



# BBPS API SPECIFICATIONS

Version 13.0

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## Abstract

This document contains information pertaining to different APIs used in BBPS and some considerations which will be beneficial while designing the same.

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# Document History

Date	Version	Section Number	Description
29.12.2016	11.0	-	Base version of API Specifications
08.02.2018	12.0	-	<ul style="list-style-type: none"> <li>▪ Merging of API Request and Response pairs</li> <li>▪ Split of <b>Bill Fetch</b> and <b>Bill Payment Request</b> messages from Customer BBPOU to BBPCU to Biller BBPOU</li> <li>▪ Split of <b>Bill Fetch</b> and <b>Bill Payment Response</b> messages from Biller BBPOU to BBPCU to Customer BBPOU</li> <li>▪ Separate <b>Reversal Request</b> and <b>Reversal Response</b> sample messages</li> <li>▪ Addition of <b>Bill Validation</b> API</li> <li>▪ Addition of <b>Complaint Re-assignment (502)</b> and <b>Complaint Closure (507)</b> APIs</li> <li>▪ Split of CMS API into <b>Transaction Status (401)</b>, <b>Compliant Raise (501)</b>, <b>Complaint Re-assignment (502)</b>, <b>Complaint Status (506)</b> and <b>Complaint Closure (507)</b> APIs</li> <li>▪ Modification of <b>Biller MDM Fetch</b> API</li> <li>▪ Addition of <b>Agent MDM Fetch</b> API</li> <li>▪ Addition of <b>Error Codes and Declines</b> section</li> <li>▪ Addition of <b>CMS Response Scenarios</b> section</li> <li>▪ Addition of <b>Biller Types in BBPS</b> section</li> <li>▪ Addition of <b>Amount Block Configuration in Bill Fetch &amp; Bill Payment Messages</b> section</li> <li>▪ Addition of <b>Fee Configuration</b> section</li> <li>▪ Addition of <b>Settlement File Transfer Mechanism</b> section</li> <li>▪ Modification of <b>Payment Mode &amp; Channel Details</b> section <ul style="list-style-type: none"> <li>- Splitting of Mobile and Internet payment channels: <b>Mobile (Pre-login)</b>, <b>Mobile Banking (Post-login)</b>, <b>Internet (Pre-login)</b>, <b>Internet Banking (Post-login)</b></li> <li>- Addition of 2 payment channels: <b>Agent</b> and <b>Business Correspondent</b></li> <li>- Addition of 2 payment mode: <b>AEPS</b> and <b>Account Transfer</b></li> </ul> </li> <li>▪ Modification of parameter definitions in <b>Elements Description</b> section</li> <li>▪ Addition of <b>Appendix</b> section</li> </ul>
05.11.2019	13.0	-	<ul style="list-style-type: none"> <li>▪ Addition of <b>Transaction Status Check (402)</b> API between BBPCU and Biller BBPOU to check the status of Pending Transactions</li> <li>▪ Introduction of <b>Fetch / Validation Re-utilization</b> for Registered Customers <ul style="list-style-type: none"> <li>- Introduction of <b>siTxn</b> and <b>origRefId</b> attributes in Payment Request API</li> <li>- Considerations for Customer and Biller BBPOUs</li> </ul> </li> <li>▪ Modification of <b>Biller MDM Fetch</b> API <ul style="list-style-type: none"> <li>- Introduction of <b>Either/OR</b> configuration of Customer Parameters</li> <li>- Passing <b>default(possible) values</b> against a Customer Parameter</li> </ul> </li> <li>▪ Modification of <b>BillerResponse</b> block <b>attributes presence</b> in Fetch, Payment and 402 API Responses.</li> <li>▪ Change in <b>Transaction Reference Id</b> length and generation logic</li> <li>▪ Change in <b>Customer Mobile Number</b> length</li> <li>▪ Addition of <b>URLs for Different APIs</b> section</li> <li>▪ Modification of BBPS <b>Error Codes</b> and <b>Declines</b> <ul style="list-style-type: none"> <li>- Introduction of <b>Deemed Success</b> and <b>Pending Status</b></li> <li>- Modification of <b>Forced Closure</b> of Transactions by CU</li> </ul> </li> <li>▪ Modification of <b>Biller Types in BBPS</b> section</li> <li>▪ Modification of <b>Fee Configuration</b> section</li> <li>▪ Modification of <b>Payment Mode &amp; Channel Details</b> section <ul style="list-style-type: none"> <li>- Addition of 2 payment modes: <b>Bharat QR</b> and <b>USSD</b></li> </ul> </li> <li>▪ Modification of parameter definitions in <b>Elements Description</b> section</li> </ul>

# 1 Bill Fetch Request & Response

## 1.1 Sample Fetch Request API: Customer BBPOU to BBPCU

```

<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillFetchRequest xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2019-02-16T22:02:35+05:30" origInst="OU01"
  refId="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" />
  <Analytics>
    <Tag name="FETCHREQUESTSTART" value="2019-02-16T22:02:00+05:30" />
    <Tag name="FETCHREQUESTEND" value="2019-02-16T22:02:35+05:30" />
  </Analytics>
  <Txn ts="2019-02-16T22:02:35+05:30" msgId="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QX">
    <RiskScores>
      <Score provider="OU01" type="TXNRISK" value="030" />
      <Score provider="BBPS" type="TXNRISK" value="030" />
    </RiskScores>
  </Txn>
  <Customer mobile="9505987798">
    <Tag name="EMAIL" value="manoj.chekuri@npci.org.in" />
    <Tag name="AADHAAR" value="123456789012" />
    <Tag name="PAN" value="BXXCG7754K" />
  </Customer>
  <Agent id="OU01AI34INT001123456">
    <Device>
      <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" />
      <Tag name="MAC" value="00-0D-60-07-2A-FO" />
      <Tag name="OS" value="iOS" />
      <Tag name="APP" value="AGENTAPP" />
    </Device>
  </Agent>
  <BillDetails>
    <Biller id="VODA00000MUM03" />
    <CustomerParams>
      <Tag name="RefFld1" value="" />
      <Tag name="RefFld2" value="" />
      <Tag name="RefFld3" value="" />
    </CustomerParams>
  </BillDetails>
</bbps:BillFetchRequest>

```

## 1.2 Sample Fetch Request API: BBPCU to Biller BBPOU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillFetchRequest xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2019-02-16T22:02:36+05:30" origInst="BBCU"
  refId="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" />
  <Analytics>
    <Tag name="FETCHREQUESTSTART" value="2019-02-16T22:02:00+05:30" />
    <Tag name="FETCHREQUESTEND" value="2019-02-16T22:02:35+05:30" />
  </Analytics>
  <Txn ts="2019-02-16T22:02:35+05:30" msgId="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QX">
    <RiskScores>
      <Score provider="OU01" type="TXNRISK" value="030" />
      <Score provider="BBPS" type="TXNRISK" value="030" />
    </RiskScores>
  </Txn>
  <Customer mobile="9505XXXX98">
    <Tag name="EMAIL" value="manoj.chekuri@npci.org.in" />
    <Tag name="AADHAAR" value="123456789012" />
    <Tag name="PAN" value="BXXCG7754K" />
  </Customer>
  <Agent id="OU01XXXXINT001123456">
    <Device>
      <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" />
      <Tag name="MAC" value="00-0D-60-07-2A-FO" />
      <Tag name="OS" value="iOS" />
      <Tag name="APP" value="AGENTAPP" />
    </Device>
  </Agent>
  <BillDetails>
    <Biller id="VODA00000MUM03" />
    <CustomerParams>
      <Tag name="RefFld1" value="" />
      <Tag name="RefFld2" value="" />
      <Tag name="RefFld3" value="" />
    </CustomerParams>
  </BillDetails>
</bbps:BillFetchRequest>
```

## 1.3 Sample Fetch Response API: Biller BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillFetchResponse xmlns:bbps="http://bbps.org/schema">
```

```

<Head ver="1.0" ts="2019-02-16T22:02:40+05:30" origInst="OU02"
refid="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" />
<Reason approvalRefNum="AB123456" responseCode="000/200" responseReason="Succesful/Failure"
complianceRespCd="BFR001" complianceReason="Incorrect / invalid customer account" />
<Txn ts="2019-02-16T22:02:35+05:30" msgId="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QX" />
<BillDetails>
  <CustomerParams>
    <Tag name="RefFld1" value="" />
    <Tag name="RefFld2" value="" />
    <Tag name="RefFld3" value="" />
  </CustomerParams>
</BillDetails>
<BillerResponse customerName="Manoj Chekuri" amount="120000" dueDate="2019-09-24" billDate="2019-01-22"
billNumber="1232332"
billPeriod="ONETIME|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" />
</BillerResponse>
<AdditionalInfo>
  <Tag name="BIRspFld1" value="" />
  <Tag name="BIRspFld2" value="" />
  <Tag name="BIRspFld3" value="" />
</AdditionalInfo>
</bbps:BillFetchResponse>

```

## 1.4 Sample Fetch Response API: BBPCU to Customer BBPOU

```

<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillFetchResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2019-02-16T22:02:41+05:30" origInst="BBCU"
refid="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" />
  <Reason approvalRefNum="AB123456" responseCode="000/200" responseReason="Succesful/Failure"
complianceRespCd="BFR001" complianceReason="Incorrect / invalid customer account" />
  <Txn ts="2019-02-16T22:02:35+05:30" msgId="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QX" />
  <BillDetails>
    <CustomerParams>
      <Tag name="RefFld1" value="" />
      <Tag name="RefFld2" value="" />
      <Tag name="RefFld3" value="" />
    </CustomerParams>
  </BillDetails>
  <BillerResponse customerName="Manoj Chekuri" amount="120000" dueDate="2019-09-24" billDate="2019-01-22"
billNumber="1232332"
billPeriod="ONETIME|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" />
  </BillerResponse>
  <AdditionalInfo>
    <Tag name="BIRspFld1" value="" />

```

```

<Tag name="BIRspFld2" value="" />
<Tag name="BIRspFld3" value="" />
</AdditionalInfo>
</bbps:BillFetchResponse>

```

## 1.5 Bill Fetch Request Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:BillFetchRequest>	API Name	1..1
1.1.1	xmlns	API schema namespace	1..1
2.1	<Head>	Header of the message	1..1
2.1.1	ver	Version of the API	1..1
2.1.2	ts	Creation timestamp of the message which will be updated at each leg	1..1
2.1.3	origInst	Code assigned to the BBPOU / BBPCU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain, binding the Fetch and Payment messages	1..1
3.1	<Analytics>	Meta data primarily for analytics	0..1
3.2	<Analytics.Tag>	Meta data primarily for analytics	1..n
3.2.1	name	Name of the tag which is defined	1..n
3.2.2	value	Value of the tag	1..n
4.1	<Txn>	Transaction information, passed throughout the system, visible to all entities of the eco-system	1..1
4.1.1	ts	Transaction initiation timestamp which will remain constant throughout all legs of the transaction	1..1
4.1.2	msgId	Unique identification assigned by the initiating BBPOU for chaining a request and response message	1..1
4.2	<Txn.RiskScores>	Risk evaluation associated with the transaction and the related parties in the transaction	1..1
4.3	<Txn.RiskScores.Score>	Risk score related to the transaction and the entities	1..n
4.3.1	provider	Entity providing the risk score	1..n
4.3.2	type	Type of risk	1..n
4.3.3	value	Value of risk evaluation ranging from "000" (No Risk) to "100" (Maximum Risk) with default score being "030"	1..n
5.1	<Customer>	Details of the Customer viewing / paying the bill	1..1
5.1.1	mobile	Customer mobile number	1..1
5.2	<Customer.Tag>	Customer related details	0..n
5.2.1	name	Name of the specific data requested from Customer	1..n
5.2.2	value	Value of the specific data requested from Customer	1..n
6.1	<Agent>	Agent related data	1..1
6.1.1	Id	Unique identification code allocated to the Agent	1..1
6.2	<Agent.Device>	Details of Device from which the transaction was initiated	1..1
6.3	<Agent.Device.Tag>	Device Tag	1..n
6.3.1	name	Name of the device which is used for transaction initiation	1..n
6.3.2	value	Unique code or value assigned to the device	1..n
7.1	<BillDetails>	Biller ID and bill related details to identify a Customer	1..1
7.2	<BillDetails.Biller>	Biller related details	1..1
7.2.1	Id	Unique identification code allocated to the Biller	1..1
7.3	<BillDetails.CustomerParams>	Customer bill fetch related details	1..1
7.4	<BillDetails.CustomerPar	Customer bill fetch related reference field tag	1..n

	ams.Tag>		
7.4.1	name	Name of the reference field as configured for the Biller	1..n
7.4.2	value	Value of the reference field which uniquely identifies the customer for the Biller	1..n

## 1.6 Bill Fetch Request XSD

```
<?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="BillFetchRequest" type="bbps:BillFetchRequestType">
    <xs:annotation>
      <xs:documentation>BBPS Bill Request</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="BillFetchRequestType">
    <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:customerDtIsType" 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:sequence>
  </xs:complexType>
</xs:schema>
```

## 1.7 Bill Fetch Response Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:billFetchResponse>	API Name	1..1
1.1.1	xmlns	API schema namespace	1..1
2.1	<Head>	Header of the message	1..1
2.1.1	Ver	Version of the API	1..1
2.1.2	ts	Creation timestamp of the message which will be updated at each leg	1..1
2.1.3	origInst	Code assigned to the BBPOU / BBPCU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain, binding the Fetch and Payment messages	1..1
3.1	<Reason>	Response details of the transaction	1..1
3.1.1	approvalRefNum	Internal reference number which may be used by the Biller BBPOU for a transaction – default value "AB123456"	1..1
3.1.2	responseCode	Carries the response code indicating success or failure of the transaction	1..1
3.1.3	responseReason	Description of the response code – possible values are "Successful" or "Failure"	1..1
3.1.4	complianceRespCd	Carries the compliance code indicating the reason for a failed transaction – not required for a successful transaction	0..1
3.1.5	complianceReason	Description of the compliance code – not required for a successful transaction	0..1

4.1	<Txn>	Transaction information, passed throughout the system, visible to all entities of the eco-system	1..1
4.1.1	ts	Transaction initiation timestamp which will remain constant throughout all legs of the request and response message	1..1
4.1.2	msgId	Unique identification assigned by the initiating BBPOU for chaining a request and response message	1..1
5.1	<BillDetails>	Bill related details to identify a Customer	0..1
5.2	<BillDetails.CustomerParams>	Customer bill fetch related details	1..1
5.3	<BillDetails.CustomerParams.Tag>	Customer bill fetch related reference field tag	1..n
5.3.1	name	Name of the reference field as configured for the Biller	1..n
5.3.2	value	Value of the reference field which uniquely identifies the Customer for the Biller	1..n
6.1	<BillerResponse>	Response which is sent by the Biller for a successful transaction, i.e., response code is '000'	0..1
6.1.1	customerName	Name of the Customer	0..1*
6.1.2	amount	Amount of the bill	1..1
6.1.3	dueDate	Due date of the bill	0..1*
6.1.4	billDate	Generation date of the bill	0..1*
6.1.5	billNumber	Unique identifier of the bill	0..1*
6.1.6	billPeriod	Billing period of the bill	0..1*
6.2	<BillerResponse.Tag>	Biller response related tag indicating the various amount options provided by the Biller	0..n
6.2.1	name	Name of the amount field assigned by the Biller	1..n
6.2.2	value	Value of the amount field	1..n
7.1	<AdditionalInfo>	Additional information parameters provided by the Biller for a successful transaction, i.e., response code is '000'	0..1
7.2	<AdditionalInfo.Tag>	Tag indicating any additional information provided by the Biller	1..n
7.2.1	name	Name of the field assigned by the Biller	1..n
7.2.2	value	Value of the field	1..n

\*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.

## 1.8 Bill Fetch Response XSD

```
<?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="1" maxOccurs="1" />
      <xs:element type="bbps:additionalInfoType" name="AdditionalInfo" minOccurs="0" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
</xs:schema>
```

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

## 2 Bill Payment Request & Response

### 2.1 Sample Payment Request API: Customer BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillPaymentRequest xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2019-02-16T22:02:45+05:30" origInst="OU01" siTxn="Yes/No"
  refId="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" origRefId="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM"
  />
  <Analytics>
    <Tag name="PAYREQUESTSTART" value="2019-02-16T22:02:00+05:30" />
    <Tag name="PAYREQUESTEND" value="2019-02-16T22:02:45+05:30" />
  </Analytics>
  <Txn txnReferenceId="OU0156789123/OU019047ABCD12345678" ts="2019-02-16T22:02:45+05:30"
  type="FORWARD TYPE REQUEST" msgId="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QY">
    <RiskScores>
      <Score provider="OU01" type="TXNRISK" value="030" />
      <Score provider="BBPS" type="TXNRISK" value="030" />
    </RiskScores>
  </Txn>
  <Customer mobile="9505987798">
    <Tag name="EMAIL" value="manoj.chekuri@npci.org.in" />
    <Tag name="AADHAAR" value="123456789012" />
    <Tag name="PAN" value="BXXCG7754K" />
  </Customer>
  <Agent id="OU01AI34INT001123456">
    <Device>
      <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" />
      <Tag name="MAC" value="00-0D-60-07-2A-FO" />
      <Tag name="OS" value="iOS" />
      <Tag name="APP" value="AGENTAPP" />
    </Device>
  </Agent>
  <BillDetails>
    <Biller id="VODA00000MUM03" />
    <CustomerParams>
      <Tag name="RefFld1" value="" />
      <Tag name="RefFld2" value="" />
      <Tag name="RefFld3" value="" />
    </CustomerParams>
  </BillDetails>
```

```

<BillerResponse customerName="Manoj Chekuri" amount="120000" dueDate="2019-09-24" billDate="2019-01-22"
billNumber="1232332"
billPeriod="ONETIME|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" />
</BillerResponse>
<AdditionalInfo>
  <Tag name="BIRspFld1" value="" />
  <Tag name="BIRspFld2" value="" />
  <Tag name="BIRspFld3" value="" />
</AdditionalInfo>
<PaymentMethod quickPay="Yes/No" splitPay="Yes/No" OFFUSPay="Yes/No" paymentMode="Internet
Banking/Debit Card/Credit Card/IMPS/Cash/UPI/Wallet/NEFT/Prepaid Card/AEPS/Account Transfer/Bharat
QR/USSD" />
<Amount>
  <Amt amount="120000" custConvFee="1000" COUcustConvFee="1500" currency="356" />
  <SplitPayAmount>10000</SplitPayAmount>
  <Tag name="Amount 1" value="5000" />
  <Tag name="Amount 2" value="4000" />
  <Tag name="Amount 3" value="3000" />
</Amount>
<PaymentInformation>
  <Tag name="Remarks" value="Cash Payment" />
  <Tag name="CardNum|AuthCode" value="4386280020697301|123456" />
  <Tag name="IFSC|AccountNo" value="SRAN0000341|0123456" />
  <Tag name="MMID|MobileNo" value="9240111|9004644121" />
  <Tag name="WalletName|MobileNo" value="WalletAAA|9004644121" />
  <Tag name="VPA" value="account@provider" />
  <Tag name="Aadhaar|IIN" value="123456789123|1234567" />
</PaymentInformation>
</bbps:BillPaymentRequest>

```

## 2.2 Sample Payment Request API: BBPCU to Biller BBPOU

