-Mmm and must be valid date
MND015	Presentment Registration already exists
MND016	Presentment Registration does not exist
MND017	DebitInfo PaymentMode cannot be present
MND018	DebitInfo Currency cannot be present
MND019	Registration is not biller initiated
MND020	DebitInfo DebitDate mandatory
MND021	DebitInfo Amount exceeded for AUTO_PAY upper limit
MND022	ToDate must be in future
MND023	ToDate must be 30 days future from today
MND024	DebitInfo DebitDate cannot be after ToDate
MND025	UPMS PaymentMode not configured in Agent
BRP001	BillerResponse Mandatory
BRP002	BillerResponse tag customerName attribute mandatory
BRP020	BillerResponse Customer Name Invalid Format
BRP003	BillerResponse tag customerName attribute max length of 100 and value may be Alphanumericspecial
BRP004	BillerResponse tag amount attribute mandatory
BRP027	BillerResponse amount Min length 1, Max length 18
BRP005	BillerResponse tag amount attribute value should be Numeric
BRP006	BillerResponse tag dueDate attribute mandatory
BRP007	BillerResponse dueDate must be ISO_DATE format
BRP010	BillerResponse BillDate Mandatory
BRP025	BillerResponse BillDate Must be in ISO_DATE Date Format
BRP033	BillerResponse BillDate Should Not Be Future Date
BRP026	BillerResponse tag billDate must be before dueDate
BRP012	BillerResponse tag billNumber attribute mandatory
BRP013	BillerResponse BillNumber Min length 1, Max length 35
BRP038	BillerResponse BillNumber Should be Alphanumeric
BRP014	BillerResponse tag billPeriod attribute mandatory

BRP015	BillerResponse tag billPeriod attribute max length of 35 and value must be DAILY/WEEKLY/BIMONTHLY/MONTHLY/QUARTERLY/HALFYEARLY/YEARLY/ASPRESENTED
BRP016	BillerResponse Tag name Mandatory
BRP017	BillerResponse Tag name Must Be AlphaNumeric
BRP018	BillerResponse Tag value Mandatory
BRP019	BillerResponse Tag value Numeric, Min length 1, Max length 18
BIN001	BillerInfo Mandatory
BIN002	BillerInfo tag customerName attribute mandatory
BIN003	BillerInfo tag customerName attribute max length of 100 and value may be AlphanumericSpecial
BIN004	BillerInfo tag amount attribute mandatory
BIN005	BillerInfo tag amount attribute value should be Numeric
BIN006	BillerInfo tag dueDate attribute mandatory
BIN007	BillerInfo dueDate must be ISO_DATE format
BIN010	BillerInfo BillDate Mandatory
BIN012	BillerInfo tag billNumber attribute mandatory
BIN013	BillerInfo BillNumber Min length 1, Max length 35
BIN014	BillerInfo tag billPeriod attribute mandatory
BIN015	BillerInfo tag billPeriod attribute max length of 35 and value may be AlphanumericSpecial
BIN016	BillerInfo Tag name Mandatory
BIN017	BillerInfo Tag name max length of 255 and value Must Be AlphaNumeric
BIN018	BillerInfo Tag value Mandatory
BIN019	BillerInfo Tag value Numeric, Min length 1, Max length 18
BIN020	BillerInfo Customer Name Invalid Format
BIN025	BillerInfo BillDate Must be in ISO_DATE Date Format
BIN026	BillerInfo tag billDate must be before dueDate
BIN027	BillerInfo amount Min length 1, Max length 18
BIN031	BillerInfo Tag Not valid for QuickPay
BIN033	BillerInfo BillDate Should Not Be Future Date
BIN038	BillerInfo BillNumber Should be Alphanumeric
BIN040	Tag Value Should be Numeric as per MDM
BIN041	Tag Value Should be AlphaNumeric as per MDM
BIN042	:Unsupported Tag present
BIN043	Tag is Invalid or Duplicate
BIN044	Mandatory Tag(s) Not Present
BIN045	: Tag value must be Min length 1, Max length 18
MDT001	Mandate Mandatory
MDT002	BPRN value Mandatory
MDT003	BPRN value must be Min length 20, Max length 30
AIN002	Tag Value Should be Numeric as per MDM
AIN003	Tag Value Should be AlphaNumeric as per MDM
AIN004	:Unsupported Tag present
AIN005	Tag is Invalid or Duplicate
AIN006	Mandatory Tag(s) Not Present
AIN007	: Value Should be less than 255 character
PVE001	Presentment Registration not valid

PVE002	Bill Presentment not present
PVE003	Duplicate payment request
RCR001	BillerRefNum must be Alphanumeric

Annexure IV: Generic Integration guidelines

For all Integrations, BBPOUS must provide use below HTTP Method.

- HTTP Method – POST

Request Headers

The following are the Generic Request Headers that need to be passed while Integrating the UPMS Application.

Key	Value (JSON-based)	Value (XML-based)	Condition
Content-Type	application/json	application/xml	M
Accept	application/json	application/xml	M