

Circular No: NPCI/2022-23/BBPS/016

20<sup>th</sup> March, 2023

To,  
All BBPOUs  
Bharat Bill Payment System,  
NPCI Bharat BillPay Ltd.

Respected Sir/Madam,

### API Specifications for Multiple Invoicing Functionality

Bharat Bill Payment System had published an Approach Document for B2B category from its official communication channel on 5<sup>th</sup> April 2022.

Bharat Bill Payment System had introduced commercials for B2B Category in the Circular Number: **NPCI/2021-22/BBPS/012** dated **16 February 2022** on **Bharat Bill Payment System: Interchange & CCF of all Biller Categories**.

In order to facilitate product requirements of Multiple Invoicing (used in B2B and other such relevant categories) it is necessary to modify certain API specifications of Bharat Bill Payment System. Please take a note of the following changes in the API specifications for the above-mentioned functionality.

#### Background:

This functionality will be able to support multiple invoices in single fetch & payment response, which would be used in B2B and other such relevant categories.

#### Key Modifications:

##### **Multiple Invoicing Functionality:**

Depending on nature of the business, majority of sellers supply variety of goods or services to its buyers on weekly/fortnightly or monthly basis. Credit cycle also varies from business to business. In order to cater to these needs, Bharat Bill Payment System has introduced Multiple Invoicing Functionality.

This functionality will facilitate fetch & payment of single/multiple invoices within single request and response.

The functionality will also support partial payments of individual invoices.

##### **Biller Fetch MDM API**

Categories like B2B Payments can be sub categorised under various industry specific domains such as Pharma, FMCG, Automobile, Electronics etc. In order to provide under friendly customer experience, it is necessary to sub categorise the billers under B2B Category.

- New attribute "**billerSubCategoryName**" has been introduced in BillerFetch API for identifying Biller Subcategory.

Addition of 'LIST' in Biller Response Type

- New Enum "**LIST**" has been added in "**BillerResponsetype**" to identify if this biller returns Array of BillerResponse Tags.

NPCI Bharat BillPay Limited

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Website: [www.bharatbillpay.com](http://www.bharatbillpay.com)

CIN: U67190MH2020PLC351595

**BillFetch Response API**

For all the billers which support the multiple invoice functionality, multiple “bbps:billerResponseType” will be returned in the Bill Fetch Response.

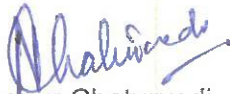
**BillPayment Request API**

Amount breakup tag “AmountBreakUp” has been introduced to capture the amount wise breakup of all individual Invoices

The updated API changes are available in testing and production environment. We expect the implementation of all the above API changes by the BBPOUs to be completed within 60 calendar days from the date of release of this circular.

BBPOUs are requested to take a note of the above, make necessary arrangements as appropriate and bring this notice of the concerned officials, Service providers, Sponsor bank wherever applicable.

Yours Sincerely,

A handwritten signature in blue ink, appearing to read 'Noopur Chaturvedi'.

Noopur Chaturvedi  
Bharat Bill Payment System,  
NPCI Bharat BillPay Ltd.

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## API Specifications

### BillFetchRequest:

No change

### BillFetchResponse:

To allow multiple bbps:billerResponseType.

```
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema
  xmlns:xs="http://www.w3.org/2001/XMLSchema"
  xmlns:bbps="http://bbps.org/schema" targetNamespace="http://bbps.org/schema"
  elementFormDefault="unqualified" attributeFormDefault="unqualified">
  <xs:include schemaLocation="BBPS-Common.xsd" />
  <xs:element name="BillFetchResponse" type="bbps:BillFetchResponseType">
    <xs:annotation>
      <xs:documentation>BBPS Bill Fetch Response</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="BillFetchResponseType">
    <xs:sequence>
      <xs:element type="bbps:headType" name="Head" minOccurs="1"
maxOccurs="1" />
      <xs:element type="bbps:reasonType" name="Reason" minOccurs="1"
maxOccurs="1" />
      <xs:element type="bbps:txnType" name="Txn" minOccurs="1"
maxOccurs="1" />
      <xs:element type="bbps:billDetailsType" name="BillDetails" minOccurs="1"
maxOccurs="1" />
      <xs:element type="bbps:billerResponseType" name="BillerResponse"
minOccurs="0" maxOccurs="unbounded" />
      <xs:element type="bbps:billerPlanResponseType"
name="BillerPlanResponse" minOccurs="0" maxOccurs="1" />
      <!-- Mutual Fund - Part 2 -->
      <xs:element type="bbps:additionalInfoType" name="AdditionalInfo"
minOccurs="0" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
</xs:schema>
```

### BillPaymentRequest:

Change in AmountType to capture Invoice Numbers. Please refer Bbps-common.xsd in the last section.

```
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema
  xmlns:xs="http://www.w3.org/2001/XMLSchema"
  xmlns:bbps="http://bbps.org/schema" targetNamespace="http://bbps.org/schema"
  elementFormDefault="unqualified" attributeFormDefault="unqualified">
  <xs:include schemaLocation="BBPS-Common.xsd" />
```

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```

<xs:element name="BillPaymentRequest" type="bbps:BillPaymentRequestType">
  <xs:annotation>
    <xs:documentation>BBPS Bill Payment Request</xs:documentation>
  </xs:annotation>
</xs:element>
<xs:complexType name="BillPaymentRequestType">
  <xs:sequence>
    <xs:element type="bbps:headType" name="Head" minOccurs="1"
maxOccurs="1" />
    <xs:element type="bbps:analyticsType" name="Analytics" minOccurs="0"
maxOccurs="1" />
    <xs:element type="bbps:txnType" name="Txn" minOccurs="1"
maxOccurs="1" />
    <xs:element type="bbps:customerDtlsType" name="Customer"
minOccurs="1" maxOccurs="1" />
    <xs:element type="bbps:agentType" name="Agent" minOccurs="1"
maxOccurs="1" />
    <xs:element type="bbps:billDetailsType" name="BillDetails" minOccurs="1"
maxOccurs="1" />
    <xs:element type="bbps:planDetailsType" name="PlanDetails"
minOccurs="0" maxOccurs="1" />
    <!-- Prepaid Recharge -->
    <xs:element type="bbps:billerResponseType" name="BillerResponse"
minOccurs="0" maxOccurs="unbounded" />
    <xs:element type="bbps:additionalInfoType" name="AdditionalInfo"
minOccurs="0" maxOccurs="1" />
    <xs:element type="bbps:pmtMtdType" name="PaymentMethod"
minOccurs="1" maxOccurs="1" />
    <xs:element type="bbps:amountType" name="Amount" minOccurs="1"
maxOccurs="1" />
    <xs:element type="bbps:pymntInfType" name="PaymentInformation"
minOccurs="1" maxOccurs="1" />
  </xs:sequence>
</xs:complexType>
</xs:schema>

```

### BillPaymentResponse:

To allow multiple bbps:billerResponseType.