```

<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillPaymentRequest xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2019-02-16T22:02:46+05:30" origInst="BBCU" siTxn="Yes/No"
refId="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" origRefId="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM"
/>
  <Analytics>
    <Tag name="PAYREQUESTSTART" value="2019-02-16T22:02:00+05:30" />
    <Tag name="PAYREQUESTEND" value="2019-02-16T22:02:45+05:30" />
  </Analytics>
  <Txn txnReferenceId="OU0156789123/OU019047ABCD12345678" ts="2019-02-16T22:02:45+05:30"
type="FORWARD TYPE REQUEST" msgId="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QY">
    <RiskScores>
      <Score provider="OU01" type="TXNRISK" value="030" />
      <Score provider="BBPS" type="TXNRISK" value="030" />
    </RiskScores>
  </Txn>

```

```

<Customer mobile="9505XXXX98">
  <Tag name="EMAIL" value="manoj.chekuri@npci.org.in" />
  <Tag name="AADHAAR" value="123456789012" />
  <Tag name="PAN" value="BXXCG7754K" />
</Customer>
<Agent id="OU01XXXXINT001123456">
  <Device>
    <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" />
    <Tag name="MAC" value="00-0D-60-07-2A-FO" />
    <Tag name="OS" value="iOS" />
    <Tag name="APP" value="AGENTAPP" />
  </Device>
</Agent>
<BillDetails>
  <Biller id="VODA00000MUM03" />
  <CustomerParams>
    <Tag name="RefFld1" value="" />
    <Tag name="RefFld2" value="" />
    <Tag name="RefFld3" value="" />
  </CustomerParams>
</BillDetails>
<BillerResponse customerName="Manoj Chekuri" amount="120000" dueDate="2019-09-24" billDate="2019-01-22"
billNumber="1232332"
billPeriod="ONETIME|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" />
</BillerResponse>
<AdditionalInfo>
  <Tag name="BIRspFld1" value="" />
  <Tag name="BIRspFld2" value="" />
  <Tag name="BIRspFld3" value="" />
</AdditionalInfo>
<PaymentMethod quickPay="Yes/No" splitPay="Yes/No" OFFUSPay="Yes/No" paymentMode="Internet
Banking/Debit Card/Credit Card/IMPS/Cash/UPI/Wallet/NEFT/Prepaid Card/AEPS/Account Transfer/Bharat
QR/USSD" />
<Amount>
  <Amt amount="120000" custConvFee="1000" currency="356" />
  <SplitPayAmount>10000</SplitPayAmount>
  <Tag name="Amount 1" value="5000" />
  <Tag name="Amount 2" value="4000" />
  <Tag name="Amount 3" value="3000" />
</Amount>
</bbps:BillPaymentRequest>

```

## 2.3 Sample Payment Response API: Biller BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillPaymentResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2019-02-16T22:02:50+05:30" origInst="OU02"
  refId="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" />
  <Reason approvalRefNum="AB123456" responseCode="000/200" responseReason="Succesful/Failure"
  complianceRespCd="BPR001" complianceReason="Incorrect / invalid customer account" />
  <Txn txnReferenceId="OU0156789123/OU019047ABCD12345678" ts="2019-02-16T22:02:45+05:30"
  type="FORWARD TYPE RESPONSE" msgId="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QY" />
  <BillDetails>
    <CustomerParams>
      <Tag name="RefFld1" value="" />
      <Tag name="RefFld2" value="" />
      <Tag name="RefFld3" value="" />
    </CustomerParams>
  </BillDetails>
  <BillerResponse customerName="Manoj Chekuri" amount="120000" dueDate="2019-09-24" custConvFee="1000"
  billDate="2019-01-22" billNumber="1232332"
  billPeriod="ONETIME|DAILY|WEEKLY|BIMONTHLY|MONTHLY|QUARTERLY|HALFYEARLY|YEARLY|ASPRESENTED" />
</bbps:BillPaymentResponse>
```

## 2.4 Sample Payment Response API: BBPCU to Customer BBPOU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillPaymentResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2019-02-16T22:02:51+05:30" origInst="BBCU" siTxn="Yes/No"
  refId="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" origRefId="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM"
  />
  <Reason approvalRefNum="AB123456" responseCode="000/200" responseReason="Succesful/Failure"
  complianceRespCd="BPR001" complianceReason="Incorrect / invalid customer account" />
  <Txn txnReferenceId="OU0156789123/OU019047ABCD12345678" ts="2019-02-16T22:02:45+05:30"
  type="FORWARD TYPE RESPONSE" msgId="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QY" />
  <BillDetails>
    <CustomerParams>
      <Tag name="RefFld1" value="" />
      <Tag name="RefFld2" value="" />
      <Tag name="RefFld3" value="" />
    </CustomerParams>
  </BillDetails>
  <BillerResponse customerName="Manoj Chekuri" amount="120000" dueDate="2019-09-24" custConvFee="1000"
  billDate="2019-01-22" billNumber="1232332"
  billPeriod="ONETIME|DAILY|WEEKLY|BIMONTHLY|MONTHLY|QUARTERLY|HALFYEARLY|YEARLY|ASPRESENTED" />
</bbps:BillPaymentResponse>
```

## 2.5 Sample Reversal Request API: BBPCU to Biller BBPOU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillPaymentRequest xmlns:bbps="http://bbps.org/schema">
```

```
<Head ver="1.0" ts="2019-02-16T22:02:55+05:30" origInst="BBCU"
refid="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM"/>
<Txn txnReferencId="OU0156789123/OU019047ABCD12345678" ts="2019-02-16T22:02:45+05:30"
type="REVERSAL TYPE REQUEST" msgId="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QY" />
</bbps:BillPaymentRequest>
```

## 2.6 Sample Reversal Response API: Biller BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillPaymentResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2019-02-16T22:02:58+05:30" origInst="OU02"
refid="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" />
  <Reason approvalRefNum="AB123456" responseCode="103" responseReason="Failure" complianceRespCd=""
complianceReason="" />
  <Txn txnReferencId="OU0156789123/OU019047ABCD12345678" ts="2019-02-16T22:02:45+05:30"
type="REVERSAL TYPE RESPONSE" msgId="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QY" />
</bbps:BillPaymentResponse>
```

## 2.7 Sample Reversal Response API: BBPCU to Customer BBPOU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillPaymentResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2019-02-16T22:02:58+05:30" origInst="BBCU"
refid="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" />
  <Reason approvalRefNum="AB123456" responseCode="103" responseReason="Failure"
complianceRespCd="COU001" complianceReason="Send Failed to COU" />
  <Txn txnReferencId="OU0156789123/OU019047ABCD12345678" ts="2019-02-16T22:02:45+05:30"
type="REVERSAL TYPE RESPONSE" msgId="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QY" />
</bbps:BillPaymentResponse>
```

## 2.8 Bill Payment Request Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:BillPaymentRequest>	API Name	1..1
1.1.1	xmlns	API schema namespace	1..1
2.1	<Head>	Header of the message	1..1
2.1.1	ver	Version of the API	1..1
2.1.2	ts	Creation timestamp of the message which will be updated at each leg	1..1
2.1.3	origInst	Code assigned to the BBPOU / BBPCU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain, binding the Fetch and Payment messages	1..1
3.1	<Analytics>	Meta data primarily for analytics	0..1
3.2	<Analytics.Tag>	Meta data primarily for analytics	1..n
3.2.1	name	Name of the tag which is defined	1..n
3.2.2	value	Value of the tag	1..n
4.1	<Txn>	Transaction information, passed throughout the system, visible to	1..1

		all entities of the eco-system	
4.1.1	ts	Transaction initiation timestamp which will remain constant throughout all legs of the transaction	1..1
4.1.2	msgId	Unique identification assigned by the initiating BBPOU for chaining a request and response message	1..1
4.1.3	type	Type of the message (Forward or Reversal Type)	1..1
4.1.4	txnReferenceId	Transaction reference number used by the Customer for referring to a Payment transaction	1..1
4.2	<Txn.RiskScores>	Risk evaluation associated with the transaction and the related parties in the transaction	1..1
4.3	<Txn.RiskScores.Score>	Risk score related to the transaction and the entities	1..n
4.3.1	provider	Entity providing the risk score	1..n
4.3.2	type	Type of risk	1..n
4.3.3	value	Value of risk evaluation ranging from "000" (No Risk) to "100" (Maximum Risk) with default score being "030"	1..n
5.1	<Customer>	Details of the Customer viewing / paying the bill	1..1
5.1.1	mobile	Customer mobile number	1..1
5.2	<Customer.Tag>	Customer related details	0..n
5.2.1	name	Name of the specific data requested from Customer	1..n
5.2.2	value	Value of the specific data requested from Customer	1..n
6.1	<Agent>	Agent related data	1..1
6.1.1	id	Unique identification code allocated to the Agent	1..1
6.2	<Agent.Device>	Details of Device from which the transaction was initiated	1..1
6.3	<Agent.Device.Tag>	Device Tag	1..n
6.3.1	name	Name of the device which is used for transaction initiation	1..n
6.3.2	value	Unique code or value assigned to the device	1..n
7.1	<BillDetails>	Biller ID and bill related details to identify a Customer	1..1
7.2	<BillDetails.Biller>	Biller related details	1..1
7.2.1	id	Unique identification code allocated to the Biller	1..1
7.3	<BillDetails.CustomerParams>	Customer bill fetch related details	1..1
7.4	<BillDetails.CustomerParams.Tag>	Customer bill fetch related reference field tag	1..n
7.4.1	name	Name of the reference field as configured for the Biller	1..n
7.4.2	value	Value of the reference field which uniquely identifies the customer for the Biller	1..n
8.1	<BillerResponse>	Biller response parameters sent by the Biller supporting fetch is copied in the payment request "as-is" – not applicable for payment only Billers	0..1
8.1.1	customerName	Name of the customer	0..1*
8.1.2	amount	Amount of the bill	1..1
8.1.3	dueDate	Due date of the bill	0..1*
8.1.4	billDate	Generation date of the bill	0..1*
8.1.5	billNumber	Unique identifier of the bill	0..1*
8.1.6	billPeriod	Billing period of the bill	0..1*
8.2	<BillerResponse.Tag>	Biller response related tag indicating the various amount options provided by the Biller	0..n
8.2.1	name	Name of the amount field assigned by the Biller	1..n
8.2.2	value	Value of the amount field	1..n
9.1	<AdditionalInfo>	Additional information parameters sent by the Biller supporting fetch is copied in the payment request "as-is" – not applicable for payment only Billers	0..1
9.2	<AdditionalInfo.Tag>	Tag indicating any additional information provided by the Biller	1..n
9.2.1	name	Name of the field assigned by the Biller	1..n
9.2.2	value	Value of the field	1..n

10.1	<PaymentMethod>	Payment method opted by the Customer	1..1
10.1.1	quickPay	Flag indicating if the payment is initiated without a fetch or not	1..1
10.1.2	splitPay	Flag indicating if the bill is paid using two different payment modes	1..1
10.1.3	OFFUSPay	Flag indicating if it is an electronic ON-US or OFF-US transaction	1..1
10.1.4	paymentMode	The payment mode which is accepted from the Customer	1..1
11.1	<Amount>	Amount related details for the payment	1..1
11.2	<Amount.Amt>	Details of the bill payment amount made by the Customer	1..1
11.2.1	amount	Actual amount paid by the Customer for the transaction	1..1
11.2.2	custConvFee	Customer convenience fee (CCF1) paid by the Customer BBPOU to Biller BBPOU	1..1
11.2.3	COUcustConvFee	Customer convenience fee (CCF2) paid by the Customer to Customer BBPOU	1..1
11.2.4	currency	Currency code of the transaction	1..1
11.3	<Amount.SplitPayAmount>	Amount paid through the second payment mode	0..1
11.4	<Amount.Tag>	Amount paid by the customer indicating different amount option combinations	0..n
11.4.1	name	Name of the amount field assigned by the Biller	1..n
11.4.2	value	Value of the amount field	1..n
12.1	<PaymentInformation>	Payment information of the instrument which is used for making the bill payment (this block is not passed by BBPCU to Biller BBPOU)	1..1
12.2	<PaymentInformation.Tag>	Payment instrument details which is used for the bill payment transaction	1..n
12.2.1	name	Name of the parameter for the chosen payment instrument	1..n
12.2.2	value	Value of the parameter for the chosen payment instrument	1..n

**\*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.**

## 2.9 Bill Payment Request XSD

```
<?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="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:billerResponseType" name="BillerResponse" minOccurs="0" maxOccurs="1" />
      <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>

## 2.10 Bill Payment Response Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:BillPaymentResponse>	API Name	1..1
1.1.1	xmlns	API schema namespace	1..1
2.1	<Head>	Header of the message	1..1
2.1.1	ver	Version of the API	1..1
2.1.2	ts	Creation timestamp of the message which will be updated at each leg	1..1
2.1.3	origInst	Code assigned to the BBPOU / BBPCU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain, binding the Fetch and Payment messages	1..1
3.1	<Reason>	Response details of the transaction	1..1
3.1.1	approvalRefNum	Internal reference number which may be used by the Biller BBPOU for a transaction – default value "AB123456"	1..1
3.1.2	responseCode	Carries the response code indicating success or failure of the transaction	1..1
3.1.3	responseReason	Description of the response code – possible values are "Successful" or "Failure"	1..1
3.1.4	complianceRespCd	Carries the compliance code indicating the reason for a failed transaction – not required for a successful transaction	0..1
3.1.5	complianceReason	Description of the compliance code – not required for a successful transaction	0..1
4.1	<Txn>	Transaction information, passed throughout the system, visible to all entities of the eco-system	1..1
4.1.1	ts	Transaction initiation timestamp which will remain constant throughout all legs of the request and response message	1..1
4.1.2	msgId	Unique identification assigned by the initiating BBPOU for chaining a request and response message	1..1
5.1	<BillDetails>	Bill related details to identify a Customer	0..1
5.2	<BillDetails.CustomerParams>	Customer bill payment related details	1..1
5.3	<BillDetails.CustomerParams.Tag>	Customer bill payment related reference field tag	1..n
5.3.1	name	Name of the reference field as configured for the Biller	1..n
5.3.2	value	Value of the reference field which uniquely identifies the Customer for the Biller	1..n
6.1	<BillerResponse>	Response which is sent by the Biller for a successful transaction, i.e., response code is '000'	0..1
6.1.1	customerName	Name of the Customer	0..1*
6.1.2	amount	Amount of the bill – should match with the "amount" attribute value passed in the Payment request	1..1
6.1.3	dueDate	Due date of the bill	0..1*
6.1.4	billDate	Generation date of the bill	0..1*
6.1.5	billNumber	Unique identifier of the bill	0..1*
6.1.6	billPeriod	Billing period of the bill	0..1*
6.1.7	custConvFee	Customer convenience fee paid by the Customer BBPOU to Biller BBPOU – should match with the CCF1 value in the Payment request	0..1*

\*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.

## 2.11 Bill Payment Response XSD

```

<?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" 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="1" />
    </xs:sequence>
  </xs:complexType>
</xs:schema>

```

# 3 Transaction Status Check (402) API Request & Response (for Pending Transactions)

## 3.1 402 API Request: BBPCU to Biller BBPOU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusRequest xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2018-07-03T13:20:43+05:30" origInst="BBCU"
  refId="MANOJCHEKURI401TXNID20180703REFX001" />
  <Txn ts="2018-07-03T13:20:43+05:30" xchangeId="402" />
  <TxnStatusReq msgId="MANOJCHEKURI401TXNID20180703MSGX001"
  txnReferenceId="OU0118184001/OU0118184ABCD12345678" />
</bbps:TxnStatusRequest>
```

## 3.2 402 API Response: Biller BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2018-07-03T13:20:47+05:30" origInst="OU02"
  refId="MANOJCHEKURI401TXNID20180703REFX001" />
  <Reason approvalRefNum="AB123456" responseCode="000/200" responseReason="Succesful/Failure"
  complianceRespCd="BPR001" complianceReason="Incorrect / invalid customer account" />
  <Txn txnReferenceId="OU0118184001/OU0118184ABCD12345678" ts="2018-07-03T13:20:43+05:30"
  type="FORWARD TYPE RESPONSE" msgId="MANOJCHEKURI401TXNID20180703MSGX001" xchangeId="402" />
  <BillDetails>
    <CustomerParams>
      <Tag name="RefFld1" value="" />
      <Tag name="RefFld2" value="" />
    </CustomerParams>
  </BillDetails>
  <BillerResponse customerName="Manoj Chekuri" amount="120000" dueDate="2019-09-24" custConvFee="1000"
  billDate="2019-01-22" billNumber="1232332"
  billPeriod="ONETIME|DAILY|WEEKLY|BIMONTHLY|MONTHLY|QUARTERLY|HALFYEARLY|YEARLY|ASPRESENTED" />
</bbps:TxnStatusResponse>
```

## 3.3 402 API Request Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:TxnStatusRequest >	API Name	1..1
1.1.1	Xmlns	API schema namespace	1..1
2.1	<Head>	Header of the message	1..1
2.1.1	Ver	Version of the API	1..1
2.1.2	ts	Creation timestamp of the message which will be updated at each leg	1..1
2.1.3	origInst	Code assigned to the BBPCU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on,	1..1

		unchanged, throughout the entire end-to-end chain, binding the Validation and Payment messages	
3.1	<Txn>	Transaction information, passed throughout the system, visible to all entities of the eco-system	1..1
3.1.1	ts	Transmission date and time of the transaction	1..1
3.1.2	xchangeld	Identification of the type of the request – transaction status (402)	1..1
4.1	<TxnStatusReq>	Information pertaining to transaction status request	1..1
4.1.1	msgld	Unique identification assigned by the initiating BBPOU for chaining a request and response message	1..1
4.1.4	txnReferenceld	Transaction reference number used by the Customer for referring to a Payment transaction	0..1

### 3.4 402 API Request XSD

```
<?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="TxnStatusRequest" type="bbps:TxnStatusRequest">
    <xs:annotation>
      <xs:documentation>402 API Request</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="TxnStatusRequest">
    <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:TxnStatusReq" name="TxnStatusReq" minOccurs="1" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="TxnStatusReq">
    <xs:simpleContent>
      <xs:extension base="xs:string">
        <xs:attribute type="xs:string" name="msgld" use="optional" />
        <xs:attribute type="xs:string" name="txnReferenceld" use="required" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:schema>
```

### 3.5 402 API Response Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:TxnStatusResponse>	API Name	1..1
1.1.1	Xmlns	API schema namespace	1..1
2.1	<Head>	Header of the message	1..1
2.1.1	Ver	Version of the API	1..1
2.1.2	ts	Creation timestamp of the message which will be updated at each leg	1..1
2.1.3	origInst	Code assigned to the BBPOU / BBPCU which forwards the transaction	1..1
2.1.4	refld	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain, binding the Fetch and Payment messages	1..1
3.1	<Reason>	Response details of the transaction	1..1
3.1.1	approvalRefNum	Internal reference number which may be used by the Biller BBPOU for a	1..1

		transaction – default value "AB123456"	
3.1.2	responseCode	Carries the response code indicating success or failure of the transaction	1..1
3.1.3	responseReason	Description of the response code – possible values are "Successful" or "Failure"	1..1
3.1.4	complianceRespCd	Carries the compliance code indicating the reason for a failed transaction – not required for a successful transaction	0..1
3.1.5	complianceReason	Description of the compliance code – not required for a successful transaction	0..1
4.1	<Txn>	Transaction information, passed throughout the system, visible to all entities of the eco-system	1..1
4.1.1	ts	Transaction initiation timestamp which will remain constant throughout all legs of the request and response message	1..1
4.1.2	msgId	Unique identification assigned by the initiating BBPOU for chaining a request and response message	1..1
4.1.3	xchangeId	Identification of the type of the response – transaction status (402)	0..1
5.1	<BillDetails>	Bill related details to identify a Customer	0..1
5.2	<BillDetails.CustomerParams>	Customer bill payment related details	1..1
5.3	<BillDetails.CustomerParams.Tag>	Customer bill payment related reference field tag	1..n
5.3.1	Name	Name of the reference field as configured for the Biller	1..n
5.3.2	Value	Value of the reference field which uniquely identifies the Customer for the Biller	1..n
6.1	<BillerResponse>	Response which is sent by the Biller for a successful transaction, i.e., response code is '000'	0..1
6.1.1	customerName	Name of the Customer	0..1*
6.1.2	amount	Amount of the bill – should match with the "amount" attribute value passed in the Payment request	1..1
6.1.3	dueDate	Due date of the bill	0..1*
6.1.4	billDate	Generation date of the bill	0..1*
6.1.5	billNumber	Unique identifier of the bill	0..1*
6.1.6	billPeriod	Billing period of the bill	0..1*
6.1.7	custConvFee	Customer convenience fee paid by the Customer BBPOU to Biller BBPOU – should match with the CCF1 value in the Payment request	0..1*

\*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.

## 3.6 402 API Response XSD

```
<?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="1" />
    </xs:sequence>
  </xs:complexType>
</xs:schema>
```

```

</xs:sequence>
</xs:complexType>
</xs:schema>

```

## 4 Bill Validation Request & Response

### 4.1 Sample Validation Request API: Customer BBPOU to BBPCU

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:BillValidationRequest xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2019-02-16T22:02:35+05:30" origInst="OU01"
  refId="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" />
  <Agent id="OU01AI34INT001123456" />
  <BillDetails>
    <Biller id="VODAGSM00MUM03" />
    <CustomerParams>
      <Tag name="RefFld1" value="" />
      <Tag name="RefFld2" value="" />
      <Tag name="RefFld3" value="" />
    </CustomerParams>
  </BillDetails>
</bbps:BillValidationRequest>

```

### 4.2 Sample Validation Request API: BBPCU to Biller BBPOU

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:BillValidationRequest xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2019-02-16T22:02:36+05:30" origInst="BBCU"
  refId="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" />
  <Agent id="OU01XXXXINT001123456" />
  <BillDetails>
    <Biller id="VODAGSM00MUM03" />
    <CustomerParams>
      <Tag name="RefFld1" value="" />
      <Tag name="RefFld2" value="" />
      <Tag name="RefFld3" value="" />
    </CustomerParams>
  </BillDetails>
</bbps:BillValidationRequest>

```

### 4.3 Sample Validation Response API: Biller BBPOU to BBPCU

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:BillValidationResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2019-02-16T22:02:40+05:30" origInst="OU02"
  refId="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" />
  <Reason approvalRefNum="AB123456" responseCode="000/200" responseReason="Successful/Failure"
  complianceRespCd="BVR001" complianceReason=" Incorrect / invalid customer account" />
  <AdditionalInfo>

```

```

<Tag name="BIRspFld1" value="" />
<Tag name="BIRspFld2" value="" />
<Tag name="BIRspFld3" value="" />
</AdditionalInfo>
</bbps:BillValidationResponse>

```

## 4.4 Sample Validation Response API: BBPCU to Customer BBPOU

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:BillValidationResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2019-02-16T22:02:41+05:30" origInst="BBCU"
  refId="HENSVVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" />
  <Reason approvalRefNum="AB123456" responseCode="000/200" responseReason="Successful/Failure"
  complianceRespCd="BVR001" complianceReason=" Incorrect / invalid customer account" />
  <AdditionalInfo>
    <Tag name="BIRspFld1" value="" />
    <Tag name="BIRspFld2" value="" />
    <Tag name="BIRspFld3" value="" />
  </AdditionalInfo>
</bbps:BillValidationResponse>

```

## 4.5 Bill Validation Request Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:BillValidationRequest>	API Name	1..1
1.1.1	xmlns	API schema namespace	1..1
2.1	<Head>	Header of the message	1..1
2.1.1	Ver	Version of the API	1..1
2.1.2	ts	Creation timestamp of the message which will be updated at each leg	1..1
2.1.3	origInst	Code assigned to the BBPOU / BBPCU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain, binding the Validation and Payment messages	1..1
3.1	<Agent>	Agent related data	1..1
3.1.1	Id	Unique identification code allocated to the Agent	1..1
4.1	<BillDetails>	Biller ID and bill related details to identify a Customer	1..1
4.2	<BillDetails.Biller>	Biller related details	1..1
4.2.1	Id	Unique identification code allocated to the Biller	1..1
4.3	<BillDetails.CustomerParams>	Customer bill validation related details	1..1
4.4	<BillDetails.CustomerParams.Tag>	Customer bill validation related reference field tag	1..n
4.4.1	name	Name of the reference field as configured for the Biller	1..n
4.4.2	value	Value of the reference field which uniquely identifies the customer for the Biller	1..n

## 4.6 Bill Validation Request XSD

```
<?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="BillValidationRequest" type="bbps:BillValidationRequestType">
    <xs:annotation>
      <xs:documentation>Bill Validation Request</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="BillValidationRequestType">
    <xs:sequence>
      <xs:element type="bbps:headType" name="Head" 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:sequence>
  </xs:complexType>
</xs:schema>
```

## 4.7 Bill Validation Response Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:BillValidationResponse>	API Name	1..1
1.1.1	xmlns	API schema namespace	1..1
2.1	<Head>	Header of the message	1..1
2.1.1	Ver	Version of the API	1..1
2.1.2	ts	Creation timestamp of the message which will be updated at each leg	1..1
2.1.3	origInst	Code assigned to the BBPOU / BBPCU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain, binding the Fetch and Payment messages	1..1
3.1	<Reason>	Response details of the transaction	1..1
3.1.1	approvalRefNum	Internal reference number which may be used by the Biller BBPOU for a transaction – default value "AB123456"	1..1
3.1.2	responseCode	Carries the response code indicating success or failure of the transaction	1..1
3.1.3	responseReason	Description of the response code – possible values are "Successful" or "Failure"	1..1
3.1.4	complianceRespCd	Carries the compliance code indicating the reason for a failed transaction – not required for a successful transaction	0..1
5.1.5	complianceReason	Description of the compliance code – not required for a successful transaction	0..1
6.1	<AdditionalInfo>	Validation response parameters sent by the Biller for a successful transaction, i.e., response code is '000'	0..1
6.2	<AdditionalInfo.Tag>	Additional Information related tag indicating the validation identifier provided by the Biller	1..n
6.2.1	name	Name of the field assigned by the Biller	1..n
6.2.2	value	Value of the field	1..n

## 4.8 Bill Validation Response XSD

```

<?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="BillValidationResponse" type="bbps:BillValidationResponseType">
    <xs:annotation>
      <xs:documentation>Bill Validation Response</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="BillValidationResponseType">
    <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:additionalInfoType" name="AdditionalInfo" minOccurs="0" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
</xs:schema>

```

# 5 Diagnostic Request & Response

## 5.1 Sample Request API: BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:ReqDiagnostic xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2019-05-30T18:45:56+05:30" origInst="OU01"
  refId="LNMSQQR4RKT7X1UGPY7JGUV454PL9T2C689" />
</bbps:ReqDiagnostic>
```

## 5.2 Sample Response API: BBPCU to BBPOU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:ResDiagnostic xmlns:bbps="http://bbps.org/schema" responseReason="Successful/Failure">
  <Head ver="1.0" ts="2019-05-30T18:46:00+05:30" origInst="BBCU"
  refId="LNMSQQR4RKT7X1UGPY7JGUV454PL9T2C689" />
  <errorMessages>
    <errorCd>HED030</errorCd>
    <errorDtl>Head Timestamp gap between BBPCU and OU is more than acceptable tolerance.</errorDtl>
  </errorMessages>
</bbps:ResDiagnostic>
```

## 5.3 Diagnostic Request Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:ReqDiagnostic>	API Name	1..1
1.1.1	xmlns	API schema namespace	1..1
2.1	<Head>	Header of the message	1..1
2.1.1	Ver	Version of the API	1..1
2.1.2	ts	Creation timestamp of the message	1..1
2.1.3	origInst	Code assigned to the BBPOU / BBPCU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain	1..1

## 5.4 Diagnostic Request XSD

```
<?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="ReqDiagnostic" type="bbps:ReqDiagnosticType">
    <xs:annotation>
      <xs:documentation>BBPS Diagnostic Request</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="ReqDiagnosticType">
    <xs:sequence>
```

```
<xs:element type="bbps:headType" name="Head" minOccurs="1" maxOccurs="1" />
</xs:sequence>
</xs:complexType>
</xs:schema>
```

## 5.5 Diagnostic Response Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:ResDiagnostic>	API Name	1..1
1.1.1	xmlns	API schema namespace	1..1
2.1	<Head>	Header of the message	1..1
2.1.1	ver	Version of the API	1..1
2.1.2	ts	Creation timestamp of the message	1..1
2.1.3	origInst	Code assigned to the BBPOU / BBPCU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain	1..1
3.1	<errorMessages>	Error messages in the API message	0..1
3.2	<errorMessages.errorCd >	Error Code for API message	1..n
3.3	<errorMessages.errorDtl >	Error Reason for the API message	1..n

## 5.6 Diagnostic Response XSD

```
<?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="ResDiagnostic" type="bbps:ResDiagnosticType">
    <xs:annotation>
      <xs:documentation>BBPS Diagnostic Response</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="ResDiagnosticType">
    <xs:sequence>
      <xs:element type="bbps:headType" name="Head" minOccurs="1" maxOccurs="1" />
      <xs:element type="bbps:errorMessage" name="errorMessages" minOccurs="0" maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
</xs:schema>
```

## 6 Transaction Status and Complaint Related API Request & Response

### 6.1 Sample Transaction Status (401) Request API – Using Mobile Number & Date Range: BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusComplainRequest xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2017-11-22T02:04:08+05:30" origInst="OP01"
  refId="2HBTXEMPNT6GRIDI2YOJ031FVXW7DRY1LKN" />
  <Txn ts="2017-11-22T02:04:08+05:30" xchangeId="401" />
  <TxnStatusComplainReq msgId="TXVT3IQZ7WHGQCT08UPURFJJS7CEFTJQIIN" mobile="9123456001"
  complaintType="Transaction" />
  <TxnSearchDateCriteria fromDate="2017-11-09" toDate="2017-11-10" />
</bbps:TxnStatusComplainRequest>
```

### 6.2 Sample Transaction Status (401) Response API – Using Mobile Number & Date Range: BBPCU to BBPOU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusComplainResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2017-11-22T02:04:08+05:30" origInst="BBCU"
  refId="2HBTXEMPNT6GRIDI2YOJ031FVXW7DRY1LKN" />
  <Txn ts="2017-11-22T02:04:08+05:30" xchangeId="401" />
  <TxnStatusComplainResp msgId="TXVT3IQZ7WHGQCT08UPURFJJS7CEFTJQIIN" responseCode="000"
  responseReason="SUCCESS">
    <TxnList>
      <TxnDetail txnReferenceId="OP022O9HDMVU" amount="20000" txnDate="2017-11-10T16:07:39+05:30"
      agentId="OP02OP12AGT000000001" billerId="GSTM00000MUM01" txnStatus="SUCCESS" />
      <TxnDetail txnReferenceId="OP027N2IMYUJ" amount="20000" txnDate="2017-11-10T14:28:02+05:30"
      agentId="OP02OP12AGT000000001" billerId="GSTN00000MUM01" txnStatus="REVERSAL" />
      <TxnDetail txnReferenceId="OP02HTW6Y87L" amount="20000" txnDate="2017-11-10T13:26:23+05:30"
      agentId="OP02OP12AGT000000001" billerId="GSTN00000MUM01" txnStatus="SUCCESS" />
    </TxnList>
    <CustomerDetails mobile="9123456001" />
  </TxnStatusComplainResp>
</bbps:TxnStatusComplainResponse>
```

### 6.3 Sample Transaction Status (401) Request API – Using Transaction Ref ID: BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusComplainRequest xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2017-11-22T01:41:39+05:30" origInst="OP01"
  refId="U6HI6P1DTGO063FVSCDA3TMS2PS6GBVWLRU" />
```

```
<Txn ts="2017-11-22T01:41:39+05:30" xchangeId="401" />
<TxnStatusComplainReq msgId="ZDOZG2CUIYODVVRPDZPBTJ1RM"
txnReferenceId="OP01WWKO2J64" complaintType="Transaction" />
</bbps:TxnStatusComplainRequest>
```

## 6.4 Sample Transaction Status (401) Response API – Using Transaction Ref ID: BBPCU to BBPOU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusComplainResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2017-11-22T01:41:39+05:30" origInst="BBCU"
refId="U6HI6P1DTGO063FVSCDA3TMS2PS6GBVWLRU" />
  <Txn ts="2017-11-22T01:41:39+05:30" xchangeId="401" />
  <TxnStatusComplainResp msgId="ZDOZG2CUIYODVVRPDZPBTJ1RM" responseCode="000"
responseReason="SUCCESS">
    <TxnList>
      <TxnDetail txnReferenceId="OP01WWKO2J64" amount="184849" txnDate="2017-11-08T11:30:07+05:30"
agentId="OP01OP11AGT000000001" billerId="GSTM0000MUM01" txnStatus="SUCCESS" />
    </TxnList>
    <CustomerDetails mobile="9123456079" />
  </TxnStatusComplainResp>
</bbps:TxnStatusComplainResponse>
```

## 6.5 Sample Complaint Raise (501) Request API – Transaction Based: BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusComplainRequest xmlns:bbps="http://bbps.org/schema">
  <Head origInst="OP01" refId="CA01201712010000000000000000430779" ts="2017-12-01T01:03:38+05:30"
ver="1.0" />
  <Txn ts="2017-12-01T01:03:38+05:30" xchangeId="501" />
  <TxnStatusComplainReq msgId="CA01201712010000000000000000430778" txnReferenceId="OP0112733758"
disposition="Transaction Successful, account not updated" description="Test Transaction Based Complaint"
complaintType="Transaction" />
</bbps:TxnStatusComplainRequest>
```

## 6.6 Sample Complaint Raise (501) Response API – Transaction Based: BBPCU to BBPOU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusComplainResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2017-12-01T01:03:38+05:30" origInst="BBCU"
refId="CA01201712010000000000000000430779" />
  <Txn ts="2017-12-01T01:03:38+05:30" xchangeId="501" />
  <TxnStatusComplainResp msgId="CA01201712010000000000000000430778" complaintId="AP1512070503481"
openComplaint="N" assigned="ABC BANK" responseCode="000" responseReason="SUCCESS" />
</bbps:TxnStatusComplainResponse>
```

## 6.7 Sample Complaint Raise (501) Request API – Service Based against Agent: BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusComplainRequest xmlns:bbps="http://bbps.org/schema">
  <Head origInst="OP01" refId="CA0120171201000000000000000000430785" ts="2017-12-01T01:06:50+05:30"
  ver="1.0" />
  <Txn ts="2017-12-01T01:06:50+05:30" xchangeId="501" />
  <TxnStatusComplainReq msgId="CA0120171201000000000000000000430784" participationType="AGENT"
  agentId="OP01OP02MOB000000001" servReason="Agent not willing to print receipt" description="Test Agent
  Service Complaint" complaintType="Service" />
</bbps:TxnStatusComplainRequest>
```

## 6.8 Sample Complaint Raise (501) Response API – Service Based against Agent: BBPCU to BBPOU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusComplainResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2017-12-01T01:06:50+05:30" origInst="BBCU"
  refId="CA0120171201000000000000000000430785" />
  <Txn ts="2017-12-01T01:06:50+05:30" xchangeId="501" />
  <TxnStatusComplainResp msgId="CA0120171201000000000000000000430784" complaintId="DN1512070694632"
  assigned="ABC BANK" responseCode="000" responseReason="SUCCESS" />
</bbps:TxnStatusComplainResponse>
```

## 6.9 Sample Complaint Raise (501) Request API – Service Based against Biller: BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusComplainRequest xmlns:bbps="http://bbps.org/schema">
  <Head origInst="OP01" refId="CA0120171201000000000000000000430784" ts="2017-12-01T01:06:50+05:30"
  ver="1.0" />
  <Txn ts="2017-12-01T01:06:50+05:30" xchangeId="501" />
  <TxnStatusComplainReq msgId="CA0120171201000000000000000000430783" participationType="BILLER"
  billerId="GSTM00000MUM01" servReason="Biller available. Unable to transact" description="Test Biller Service
  Complaint" complaintType="Service" />
</bbps:TxnStatusComplainRequest>
```

## 6.10 Sample Complaint Raise (501) Response API – Service Based against Biller: BBPCU to BBPOU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusComplainResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2017-12-01T01:06:50+05:30" origInst="BBCU"
  refId="CA0120171201000000000000000000430784" />
  <Txn ts="2017-12-01T01:06:50+05:30" xchangeId="501" />
```

```
<TxnStatusComplainResp msgId="CA01201712010000000000000000430783" complaintId="DN1512070694631"
assigned="PQR BANK" responseCode="000" responseReason="SUCCESS" />
</bbps:TxnStatusComplainResponse>
```

## 6.11 Sample Transaction Based Complaint Re-assignment (502) Request API: Customer BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusComplainRequest xmlns:bbps="http://bbps.org/schema">
  <Head origInst="OU21" refId="K2NV9IXQRB568K1YP39EUXEMS512SOPA534" ver="1.0" ts="2018-08-
03T16:23:06+05:30" />
  <Txn ts="2018-08-03T16:23:06+05:30" xchangeId="502" />
  <TxnStatusComplainReq complaintId="AP1533293288481"
msgId="QETUN2CU9L4D1ZPOPRP0TT25CVAM2RA6Q2N" complaintType="Transaction" description="Complaint
belongs to BOU" />
</bbps:TxnStatusComplainRequest>
```

## 6.12 Sample Transaction Based Complaint Re-assignment (502) Response API: BBPCU to Customer BBPOU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusComplainResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2018-08-03T16:23:07+05:30" origInst="BBCU"
refId="K2NV9IXQRB568K1YP39EUXEMS512SOPA534" />
  <Txn ts="2018-08-03T16:23:07+05:30" xchangeId="502" />
  <TxnStatusComplainResp complaintId="AP1533293288481" complaintStatus="RE_ASSIGNED" responseCode="000"
responseReason="SUCCESS" />
</bbps:TxnStatusComplainResponse>
```

## 6.13 Sample Complaint Status (506) Request API: BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:TxnStatusComplainRequest xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2018-08-03T16:43:26+05:30" origInst="OU21"
refId="1CA3V9AZO1EANYXGKNG3DESXM8BRRLOH4" />
  <Txn ts="2018-08-03T16:43:27+05:30" xchangeId="506" />
  <TxnStatusComplainReq msgId="SQ28D1CKDOOXV0ZZ82Y4L1YGH89QP4YNSHZ" complaintId="AP1533293288481"
complaintType="Transaction" />
</bbps:TxnStatusComplainRequest>
```

## 6.14 Sample Complaint Status (506) Response API: BBPCU to BBPOU

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:TxnStatusComplainResponse xmlns:bbps="http://bbps.org/schema">
```