```

<?xml version="1.0" encoding="UTF-8"?>
<xs:schema
  xmlns:xs="http://www.w3.org/2001/XMLSchema"
  xmlns:bbps="http://bbps.org/schema" targetNamespace="http://bbps.org/schema"
  elementFormDefault="unqualified" attributeFormDefault="unqualified">
  <xs:include schemaLocation="BBPS-Common.xsd" />
  <xs:element name="BillPaymentResponse" type="bbps:BillPaymentResponseType">
    <xs:annotation>
      <xs:documentation>BBPS Bill Fetch Response</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="BillPaymentResponseType">
    <xs:sequence>
      <xs:element type="bbps:headType" name="Head" minOccurs="1"
maxOccurs="1" />
      <xs:element type="bbps:reasonType" name="Reason" minOccurs="1"

```

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```

maxOccurs="1" />
maxOccurs="1" />
maxOccurs="1" />
<xs:element type="bbps:txnType" name="Txn" minOccurs="1"
<xs:element type="bbps:billDetailsType" name="BillDetails" minOccurs="1"
<xs:element type="bbps:billerResponseType" name="BillerResponse"
minOccurs="0" maxOccurs="unbounded" />
<xs:element type="bbps:billerPlanResponseType"
name="BillerPlanResponse" minOccurs="0" maxOccurs="1" />
<xs:element type="bbps:additionalInfoType" name="AdditionalInfo"
minOccurs="0" maxOccurs="1" />
</xs:sequence>
</xs:complexType>
</xs:schema>

```

## 402 Response:

To allow multiple bbps:billerResponseType.

```

<?xml version="1.0" encoding="UTF-8"?>
<xs:schema
  xmlns:xs="http://www.w3.org/2001/XMLSchema"
  xmlns:bbps="http://bbps.org/schema" targetNamespace="http://bbps.org/schema"
  elementFormDefault="unqualified" attributeFormDefault="unqualified">
  <xs:include schemaLocation="BBPS-Common.xsd" />
  <xs:element name="TxnStatusResponse" type="bbps:TxnStatusResponse">
    <xs:annotation>
      <xs:documentation>402 API Response</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="TxnStatusResponse">
    <xs:sequence>
      <xs:element type="bbps:headType" name="Head" minOccurs="1"
maxOccurs="1" />
      <xs:element type="bbps:reasonType" name="Reason" minOccurs="1"
maxOccurs="1" />
      <xs:element type="bbps:txnType" name="Txn" minOccurs="1"
maxOccurs="1" />
      <xs:element type="bbps:billDetailsType" name="BillDetails" minOccurs="1"
maxOccurs="1" />
      <xs:element type="bbps:billerResponseType" name="BillerResponse"
minOccurs="1" maxOccurs="unbounded" />
      <xs:element type="bbps:billerPlanResponseType"
name="BillerPlanResponse" minOccurs="0" maxOccurs="1" />
      <!-- Prepaid Recharge-->
      <xs:element type="bbps:additionalInfoType" name="AdditionalInfo"
minOccurs="0" maxOccurs="1" />
      <!-- BBPSREQ-25 -->
    </xs:sequence>
  </xs:complexType>
</xs:schema>

```

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## BBPS-Common.xsd

AmountBreakUp Tag has been introduced to provide invoice level amount breakup

```

<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema"
  xmlns:bbps="http://bbps.org/schema" targetNamespace="http://bbps.org/schema"
  elementFormDefault="unqualified" attributeFormDefault="unqualified">

  <xs:simpleType name="custIdentityConstant">
    <xs:restriction base="xs:string">
      <xs:enumeration value="EMAIL" />
      <xs:enumeration value="PAN" />
      <xs:enumeration value="AADHAAR" />
      <xs:enumeration value="ACCOUNT_HOLDER_NAME" /> <!-- Mutual
Fund - Part 2 -->
      <xs:enumeration value="ACCOUNT_TYPE" />
    </xs:restriction>
  </xs:simpleType>
  <!-- change for version 8 -->
  <xs:simpleType name="transactionType">
    <xs:restriction base="xs:string">
      <xs:enumeration value="FORWARD TYPE REQUEST" />
      <xs:enumeration value="REVERSAL TYPE REQUEST" />
      <xs:enumeration value="FORWARD TYPE RESPONSE" />
      <xs:enumeration value="REVERSAL TYPE RESPONSE" />
    </xs:restriction>
  </xs:simpleType>
  <xs:simpleType name="deviceTagNameType">
    <xs:restriction base="xs:string">
      <xs:enumeration value="MOBILE" />
      <xs:enumeration value="GEOCODE" />
      <xs:enumeration value="POSTAL_CODE" />
      <xs:enumeration value="IP" />
      <xs:enumeration value="INITIATING_CHANNEL" />
      <xs:enumeration value="TERMINAL_ID" />
      <xs:enumeration value="IMEI" />
      <xs:enumeration value="IFSC" />
      <xs:enumeration value="MAC" />
      <xs:enumeration value="OS" />
      <xs:enumeration value="APP" />
    </xs:restriction>
  </xs:simpleType>

  <xs:simpleType name="initiatingChannelType">
    <xs:restriction base="xs:string">
      <xs:enumeration value="INT" />
      <xs:enumeration value="MOB" />
      <xs:enumeration value="POS" />
      <xs:enumeration value="KIOSK" />
      <xs:enumeration value="MPOS" />
      <xs:enumeration value="ATM" />
      <xs:enumeration value="BNKBRNCH" />
    </xs:restriction>
  </xs:simpleType>

```

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```
<xs:simpleType name="qckPayType">
  <xs:restriction base="xs:string">
    <xs:enumeration value="Yes" />
    <xs:enumeration value="No" />
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="spltpayType">
  <xs:restriction base="xs:string">
    <xs:enumeration value="Yes" />
    <xs:enumeration value="No" />
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="offUsPayType">
  <xs:restriction base="xs:string">
    <xs:enumeration value="Yes" />
    <xs:enumeration value="No" />
  </xs:restriction>
</xs:simpleType>

<!-- Prepaid Recharge -->
<xs:simpleType name="planType">
  <xs:restriction base="xs:string">
    <xs:enumeration value="NEW" />
    <xs:enumeration value="EXISTING" />
    <xs:enumeration value="RECOMMENDED" />
    <xs:enumeration value="CURATED" />
    <xs:enumeration value="ACTIVATED" />
  </xs:restriction>
</xs:simpleType>

<!-- For Fetch Reutilization -->
<xs:simpleType name="siTxnType">
  <xs:restriction base="xs:string">
    <xs:enumeration value="Yes" />
    <xs:enumeration value="No" />
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="analyticsFetchTypeInstance">
  <xs:restriction base="xs:string">
    <xs:enumeration value="FETCHREQUESTSTART" />
    <xs:enumeration value="FETCHREQUESTEND" />
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="analyticsPaymentTypeInstance">
  <xs:restriction base="xs:string">
    <xs:enumeration value="PAYREQUESTSTART" />
    <xs:enumeration value="PAYREQUESTEND" />
  </xs:restriction>
</xs:simpleType>