```
<Head ver="1.0" ts="2018-08-03T16:43:26+05:30" origInst="BBCU"
refId="1CA3V9AZO1EANYXGKNG3DESXM8BRRLOH4"/>
<Txn ts="2018-08-03T16:43:27+05:30" xchangeId="506"/>
<TxnStatusComplainResp msgId="SQ28D1CKDOOXV0ZZ82Y4L1YGH89QP4YNSHZ"
complaintId="AP1533293288481" complaintStatus="RESOLVED" assigned="OU Two One" responseCode="000"
responseReason="SUCCESS" remarks="Amount settled with Biller" />
</bbps:TxnStatusComplainResponse>
```

## 6.15 Sample Complaint Closure (507) Request API: BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusComplainRequest xmlns:bbps="http://bbps.org/schema">
<Head ver="1.0" ts="2018-08-03T16:38:27+05:30" origInst="OU12"
refId="GW5JHITZ3GCT1UW9AIZAWGCBTJ1LENLTWCZ" />
<Txn ts="2018-08-03T16:38:27+05:30" xchangeId="507" />
<TxnStatusComplainReq msgId="512VJH1I0GXNKKQEXNYES0EN2NS84867V8Q" complaintId="AP1533293288481"
description="Amount settled with Biller" complaintType="Transaction" />
</bbps:TxnStatusComplainRequest>
```

## 6.16 Sample Complaint Closure (507) Response API: BBPCU to BBPOU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:TxnStatusComplainResponse xmlns:bbps="http://bbps.org/schema">
<Head ver="1.0" ts="2018-08-03T16:38:28+05:30" origInst="BBCU"
refId="GW5JHITZ3GCT1UW9AIZAWGCBTJ1LENLTWCZ" />
<Txn ts="2018-08-03T16:38:28+05:30" xchangeId="507" />
<TxnStatusComplainResp complaintId="AP1533293288481" complaintStatus="RESOLVED" responseCode="000"
responseReason="SUCCESS" />
</bbps:TxnStatusComplainResponse>
```

## 6.17 Transaction Status and Complaint Related API Request Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:TxnStatusComplainRequest>	API Name	1..1
1.1.1	xmlns	API schema namespace	1..1
2.1	<Head>	Header of the message	1..1
2.1.1	ver	Version of the API	1..1
2.1.2	ts	Creation timestamp of the message	1..1
2.1.3	origInst	Code assigned to the BBPOU / BBPCU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain	1..1
3.1	<Txn>	Transaction information, passed throughout the system, visible to	1..1

		all entities of the eco-system	
3.1.1	ts	Transmission date and time of the transaction	1..1
3.1.2	xchangelid	Identification of the type of the request – transaction status (401), complaint registration (501), complaint re-assignment (502), complaint status (506) or complaint closure (507)	1..1
4.1	<TxnStatusComplainReq >	Information pertaining to transaction status and complaint related requests	1..1
4.1.1	msgld	Unique identification assigned by the initiating BBPOU for chaining a request and response message	1..1
4.1.2	complaintType	Type of request – Transaction or Service based	1..1
4.1.3	mobile	Mobile number against which the transaction status is to be searched	0..1
4.1.4	txnReferenceId	Transaction reference number used by the Customer for referring to a Payment transaction	0..1
4.1.5	complaintId	Complaint ID generated by BBPCU to check the complaint status, re-assign or close a complaint subsequently	0..1
4.1.6	disposition	Pre-defined list of dispositions for transaction based complaints	0..1
4.1.7	servReason	Pre-defined list of dispositions for service based complaints	0..1
4.1.8	description	Free text to provide additional information pertaining to the complaint	0..1
4.1.9	participationType	Entity type for the service based complaints (AGENT / BILLER)	0..1
4.1.10	agentId	Unique identifier (Agent ID in BBPS) allocated to the Agent for service based complaints	0..1
4.1.11	billerId	Unique identifier (Biller ID in BBPS) allocated to the Biller for service based complaints	0..1
5.1	<TxnSearchDateCriteria>	Searching the transaction details on the basis of mobile number and date range – optional tag which helps in filtering the search process	0..1
5.1.1	fromDate	Start date for transaction search	1..1
5.1.2	toDate	End date for transaction search	1..1

## 6.18 Transaction Status and Complaint Related API Request XSD

```

<?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="TxnStatusComplainRequest" type="bbps:TxnStatusComplainRequest">
    <xs:annotation>
      <xs:documentation>BBPS API request</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="TxnStatusComplainRequest">
    <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:TxnStatusComplainReq" name="TxnStatusComplainReq" minOccurs="1" maxOccurs="1" />
      <xs:element type="bbps:TxnSearchDateCriteria" name="TxnSearchDateCriteria" minOccurs="0" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="TxnStatusComplainReq">
    <xs:simpleContent>
      <xs:extension base="xs:string">
    
```

```

<xs:attribute type="xs:string" name="msgId" use="required" />
<xs:attribute type="xs:string" name="complaintId" use="optional" />
<xs:attribute type="xs:string" name="servReason" use="optional" />
<xs:attribute type="xs:string" name="participationType" use="optional" />
<xs:attribute type="xs:string" name="agentId" use="optional" />
<xs:attribute type="xs:string" name="billerId" use="optional" />
<xs:attribute type="xs:string" name="mobile" use="optional" />
<xs:attribute type="xs:string" name="txnReferenceId" use="optional" />
<xs:attribute type="xs:string" name="category" use="optional" />
<xs:attribute type="xs:string" name="disposition" use="optional" />
<xs:attribute type="xs:string" name="description" use="optional" />
<xs:attribute type="xs:string" name="complaintType" use="optional" />
</xs:extension>
</xs:simpleContent>
</xs:complexType>
<xs:complexType name="TxnSearchDateCriteria">
  <xs:simpleContent>
    <xs:extension base="xs:string">
      <xs:attribute type="xs:string" name="fromDate" use="required" />
      <xs:attribute type="xs:string" name="toDate" use="required" />
    </xs:extension>
  </xs:simpleContent>
</xs:complexType>
</xs:schema>

```

## 6.19 Transaction Status and Complaint Related API Response Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:TxnStatusComplainResponse>	API Name	1..1
1.1.1	xmlns	API schema namespace	1..1
2.1	<Head>	Header of the message	1..1
2.1.1	Ver	Version of the API	1..1
2.1.2	ts	Creation timestamp of the message	1..1
2.1.3	origInst	Code assigned to the BBPOU / BBPCU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain	1..1
3.1	<Txn>	Transaction information, passed throughout the system, visible to all entities of the eco-system	1..1
3.1.1	ts	Transmission date and time of the transaction	1..1
3.1.2	xchangeId	Identification of the type of the request – transaction status (401), complaint registration (501), complaint re-assignment (502), complaint status (506) or complaint closure (507)	1..1
4.1	<TxnStatusComplainResponse>	Information pertaining to transaction status and complaint related responses	1..1
4.1.1	msgId	Unique identification assigned by the initiating BBPOU for chaining a request and response message	1..1
4.1.2	responseCode	Carries the response code indicating success or failure of the transaction	1..1
4.1.3	responseReason	Description of the response code	1..1

4.1.4	complaintId	Complaint ID generated by BBPCU to check the complaint status, re-assign or close a complaint subsequently	0..1
4.1.5	assigned	BBPOU to which the complaint is assigned	0..1
4.1.6	openComplaint	Flag indicating if the transaction based complaint being raised is currently open in the system or not – "Y" will show the details for the complaint raised earlier	0..1
4.1.7	complaintStatus	Complaint status of the transaction	0..1
4.1.8	remarks	Last updated additional information provided by the BBPOU pertaining to the complaint and fetched in the complaint status check (506) response	0..1
4.2	<TxnStatusComplainResp.TxnList>	List of transactions against a particular search criteria	0..1
4.3	<TxnStatusComplainResp.TxnDetail>	Record containing the details of a single transaction	1..n
4.3.1	txnReferenceId	Transaction reference number used by the Customer for referring to a Payment transaction	1..1
4.3.2	amount	Bill payment amount	1..1
4.3.3	txnDate	Date of the transaction	1..1
4.3.4	agentId	Agent ID of the Agent involved in the transaction	1..1
4.3.5	billerId	Biller ID of the Biller involved in the transaction	1..1
4.3.6	txnStatus	Status of the transaction – successful or failure	1..1
4.4	<TxnStatusComplainResp.CustomerDetails>	Details of the customer for a successful transaction search (401) response	0..1
4.4.1	mobile	Mobile number linked to the transaction(s)	1..1

## 6.20 Transaction Status and Complaint Related API Response XSD

```

<?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:complexType>

```

```

<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="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: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="txnReferenceId" use="required" />
  <xs:attribute type="xs:string" name="amount" use="required" />
  <xs:attribute type="xs:string" name="txnDate" use="required" />
  <xs:attribute type="xs:string" name="agentId" use="required" />
  <xs:attribute type="xs:string" name="billerId" use="required" />
  <xs:attribute type="xs:string" name="txnStatus" use="required" />
</xs:complexType>
<xs:complexType name="CustomerDetails">
  <xs:attribute type="xs:string" name="mobile" use="required" />
</xs:complexType>
</xs:schema>
    
```

# 7 Biller MDM Fetch Request & Response

## 7.1 Sample Request API: BBPOU to BBPCU

```
<?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="OU01"
  refId="O6BFAUBMC0K01EY8WGN5QIBTF1CPWX29FBA " />
  <SearchMyBiller mybiller="Yes/No" />
  <Search>
    <billerId>OBNSTNS00NAT01</billerId>
  </Search>
  <SearchByTime>
    <time>2019-01-01T09:41:31+05:30</time>
  </SearchByTime>
</bbps:BillerFetchRequest>
```

## 7.2 Sample Response API: BBPCU to BBPOU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillerFetchResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2019-02-26T10:45:15+05:30" origInst="BBCU"
  refId="O6BFAUBMC0K01EY8WGN5QIBTF1CPWX29FBA" />
  <biller>
    <billerId>OBNSTNS00NAT01</billerId>
    <billerName>BBPS Biller 1</billerName>
    <billerAliasName>Biller 1</billerAliasName>
    <billerCategoryName>DTH</billerCategoryName>
    <billerMode>OFFLINEB</billerMode>
    <billerAcceptsAdhoc>true</billerAcceptsAdhoc>
    <parentBiller>>false</parentBiller>
    <billerOwnerShp>Government</billerOwnerShp>
    <billerCoverage>IND</billerCoverage>
    <fetchRequirement>NOT_SUPPORTED</fetchRequirement>
    <paymentAmountExactness>Exact</paymentAmountExactness>
    <supportBillValidation>NOT_SUPPORTED</supportBillValidation>
    <billerEffctvFrom>2018-04-09</billerEffctvFrom>
    <billerEffctvTo>2099-12-31</billerEffctvTo>
    <billerTempDeactivationStart />
    <billerTempDeactivationEnd />
    <billerPaymentModes>
      <paymentMode>Internet Banking</paymentMode>
      <minLimit>1</minLimit>
      <maxLimit>500000000</maxLimit>
      <supportPendingStatus>Yes</supportPendingStatus>
    </billerPaymentModes>
    <billerPaymentModes>
      <paymentMode>Debit Card</paymentMode>
      <minLimit>1</minLimit>
```

```

<maxLimit>500000000</maxLimit>
<supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>Credit Card</paymentMode>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>Prepaid Card</paymentMode>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>IMPS</paymentMode>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>Cash</paymentMode>
  <maxLimit>4999900</maxLimit>
  <minLimit>1</minLimit>
  <supportPendingStatus>No</supportPendingStatus>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>UPI</paymentMode>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>Wallet</paymentMode>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>NEFT</paymentMode>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>AEPS</paymentMode>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentModes>

```

```

<billerPaymentModes>
  <paymentMode>Account Transfer</paymentMode>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentModes>
<billerPaymentChannels>
  <paymentChannel>INT</paymentChannel>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>INTB</paymentChannel>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>MOB</paymentChannel>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>MOBB</paymentChannel>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>POS</paymentChannel>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>MPOS</paymentChannel>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>ATM</paymentChannel>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>BNKBRNCH</paymentChannel>
  <minLimit>1</minLimit>

```

```

<maxLimit>500000000</maxLimit>
<supportPendingStatus>No</supportPendingStatus>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>KIOSK</paymentChannel>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>AGT</paymentChannel>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>No</supportPendingStatus>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>BSC</paymentChannel>
  <minLimit>1</minLimit>
  <maxLimit>500000000</maxLimit>
  <supportPendingStatus>No</supportPendingStatus>
</billerPaymentChannels>
<billerCustomerParams>
  <paramName>CustParam1</paramName>
  <dataType>NUMERIC</dataType>
  <optional>true</optional>
  <minLength>3</minLength>
  <maxLength>3</maxLength>
  <regex>^[1-9]{3}$</regex>
  <values>123,234,345,456,567,678,789</values>
</billerCustomerParams>
<billerCustomerParams>
  <paramName>CustParam2</paramName>
  <dataType>ALPHANUMERIC</dataType>
  <optional>true</optional>
  <minLength>1</minLength>
  <maxLength>20</maxLength>
  <regex>^[A-Za-z]{1,20}$</regex>
  <values>Manoj Kumar,Manoj Chekuri</values>
</billerCustomerParams>
<billerCustomerParams>
  <paramName>CustParam3</paramName>
  <dataType>NUMERIC</dataType>
  <optional>true</optional>
  <minLength>1</minLength>
  <maxLength>10</maxLength>
</billerCustomerParams>
<billerCustomerParams>
  <paramName>CustParam4</paramName>
  <dataType>NUMERIC</dataType>
  <optional>true</optional>
  <minLength>1</minLength>

```

```

    <maxLength>8</maxLength>
</billerCustomerParams>
<billerCustomerParams>
  <paramName>CustParam5</paramName>
  <dataType>ALPHANUMERIC</dataType>
  <optional>true</optional>
  <minLength>1</minLength>
  <maxLength>15</maxLength>
</billerCustomerParams>
<customerParamGroups>
  <group input="1" name="Group1">
    <param>CustParam1</param>
    <group input="2" name="Group1-1">
      <param>CustParam2</param>
      <param>CustParam3</param>
    </group>
  </group>
  <group input="1" name="Group2">
    <param>CustParam4</param>
    <param>CustParam5</param>
  </group>
</customerParamGroups>
<billerResponseParams>
  <amountOptions>
    <amountBreakupSet>BASE_BILL_AMOUNT</amountBreakupSet>
  </amountOptions>
  <amountOptions>
    <amountBreakupSet>Early Payment Amount</amountBreakupSet>
  </amountOptions>
  <amountOptions>
    <amountBreakupSet>Late Payment Amount</amountBreakupSet>
  </amountOptions>
</billerResponseParams>
<billerAdditionalInfo>
  <paramName>Early Payment Date</paramName>
  <dataType>ALPHANUMERIC</dataType>
  <optional>false</optional>
</billerAdditionalInfo>
<interchangeFeeConf>
  <mti>PAYMENT</mti>
  <paymentChannel>AGT</paymentChannel>
  <responseCode>000</responseCode>
  <fees>PBF</fees>
  <fees>CCF</fees>
  <defaultFee>false</defaultFee>
  <effctvFrom>20180925</effctvFrom>
</interchangeFeeConf>
<interchangeFeeConf>
  <mti>PAYMENT</mti>
  <paymentChannel>BSC</paymentChannel>
  <responseCode>000</responseCode>

```

```

<fees>PBF</fees>
<fees>CCF</fees>
<defaultFee>>false</defaultFee>
<effctvFrom>20180925</effctvFrom>
</interchangeFeeConf>
<interchangeFeeConf>
  <mti>PAYMENT</mti>
  <paymentChannel>BNKBRNCH</paymentChannel>
  <responseCode>000</responseCode>
  <fees>PBF</fees>
  <fees>CCF</fees>
  <defaultFee>>false</defaultFee>
  <effctvFrom>20180925</effctvFrom>
</interchangeFeeConf>
<interchangeFeeConf>
  <mti>PAYMENT</mti>
  <responseCode>000</responseCode>
  <fees>EBF</fees>
  <fees>CCF</fees>
  <defaultFee>>true</defaultFee>
  <effctvFrom>20180925</effctvFrom>
</interchangeFeeConf>
<interchangeFee>
  <feeCode>PBF</feeCode>
  <feeDesc>Physical Biller Fee</feeDesc>
  <feeDirection>B2C</feeDirection>
  <interchangeFeeDetails>
    <tranAmtRangeMax>9999999999999999</tranAmtRangeMax>
    <tranAmtRangeMin>1</tranAmtRangeMin>
    <percentFee>2.50</percentFee>
    <flatFee>0</flatFee>
    <effctvFrom>2018-09-25</effctvFrom>
    <effctvTo />
  </interchangeFeeDetails>
</interchangeFee>
<interchangeFee>
  <feeCode>EBF</feeCode>
  <feeDesc>Electronic Biller Fee</feeDesc>
  <feeDirection>B2C</feeDirection>
  <interchangeFeeDetails>
    <tranAmtRangeMax>9999999999999999</tranAmtRangeMax>
    <tranAmtRangeMin>1</tranAmtRangeMin>
    <percentFee>1.50</percentFee>
    <flatFee>0</flatFee>
    <effctvFrom>2018-09-25</effctvFrom>
    <effctvTo />
  </interchangeFeeDetails>
</interchangeFee>
<interchangeFee>
  <feeCode>CCF</feeCode>
  <feeDesc>Customer Convenience Fee</feeDesc>

```

```

<feeDirection>C2B</feeDirection>
<interchangeFeeDetails>
  <tranAmtRangeMax>9999999999999999</tranAmtRangeMax>
  <tranAmtRangeMin>1</tranAmtRangeMin>
  <percentFee>0.00</percentFee>
  <flatFee>0</flatFee>
  <effctvFrom>2018-09-25</effctvFrom>
  <effctvTo />
</interchangeFeeDetails>
</interchangeFee>
<Status>ACTIVE</Status>
<billerDescription>It takes 2 days to reflect the payment in your biller account.</billerDescription>
<supportDeemed>Yes</supportDeemed>
<supportPendingStatus>Yes</supportPendingStatus>
<billerTimeOut>120</billerTimeOut>
</biller>
</bbps:BillerFetchResponse>

```

### 7.3 Biller MDM Fetch Request Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:BillerFetchRequest>	API Name	1..1
1.1.1	xmlns	API schema namespace	1..1
2.1	<Head>	Header of the message	1..1
2.1.1	Ver	Version of the API	1..1
2.1.2	ts	Creation timestamp of the message	1..1
2.1.3	origInst	Code assigned to the BBPOU / BBPCU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain	1..1
3.1	<SearchMyBiller>	Tag for searching the Biller details associated or non-associated with the BBPOU initiating the request	0..1
3.1.1	mybiller	Flag indicating request for the Biller details associated or non-associated with the BBPOU initiating the request	1..1
4.1	<Search>	Tag for searching the Biller details based on certain parameters	0..1
4.2	<Search.billerId>	Biller ID for which the Biller details are requested	1..n
5.1	<SearchByTime>	Tag for searching the Biller details based on time parameter	0..1
5.2	<SearchByTime.time>	Request for Biller details for all the Billers updated in the system after the time provided	1..1

### 7.4 Biller MDM Fetch Request XSD

```

<?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="BillerFetchRequest" type="bbps:BillerFetchRequestType">
    <xs:annotation>

```

```

<xs:documentation>BBPS Biller Fetch Request</xs:documentation>
</xs:annotation>
</xs:element>
<xs:complexType name="BillerFetchRequestType">
  <xs:sequence>
    <xs:element type="bbps:headType" name="Head" minOccurs="1" maxOccurs="1" />
    <xs:element type="bbps:searchMyBiller" name="SearchMyBiller" minOccurs="0" maxOccurs="1" />
    <xs:element type="bbps:searchType" name="Search" minOccurs="0" maxOccurs="1" />
    <xs:element type="bbps:searchByTime" name="SearchByTime" minOccurs="0" maxOccurs="1" />
  </xs:sequence>
</xs:complexType>
<xs:complexType name="searchType">
  <xs:sequence>
    <xs:element type="xs:string" name="billerId" minOccurs="0" maxOccurs="unbounded" />
  </xs:sequence>
</xs:complexType>
<xs:complexType name="searchByTime">
  <xs:sequence>
    <xs:element type="xs:string" name="time" minOccurs="0" maxOccurs="1" />
  </xs:sequence>
</xs:complexType>
<xs:complexType name="searchMyBiller">
  <xs:attribute type="bbps:myBiller" name="mybiller" />
</xs:complexType>
<xs:simpleType name="myBiller">
  <xs:restriction base="xs:string">
    <xs:enumeration value="Yes" />
    <xs:enumeration value="No" />
  </xs:restriction>
</xs:simpleType>
</xs:schema>

```

## 7.5 Biller MDM Fetch Response Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:BillerFetchResponse>	API Name	1..1
1.1.1	xmlns	API schema namespace	1..1
2.1	<Head>	Header of the message	1..1
2.1.1	Ver	Version of the API	1..1
2.1.2	ts	Creation timestamp of the message	1..1
2.1.3	origInst	Code assigned to the BBPOU / BBPCU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain	1..1
3.1	<biller>	MDM details of the Biller	0..n
3.2	<biller.billerId>	Identifier of the Biller	1..1
3.3	<biller.billerName>	Name of the Biller	1..1
3.4	<biller.billerAliasName>	Alias name of the Biller	1..1
3.5	<biller.billerCategoryName>	Biller category	1..1
3.6	<biller.billerMode>	Biller mode, i.e., Online, Offline A, Offline B	1..1

3.7	<biller.billerAcceptsAdhoc>	Flag indicating if the Biller accepts adhoc payment	1..1
3.8	<biller.parentBiller>	Flag indicating if the Biller is a parent Biller	1..1
3.9	<biller.parentBillerId>	Identifier of the parent Biller	0..1
3.10	<biller.billerOwnerShp>	Biller ownership, i.e., Government, PSU, Private	1..1
3.11	<biller.billerCoverage>	Coverage of the Biller, i.e., National, State/UT, City/District	1..1
3.12	<biller.fetchRequirement>	Indicates if the Biller allows Bill Fetch or not – possible values are MANDATORY, OPTIONAL, NOT_SUPPORTED	1..1
3.13	<biller.supportBillValidation>	Indicates if the Biller allows Bill Validation or not – possible values are MANDATORY, OPTIONAL, NOT_SUPPORTED	1..1
3.14	<biller.paymentAmountExactness>	Indicates if the Biller (having Mandatory Bill Fetch) allows exact payment or not – possible values are Exact, Exact and above, Exact and below	0..1
3.15	<biller.billerEffectvFrom>	Effective from date of the Biller	1..1
3.16	<biller.billerEffectvTo>	Effective to date of the Biller	1..1
3.17	<biller.billerTempDeactivationStart>	Temporary deactivation start date of the Biller	1..1
3.18	<biller.billerTempDeactivationEnd>	Temporary deactivation end date of the Biller	1..1
3.19	<biller.billerPaymentModes>	Payment mode details of the Biller	1..n
3.20	<biller.billerPaymentModes.paymentMode>	Payment modes supported by the Biller	1..1
3.21	<biller.billerPaymentModes.maxLimit>	Maximum limit accepted by a Biller for a particular payment mode	0..1
3.22	<biller.billerPaymentModes.minLimit>	Minimum limit accepted by a Biller for a particular payment mode	1..1
3.23	<biller.billerPaymentModes.supportPendingStatus>	Flag indicating whether Pending Status is applicable for the payment mode or not – Yes/No	0..1
3.24	<biller.billerPaymentChannels>	Payment channel details of the Biller	1..n
3.25	<biller.billerPaymentChannels.paymentChannel>	Payment channels supported by the Biller	1..1
3.26	<biller.billerPaymentChannels.maxLimit>	Maximum limit accepted by a Biller for a particular payment channel	0..1
3.27	<biller.billerPaymentChannels.minLimit>	Minimum limit accepted by a Biller for a particular payment channel	1..1
3.28	<biller.billerPaymentChannels.supportPendingStatus>	Flag indicating whether Pending Status is applicable for the payment channel or not – Yes/No	0..1
3.29	<biller.billerCustomerParams>	Customer parameter details of the Biller	1..n
3.30	<biller.billerCustomerParams.paramName>	Customer parameter name	1..1
3.31	<biller.billerCustomerParams.dataType>	Customer parameter data type	1..1

3.32	<biller.billerCustomerParams.optional>	Flag indicating if the Customer parameter is optional	1..1
3.33	<biller.billerCustomerParams.minLength>	Minimum length of the Customer parameter	0..1
3.34	<biller.billerCustomerParams.maxLength>	Maximum length of the Customer parameter	0..1
3.35	<biller.billerCustomerParams.regex>	Regular expression (RegEx) is a string of characters representing permissible values of the customer parameters for a biller.	0..1
3.36	<biller.billerCustomerParams.values>	Default (possible) values list against a Customer Parameter	0..1
3.37	<biller.customerParamGroups>	Customer Parameter Groups with respect to the various combinations supported	0..1
3.38	<biller.customerParamGroups.group>	Customer Parameter Group	1..n
3.39	<biller.customerParamGroups.group.name>	Name of the Parent/Sub-Group	1..1
3.40	<biller.customerParamGroups.group.input>	Flag indicating the required number of tags from the group.	1..1
3.41	<biller.customerParamGroups.group.param>	Customer parameter name	1..n
3.42	<biller.billerResponseParams>	Biller Responses with respect to the various amount combinations supported	1..1
3.43	<biller.billerResponseParams.amountOptions>	Amount options supported by the Biller	1..n
3.44	<biller.billerResponseParams.amountOptions.amountBreakupSet>	Amount combination for a particular amount option	1..n
3.45	<biller.billerAdditionalInfo>	Additional information details provided by the Biller	0..n
3.46	<biller.billerAdditionalInfo.paramName>	Additional information parameter name	1..1
3.47	<biller.billerAdditionalInfo.dataType>	Additional information parameter data type	1..1
3.48	<biller.billerAdditionalInfo.optional>	Flag indicating if the additional information parameter is optional	1..1
3.49	<biller.interchangeFeeConf>	Interchange fee configuration details of the Biller	1..n
3.50	<biller.interchangeFeeConf.mti>	Message Type Indicator for the fee, i.e., fetch, payment, etc.	1..1
3.51	<biller.interchangeFeeConf.responseCode>	Response code associated with the fee	1..1
3.52	<biller.interchangeFeeConf.paymentMode>	Payment mode associated with the fee	0..1
3.53	<biller.interchangeFeeConf.paymentChannel>	Payment channel associated with the fee	0..1
3.54	<biller.interchangeFeeConf.fees>	Fee codes for applicable interchange fee	1..n

3.55	<biller.interchangeFeeConf.defaultFee>	Flag indicating if it is a default fee or not	1..1
3.56	<biller.interchangeFeeConf.effctvFrom>	Effective from date for the fee	1..1
3.57	<biller.interchangeFeeConf.effctvTo>	Effective to date for the fee	1..1
3.58	<biller.interchangeFee>	Interchange fee details of the Biller	1..n
3.59	<biller.interchangeFee.feeCode>	Fee code associated with the Biller	1..1
3.60	<biller.interchangeFee.feeDesc>	Description of the corresponding fee code	1..1
3.61	<biller.interchangeFee.feeDirection>	Direction of fee movement, i.e., Customer BBPOU to Biller BBPOU or vice-versa	1..1
3.62	<biller.interchangeFee.interchangeFeeDetails>	Interchange fee details pertaining to range, type and validity	1..n
3.63	<biller.interchangeFee.interchangeFeeDetails.transactionAmtRangeMax>	Maximum range for a particular fee configuration	1..1
3.64	<biller.interchangeFee.interchangeFeeDetails.transactionAmtRangeMin>	Minimum range for a particular fee configuration	1..1
3.65	<biller.interchangeFee.interchangeFeeDetails.percentageFee>	Percentage fee details	1..1
3.66	<biller.interchangeFee.interchangeFeeDetails.flatFee>	Flat fee details	1..1
3.67	<biller.interchangeFee.interchangeFeeDetails.effectiveFrom>	Effective from date for the fee configuration	1..1
3.68	<biller.interchangeFee.interchangeFeeDetails.effectiveTo>	Effective to date for the fee configuration	1..1
3.69	<biller.Status>	Status of the Biller, i.e., active, deactivated, etc.	1..1
3.70	<biller.billerDescription>	Additional information related to Billers	0..1
3.71	<biller.supportDeemed>	Flag indicating whether deemed success is applicable for the biller or not – Yes/No	0..1
3.72	<biller.supportPendingStatus>	Flag indicating whether pending status is applicable for the biller or not – Yes/No	0..1
3.73	<biller.billerTimeOut>	Biller outer limit for providing the response in minutes. This will be applicable only if "Support Pending Status" is Yes.	0..1

## 7.6 Biller MDM Fetch Response XSD

```
<?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="BillerFetchResponse" type="bbps:BillerFetchResponseType">
    <xs:annotation>
      <xs:documentation>BBPS Biller Fetch Response</xs:documentation>
    </xs:annotation>
```

```

</xs:element>
<xs:complexType name="BillerFetchResponseType">
  <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="billerMode" 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:element name="billerCoverage" type="xs:string" minOccurs="1" maxOccurs="1" />
    <xs:element type="bbps:FetchRequirement" name="fetchRequirement" minOccurs="1" 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="billerEffctvFrom" type="xs:string" minOccurs="1" maxOccurs="1" />
    <xs:element name="billerEffctvTo" 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 type="bbps:ParamConfig" name="billerCustomerParams" minOccurs="1" maxOccurs="unbounded" />
    <xs:element type="bbps:CustomerParamGroups" name="customerParamGroups" minOccurs="0" maxOccurs="1" />
    <xs:element type="bbps:BillerResponseParams" name="billerResponseParams" minOccurs="1" maxOccurs="1" />
    <xs:element type="bbps:ParamConfig" name="billerAdditionalInfo" minOccurs="1" maxOccurs="unbounded" />
    <xs:element type="bbps:InterchangeFeeConf" name="interchangeFeeConf" minOccurs="1"
maxOccurs="unbounded" />
    <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:sequence>
</xs:complexType>
<xs:complexType name="PaymentModeLimit">
  <xs:sequence>
    <xs:element type="xs:string" name="paymentMode" 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="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:sequence>

```

```

<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" />
    <xs:element type="xs:string" name="values" 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>
<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" 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:schema>

```

## 8 Agent MDM Fetch Request & Response

### 8.1 Sample Request API: BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:AgentFetchRequest xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2017-09-11T16:26:02+05:30" origInst="OU21"
  refId="8CMK9F1Z6FNED73TLOW1Y6CY20QRKIWR3Y7"/>
  <Search>
    <agentId>OU21AB21MOB520528256</agentId>
  </Search>
  <SearchByTime>
    <time>2017-09-11T16:26:02+05:30</time>
  </SearchByTime>
</bbps:AgentFetchRequest>
```

### 8.2 Sample Response API: BBPCU to BBPOU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:AgentFetchResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2017-09-11T16:26:06+05:30" origInst="BBCU"
  refId="8CMK9F1Z6FNED73TLOW1Y6CY20QRKIWR3Y7" />
  <Agent>
    <agentId>OP01OP11AGT000000001</agentId>
    <agentBusnsType>Aggregator</agentBusnsType>
    <agentName>Manoj Chekuri</agentName>
    <agentAliasName>Manoj</agentAliasName>
    <agentLinkedAgentInst>OP11</agentLinkedAgentInst>
    <agentGeoCode>22.2222,88.8888</agentGeoCode>
    <agent_shop_name>OP01 AGT</agent_shop_name>
    <agent_mobile_no>9505987798</agent_mobile_no>
    <agentDummy>False</agentDummy>
    <agentPaymentModes>
      <paymentMode>Internet_Banking</paymentMode>
      <maxLimit>20000000</maxLimit>
      <minLimit>1</minLimit>
    </agentPaymentModes>
    <agentPaymentModes>
      <paymentMode>Debit_Card</paymentMode>
      <maxLimit>20000000</maxLimit>
      <minLimit>1</minLimit>
    </agentPaymentModes>
    <agentPaymentModes>
      <paymentMode>Credit_Card</paymentMode>
      <maxLimit>20000000</maxLimit>
      <minLimit>1</minLimit>
    </agentPaymentModes>
    <agentPaymentModes>
      <paymentMode>Prepaid_Card</paymentMode>
```

```

    <maxLimit>20000000</maxLimit>
    <minLimit>1</minLimit>
</agentPaymentModes>
<agentPaymentModes>
    <paymentMode>IMPS</paymentMode>
    <maxLimit>20000000</maxLimit>
    <minLimit>1</minLimit>
</agentPaymentModes>
<agentPaymentModes>
    <paymentMode>Cash</paymentMode>
    <maxLimit>4999900</maxLimit>
    <minLimit>1</minLimit>
</agentPaymentModes>
<agentPaymentModes>
    <paymentMode>UPI</paymentMode>
    <maxLimit>20000000</maxLimit>
    <minLimit>1</minLimit>
</agentPaymentModes>
<agentPaymentModes>
    <paymentMode>Wallet</paymentMode>
    <maxLimit>20000000</maxLimit>
    <minLimit>1</minLimit>
</agentPaymentModes>
<agentPaymentModes>
    <paymentMode>NEFT</paymentMode>
    <maxLimit>20000000</maxLimit>
    <minLimit>1</minLimit>
</agentPaymentModes>
<agentPaymentModes>
    <paymentMode>AEPS</paymentMode>
    <maxLimit>20000000</maxLimit>
    <minLimit>1</minLimit>
</agentPaymentModes>
<agentPaymentModes>
    <paymentMode>Account_Transfer</paymentMode>
    <maxLimit>20000000</maxLimit>
    <minLimit>1</minLimit>
</agentPaymentModes>
<agentPaymentChannels>
    <paymentChannel>Agent</paymentChannel>
    <maxLimit>20000000</maxLimit>
    <minLimit>1</minLimit>
</agentPaymentChannels>
<agentEffctvFrom>2017-08-30</agentEffctvFrom>
<agentEffctvTo />
<agentStatus>ACTIVE</agentStatus>
<agentTempDeactivationStart />
<agentTempDeactivationEnd />
<agentRefld>Physical Agent 1</ agentRefld >
<agentBulk>False</agentBulk>
<agentPinCode>400063</agentPinCode>

```

```

<agentRegisteredCity>Mumbai</agentRegisteredCity>
<agentRegisteredState>MAHARASHTRA</agentRegisteredState>
<agentRegisteredAddress>Hub mall</agentRegisteredAddress>
<agentRegisteredCountry>India</agentRegisteredCountry>
</Agent>
</bbps:AgentFetchResponse>

```

## 8.3 Agent MDM Fetch Request Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:AgentFetchRequest>	API Name	1..1
1.1.1	xmlns	API schema namespace	1..1
2.1	<Head>	Header of the message	1..1
2.1.1	ver	Version of the API	1..1
2.1.2	ts	Creation timestamp of the message	1..1
2.1.3	origInst	Code assigned to the BBPOU / BBPCU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain	1..1
3.1	<Search>	Tag for searching the Agent details based on certain parameters	0..1
3.2	<Search.agentId>	Agent ID for which the Agent details are requested	1..n
4.1	<SearchByTime>	Tag for searching the Agent details based on time parameter	0..1
4.2	<SearchByTime.time>	Request for Agent details for all the Agents updated in the system after the time provided	1..1

## 8.4 Agent MDM Fetch Request XSD

```

<?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="AgentFetchRequest" type="bbps:AgentFetchRequestType">
    <xs:annotation>
      <xs:documentation>Agent Fetch Request</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="AgentFetchRequestType">
    <xs:sequence>
      <xs:element type="bbps:headType" name="Head" minOccurs="1" maxOccurs="1" />
      <xs:element type="bbps:searchTypeForAgent" name="Search" minOccurs="0" maxOccurs="1" />
      <xs:element type="bbps:searchByTime" name="SearchByTime" minOccurs="0" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="searchTypeForAgent">
    <xs:sequence>
      <xs:element type="xs:string" name="agentId" minOccurs="1" maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="searchByTime">
    <xs:sequence>

```

```

<xs:element type="xs:string" name="time" minOccurs="1" maxOccurs="1" />
</xs:sequence>
</xs:complexType>
</xs:schema>

```

## 8.5 Agent MDM Fetch Response Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:AgentFetchResponse>	API Name	1..1
1.1.1	xmlns	API schema namespace	1..1
2.1	<Head>	Header of the message	1..1
2.1.1	ver	Version of the API	1..1
2.1.2	ts	Creation timestamp of the message	1..1
2.1.3	origInst	Code assigned to the BBPOU / BBPCU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain	1..1
3.1	<Agent>	MDM details of the Agent	0..n
3.2	<Agent.agentId>	Identifier of the Agent	1..1
3.3	<Agent.agentBusnsType>	Business type of the Agent	1..1
3.4	<Agent.agentName>	Name of the Agent	1..1
3.5	<Agent.agentAliasName>	Alias name of the Agent	1..1
3.6	<Agent.agentLinkedAgentInst>	Code of the Agent Institution associated with the Agent	1..1
3.7	<Agent.agentGeoCode>	Agent geo-location	1..1
3.8	<Agent.agent_shop_name>	Shop name of the Agent	1..1
3.9	<Agent.agent_mobile_no>	Mobile number of the Agent	1..1
3.10	<Agent.agentDummy>	Flag indicating if the Agent represents an electronic or physical channel	1..1
3.11	<Agent.agentPaymentModes>	Payment mode details of the Agent	1..n
3.12	<Agent.agentPaymentModes.paymentMode>	Payment modes supported by the Agent	1..1
3.13	<Agent.agentPaymentModes.maxLimit>	Maximum limit accepted by an Agent for a particular payment mode	0..1
3.14	<Agent.agentPaymentModes.minLimit>	Minimum limit accepted by an Agent for a particular payment mode	1..1
3.15	<Agent.agentPaymentChannels>	Payment channel details of the Agent	1..1
3.16	<Agent.agentPaymentChannels.paymentChannel>	Payment channels supported by the Agent	1..1
3.17	<Agent.agentPaymentChannels.maxLimit>	Maximum limit accepted by an Agent for a particular payment channel	0..1

3.18	<Agent.agentPaymentChannels.minLimit>	Minimum limit accepted by an Agent for a particular payment channel	1..1
3.19	<Agent.agentBulk>	Flag indicating if the Agent is configured through bulk upload feature in BBPS Canvas (intranet portal).	1..1
3.20	<Agent.agentRefId>	ID used by a BBPOU / Agent Institution to internally identify an Agent	1..1
3.21	<Agent.agentPinCode>	PIN Code of the Agent	1..1
3.22	<Agent.agentRegisteredCity>	Registered city of the Agent	1..1
3.23	<Agent.agentRegisteredState>	Registered state of the Agent	1..1
3.24	<Agent.agentRegisteredAddress>	Registered address of the Agent	1..1
3.25	<Agent.agentRegisteredCountry>	Registered country of the Agent	1..1
3.26	<Agent.agentEffctvFrom>	Effective from date of the Agent	1..1
3.27	<Agent.agentEffctvTo>	Effective to date of the Agent	1..1
3.28	<Agent.agentTempDeactivationStart>	Temporary deactivation start date of the Agent	1..1
3.29	<Agent.agentTempDeactivationEnd>	Temporary deactivation end date of the Agent	1..1
3.30	<Agent.agentStatus>	Status of the Agent, i.e., active, deactivated, etc.	1..1