<!-- change for UPMS -->
<xs:simpleType name="upmsTxnType">
  <xs:restriction base="xs:string">
    <xs:enumeration value="PRESENTMENT_REGISTRATION" />
    <xs:enumeration value="BILL_PRESENTMENT" />
  </xs:restriction>
</xs:simpleType>
```

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```

        <xs:enumeration value="BILL_PAYMENT" />
    </xs:restriction>
</xs:simpleType>

<xs:complexType name="headType">
    <xs:attribute type="xs:string" name="ver" use="required" />
    <xs:attribute type="xs:string" name="ts" use="required" />
    <xs:attribute type="xs:string" name="origInst" use="required" />
    <xs:attribute type="xs:string" name="refld" use="required" />
    <xs:attribute type="xs:string" name="origRefld" use="optional" />
    <!-- For Fetch Reutilization -->
    <xs:attribute type="bbps:siTxnType" name="siTxn" use="optional" />
</xs:complexType>

<xs:complexType name="analyticsType">
    <xs:sequence>
        <xs:element name="Tag" maxOccurs="2" minOccurs="2">
            <xs:complexType>
                <xs:attribute type="xs:string" name="name"
                    use="required" />
                <xs:attribute type="xs:string" name="value" use="required"
            />
            </xs:complexType>
        </xs:element>
    </xs:sequence>
</xs:complexType>

<xs:complexType name="riskScoresType">
    <xs:sequence>
        <xs:element name="Score" maxOccurs="unbounded" minOccurs="0">
            <xs:complexType>
                <xs:attribute type="xs:string" name="provider"
                    use="required" />
                <xs:attribute type="xs:string" name="type" use="required"
            />
                <xs:attribute type="xs:string" name="value" use="required"
            />
            </xs:complexType>
        </xs:element>
    </xs:sequence>
</xs:complexType>

<xs:complexType name="txnType">
    <xs:sequence>
        <xs:element type="bbps:riskScoresType" name="RiskScores"
            minOccurs="0" maxOccurs="1" />
    </xs:sequence>
    <xs:attribute type="xs:string" name="ts" use="required"/>
    <!-- type mandatory and used for payment. Also used for presentment requests for
    marking CANCELLATION requests -->
    <xs:attribute type="xs:string" name="type" use="optional"/>
    <!-- msgld mandatory for fetch and payment -->
    <xs:attribute type="xs:string" name="msgld" use="optional"/>
    <!-- txnReferenceId mandatory and used only for payment -->
    <xs:attribute type="xs:string" name="txnReferenceId" use="optional"/>
    <!-- xchangeld mandatory and used only for CMS -->

```

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```

<xs:attribute type="xs:string" name="xchangelid" use="optional"/>
<!-- BBPSQR starts -->
<xs:attribute type="bbps:directBillChannelType" name="directBillChannel"
use="optional" />
<xs:attribute type="xs:string" name="directBillContentId" use="optional"/>
<!-- BBPSQR ends -->
<!-- PaymentRefId Changes starts -->
<!-- paymentRefId mandatory and used only for payment -->
<xs:attribute type="xs:string" name="paymentRefId" use="optional"/>
<!-- PaymentRefId Changes starts -->
</xs:complexType>

<!-- BBPSQR -->
<xs:simpleType name="directBillChannelType">
  <xs:restriction base="xs:string">
    <xs:enumeration value="L1QR"/>
    <xs:enumeration value="L2QR"/>
    <xs:enumeration value="L3QR"/>
    <xs:enumeration value="L1PL"/>
    <xs:enumeration value="L2PL"/>
    <xs:enumeration value="L3PL"/>
  </xs:restriction>
</xs:simpleType>

<xs:complexType name="customerDtIsType">
  <xs:sequence>
    <xs:element name="Tag" maxOccurs="unbounded"
minOccurs="0">
      <xs:complexType>
        <xs:attribute type="xs:string" name="name"
use="required" />
        <xs:attribute type="xs:string" name="value"
use="required" />
      </xs:complexType>
    </xs:element>
  </xs:sequence>
  <xs:attribute type="xs:string" name="mobile" use="required" />
</xs:complexType>

<xs:complexType name="deviceType">
  <xs:sequence>
    <xs:element name="Tag" maxOccurs="unbounded" minOccurs="1">
      <xs:complexType>
        <xs:attribute type="bbps:deviceTagNameType"
name="name" use="required" />
        <xs:attribute type="xs:string" name="value" use="required"
/>
      </xs:complexType>
    </xs:element>
  </xs:sequence>
</xs:complexType>

<xs:complexType name="agentType">
  <xs:sequence>
    <xs:element type="bbps:deviceType" name="Device" />
  </xs:sequence>

```

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```

        <xs:attribute type="xs:string" name="id" use="required" />
    </xs:complexType>

    <xs:complexType name="billerType">
        <xs:attribute type="xs:string" name="id" use="required" />
    </xs:complexType>

    <xs:complexType name="customerParamsType">
        <xs:sequence>
            <xs:element name="Tag" maxOccurs="unbounded" minOccurs="1">
                <xs:complexType>
                    <xs:attribute type="xs:string" name="name"
use="required" />
                    <xs:attribute type="xs:string" name="value" use="required"
/>
                </xs:complexType>
            </xs:element>
        </xs:sequence>
    </xs:complexType>

    <!-- Prepaid Recharge starts -->
    <xs:complexType name="planInfoType">
        <xs:sequence>
            <xs:element name="Tag" maxOccurs="unbounded" minOccurs="1">
                <xs:complexType>
                    <xs:attribute type="xs:string" name="name"
use="required" />
                    <xs:attribute type="xs:string" name="value" use="required"
/>
                </xs:complexType>
            </xs:element>
        </xs:sequence>
    <xs:attribute type="bbps:planType" name="type" use="required" />
    </xs:complexType>

    <xs:complexType name="planDetailsType">
        <xs:sequence>
            <xs:element name="PlanDetail" type="bbps:planDetailType"
maxOccurs="unbounded" minOccurs="1" />
        </xs:sequence>
    </xs:complexType>

    <xs:complexType name="planDetailType">
        <xs:sequence>
            <xs:element name="Tag" maxOccurs="unbounded" minOccurs="1">
                <xs:complexType>
                    <xs:attribute type="xs:string" name="name"
use="required" />
                    <xs:attribute type="xs:string" name="value" use="required"
/>
                </xs:complexType>
            </xs:element>
        </xs:sequence>
        <xs:attribute type="bbps:planType" name="type" use="required" />
        <xs:attribute type="xs:string" name="id" use="required" />
    </xs:complexType>

```

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```

<!-- Prepaid Recharge ends -->

<xs:complexType name="billDetailsType">
  <xs:sequence>
    <xs:element type="bbps:billerType" name="Biller" minOccurs="1"
maxOccurs="1" />
    <xs:element type="bbps:customerParamsType" name="CustomerParams"
minOccurs="1" maxOccurs="1" />
  </xs:sequence>
</xs:complexType>

<!-- Modified by Nancy K on 17-SEP-2019 ( For New categories other than due amount all are
optional ) -->
<xs:complexType name="billerResponseType">
  <xs:sequence>
    <xs:element name="Tag" maxOccurs="unbounded" minOccurs="0">
      <xs:complexType>
        <xs:attribute type="xs:string" name="name"
use="required" />
        <xs:attribute type="xs:string" name="value" use="required"
/>
      </xs:complexType>
    </xs:element>
  </xs:sequence>
  <xs:attribute type="xs:string" name="customerName" use="optional" />
  <xs:attribute type="xs:string" name="amount" use="required" />
  <xs:attribute type="xs:string" name="dueDate" use="optional" />
  <xs:attribute type="xs:string" name="custConvFee" use="optional" />
  <!--
  <xs:attribute type="xs:string" name="custConvDesc" use="optional" />
  -->
  <xs:attribute type="xs:string" name="billDate" use="optional" />
  <xs:attribute type="xs:string" name="billNumber" use="optional" />
  <xs:attribute type="xs:string" name="billPeriod" use="optional" />
</xs:complexType>

<!-- Prepaid Recharge -->
<xs:complexType name="billerPlanResponseType">
  <xs:sequence>
    <xs:element type="bbps:planInfoType" name="PlanInfo" maxOccurs="15"
minOccurs="0" />
  </xs:sequence>
</xs:complexType>