## 8.6 Agent MDM Fetch Response XSD

```
<?xml version="1.0" encoding="UTF-8"?>
<schema xmlns="http://www.w3.org/2001/XMLSchema" xmlns:bbps="http://bbps.org/schema"
xmlns:xs="http://www.w3.org/2001/XMLSchema" targetNamespace="http://bbps.org/schema"
elementFormDefault="unqualified" attributeFormDefault="unqualified">
  <xs:include schemaLocation="BBPS-Common.xsd" />
  <xs:element name="AgentFetchResponse" type="bbps:AgentFetchResponseType">
    <xs:annotation>
      <xs:documentation>Agent Fetch Response</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="AgentFetchResponseType">
    <xs:sequence>
      <xs:element type="bbps:headType" name="Head" minOccurs="1" maxOccurs="1" />
      <xs:element type="bbps:agent" name="Agent" minOccurs="0" maxOccurs="unbounded" />
      <xs:element type="bbps:SearchResult" name="searchResult" minOccurs="0" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="agent">
    <xs:sequence>
      <xs:element type="xs:string" name="agentId" minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:string" name="agentBusnsType" minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:string" name="agentName" minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:string" name="agentAliasName" minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:string" name="agentLinkedAgentInst" minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:string" name="agentGeoCode" minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:string" name="agent_shop_name" minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:string" name="agent_mobile_no" minOccurs="1" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
</schema>
```

```

<xs:element type="xs:string" name="agentDummy" minOccurs="1" maxOccurs="1" />
<xs:element type="bbps:PaymentModeLimit" name="agentPaymentModes" minOccurs="1"
maxOccurs="unbounded" />
<xs:element type="bbps:PaymentChannelLimit" name="agentPaymentChannels" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:string" name="agentEffctvFrom" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:string" name="agentEffctvTo" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:string" name="agentStatus" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:string" name="agentTempDeactivationStart" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:string" name="agentTempDeactivationEnd" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:string" name="agentRefId" minOccurs="0" maxOccurs="1" />
<xs:element type="xs:boolean" name="agentBulk" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:string" name="agentPinCode" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:string" name="agentRegisteredCity" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:string" name="agentRegisteredState" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:string" name="agentRegisteredAddress" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:string" name="agentRegisteredCountry" minOccurs="1" maxOccurs="1" />
</xs:sequence>
</xs:complexType>
<xs:complexType name="PaymentModeLimit">
<xs:sequence>
<xs:element type="xs:string" name="paymentMode" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:long" name="maxLimit" minOccurs="0" maxOccurs="1" />
<xs:element type="xs:long" name="minLimit" minOccurs="1" 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="1" maxOccurs="1" />
</xs:sequence>
</xs:complexType>
</schema>
    
```

# 9 Acknowledgment

## 9.1 Sample ACK for Fetch & Payment APIs

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:Ack xmlns:bbps="http://bbps.org/schema" api="PAYMENT_REQUEST"
refId="LNMSQQR4RKT7X1UGPY7JGUV454PL9T2C689" msgId="MPPSQRS4ROT7X1MGPY7JGUV444PLTU2C689"
RspCd="Successful/VALIDATION_ERR/DUPLICATE_REQ" ts="2019-05-16T15:25:50+05:30">
  <errorMessages>
    <errorCd>CPR001</errorCd>
    <errorDtl> CustomerParams mandatory</errorDtl>
  </errorMessages>
</bbps:Ack>
```

## 9.2 Sample ACK for Other APIs

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:Ack xmlns:bbps="http://bbps.org/schema" api="TxnStatusComplainRequest"
refId="8171315LBDGJ6XF5OQL30RUF2P9F8XPRL4H" RspCd="Successful/VALIDATION_ERR/DUPLICATE_REQ"
ts="2018-01-23T12:52:32+05:30">
  <errorMessages>
    <errorCd>CMR101</errorCd>
    <errorDtl>Complaint Management - Exchange Id not supported</errorDtl>
  </errorMessages>
</bbps:Ack>
```

## 9.3 Acknowledgment Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:Ack>	API Name	1..1
1.1.1	xmlns	API schema namespace	1..1
1.1.2	api	Name of the API for which acknowledgement is given out	1..1
1.1.3	refId	Reference ID corresponding to the initiating request or response for which the acknowledgement is sent	1..1
1.1.4	msgId	Message ID corresponding to the initiating request or response for which the acknowledgement is sent – only applicable for fetch and payment APIs	0..1
1.1.5	RspCd	Denotes success or failure in receiving the original request message	1..1
1.1.6	ts	Transmission date and time of the transaction	1..1
2.1	<errorMessages>	List of error(s) in the request or response message	0..n
2.2	<errorMessages.errorCd>	Code of the error	1..1
2.3	<errorMessages.errorDtl>	Description of the error	1..1

## 9.4 Acknowledgment XSD

```
<?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="Ack">
    <xs:complexType>
      <xs:sequence>
        <xs:element name="errorMessages" type="bbps:errorMessage" minOccurs="0" maxOccurs="unbounded" />
      </xs:sequence>
      <xs:attribute name="api" type="xs:string" />
      <xs:attribute name="refId" type="xs:string" />
      <xs:attribute name="msgId" type="xs:string" />
      <xs:attribute name="rspCd" type="xs:string" />
      <xs:attribute name="ts" type="xs:string" />
    </xs:complexType>
  </xs:element>
</xs:schema>

```

# 10 BBPS Common

## 10.1 BBPS Common XSD

```

<?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:restriction>
  </xs:simpleType>
  <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>
  <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>
<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>
<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" />
  <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: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 and 402 APIs -->
  <xs:attribute type="xs:string" name="type" use="optional" />
  <!-- msgId mandatory for Fetch and Payment -->
  <xs:attribute type="xs:string" name="msgId" use="optional" />
  <!-- txnReferencId mandatory and used only for Payment and 402 APIs -->
  <xs:attribute type="xs:string" name="txnReferencId" use="optional" />
  <!-- xchangeld mandatory and used only for CMS and 402 APIs -->
  <xs:attribute type="xs:string" name="xchangeld" use="optional" />
</xs:complexType>
<xs:complexType name="customerDtlsType">
  <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>
  <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>
<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>
<!-- For 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 in BillerResponse block -->
<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="billDate" use="optional" />
  <xs:attribute type="xs:string" name="billNumber" use="optional" />
  <xs:attribute type="xs:string" name="billPeriod" use="optional" />
</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" 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>
<xs:complexType name="pmtMtdType">
  <xs:attribute type="bbps:qckPayType" name="quickPay" />
  <xs:attribute type="bbps:spltPayType" 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:complexType>

```

```

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

# 11 Key Exchange / XML signing

All messages exchanged in the BBPS eco-system should use XML signing for all message exchange except acknowledgement.

A sample has been mentioned below:

```
<Signature xmlns="http://www.w3.org/2000/09/xmldsig#">
  <SignedInfo>
    <CanonicalizationMethod Algorithm="http://www.w3.org/TR/2001/REC-xml-c14n-20010315" />
    <SignatureMethod Algorithm="http://www.w3.org/2000/09/xmldsig#rsa-sha1" />
    <Reference URI="">
      <Transforms>
        <Transform Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-signature" />
      </Transforms>
      <DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256" />
      <DigestValue>kQYYeIFygZzHrwGxxfcah8YNO2QROfW7k85yeSK0YkE=</DigestValue>
    </Reference>
  </SignedInfo>
  <SignatureValue>VzOIbjYChpNmoCfq4GmY1w33Vnt2envQNBduERfQLWXwe/pzNXXK6cRQcZONUPi3SBmdu9Iyv8vTx
  R+rPfNian+wEpuReOm23CuyasgtTGp+uf3QlyqhlCuZIR65ZfUhpFEraShYdRIOzfGFAiyGnG7FI
  llf4q/7mgCQjOw7/paAFiK0h5ERT909PeArLL4isA6KOkindYpTOkAyAGC3t2AJDVJP4SujHbRwx
  BmcdPbfvMt6aY3n/u5pL/d6XlebWW2l6DhIGSTSBwrx+S2l9EvkRjvKZncNJDWdUKy2mM0H4YSD
  javG0rqE2u5CPftUWvHxiiwwqizyOEKMILMOyg==</SignatureValue>
  <KeyInfo>
    <KeyValue>
      <RSAKeyValue>
        <Modulus>vCidzRWCs8Mukb1E/R1JGCgexwhiDfQDuO0tPHXgX+SDdBptkr+1ThjSBW2D+kH6ZLc22EAL9o/o
        zBVIJgWwMw4b0LlisdK0dEYjZiFiwFY1AIO4kLB48J2PwZ5Ly2ADKP+CzpZ7YhPNUz7tGCqiKyM3E
        IXWqvzS1Yb4+zYardGBtUkLAJDNDltSgyDe/Fb27viTTxsps2rTZ7VZCWRGyCON5F149EVXnVFUt
        SD1oye1x1xDcfYEc49OAA+BZiheGMpNpzCR263CFbe0UnQbuQwz9eaoPuCn5tQBxFv5v4/Ho1W
        zbTZBSSf2Ow1N6fqXzWLw444Ea5ftyNpDq+HUw==</Modulus>
        <Exponent>Aw==</Exponent>
      </RSAKeyValue>
    </KeyValue>
  </KeyInfo>
</Signature>
```

## 12 URLs for Different API Messages

### 12.1 Request URL format (Customer BBPOU to BBPCU):

Request Type	Service URL
Bill Fetch Request	<Base URL>/bbps/BillFetchRequest/1.0/urn:referenceId:{referenceId}
Bill Payment Request	<Base URL>/bbps/BillPaymentRequest/1.0/urn:referenceId:{referenceId}
Bill Validation Request	<Base URL>/bbps/BillValidationRequest/1.0/urn:referenceId:{referenceId}

### 12.2 Request URL format (BBPCU to Biller BBPOU):

Request Type	Service URL
Bill Fetch Request	<Endpoint URL >/BillFetchRequest/1.0/urn:referenceId:{referenceId}
Bill Payment Request	<Endpoint URL>/BillPaymentRequest/1.0/urn:referenceId:{referenceId}
Bill Validation Request	<Endpoint URL>/BillValidationRequest/1.0/urn:referenceId:{referenceId}
Txn Status Request 402	<Endpoint URL>/txnStatusRequest402/1.0/urn:referenceId:{referenceId}

### 12.3 Response URL format (Biller BBPOU to BBPCU):

Response Type	Service_url
Bill Fetch Response	<Base URL>/bbps/BillFetchResponse/1.0/urn:referenceId:
Bill Payment Response	<Base URL>/bbps/BillPaymentResponse/1.0/urn:referenceId:
Bill Validation Response	<Base URL>/bbps/BillValidationResponse/1.0/urn:referenceId:
Txn Status Response 402	<Base URL>/bbps/txnStatusResponse402/1.0/urn:referenceId:

### 12.4 Response URL format (BBPCU to Customer BBPOU):

Response Type	Service_url
Bill Fetch Response	<Endpoint URL>/BillFetchResponse/1.0/urn:referenceId:
Bill Payment Response	<Endpoint URL>/BillPaymentResponse/1.0/urn:referenceId:
Bill Validation Response	<Endpoint URL>/BillValidationResponse/1.0/urn:referenceId:

### 12.5 Request URL format (BBPOU to BBPCU):

Request Type	Service URL
Diagnostic Request	<Base URL>/bbps/ReqHbt/1.0/urn:referenceId: {referenceId}
Complaint Request	<Base URL>/CMS/TxnStatusComplainRequest
Biller MDM	<Base URL>/bbps/BillerFetchRequest/1.0/urn:referenceId:{referenceId}
Agent MDM	<Base URL>/bbps/AgentFetchRequest/1.0/urn:referenceId:{referenceId}

## 12.6 Response URL format (BBPCU to BBPOU):

Response Type	Service_url
Complaint Response	<Endpoint URL>/TxnStatusComplainResponse
Biller MDM	<Endpoint URL>/BillerFetchResponse/1.0/urn:referenceId:
Agent MDM	<Endpoint URL>/AgentFetchResponse/1.0/urn:referenceId:

## 13 Error Codes and Declines

The codes for the system can be configured as follows:

S. No.	Scenario	Response Code	Response Reason
1	Forward Request / Response	000	Successful
2	Force Closed Transactions	100	Failure
3	Reversals	101 – 199	Failure
4	CU declines	001 – 099	Failure
5	BOU Declines	200 – 299	Failure
6	COU Declines	300 – 399	Failure

For all the above response codes, there will be corresponding **compliance response codes** and **compliance reasons**. Compliance response code will follow the following nomenclature.

Compliance Code	Compliance Reason	Explanation
XXX111	Description of the error	Where XXX are alpha characters and 111 are numeric characters

All the compliance codes and their reasons will be accessible through a table and any modification to the list will be possible.

### 13.1 BBPCU Declines

Under BBPCU declines, there will be list of compliance codes and compliance reasons for each tag / attribute. Please note that the following terms have been used interchangeably in the following table:

- BBPCU and CU
- Customer BBPOU and Customer OU / COU
- Biller BBPOU and Biller OU / BOU

Leg	Scenario	Fetch / Validation	Payment
COU → CU	CU receives malformed request from COU.	CU declines COU request with a negative ACK.	CU declines COU request with a negative ACK.
		No other response from CU is required as <b>all Error Codes</b> are populated as part of the Negative ACK from CU.	No other response from CU is required as <b>all Error Codes</b> are populated as part of the Negative ACK from CU.
CU → BOU	CU unable to connect to BOU even after multiple retries.	CU initiates a Response Code <b>001</b> and Response Reason " <b>Failure</b> " decline to COU.	CU initiates a Response Code <b>001</b> and Response Reason " <b>Failure</b> " decline to COU.
		Compliance Response Code will be <b>BOU006</b> and Compliance Reason will carry " <b>Connect Timeout at BOU</b> ".	Compliance Response Code will be <b>BOU006</b> and Compliance Reason will carry " <b>Connect Timeout at BOU</b> ".  TYPE: <b>FORWARD TYPE RESPONSE</b>
	CU makes multiple retry attempts without any success in any of the following cases: <ul style="list-style-type: none"> <li>▪ No ACK by BOU</li> <li>▪ Delayed ACK by BOU</li> </ul>	CU initiates a Response Code <b>001</b> and Response Reason " <b>Failure</b> " decline to COU.	CU initiates a Response Code <b>001</b> and Response Reason " <b>Failure</b> " decline to COU.
		Compliance Response Code will be <b>BOU007</b> and Compliance Reason will carry	Compliance Response Code will be <b>BOU007</b> and Compliance Reason will carry

	(beyond timeout period) ▪ Positive ACK by BOU but not reaching CU	"Read Timeout at BOU".	"Read Timeout at BOU".  TYPE: <b>FORWARD TYPE RESPONSE</b>
	Any other generic reason for request failure to BOU, e.g., Connection Reset, Connection Refused, Bad Gateway, Internal Server Error, Null Pointer Exception, etc.	CU initiates a Response Code <b>001</b> and Response Reason " <b>Failure</b> " decline to COU.  Compliance Response Code will be <b>BOU008</b> and Compliance Reason will carry " <b>Unable to Connect to BOU</b> ".	CU initiates a Response Code <b>001</b> and Response Reason " <b>Failure</b> " decline to COU.  Compliance Response Code will be <b>BOU008</b> and Compliance Reason will carry " <b>Unable to Connect to BOU</b> ".  TYPE: <b>FORWARD TYPE RESPONSE</b>
	BOU is temporarily down (BOU is not sending diagnostic request).	CU initiates a Response Code <b>001</b> and Response Reason " <b>Failure</b> " decline to COU.  Compliance Response Code will be <b>BOU001</b> and Compliance Reason will carry " <b>Send Failed to BOU</b> ".	CU initiates a Response Code <b>001</b> and Response Reason " <b>Failure</b> " decline to COU.  Compliance Response Code will be <b>BOU001</b> and Compliance Reason will carry " <b>Send Failed to BOU</b> ".  TYPE: <b>FORWARD TYPE RESPONSE</b>
	CU forwards the request to BOU but BOU declines with a negative ACK.	CU initiates a Response Code <b>001</b> and Response Reason " <b>Failure</b> " decline to COU.  Compliance Response Code will be <b>BOU002</b> and Compliance Reason will carry "<all the Error Codes from Negative ACK>".	CU initiates a Response Code <b>001</b> and Response Reason " <b>Failure</b> " decline to COU.  Compliance Response Code will be <b>BOU002</b> and Compliance Reason will carry "<all the Error Codes from Negative ACK>".  TYPE: <b>FORWARD TYPE RESPONSE</b>
	Timeout for request sent to BOU, i.e., Response Timeout by BOU.	CU initiates a Response Code <b>001</b> and Response Reason " <b>Failure</b> " decline to COU.  Compliance Response Code will be <b>BOU003</b> and Compliance Reason will carry " <b>Timeout at BOU</b> ".	CU initiates a Response Code <b>001</b> and Response Reason " <b>Failure</b> " decline to COU.  Compliance Response Code will be <b>BOU003</b> and Compliance Reason will carry " <b>Timeout at BOU</b> ".  TYPE: <b>FORWARD TYPE RESPONSE</b>
	Pending Transaction Timeout for request sent to BOU, i.e., Response Timeout by BOU.	NA	CU initiates a Response Code <b>001</b> and Response Reason " <b>Failure</b> " decline to COU.  Compliance Response Code will be <b>BOU009</b> and Compliance Reason will carry " <b>Pending Transaction Timeout at BOU</b> ".  TYPE: <b>FORWARD TYPE RESPONSE</b>
<b>BOU → CU</b>	BOU responds, but with malformed response. CU rejects the BOU response with negative ACK and allows BOU to	CU initiates a Response Code <b>002</b> and Response Reason " <b>Failure</b> " decline to COU.  Compliance Response Code will be	<b>Pending not applicable:</b>  CU initiates a Response Code <b>002</b> and Response Reason " <b>Failure</b> " decline to COU.

	<p>retry within the timeout period. Yet, there is no proper response from BOU within this timeout period.</p>	<p><b>BOU002</b> and Compliance Reason will carry "<b>&lt;all the Error Codes from Negative ACK&gt;</b>".</p>	<p>Compliance Response Code will be <b>BOU002</b> and Compliance Reason will carry "<b>&lt;all the Error Codes from Negative ACK&gt;</b>".</p> <p><b>TYPE: FORWARD TYPE RESPONSE</b></p> <p><u>Pending applicable:</u></p> <p>CU declines response given by BOU with a negative ACK and initiate 402 API to BOU to check the status of the transaction at pre-defined interval till Biller Timeout Period.</p>
<p><b>CU → COU</b></p>	<p>CU unable to connect to COU even after multiple retries.</p>	<p><u><b>For a successful BOU -&gt; CU response:</b></u></p> <p>CU closes and records the transaction with a Response Code <b>000</b> and Response Reason "<b>Successful</b>".</p> <p>As a distinguishing identifier from successfully acknowledged responses, Compliance Response Code will be <b>COU006</b> and Compliance Reason will carry "<b>Connect Timeout at COU</b>".</p> <p><u><b>For a failed BOU -&gt; CU response:</b></u></p> <p>CU closes and records the transaction with a Response Code <b>003</b> and Response Reason "<b>Failure</b>".</p> <p>Compliance Response Code will be <b>COU006</b> and Compliance Reason will carry "<b>&lt;Compliance Code between BOU to CU&gt;, Connect Timeout at COU</b>".</p>	<p><u><b>For a successful BOU -&gt; CU response:</b></u></p> <p>CU closes and records the transaction with a Response Code <b>000</b> and Response Reason "<b>Successful</b>".</p> <p>As a distinguishing identifier from successfully acknowledged responses, Compliance Response Code will be <b>COU006</b> and Compliance Reason will carry "<b>Connect Timeout at COU</b>".</p> <p><u><b>For a failed BOU -&gt; CU response:</b></u></p> <p>CU closes and records the transaction with a Response Code <b>003</b> and Response Reason "<b>Failure</b>".</p> <p>Compliance Response Code will be <b>COU006</b> and Compliance Reason will carry "<b>&lt;Compliance Code between BOU to CU&gt;, Connect Timeout at COU</b>".</p> <p><b>TYPE: FORWARD TYPE RESPONSE</b></p>
	<p>CU makes multiple retry attempts without any success in any of the following cases:</p> <ul style="list-style-type: none"> <li>▪ No ACK by COU</li> <li>▪ Delayed ACK by COU (beyond timeout period)</li> <li>▪ Positive ACK by COU but not reaching CU</li> </ul>	<p><u><b>For a successful BOU -&gt; CU response:</b></u></p> <p>CU closes and records the transaction with a Response Code <b>000</b> and Response Reason "<b>Successful</b>".</p> <p>As a distinguishing identifier from successfully acknowledged responses, Compliance Response Code will be <b>COU007</b> and Compliance Reason will carry "<b>Read Timeout at COU</b>".</p> <p><u><b>For a failed BOU -&gt; CU response:</b></u></p> <p>CU closes and records the transaction with a Response Code <b>003</b> and Response Reason "<b>Failure</b>".</p>	<p><u><b>For a successful BOU -&gt; CU response:</b></u></p> <p>CU closes and records the transaction with a Response Code <b>000</b> and Response Reason "<b>Successful</b>".</p> <p>As a distinguishing identifier from successfully acknowledged responses, Compliance Response Code will be <b>COU007</b> and Compliance Reason will carry "<b>Read Timeout at COU</b>".</p> <p><u><b>For a failed BOU -&gt; CU response:</b></u></p> <p>CU closes and records the transaction with a Response Code <b>003</b> and Response Reason "<b>Failure</b>".</p>

	<p>Compliance Response Code will be <b>COU007</b> and Compliance Reason will carry "<b>&lt;Compliance Code between BOU to CU&gt;, Read Timeout at COU</b>".</p>	<p>Compliance Response Code will be <b>COU007</b> and Compliance Reason will carry "<b>&lt;Compliance Code between BOU to CU&gt;, Read Timeout at COU</b>".</p> <p>TYPE: <b>FORWARD TYPE RESPONSE</b></p>
<p>Any other generic reason for response failure to COU, e.g., Connection Reset, Connection Refused, Bad Gateway, Internal Server Error, Null Pointer Exception, etc.</p>	<p><b><u>For a successful BOU -&gt; CU response:</u></b></p> <p>CU closes and records the transaction with a Response Code <b>000</b> and Response Reason "<b>Successful</b>".</p> <p>As a distinguishing identifier from successfully acknowledged responses, Compliance Response Code will be <b>COU008</b> and Compliance Reason will carry "<b>Unable to Connect to COU</b>".</p> <p><b><u>For a failed BOU -&gt; CU response:</u></b></p> <p>CU closes and records the transaction with a Response Code <b>003</b> and Response Reason "<b>Failure</b>".</p> <p>Compliance Response Code will be <b>COU008</b> and Compliance Reason will carry "<b>&lt;Compliance Code between BOU to CU&gt;, Unable to Connect to COU</b>".</p>	<p><b><u>For a successful BOU -&gt; CU response:</u></b></p> <p>CU closes and records the transaction with a Response Code <b>000</b> and Response Reason "<b>Successful</b>".</p> <p>As a distinguishing identifier from successfully acknowledged responses, Compliance Response Code will be <b>COU008</b> and Compliance Reason will carry "<b>Unable to Connect to COU</b>".</p> <p><b><u>For a failed BOU -&gt; CU response:</u></b></p> <p>CU closes and records the transaction with a Response Code <b>003</b> and Response Reason "<b>Failure</b>".</p> <p>Compliance Response Code will be <b>COU008</b> and Compliance Reason will carry "<b>&lt;Compliance Code between BOU to CU&gt;, Unable to Connect to COU</b>".</p> <p>TYPE: <b>FORWARD TYPE RESPONSE</b></p>
<p>COU is temporarily down (COU is not sending diagnostic request).</p>	<p><b><u>For a successful BOU -&gt; CU response:</u></b></p> <p>CU closes and records the transaction with a Response Code <b>000</b> and Response Reason "<b>Successful</b>".</p> <p>As a distinguishing identifier from successfully acknowledged responses, Compliance Response Code will be <b>COU001</b> and Compliance Reason will carry "<b>Send Failed to COU</b>".</p> <p><b><u>For a failed BOU -&gt; CU response:</u></b></p> <p>CU closes and records the transaction with a Response Code <b>003</b> and Response Reason "<b>Failure</b>".</p> <p>Compliance Response Code will be <b>COU001</b> and Compliance Reason will carry "<b>&lt;Compliance Code between BOU to CU&gt;, Send Failed to COU</b>".</p>	<p><b><u>For a successful BOU -&gt; CU response:</u></b></p> <p>CU closes and records the transaction with a Response Code <b>000</b> and Response Reason "<b>Successful</b>".</p> <p>As a distinguishing identifier from successfully acknowledged responses, Compliance Response Code will be <b>COU001</b> and Compliance Reason will carry "<b>Send Failed to COU</b>".</p> <p><b><u>For a failed BOU -&gt; CU response:</u></b></p> <p>CU closes and records the transaction with a Response Code <b>003</b> and Response Reason "<b>Failure</b>".</p> <p>Compliance Response Code will be <b>COU001</b> and Compliance Reason will carry "<b>&lt;Compliance Code between BOU to CU&gt;, Send Failed to COU</b>".</p> <p>TYPE: <b>FORWARD TYPE RESPONSE</b></p>
<p>CU forwards the response to COU but</p>	<p>No other response from CU is required towards COU. Do away with negative ACK</p>	<p>No other response from CU is required towards COU. Do away with negative ACK</p>

<p>COU declines with a negative ACK.</p>	<p>by COU.</p> <p><b><u>For a successful BOU -&gt; CU response:</u></b></p> <p>CU closes and records the transaction with a Response Code <b>000</b> and Response Reason "<b>Successful</b>".</p> <p>As a distinguishing identifier from successfully acknowledged responses, Compliance Response Code will be <b>COU002</b> and Compliance Reason will carry <b>all the Error Codes</b> from Negative ACK.</p> <p><b><u>For a failed BOU -&gt; CU response:</u></b></p> <p>CU closes and records the transaction with a Response Code <b>003</b> and Response Reason "<b>Failure</b>".</p> <p>Compliance Response Code will be <b>COU002</b> and Compliance Reason will carry "<b>&lt;Compliance Code between BOU to CU&gt;, &lt;all the Error Codes</b> from Negative ACK&gt;".</p>	<p>by COU.</p> <p><b><u>For a successful BOU -&gt; CU response:</u></b></p> <p>CU closes and records the transaction with a Response Code <b>000</b> and Response Reason "<b>Successful</b>".</p> <p>As a distinguishing identifier from successfully acknowledged responses, Compliance Response Code will be <b>COU002</b> and Compliance Reason will carry <b>all the Error Codes</b> from Negative ACK.</p> <p>Note: COU can raise a complaint for the respective transaction if required.</p> <p><b><u>For a failed BOU -&gt; CU response:</u></b></p> <p>CU closes and records the transaction with a Response Code <b>003</b> and Response Reason "<b>Failure</b>".</p> <p>Compliance Response Code will be <b>COU002</b> and Compliance Reason will carry "<b>&lt;Compliance Code between BOU to CU&gt;, &lt;all the Error Codes</b> from Negative ACK&gt;".</p> <p>TYPE: <b>FORWARD TYPE RESPONSE</b></p>
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For the Billers, which does not support deemed success; the existing response codes and compliance codes will be applicable (as mentioned below).

Leg	Scenario	Fetch / Validation	Payment
<p><b>CU → COU</b></p>	<p>Send Failed for response sent to COU.</p>	<p>CU closes and records the transaction with a Response Code <b>001</b> and Response Reason "<b>Failure</b>". Compliance Response Code will be <b>COU001</b> and Compliance Reason will carry "<b>Send Failed to COU</b>".</p>	<p>CU will initiate a Reversal request to BOU. BOU will send a Reversal Response with Response Code <b>103</b> and Response Reason "<b>Failure</b>". On its way back to COU, the CU populates Compliance Response Code as <b>COU001</b> and Compliance Reason will carry "<b>Send Failed to COU</b>".</p> <p>If COU is down at that moment, it will be retried till the point it is successfully delivered.</p> <p>Type : <b>REVERSAL TYPE RESPONSE</b></p>
	<p>CU forwards the response to COU but COU declines with a negative ACK.</p>	<p>No other response from CU is required towards COU. CU closes and records the transaction with a Response Code <b>301</b> and Response Reason "<b>Failure</b>". Compliance Response Code will be <b>COU002</b> and Compliance Reason will carry "<b>all the Error Codes</b> from Negative ACK&gt;".</p>	<p>CU will initiate a Reversal request to BOU. BOU will send a Reversal Response with Response Code <b>103</b> and Response Reason "<b>Failure</b>". On its way back to COU, the CU populates Compliance Response Code as <b>COU002</b> and Compliance Reason will carry "<b>&lt;all the Error Codes</b> from Negative ACK&gt;".</p> <p>If COU is down at that moment, it will be retried till the point it is successfully</p>

delivered.

Type : **REVERSAL TYPE RESPONSE**

## 13.2 Biller BBPOU Declines

There are scenarios which can emerge when there are issues between BOU and the Biller. List of Compliance Codes which has to be populated at the time of BOU business rejections are as follows:

Response Code	Compliance Code	Compliance Description
200	BFR001	Incorrect / invalid Customer account
200	BFR002	Invalid combination of Customer parameters
200	BFR003	No bill data available
200	BFR004	Payment received for the billing period - no bill due
200	BFR005	Customer account is blocked / closed
200	BFR006	Customer account is not activated
200	BFR007	Bill due date has expired - bill details are not available
200	BFR008	Unable to get bill details from Biller
200	BFR009	Scheduled downtime taken by biller for maintenance activity. Please try again later
200	BFR010	Unscheduled downtime taken by biller for maintenance activity. Please try again later
200	BFR011	Incomplete details in Biller system - update Customer profile
200	BPR001	Incorrect / invalid Customer account
200	BPR002	Invalid combination of Customer parameters
200	BPR003	Customer account is blocked / closed
200	BPR004	Customer account is not activated
200	BPR005	Payment cannot be accepted at this time
200	BPR006	Payment request has been exceeded for the day
200	BPR007	Repeat payment request
200	BPR008	Due date has been expired to pay this amount. Please re-fetch again to get the current outstanding
200	BPR009	Scheduled downtime taken by biller for maintenance activity. Please try again later
200	BPR010	Unscheduled downtime taken by biller for maintenance activity. Please try again later
200	BVR001	Incorrect / invalid Customer account
200	BVR002	Invalid combination of Customer parameters
200	BVR003	Customer account is blocked / closed
200	BVR004	Customer account is not activated
200	BVR005	Invalid Amount
200	BVR006	Customer account deactivated - pay Rs. <xxx> to activate account
200	BVR007	Incomplete details in Biller system - update Customer profile
200	BVR008	Customer account valid but no bill due
200	BVR009	Technical exception from biller
200	Future Purpose	Incorrect / Invalid Plan ID
200	Future Purpose	No recharge found for Plan ID and Customer account combination

Some of the Biller BBPOU decline scenarios are as follows:

MTI	Scenario	Expected Biller Response Parameters	Expected Reason Block Codes
Fetch	Incorrect / invalid customer account	Biller Response block not required	Response Code = 200 Response Reason = Failure Compliance Response Code = BFR001 Compliance Reason = Incorrect / invalid customer account
Fetch	Customer account is valid & bill data is not available	Biller Response block not required	Response Code = 200 Response Reason = Failure Compliance Response Code = BFR003 Response Code = No bill data available
Fetch	Customer account is valid & no bill due	Biller Response block not required	Response Code = 200 Response Reason = Failure Compliance Response Code = BFR004 Compliance Reason = Payment received for the billing period - no bill due
Payment	Bill pay without fetch	<ul style="list-style-type: none"> <li>▪ Customer Name = As Is (NA if Customer Name in unavailable)</li> <li>▪ Amount = &lt;copy amount value from BP Req&gt;</li> <li>▪ Due Date = 0001-01-01</li> <li>▪ Bill Date = 0001-01-01</li> <li>▪ Bill Number = NA</li> <li>▪ Bill Period = NA</li> <li>▪ Customer Convenience Fee = &lt;copy custConvFee value from BP Req&gt;</li> </ul>	Response Code = 000 Response Reason = Successful Compliance Response Code = <blank> Compliance Reason = <blank>
Payment	Customer account not found	Biller Response block not required	Response Code = 200 Response Reason = Failure Compliance Response Code = BPR001 Compliance Reason = Incorrect / invalid customer account

## 13.3 Customer BBPOU Declines

There are scenarios which can emerge when there are issues between Customer BBPOU and its Frontend. Customer BBPOU can decline certain transactions which then need to be appropriately captured.

List of Compliance Codes which has to be populated at the time of Customer BBPOU rejections are as follows:

Compliance Code	Compliance Description
BFS001	Front end channel unavailable
BFS002	Customer has initiated reversal
BFS003	Receipt not generated
BFS004	Unable to process transaction internally

## 13.4 Forced Closure of Transactions by CU

Please refer to the diagram below for Payment leg of a transaction with **Legs 1-4** constituting the **Payment** legs and **Legs 5-7** constituting the **Reversal** legs as per the existing BBPS payment process flow.

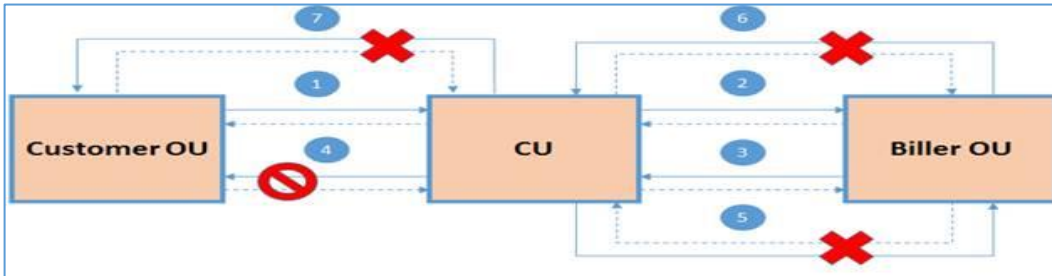


Figure 1: Payment and its subsequent Reversal

The Payment request initiated from Customer OU is processed successfully and a positive response is provided by the Biller OU (**Legs 1 – 3**). For some reason (COU001 or COU002) when **Leg 4** of the transaction fails, CU will generate a Reversal Request and send it to the BOU (**Leg 5**). BOU then generates a Reversal Response to BOU (**Leg 6**) which is ultimately forwarded to the COU (**Leg 7**).

All these “open” transactions (both **FETCH** and **PAYMENT**) without any assigned **Response** or **Compliance Codes** in the transaction table even after a significant period of time. Such transactions need to be force closed by CU (moved from transaction to reporting tables) after a certain interval (say, a configurable value of 4 hours) using the following combination of Response and Compliance Codes.

S. No.	Description	Response Code	Response Reason	Compliance Code	Compliance Reason*
1	CU is not able to connect to the BOU for forwarding the Reversal Request	100	Failure	BOU004	<COU001/COU002>, BOU Reversal Retry Failure
2	BOU has not provided an ACK for the Reversal Request	100	Failure	BOU004	<COU001/COU002>, BOU Reversal Retry Failure
3	BOU has provided a negative ACK for the Reversal Request	100	Failure	BOU004	<COU001/COU002>, BOU Reversal Retry Failure
4	BOU has acknowledged the Reversal Request, but has not sent or has sent a malformed Reversal Response	100	Failure	BOU005	<COU001/COU002>, BOU Reversal Response Timeout
5	CU is not able to connect to the COU for forwarding the Reversal Response	100	Failure	COU003	<COU001/COU002>, COU Reversal Retry Failure
6	COU has not provided an ACK for the Reversal Response	100	Failure	COU003	<COU001/COU002>, COU Reversal Retry Failure
7	COU has provided a negative ACK for the Reversal Response	100	Failure	COU003	<COU001/COU002>, COU Reversal Retry Failure

*For the Billers which does not support Deemed Success*

The revised CU decline scenarios effectively eliminate the **Reversal** legs because of the manner in which a failure in **Leg 4** of the transaction is handled for the billers which support Deemed Success. Thus, some transactions remaining incomplete in the transaction table (**OLTP**) if one of **Legs 5, 6** or **7** fails will no longer be a possibility and will not require any forced closure by CU.

However, there may be exceptional scenarios like some “open” transactions (both **FETCH** and **PAYMENT**) without any assigned **Response** or **Compliance Codes** in the transaction table even after a significant period of time. Such

transactions need to be force closed by CU (moved from transaction to reporting tables) after a certain interval (say, a configurable value of 4 hours) using the following combination of Response and Compliance Codes.

S. No.	Description	Response Code	Response Reason	Compliance Code	Compliance Reason
1	Leg 2 (CU to BOU) failure	100	Failure	BOU001	Send Failed to BOU
2	Leg 3 (BOU to CU) failure	100	Failure	BOU003	Timeout at BOU
3	Leg 4 (CU to COU) failure	100	Failure	COU001	Send Failed to COU

*For the Billers which support Deemed Success*

For Leg 4 failure, system has to consider the response given by the BOU as the final status for the biller which support deemed success even for force closure.

# 14 Re-utilization of Fetch / Validation for Registered Customers

In BBPS for billers supporting Fetch/Validation it may be noted that fetch/validation and payment transactions are linked through Reference ID. Currently, if a Reference ID is consumed by COU for making a payment once, it cannot use the same fetch/validation response to initiate another payment using the same Reference ID (unless it is a CU rejected payment transaction where COUs are expected to re-initiate the payment using the same Reference ID).

Currently, for re-attempting a payment, in case of non CU rejected payment transactions, COUs are expected to re-fetch the bill (or re-validate the customer params) and then initiate a payment for the same.

Basis the market feedback, we are allowing the Fetch response to be re-utilized only for **registered customers**, till payment is successfully posted **within 2 days of first try of the Payment**. However, if COUs intend to reuse the Validation response for making multiple retries till payment is successful, the ageing period will be **24 hrs of successful Validation**. In order to reutilize the Fetch/Validation response for multiple payment retries, COUs will be required to pass **siTxn** attribute value as 'Yes' in all the payment requests mandatorily.

S. No.	Activity	Sender	Receiver	Reference ID	Message ID	Transaction ref ID	Original Reference ID
1	Bill Fetch Request	COU	CU	R1	M1	-	-
		CU	BOU	R1	M1	-	-
2	Bill Fetch Response	BOU	CU	R1	M1	-	-
		CU	COU	R1	M1	-	-
3	Bill Payment Request (1st Attempt)	COU	CU	R1	M2	T1	-
		CU	BOU	R1	M2	T1	-
4	Bill Payment Response	BOU	CU	R1	M2	T1	-
		CU	COU	R1	M2	T1	-
5	Bill Payment Request (2nd Attempt) Can be done if previous attempt was FAILED.	COU	CU	R2	M3	T2	R1
		CU	BOU	R2	M3	T2	R1
6	Bill Payment Response	BOU	CU	R2	M3	T2	R1
		CU	COU	R2	M3	T2	R1
7	Bill Payment Request (3rd Attempt) Can be done if previous attempts are FAILED.	COU	CU	R3	M4	T3	R1
		CU	BOU	R3	M4	T3	R1
8	Bill Payment Response (Successful)	BOU	CU	R3	M4	T3	R1
		CU	COU	R3	M4	T3	R1

## 14.1 Considerations for Customer OUs

1. Reutilization of Fetch / Validation functionality is only for registered customers.
2. This functionality can be used on **Digital Channels Only** and will not be available for Physical Channels.
3. CU will allow the payment retry attempt, only if the previous attempt was "FAILED". If the previous attempt is "IN PROGRESS" or "SUCCESSFUL", system will reject the subsequent attempt.

4. If COUs intend to use this feature, they need to pass **siTxn** value as 'Yes' in all the Payment requests.
5. For first payment request COUs will be required to pass only the ref ID along with siTxn tag value as 'Yes'. In case the payment was failed in BBPS (not CU rejection), COUs can reutilize the fetch/validation response, however, COUs will be required to pass OrigRefId (original Ref ID will be the ref ID of the first attempt) along with unique reference ID for each subsequent payment request.
6. For re-utilization of Fetch, there will be an ageing period of 2 days for reattempting payment using the original reference ID. Ageing period for reutilization of fetch will start from the day of first payment request made and the ageing period is in days.
7. For re-utilization of Validation, the ageing period will be 24 hrs from the Successful Validation done.
8. If COUs are going to retry payment using the origRefId, in case of first or other subsequent payment failure(s), COUs should not send any communication (SMS/Email) to customer regarding the fate of transaction i.e. transaction reference Id. COUs should only provide the information/status of the last legitimate retry. COUs can provide acknowledgement that the transaction is in progress.
9. Once successful payment has been done, COUs has to send the communication (SMS/Email) to customer related to transaction (i.e. transaction reference Id, status, etc.), which can be used for Transaction Status Check, Complaint Registration.
10. If there are multiple payment tries, only the last transaction ref ID will be used for Complaints registration and Disputes.
11. Additional tag origRefId will appear in the RAW file(s). All the entities who have automated their reconciliation process needs to take cognisance of the change and act appropriately.

## 14.2 Considerations for Biller OUs

1. Currently BOUs are considering the Ref ID to link the Fetch and Payment transactions. In case BOUs receives the Payment transaction with tag **siTxn** as 'Yes' and resulted as failure, there may be subsequent Payment attempts. So, they have to allow payment to be made for the biller till it is successful using the origRefId till the ageing period and BOUs should establish the same linkage between Fetch Ref ID and origRefId.
2. Additional tag origRefId will appear in the RAW file(s). All the entities who have automated their reconciliation process needs to take cognisance of the change and act appropriately.

# 15 CMS Response Scenarios

The following tables highlight the different scenarios associated with CMS related APIs and their outcomes.

S. No.	Scenario	Response Code and Reason	Comments
1	Search transaction - Transaction ID exists - Mobile Number (with / without date range) exists	<ul style="list-style-type: none"> <li>▪ responseCode="000"</li> <li>▪ responseReason="SUCCESS"</li> <li>▪ txnStatus="SUCCESS/FAILURE /REVERSAL/IN_PROG/REVERSAL_IN_PROG"</li> </ul>	<p>CU returns a successful response.</p> <p>Transaction status (<b>txnStatus</b>) may be one of the following:</p> <ul style="list-style-type: none"> <li>- <b>SUCCESS</b>: Successful payment transactions (Payment Response Code was <b>000</b>).</li> <li>- <b>FAILURE</b>: For failed payment transactions (Payment Response Code was <b>001 - 099</b> for CU declines, <b>200 - 299</b> for BOU declines and <b>300 - 399</b> for COU declines).</li> <li>- <b>REVERSAL</b>: For payment reversal transactions (Payment Response Code was <b>100 - 199</b>).</li> <li>- <b>IN_PROG</b>: Payment transaction is still being processed</li> <li>- <b>REVERSAL_IN_PROG</b>: Payment transaction is waiting to be reversed</li> </ul>
2	Search transaction - Valid Transaction ID format but transaction does not exist - Valid Mobile Number (with / without date range) format but transaction does not exist	<ul style="list-style-type: none"> <li>▪ responseCode="001"</li> <li>▪ responseReason="No Transaction found"</li> </ul>	CU returns a failure response.
3	Search transaction - Invalid Transaction ID format - Invalid Mobile Number (with / without date range) format	<pre>&lt;errorMessages&gt;   &lt;errorCd&gt;CMR007&lt;/errorCd&gt;   &lt;errorDtl&gt;Complaint   Management - Transaction Ref   Id fixed length 12 or   20&lt;/errorDtl&gt;   &lt;errorCd&gt;CMR105&lt;/errorCd&gt;   &lt;errorDtl&gt; Complaint   Management - Mobile Number   Numeric, Minimum length is 6   and maximum is 20 &lt;/errorDtl&gt; &lt;/errorMessages&gt;</pre>	CU returns a negative ACK
4	Raise a complaint on a transaction - Transaction ID exists	<ul style="list-style-type: none"> <li>▪ responseCode="000"</li> <li>▪ responseReason="SUCCESS"</li> <li>▪ openComplaint="N/Y"</li> </ul>	<p>CU returns a successful response.</p> <p><b>openComplaint</b> attribute indicates the following:</p> <ul style="list-style-type: none"> <li>- <b>N</b>: Complaint is being raised against a Transaction ID for the first time OR for a Transaction ID against which an earlier lodged complaint is already closed.</li> <li>- <b>Y</b>: Complaint is being raised against a Transaction ID for which an earlier lodged complaint is still open. Thus, complaint details of the earlier open complaint is returned.</li> </ul>
5	Raise a complaint on a transaction - Valid Transaction ID format but transaction does not exist	<ul style="list-style-type: none"> <li>▪ responseCode="001"</li> <li>▪ responseReason="No Transaction found"</li> </ul>	CU returns a failure response.

6	<p>Raise a complaint on a transaction</p> <ul style="list-style-type: none"> <li>- Invalid Transaction ID format</li> </ul>	<pre>&lt;errorMessages&gt;   &lt;errorCd&gt;CMR007&lt;/errorCd&gt;   &lt;errorDtl&gt;Complaint   Management - Transaction Ref   Id fixed length 12&lt;/errorDtl&gt; &lt;/errorMessages&gt;</pre>	CU returns a negative ACK
7	<p>Search a complaint</p> <ul style="list-style-type: none"> <li>- Complaint ID exists</li> </ul>	<ul style="list-style-type: none"> <li>▪ responseCode="000"</li> <li>▪ responseReason="SUCCESS"</li> </ul>	CU returns a successful response.
8	<p>Search a complaint</p> <ul style="list-style-type: none"> <li>- Valid Complaint ID format but transaction does not exist</li> </ul>	<ul style="list-style-type: none"> <li>▪ responseCode="001"</li> <li>▪ responseReason="Complaint not found"</li> </ul>	CU returns a failure response.
9	<p>Search a complaint (Does not exist)</p> <ul style="list-style-type: none"> <li>- Invalid Complaint ID format</li> </ul>	<pre>&lt;errorMessages&gt;   &lt;errorCd&gt;CMR010&lt;/errorCd&gt;   &lt;errorDtl&gt;Complaint   Management - Complaint Id   length must be 15&lt;/errorDtl&gt; &lt;/errorMessages&gt;</pre>	CU returns a negative ACK

## 16 Biller Types in BBPS

The following table outlines the various Biller integration scenarios in BBPS. These fields are passed on as Biller MDM Response parameters.

S. No.	Type	Accepts Ad-hoc	Fetch Requirement	Support Validation	QuickPay value in Pay Request	Transaction
1	ONLINE	T	OPTIONAL	-	▪ Yes	▪ Ad-hoc Payment can be done (for any amount).
			OPTIONAL	-	▪ No	▪ Payment against fetch can also be done for any amount.
2	ONLINE	T	NOT_SUPPORTED	OPTIONAL	▪ Yes	▪ Ad-hoc Payment can be done (for any amount).
			NOT_SUPPORTED	OPTIONAL	▪ No	▪ Payment against validation can also be done for any amount.
3	ONLINE	T	NOT_SUPPORTED	MANDATORY	▪ No	▪ Payment against validation can also be done for any amount.
4	ONLINE	T	NOT_SUPPORTED	NOT_SUPPORTED	▪ Yes	▪ Ad-hoc Payment can be done (for any amount).
5	ONLINE	T	MANDATORY	-	▪ No	▪ Ad-hoc Payment cannot be done. Payment against fetch can be done for any amount.
6	ONLINE	F	MANDATORY	-	▪ No	▪ Ad-hoc Payment cannot be done. EXACT, EXACT_UP, EXACT_DOWN can be paid against fetched bill as per configuration.
7	OFFLINE A	T	OPTIONAL	-	▪ Yes	▪ Ad-hoc Payment can be done (for any amount).
			OPTIONAL	-	▪ No	▪ Payment against fetch can also be done for any amount.
8	OFFLINE A	T	NOT_SUPPORTED	OPTIONAL	▪ Yes	▪ Ad-hoc Payment can be done (for any amount).
			NOT_SUPPORTED	OPTIONAL	▪ No	▪ Payment against validation can also be done for any amount.
9	OFFLINE A	T	NOT_SUPPORTED	MANDATORY	▪ No	▪ Payment against validation can also be done for any amount.
10	OFFLINE A	T	NOT_SUPPORTED	NOT_SUPPORTED	▪ Yes	▪ Ad-hoc Payment can be done (for any amount).
11	OFFLINE A	T	MANDATORY	-	▪ No	▪ Ad-hoc Payment cannot be done. Payment against fetch can be done for any amount.
12	OFFLINE A	F	MANDATORY	-	▪ No	▪ Ad-hoc Payment cannot be done. EXACT, EXACT_UP, EXACT_DOWN can be paid against fetched bill as per configuration.
13	OFFLINE B	T	NOT_SUPPORTED	OPTIONAL	▪ Yes	▪ Ad-hoc Payment can be done (for any amount).
			NOT_SUPPORTED	OPTIONAL	▪ No	▪ Payment against validation can also be done for any amount.
14	OFFLINE B	T	NOT_SUPPORTED	MANDATORY	▪ No	▪ Payment against validation can also be done for any amount.
15	OFFLINE B	T	NOT_SUPPORTED	NOT_SUPPORTED	▪ Yes	▪ Ad-hoc Payment can be done (for any amount).

# 17 Amount Block Configuration in Bill Fetch & Bill Payment Messages

The **paymentAmountExactness** tag in the **Biller MDM Response** is applicable only when **fetchRequirement** tag value is **MANDATORY** and **billerAcceptsAdhoc** tag value is **false**. For example, if fetch response amount is Rs. 100 then the payment amount can be the following:

- Exact – Only Rs. 100 can be paid
- Exact and above – Rs. 100 or more can be paid
- Exact and below – Rs. 100 or less can be paid

There might be a scenario where a Biller may pass on various amount values as part of Bill Fetch Response like Early or Late Payment. These values are applicable only when all the conditions below hold true for a Biller:

1. Fetch is **MANDATORY**
2. Ad-hoc field is **false**
3. Biller accepts **Exact** payment

**Following is an example of a biller response block:**