<xs:complexType name="reasonType">
  <xs:simpleContent>
    <xs:extension base="xs:string">
      <xs:attribute type="xs:string" name="approvalRefNum"
use="required" />
      <xs:attribute type="xs:string" name="responseCode"
use="required" />
      <xs:attribute type="xs:string" name="responseReason"
use="required" />
      <xs:attribute type="xs:string" name="complianceRespCd"

```

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T: +91 22 40009100 F: +91 22 40009101

Email id: bbps@npci.org.in

Website: www.bharatbillpay.com

CIN: U67190MH2020PLC351595

```

use="optional" />
                                <xs:attribute type="xs:string" name="complianceReason"
use="optional" />
                                </xs:extension>
                                </xs:simpleContent>
                                </xs:complexType>

                                <xs:complexType name="additionalInfoType">
                                <xs:sequence>
                                <xs:element name="Tag" maxOccurs="unbounded" minOccurs="0">
                                <xs:complexType>
                                <xs:attribute type="xs:string" name="name"
use="required" />
                                <xs:attribute type="xs:string" name="value" use="required"
/>
                                </xs:complexType>
                                </xs:element>
                                </xs:sequence>
                                </xs:complexType>

                                <!-- For Payment -->
                                <xs:complexType name="prmtMtdType">
                                <xs:attribute type="bbps:qckPayType" name="quickPay" />
                                <xs:attribute type="bbps:splitPayType" name="splitPay" />
                                <xs:attribute type="bbps:offUsPayType" name="OFFUSPay" use="optional"/>
                                <xs:attribute type="xs:string" name="paymentMode" />
                                </xs:complexType>

                                <xs:complexType name="amtType">
                                <xs:attribute type="xs:string" name="amount" />
                                <xs:attribute type="xs:string" name="custConvFee" />
                                <xs:attribute type="xs:string" name="currency" />
                                <xs:attribute type="xs:string" name="COUcustConvFee" use="optional"/>
                                <xs:attribute type="xs:string" name="billNumber" use="optional"/>
                                </xs:complexType>

                                <xs:complexType name="amountType">
                                <xs:sequence>
                                <xs:element type="bbps:amtType" name="Amt" />
                                <xs:element type="bbps:amtBreakUpType" name="AmountBreakUp" />

                                <xs:element type="xs:string" name="SplitPayAmount" />
                                <xs:sequence>
                                <xs:element name="Tag" maxOccurs="unbounded"
minOccurs="0">
                                <xs:complexType>
                                <xs:attribute type="xs:string" name="name"
use="required" />
                                <xs:attribute type="xs:string" name="value"
use="required" />
                                </xs:complexType>
                                </xs:element>
                                </xs:sequence>
                                </xs:sequence>
                                </xs:complexType>

```

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```
<xs:complexType name="pymntInfType">
  <xs:sequence>
    <xs:element name="Tag" maxOccurs="unbounded" minOccurs="1">
      <xs:complexType>
        <xs:attribute type="xs:string" name="name"
use="required" />
        <xs:attribute type="xs:string" name="value" use="required"
/>
      </xs:complexType>
    </xs:element>
  </xs:sequence>
</xs:complexType>

<xs:complexType name="errorMessage">
  <xs:sequence>
    <xs:element type="xs:string" name="errorCd" />
    <xs:element type="xs:string" name="errorDtl" />
  </xs:sequence>
</xs:complexType>
<!-- Added END for BBPS Specific -->

<!-- Biller Status -->
<xs:complexType name="search">
  <xs:sequence>
    <xs:element type="xs:string" name="billerId"
minOccurs="1" maxOccurs="unbounded" />
  </xs:sequence>
</xs:complexType>

<!-- change for UPMS -->
<xs:complexType name="upmsType">
  <xs:attribute type="bbps:upmsTxnType" name="txnType" use="optional" />
  <xs:attribute type="xs:string" name="cprn" use="optional" />
  <xs:attribute type="xs:string" name="bprn" use="optional" />
  <xs:attribute type="xs:boolean" name="isBulk" use="optional" />
</xs:complexType>

<xs:complexType name="amt">
  <xs:attribute type="xs:string" name="amount" />
</xs:complexType>

<xs:complexType name="amtBreakUpType">
  <xs:sequence>
    <xs:element type="bbps:billAmountType" name="BillAmt" minOccurs="0"
maxOccurs="unbounded" />
  </xs:sequence>
</xs:complexType>

<xs:complexType name="billAmountType">
  <xs:attribute type="xs:string" name="billNumber" use="optional" />
  <xs:attribute type="xs:string" name="Amount" use="optional" />
</xs:complexType>
```

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```
</xs:complexType>
```

```
</xs:schema>
```

## BillFetchResponse – XSD

Introducing biller sub-category.

```
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema
  xmlns:xs="http://www.w3.org/2001/XMLSchema"
  xmlns:bbps="http://bbps.org/schema" targetNamespace="http://bbps.org/schema"
  elementFormDefault="unqualified" attributeFormDefault="unqualified">
  <xs:include schemaLocation="BBPS-Common.xsd" />
  <xs:element name="BillFetchResponse" type="bbps:BillFetchResponseType">
    <xs:annotation>
      <xs:documentation>BBPS Biller Fetch Response</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="BillFetchResponseType">
    <xs:sequence>
      <xs:element type="bbps:headType" name="Head" minOccurs="1"
maxOccurs="1" />
      <xs:element type="bbps:Biller" name="biller" minOccurs="0"
maxOccurs="unbounded" />
      <xs:element type="bbps:SearchResult" name="searchResult"
minOccurs="0" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="Biller">
    <xs:sequence>
      <xs:element type="xs:string" name="billerId" minOccurs="1"
maxOccurs="1" />
      <xs:element type="xs:string" name="billerName" minOccurs="1"
maxOccurs="1" />
      <xs:element type="xs:string" name="billerAliasName" minOccurs="1"
maxOccurs="1" />
      <xs:element type="xs:string" name="billerCategoryName" minOccurs="1"
maxOccurs="1" />
      <xs:element type="xs:string" name="billerSubCategoryName"
minOccurs="0" maxOccurs="1" />
      <xs:element type="xs:string" name="billerMode" minOccurs="1"
maxOccurs="1" />
      <xs:element type="xs:string" name="billerResponseType" minOccurs="1"
maxOccurs="1" />
      <xs:element type="xs:boolean" name="billerAcceptsAdhoc"
minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:boolean" name="parentBiller" minOccurs="1"
maxOccurs="1" />
      <xs:element type="xs:string" name="parentBillerId" minOccurs="1"
maxOccurs="1" />
      <xs:element name="billerOwnerShp" type="xs:string" minOccurs="1"
maxOccurs="1"/>
    </xs:sequence>
  </xs:complexType>
</xs:schema>
```

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```

maxOccurs="1"/>
    <xs:element name="billerCoverage" type="xs:string" minOccurs="1"
minOccurs="1" maxOccurs="1"/>
    <xs:element type="bbps:FetchRequirement" name="fetchRequirement"
minOccurs="0" maxOccurs="1"/>
    <xs:element name="paymentAmountExactness" type="xs:string"
minOccurs="0" maxOccurs="1"/>
    <xs:element name="supportBillValidation" type="xs:string" minOccurs="0"
maxOccurs="1"/>
    <xs:element name="billerEffectvFrom" type="xs:string" minOccurs="1"
maxOccurs="1"/>
    <xs:element name="billerEffectvTo" type="xs:string" minOccurs="1"
maxOccurs="1"/>
    <xs:element name="billerTempDeactivationStart" type="xs:string"
minOccurs="0" maxOccurs="1"/>
    <xs:element name="billerTempDeactivationEnd" type="xs:string"
minOccurs="0" maxOccurs="1"/>
    <xs:element type="bbps:PaymentModeLimit" name="billerPaymentModes"
minOccurs="1" maxOccurs="unbounded" />
    <xs:element type="bbps:PaymentChannelLimit"
name="billerPaymentChannels" minOccurs="1" maxOccurs="unbounded"></xs:element>
    <xs:element type="bbps:ParamConfig" name="billerCustomerParams"
minOccurs="1" maxOccurs="unbounded"></xs:element>
    <xs:element type="bbps:CustomerParamGroups"
name="customerParamGroups" minOccurs="0" maxOccurs="1"></xs:element>
    <xs:element type="bbps:BillerResponseParams"
name="billerResponseParams" minOccurs="1" maxOccurs="1"></xs:element>
    <xs:element type="bbps:BillerPlanResponseParams"
name="billerPlanResponseParams" minOccurs="1" maxOccurs="1"></xs:element>
    <xs:element type="bbps:ParamConfig" name="billerAdditionalInfo"
minOccurs="1" maxOccurs="unbounded"></xs:element>
    <xs:element type="bbps:ParamConfig"
name="billerAdditionalInfoPayment" minOccurs="1" maxOccurs="unbounded"></xs:element>
    <xs:element type="bbps:InterchangeFeeConf"
name="interchangeFeeConf" minOccurs="1" maxOccurs="unbounded"></xs:element>
    <xs:element type="bbps:InterchangeFee" name="interchangeFee"
minOccurs="1" maxOccurs="unbounded"/>
    <xs:element type="xs:string" name="Status" minOccurs="0"
maxOccurs="1"/>
    <xs:element type="xs:string" name="billerDescription" minOccurs="0"
maxOccurs="1"/>
    <xs:element type="xs:string" name="supportDeemed" minOccurs="0"
maxOccurs="1"/>
    <xs:element type="xs:string" name="supportPendingStatus"
minOccurs="0" maxOccurs="1"/>
    <xs:element type="xs:string" name="billerTimeOut" minOccurs="0"
maxOccurs="1"/>
    <xs:element type="bbps:PlanMDMRequirement"
name="planMdmRequirement" minOccurs="0" maxOccurs="1"/>
    <xs:element type="bbps:ParamConfig" name="planAdditionalInfo"
minOccurs="0" maxOccurs="unbounded"></xs:element>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="PaymentModeLimit">
    <xs:sequence>
        <xs:element type="xs:string" name="paymentMode" minOccurs="1"
maxOccurs="1" />

```

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```

maxOccurs="1" />
<xs:element type="xs:long" name="maxLimit" minOccurs="0"
maxOccurs="1" />
<xs:element type="xs:long" name="minLimit" minOccurs="0"
maxOccurs="1" />
<xs:element type="xs:string" name="supportPendingStatus"
minOccurs="0" maxOccurs="1" />
</xs:sequence>
</xs:complexType>
<xs:complexType name="PaymentChannelLimit">
<xs:sequence>
<xs:element type="xs:string" name="paymentChannel" minOccurs="1"
maxOccurs="1" />
<xs:element type="xs:long" name="maxLimit" minOccurs="0"
maxOccurs="1" />
<xs:element type="xs:long" name="minLimit" minOccurs="0"
maxOccurs="1" />
<xs:element type="xs:string" name="supportPendingStatus"
minOccurs="0" maxOccurs="1" />
</xs:sequence>
</xs:complexType>
<xs:complexType name="ParamConfig">
<xs:sequence>
<xs:element type="xs:string" name="paramName" />
<xs:element type="bbps:DataType" name="dataType" />
<xs:element type="xs:boolean" name="optional" />
<xs:element type="xs:int" name="minLength" minOccurs="0"
maxOccurs="1" />
<xs:element type="xs:int" name="maxLength" minOccurs="0"
maxOccurs="1" />
<xs:element type="xs:string" name="regex" minOccurs="0"
maxOccurs="1" />
<!-- Added for CR-634 -->
<xs:element type="xs:string" name="values" minOccurs="0"
maxOccurs="1" />
<!-- BBPSREQ-15-Biller MDM customer parameter changes -->
<xs:element type="xs:boolean" name="visibility" minOccurs="0"
maxOccurs="1"/>
<!-- BBPSREQ-38-Biller MDM Mutual Fund category changes -->
<xs:element type="xs:boolean" name="unique" minOccurs="0"
maxOccurs="1"/>
</xs:sequence>
</xs:complexType>
<xs:simpleType name="DataType">
<xs:restriction base="xs:string">
<xs:enumeration value="NUMERIC" />
<xs:enumeration value="ALPHANUMERIC" />
</xs:restriction>
</xs:simpleType>
<xs:complexType name="BillerResponseParams">
<xs:sequence>
<xs:element type="bbps:ParamConfig" name="params" minOccurs="1"
maxOccurs="unbounded" />
<xs:element type="bbps:AmountOption" name="amountOptions"
minOccurs="1" maxOccurs="unbounded" />
</xs:sequence>
</xs:complexType>

```

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```

<xs:complexType name="BillerPlanResponseParams">
  <xs:sequence>
    <xs:element type="bbps:ParamConfig" name="params" minOccurs="1"
maxOccurs="unbounded" />
    <xs:element type="bbps:AmountOption" name="amountOptions"
minOccurs="1" maxOccurs="unbounded" />
  </xs:sequence>
</xs:complexType>
<xs:complexType name="CustomerParamGroups">
  <xs:sequence>
    <xs:element type="bbps:Group" name="group" minOccurs="1"
maxOccurs="unbounded" />
  </xs:sequence>
</xs:complexType>
<xs:complexType name="Group">
  <xs:sequence>
    <xs:element type="xs:string" name="param" minOccurs="1"
maxOccurs="unbounded" />
    <xs:element type="bbps:Group" name="group" minOccurs="0"
maxOccurs="unbounded" />
  </xs:sequence>
  <xs:attribute type="xs:string" name="name" use="required" />
  <xs:attribute type="xs:string" name="input" use="optional" />
</xs:complexType>
<xs:complexType name="AmountOption">
  <xs:sequence>
    <xs:element type="xs:string" name="amountBreakupSet" minOccurs="1"
maxOccurs="unbounded" />
  </xs:sequence>
</xs:complexType>
<xs:complexType name="InterchangeFeeConf">
  <xs:sequence>
    <xs:element name="mti" type="xs:string" minOccurs="1"
maxOccurs="1"/>
    <xs:element name="paymentMode" type="xs:string" minOccurs="1"
maxOccurs="1"/>
    <xs:element name="paymentChannel" type="xs:string" minOccurs="1"
maxOccurs="1"/>
    <xs:element name="responseCode" type="xs:string" minOccurs="1"
maxOccurs="1"/>
    <xs:element name="fees" type="xs:string" minOccurs="1"
maxOccurs="unbounded" />
    <xs:element name="defaultFee" type="xs:boolean" />
    <xs:element name="effctvFrom" type="xs:string" minOccurs="0" />
    <xs:element name="effctvTo" type="xs:string" minOccurs="0" />
  </xs:sequence>
</xs:complexType>
<xs:complexType name="InterchangeFee">
  <xs:sequence>
    <xs:element name="feeCode" type="xs:string" minOccurs="1"
maxOccurs="1"/>
    <xs:element name="feeDesc" type="xs:string" minOccurs="1"
maxOccurs="1"/>
    <xs:element name="feeDirection" type="bbps:InterchangeFeeDirection"
minOccurs="1" maxOccurs="1"/>
    <xs:element name="interchangeFeeDetails"

```

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```

type="bbps:InterchangeFeeDetailsType" minOccurs="1" maxOccurs="unbounded"/>
  </xs:sequence>
</xs:complexType>
<xs:complexType name="InterchangeFeeDetailsType">
  <xs:sequence>
    <xs:element name="tranAmtRangeMax" type="xs:long" />
    <xs:element name="tranAmtRangeMin" type="xs:long" />
    <xs:element name="percentFee" type="xs:decimal" minOccurs="1"
maxOccurs="1"/>
    <xs:element name="flatFee" type="xs:decimal" minOccurs="1"
maxOccurs="1"/>
    <xs:element name="effctvFrom" type="xs:string" minOccurs="1"
maxOccurs="1"/>
    <xs:element name="effctvTo" type="xs:string" minOccurs="1"
maxOccurs="1"/>
  </xs:sequence>
</xs:complexType>
<xs:complexType name="SearchResult">
  <xs:sequence>
    <xs:element type="xs:string" name="result" minOccurs="1"
maxOccurs="1" />
  </xs:sequence>
</xs:complexType>
<xs:simpleType name="InterchangeFeeDirection">
  <xs:restriction base="xs:string">
    <xs:enumeration value="B2C" />
    <xs:enumeration value="C2B" />
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="FetchRequirement">
  <xs:restriction base="xs:string">
    <xs:enumeration value="MANDATORY" />
    <xs:enumeration value="OPTIONAL" />
    <xs:enumeration value="NOT_SUPPORTED" />
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="PlanMDMRequirement">
  <xs:restriction base="xs:string">
    <xs:enumeration value="MANDATORY" />
    <xs:enumeration value="OPTIONAL" />
    <xs:enumeration value="CONDITIONAL" />
    <xs:enumeration value="NOT_SUPPORTED" />
  </xs:restriction>
</xs:simpleType>
</xs:schema>

```

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## 401: TransactionStatusCheckResponse

```

<?xml version="1.0" encoding="UTF-8"?>
<xs:schema
  xmlns:xs="http://www.w3.org/2001/XMLSchema"
  xmlns:bbps="http://bbps.org/schema" targetNamespace="http://bbps.org/schema"
  elementFormDefault="unqualified" attributeFormDefault="unqualified">
  <xs:include schemaLocation="BBPS-Common.xsd" />
  <xs:element name="TxnStatusComplainResponse"
  type="bbps:TxnStatusComplainResponse">
    <xs:annotation>
      <xs:documentation>BBPS API response</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="TxnStatusComplainResponse">
    <xs:sequence>
      <xs:element type="bbps:headType" name="Head" minOccurs="1"
      maxOccurs="1" />
      <xs:element type="bbps:txnType" name="Txn" minOccurs="1"
      maxOccurs="1" />
      <xs:element type="bbps:TxnStatusComplainResp"
      name="TxnStatusComplainResp" minOccurs="1" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="TxnStatusComplainResp">
    <xs:sequence>
      <xs:element name="TxnList" minOccurs="1" maxOccurs="1"
      type="bbps:TxnList" />
      <xs:element name="CustomerDetails" minOccurs="0" maxOccurs="1"
      type="bbps:CustomerDetails" />
    </xs:sequence>
    <xs:attribute type="xs:string" name="msgId" use="required"/>
    <xs:attribute type="xs:string" name="complaintId" use="optional"/>
    <xs:attribute type="xs:string" name="description" use="optional"/>
    <xs:attribute type="xs:string" name="openComplaint" use="optional"/>
    <xs:attribute type="xs:string" name="reopenComplaint" use="optional"/>
    <xs:attribute type="xs:string" name="complaintStatus" use="optional"/>
    <xs:attribute type="xs:string" name="assigned" use="optional"/>
    <xs:attribute type="xs:string" name="responseCode" use="optional"/>
    <xs:attribute type="xs:string" name="responseReason" use="optional"/>
    <xs:attribute type="xs:string" name="remarks" use="optional"/>
    <xs:attribute type="xs:string" name="txnReferenceId" use="optional"/>
    <xs:attribute type="xs:string" name="disposition" use="optional"/>
    <xs:attribute type="xs:string" name="description" use="optional"/>
  </xs:complexType>
  <xs:complexType name="TxnList">
    <xs:sequence>
      <xs:element name="TxnDetail" type="bbps:TxnDetail" minOccurs="0"
      maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="TxnDetail">
    <xs:attribute type="xs:string" name="agentId" use="optional"/>
    <xs:attribute type="xs:string" name="billerId" use="optional"/>
    <xs:attribute type="xs:string" name="refId" use="optional" />
  </xs:complexType>

```

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```
<xs:attribute type="xs:string" name="approvalRefNum" use="optional"/>
<xs:attribute type="xs:string" name="txnReferenceld" use="required"/>
<xs:attribute type="xs:string" name="mti" use="optional"/>
<xs:attribute type="xs:string" name="txnDate" use="required"/>
<xs:attribute type="xs:string" name="amount" use="required"/>
<xs:attribute type="xs:string" name="txnStatus" use="required"/>
<xs:attribute type="xs:string" name="complianceRespCd" use="optional" />
<xs:attribute type="xs:string" name="complianceReason" use="optional" />
<!-- <xs:attribute type="xs:string" name="refundstatus" use="optional"
/><xs:attribute type="xs:string" name="refunddate" use="optional" /> -->
<!-- BBPSREQ-10 Build 44 - starts -->
<xs:attribute type="xs:string" name="disputeld" use="optional" />
<xs:attribute type="xs:string" name="disputeDate" use="optional" />
<xs:attribute type="xs:string" name="disputeType" use="optional" />
<xs:attribute type="xs:string" name="disputeStatus" use="optional" />
<xs:attribute type="xs:string" name="disputeAmount" use="optional" />
<!--<xs:attribute type="xs:string" name="txnType" use="optional" />-->
<!-- Build 44 - QA fix #42 -->
<xs:attribute type="xs:string" name="caId" use="optional" />
<xs:attribute type="xs:string" name="caDate" use="optional" />
<xs:attribute type="xs:string" name="caStatus" use="optional" />
<xs:attribute type="xs:string" name="caAmount" use="optional" />
<xs:attribute type="xs:string" name="caPenalty" use="optional" />
<!-- BBPSREQ-10 Build 44 - ends -->
<!-- paymentRefld mandatory and used only for payment -->
<xs:attribute type="xs:string" name="paymentRefld" use="optional"/>
<xs:attribute type="xs:string" name="billNumber" use="optional"/>
</xs:complexType>
<xs:complexType name="CustomerDetails">
  <xs:attribute type="xs:string" name="mobile" use="required"/>
</xs:complexType>
</xs:schema>
```

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Email id: [bbps@npci.org.in](mailto:bbps@npci.org.in)Website: [www.bharatbillpay.com](http://www.bharatbillpay.com)

CIN: U67190MH2020PLC351595

## SAMPLE XML

### BillFetchRequest

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:BillFetchRequest
  xmlns:ns2="http://bbps.org/schema">
  <Head ver="1.0" ts="2022-07-05T16:19:05+05:30" origInst="BBCU"
  refId="DAKBUTXJU11GGKYGRULHQEMBHSV21861619"/>
  <Analytics>
    <Tag name="FETCHREQUESTSTART" value="2022-07-05T16:19:04+05:30"/>
    <Tag name="FETCHREQUESTEND" value="2022-07-05T16:19:04+05:30"/>
  </Analytics>
  <Txn ts="2022-07-05T16:19:04+05:30" msgId="PLQNTTPAUONSCFXOBKZETVAOYNO21861619">
    <RiskScores>
      <Score provider="OU21" type="ashish" value="030"/>
      <Score provider="ashish" type="TXNRISK" value="030"/>
    </RiskScores>
  </Txn>
  <Customer mobile="84XXXXX081">
    <Tag name="EMAIL" value="mk.chekuri@gmail.com"/>
    <Tag name="AADHAAR" value="205871642476"/>
    <Tag name="PAN" value="BCJPC8549Q"/>
  </Customer>
  <Agent id="OU21XXXXAGTA00000004">
    <Device>
      <Tag name="IP" value="25.54.34.161"/>
      <Tag name="INITIATING_CHANNEL" value="MOB"/>
      <Tag name="IMEI" value="XXXXXXXXX"/>
      <Tag name="OS" value="29"/>
      <Tag name="APP" value="spay"/>
    </Device>
  </Agent>
  <BillDetails>
    <Biller id="BA5420022XSZ40"/>
    <CustomerParams>
      <Tag name="Customer Reference Number" value="10"/>
      <Tag name="Customer Account Number" value="20"/>
    </CustomerParams>
  </BillDetails>
</ns2:BillFetchRequest>
```

### BillFetchResponse

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:BillFetchResponse xmlns:ns2="http://bbps.org/schema">
  <Head ver="1.0" ts="2022-07-05T16:19:05+05:30" origInst="OU33"
  refId="DAKBUTXJU11GGKYGRULHQEMBHSV21861619"/>
  <Reason approvalRefNum="AB123456" responseCode="000" responseReason="Successful"
  complianceRespCd="" complianceReason=""></Reason>
  <Txn ts="2022-07-05T16:19:04+05:30"
  msgId="PLQNTTPAUONSCFXOBKZETVAOYNO21861619"/>
  <BillDetails>
    <Biller id="YESB00000NATKL"/>
  </BillDetails>
</ns2:BillFetchResponse>
```

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```
<CustomerParams>
  <Tag name="Customer Reference Number" value="10"/>
  <Tag name="Customer Account Number" value="20"/>
</CustomerParams>
</BillDetails>
<BillerResponse customerName="Brajesh Kumar" amount="100" dueDate="2021-06-24"
billDate="2021-06-01" billNumber="12301" billPeriod="QUARTERLY"/>
<BillerResponse customerName="BBPS" amount="100" dueDate="2015-06-20" billDate="2015-
06-14" billNumber="12302"/>
<BillerResponse customerName="BBPS" amount="100" dueDate="2015-06-20" billDate="2015-06-
14" billNumber="12303"/>
</ns2:BillFetchResponse>
```

## BillPaymentRequest

AmountBreakUp Tag has been added to provide breakup of each invoice.

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:BillPaymentRequest xmlns:ns2="http://bbps.org/schema">
  <Head ver="1.0" ts="2023-01-05T20:49:34+05:30" origInst="OU21"
  refId="VMYBOQVJOHWGQPFLKLCURV1HABV30032237"/>
  <Analytics>
    <Tag name="PAYREQUESTSTART" value="2023-01-05T20:49:34+05:30"/>
    <Tag name="PAYREQUESTEND" value="2023-01-05T20:49:34+05:30"/>
  </Analytics>
  <Txn ts="2023-01-05T20:49:34+05:30" type="FORWARD TYPE REQUEST"
  msgId="SCJESHSIJCPUYMDQNTIISZAERXQ30042049" txnReferenceId="OU21NLOSTR33">
    <RiskScores>
      <Score provider="OU21" type="TXNRISK" value="030"/>
      <Score provider="BBCU" type="TXNRISK" value="030"/>
    </RiskScores>
  </Txn>
  <Customer mobile="9012345001">
    <Tag name="EMAIL" value="test.test@gmail.com"/>
    <Tag name="AADHAAR" value="499118665246"/>
    <Tag name="PAN" value="BXXCG7754K"/>
  </Customer>
  <Agent id="OU21AB21AGTA00000004">
    <Device>
      <Tag name="IP" value="124.170.23.24"/>
      <Tag name="INITIATING_CHANNEL" value="MOBB"/>
      <Tag name="IMEI" value="448674528976410"/>
      <Tag name="APP" value="1"/>
      <Tag name="OS" value="SUBS"/>
    </Device>
  </Agent>
  <BillDetails>
    <Biller id="BA5420022XSZ40"/>
    <CustomerParams>
      <Tag name="Customer Reference Number" value="10"/>
    </CustomerParams>
  </BillDetails>
  <PaymentMethod quickPay="No" splitPay="No" OFFUSPay="Yes" paymentMode="NEFT"/>
  <Amount>
```

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```

<Amt amount="200" custConvFee="0" currency="356" COUcustConvFee="10"/>
  <AmountBreakUp>
    <BillAmt billNumber="1201" Amount="100"/>
    <BillAmt billNumber="1202" Amount="100"/>
  </AmountBreakUp>
</Amount>
<PaymentInformation>
  <Tag name="IFSC|AccountNo" value="SRAN0000341|9912345123456"/>
</PaymentInformation>
</ns2:BillPaymentRequest>

```

## BillPaymentResponse

```

<?xml version="1.0" encoding="UTF-8"?>
<ns2:BillPaymentResponse
  xmlns:ns2="http://bbps.org/schema">
  <Head ver="1.0" ts="2022-07-05T16:21:46+05:30" origInst="OU33"
  refId="DAKBUTXJU11GGKYGRULHQEMBHSV21861619" />
  <Reason approvalRefNum="12345678" responseCode="000"
  responseReason="Successful" />
  <Txn ts="2022-07-05T16:21:44+05:30" type="FORWARD TYPE RESPONSE"
  msgId="NUXDYCX1WJKDGLRNLMFDFEOWSGS21861621" txnReferenceId="OU21NKOSUE50"
  />
  <BillDetails>
    <Biller id="BA5420022XSZ40" />
    <CustomerParams>
      <Tag name="Customer Reference Number" value="10" />
      <Tag name="Customer Account Number" value="20" />
    </CustomerParams>
  </BillDetails>
  <BillerResponse customerName="Brajesh Kumar" amount="100" dueDate="2021-06-24"
  billDate="2021-06-01" billNumber="12301" billPeriod="QUARTERLY"/>
  <BillerResponse customerName="BBPS" amount="100" dueDate="2015-06-20" billDate="2015-
  06-14" billNumber="12302"/>
  <AdditionalInfo>
    <Tag name="Amount Pending" value="100" />
    <Tag name="Invoices Pending" value="12303" />
  </AdditionalInfo>
</ns2:BillPaymentResponse>

```

## BillerFetchRequest

```

<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillerFetchRequest xmlns:bbps="http://bbps.org/schema">
<Head ver="1.0" ts="2019-02-26T10:45:14+05:30" origInst="OU21"
  refId="O6BFAUBMC0K01EY8WGN5QIBTF1CPWX29FBA" />
<SearchMyBiller mybiller="No" />
<Search>
  <billerId>DUMM00000NATTY</billerId>
</Search>
</bbps:BillerFetchRequest>

```

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## BillerFetchResponse

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:BillerFetchResponse xmlns:ns2="http://bbps.org/schema">
  <Head ver="1.0" ts="2022-08-03T18:46:43+05:30" originst="BBCU"
  refId="ELRHXSZR1VHFAWOOZVQCMVXQQFT22151846"/>
  <biller>
    <billerId>DUMM00000NATTY</billerId>
    <billerName>dummy</billerName>
    <billerAliasName>dummy</billerAliasName>
    <billerCategoryName>B2B</billerCategoryName>
    <billerSubCategoryName>DAIRY</billerSubCategoryName>
    <billerMode>OFFLINEA</billerMode>
    <billerResponseType>LIST</billerResponseType>
    <billerAcceptsAdhoc>>false</billerAcceptsAdhoc>
    <parentBiller>>false</parentBiller>
    <billerOwnerShp>PSU</billerOwnerShp>
    <billerCoverage>IND</billerCoverage>
    <fetchRequirement>MANDATORY</fetchRequirement>
    <paymentAmountExactness>Exact</paymentAmountExactness>
    <supportBillValidation>NOT_SUPPORTED</supportBillValidation>
    <billerEffctvFrom>2019-11-08</billerEffctvFrom>
    <billerEffctvTo>2019-11-27</billerEffctvTo>
    <billerTempDeactivationStart></billerTempDeactivationStart>
    <billerTempDeactivationEnd></billerTempDeactivationEnd>
    <billerPaymentModes>
      <paymentMode>Internet Banking</paymentMode>
      <minLimit>1</minLimit>
    </billerPaymentModes>
    <billerPaymentModes>
      <paymentMode>Debit Card</paymentMode>
      <minLimit>1</minLimit>
    </billerPaymentModes>
    <billerPaymentModes>
      <paymentMode>Credit Card</paymentMode>
      <minLimit>1</minLimit>
    </billerPaymentModes>
    <billerPaymentModes>
      <paymentMode>Prepaid Card</paymentMode>
      <minLimit>1</minLimit>
    </billerPaymentModes>
    <billerPaymentModes>
      <paymentMode>IMPS</paymentMode>
      <minLimit>1</minLimit>
    </billerPaymentModes>
    <billerPaymentModes>
      <paymentMode>Cash</paymentMode>
      <minLimit>1</minLimit>
    </billerPaymentModes>
    <billerPaymentModes>
      <paymentMode>UPI</paymentMode>
      <minLimit>1</minLimit>
    </billerPaymentModes>
    <billerPaymentModes>
      <paymentMode>Wallet</paymentMode>
```

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```
<minLimit>1</minLimit>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>NEFT</paymentMode>
  <minLimit>1</minLimit>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>AEPS</paymentMode>
  <minLimit>1</minLimit>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>Account Transfer</paymentMode>
  <minLimit>1</minLimit>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>Bharat QR</paymentMode>
  <minLimit>1</minLimit>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>USSD</paymentMode>
  <minLimit>1</minLimit>
</billerPaymentModes>
<billerPaymentChannels>
  <paymentChannel>INT</paymentChannel>
  <minLimit>1</minLimit>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>INTB</paymentChannel>
  <minLimit>1</minLimit>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>MOB</paymentChannel>
  <minLimit>1</minLimit>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>MOBB</paymentChannel>
  <minLimit>1</minLimit>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>POS</paymentChannel>
  <minLimit>1</minLimit>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>MPOS</paymentChannel>
  <minLimit>1</minLimit>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>ATM</paymentChannel>
  <minLimit>1</minLimit>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>BNKBRNCH</paymentChannel>
  <minLimit>1</minLimit>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>KIOSK</paymentChannel>
```

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```
<minLimit>1</minLimit>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>AGT</paymentChannel>
  <minLimit>1</minLimit>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>BSC</paymentChannel>
  <minLimit>1</minLimit>
</billerPaymentChannels>
<billerCustomerParams>
  <paramName>Customer Reference Number</paramName>
  <dataType>NUMERIC</dataType>
  <optional>>false</optional>
  <visibility>>true</visibility>
</billerCustomerParams>
<customerParamGroups/>
<billerResponseParams>
  <amountOptions>
    <amountBreakupSet>BASE_BILL_AMOUNT</amountBreakupSet>
  </amountOptions>
</billerResponseParams>
< billerAdditionalInfoPayment >
  <paramName> Amount Pending</paramName>
  <dataType>ALPHANUMERIC</dataType>
  <optional>>true</optional>
</ billerAdditionalInfoPayment >
< billerAdditionalInfoPayment >
  <paramName> Invoices Pending</paramName>
  <dataType>ALPHANUMERIC</dataType>
  <optional>>true</optional>
</ billerAdditionalInfoPayment >
<billerPlanResponseParams/>
<Status>ACTIVE</Status>
<supportDeemed>No</supportDeemed>
<supportPendingStatus>No</supportPendingStatus>
<planMdmRequirement>NOT_SUPPORTED</planMdmRequirement>
</biller>
</ns2:BillerFetchResponse>
```

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## Sample Transaction Status (401) Request API (new URL) – Using Transaction Ref ID

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusComplainRequest
  xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2021-01-10T22:02:45+05:30" origInst="OU01"
  refId="HENSVVR4QOS7X1UGPY7JGUV444P10102202" />
  <Txn ts="2021-01-10T22:02:45+05:30" xchangeId="401" />
  <TxnStatusComplainReq msgId="8ENSVVR4QOS7X1UGPY7JGUV444P10102202"
  txnReferenceId="OU011010ABCD12345601" complaintType="Transaction" />
</bbps:TxnStatusComplainRequest>
```

## Sample Transaction Status (401) Response API (new URL) – Using Transaction Ref ID

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusComplainResponse
  xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2021-01-10T22:02:45+05:30" origInst="BBCU"
  refId="HENSVVR4QOS7X1UGPY7JGUV444P10102202" />
  <Txn ts="2021-01-10T22:02:45+05:30" xchangeId="401" />
  <TxnStatusComplainResp msgId="8ENSVVR4QOS7X1UGPY7JGUV444P10102202"
  responseCode="000" responseReason="SUCCESS">
  <TxnList>
  <TxnDetail agentId="OU01XXXINT001123456" billerId="ONNSTNS00NAT01"
  approvalRefNum="AB12345001"
  txnReferenceId="OU011010XTZVU2DAW9SO" mti="PAYMENT" txnDate="2021-01-
  10T17:19:53+05:30"
  amount="100000" txnStatus="SUCCESS" complianceRespCd="" complianceReason=""
  disputeld="OU012021021027717238" disputeDate="2021-02-10 14:36:44.436"
  disputeType="REFUND"
  disputeStatus="ACCEPTED" disputeAmount="-100000" cald="" caDate="" caStatus=""
  caAmount="" caPenalty=""
  paymentRefId="OU011010PUDQS23GR8MM70T7Z9E71L14JH3XBTVJ0RO"
  billNumber="1201,1202"/>
  <CustomerDetails mobile="9123456079" />
  </TxnStatusComplainResp>
</bbps:TxnStatusComplainResponse>
```

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