```
<BillerResponse amount="200" billDate="2016-10-01" billNumber="12303001" billPeriod="MONTHLY"
customerName="Manoj" dueDate="2016-10-31">
<Tag name="A" value="50"/>
<Tag name="B" value="75"/>
<Tag name="C" value="25"/>
</BillerResponse>
```

**The biller configuration for this biller is as follows:**

```
paramName:"A", "dataType":"NUMERIC", "optional":true},
paramName:"B", "dataType":"NUMERIC", "optional":true},
paramName:"C", "dataType":"NUMERIC", "optional":true},

"amountOptions":[
{"amountBreakupSet":["BASE_BILL_AMOUNT"]},
{"amountBreakupSet":["A"]},
{"amountBreakupSet":["B"]},
{"amountBreakupSet":["C"]},
{"amountBreakupSet":["BASE_BILL_AMOUNT", "A"]},
{"amountBreakupSet":["BASE_BILL_AMOUNT", "B"]},
{"amountBreakupSet":["BASE_BILL_AMOUNT", "C"]},
{"amountBreakupSet":["BASE_BILL_AMOUNT", "A", "B"]},
{"amountBreakupSet":["BASE_BILL_AMOUNT", "A", "C"]},
{"amountBreakupSet":["BASE_BILL_AMOUNT", "A", "B", "C"]},
{"amountBreakupSet":["BASE_BILL_AMOUNT", "B", "C"]},
{"amountBreakupSet":["A", "B"]},
{"amountBreakupSet":["A", "C"]},
{"amountBreakupSet":["A", "B", "C"]},
```

```
{"amountBreakupSet":["B","C"]}
```

For the given amount breakup set, following calculations are possible.

Scenario	Combination	Calculation
1	{"amountBreakupSet":["BASE_BILL_AMOUNT"]},	200
2	{"amountBreakupSet":["A"]},	50
3	{"amountBreakupSet":["B"]},	75
4	{"amountBreakupSet":["C"]},	25
5	{"amountBreakupSet":["BASE_BILL_AMOUNT","A"]},	200+50 = 250
6	{"amountBreakupSet":["BASE_BILL_AMOUNT","B"]},	200+75 = 275
7	{"amountBreakupSet":["BASE_BILL_AMOUNT","C"]},	200+25 = 225
8	{"amountBreakupSet":["BASE_BILL_AMOUNT","A","B"]},	200+50+75 = 325
9	{"amountBreakupSet":["BASE_BILL_AMOUNT","A","C"]},	200+50+25 = 275
10	{"amountBreakupSet":["BASE_BILL_AMOUNT","A","B","C"]},	200+50+75+25 = 350
11	{"amountBreakupSet":["BASE_BILL_AMOUNT","B","C"]},	200+75+25 = 300
12	{"amountBreakupSet":["A","B"]},	50+75 = 125
13	{"amountBreakupSet":["A","C"]},	50+25 = 75
14	{"amountBreakupSet":["A","B","C"]},	50+75+25 = 150
15	{"amountBreakupSet":["B","C"]}	75+25 = 100

Now, for the scenarios mentioned in the table, the amount block varies accordingly as shown below:

Scenario 1:

```
<Amount>
```

```
<Amt amount="200" currency="356" custConvFee="calculated as per config" COUcustConvFee="as charged by COU from Customer" />
```

```
</Amount>
```

Scenario 2:

```
<Amount>
```

```
<Amt amount="50" currency="356" custConvFee="calculated as per config" COUcustConvFee="as charged by COU from Customer" />
```

```
<Tag name="A" value="50" />
```

```
</Amount>
```

Scenario 3:

```
<Amount>
```

```
<Amt amount="75" currency="356" custConvFee="calculated as per config" COUcustConvFee="as charged by COU from Customer" />
```

```
<Tag name="B" value="75" />
```

```
</Amount>
```

Scenario 4:

```
<Amount>
```

```
<Amt amount="25" currency="356" custConvFee="calculated as per config" COUcustConvFee="as charged by COU from Customer" />
```

```
<Tag name="C" value="25" />
```

```
</Amount>
```

Scenario 5:

```
<Amount>
<Amt amount="250" currency="356" custConvFee="calculated as per config" COUcustConvFee="as charged by COU
from Customer" />
<Tag name="A" value="50" />
</Amount>
```

Scenario 6:

```
<Amount>
<Amt amount="275" currency="356" custConvFee="calculated as per config" COUcustConvFee="as charged by COU
from Customer" />
<Tag name="B" value="75" />
</Amount>
```

Scenario 7:

```
<Amount>
<Amt amount="225" currency="356" custConvFee="calculated as per config" COUcustConvFee="as charged by COU
from Customer" />
<Tag name="C" value="25" />
</Amount>
```

Scenario 8:

```
<Amount>
<Amt amount="325" currency="356" custConvFee="calculated as per config" COUcustConvFee="as charged by COU
from Customer" />
<Tag name="A" value="50" />
<Tag name="B" value="75" />
</Amount>
```

Scenario 9:

```
<Amount>
<Amt amount="275" currency="356" custConvFee="calculated as per config" COUcustConvFee="as charged by COU
from Customer" />
<Tag name="A" value="50" />
<Tag name="C" value="25" />
</Amount>
```

Scenario 10:

```
<Amount>
<Amt amount="350" currency="356" custConvFee="calculated as per config" COUcustConvFee="as charged by COU
from Customer" />
<Tag name="A" value="50" />
<Tag name="B" value="75" />
<Tag name="C" value="25" />
</Amount>
```

Scenario 11:

```
<Amount>
<Amt amount="300" currency="356" custConvFee="calculated as per config" COUcustConvFee="as charged by COU
from Customer" />
<Tag name="B" value="75" />
```

```
<Tag name="C" value="25" />
</Amount>
```

Scenario 12:

```
<Amount>
<Amt amount="125" currency="356" custConvFee="calculated as per config" COUcustConvFee="as charged by COU
from Customer" />
<Tag name="A" value="50" />
<Tag name="B" value="75" />
</Amount>
```

Scenario 13:

```
<Amount>
<Amt amount="75" currency="356" custConvFee="calculated as per config" COUcustConvFee="as charged by COU
from Customer" />
<Tag name="A" value="50" />
<Tag name="C" value="25" />
</Amount>
```

Scenario 14:

```
<Amount>
<Amt amount="150" currency="356" custConvFee="calculated as per config" COUcustConvFee="as charged by COU
from Customer" />
<Tag name="A" value="50" />
<Tag name="B" value="75" />
<Tag name="C" value="25" />
</Amount>
```

Scenario 15:

```
<Amount>
<Amt amount="100" currency="356" custConvFee="calculated as per config" COUcustConvFee="as charged by COU
from Customer" />
<Tag name="B" value="75" />
<Tag name="C" value="25" />
</Amount>
```

# 18 Fee Configuration

## 18.1 Interchange Fee

Generally, it is proposed that Customer Operating Unit (Customer BBPOU) and the Biller Operating Unit (Biller BBPOU) would share a fee that would either be charged to the Biller and / or to the customer for bill payment transactions.

An interchange fee code needs to be configured for a Category or Category & Biller. The fee could be slab-based, however, the amount ranges should not overlap and neither should there be any gap between a maximum amount of one slab and a minimum amount of the next higher slab. A flat fee, percent fee or a combination of both may be applicable while configuring these fee codes in a particular direction (C2B or B2C). An illustrative example is provided below.

Biller Category	Biller ID	Fee Code	Tran. Amount Range (Min)	Tran. Amount Range (Max)	Percentage Fee (in percentage)	Flat Fee (in Paisa)	Fee Direction
Mobile Postpaid	VODA00000NAT01	CCF	1	1000	0	0	C2B
Mobile Postpaid	VODA00000NAT01	CCF	1001	9999999999	0	100	C2B
Mobile Postpaid	VODA00000NAT01	EBF	1	9999999999	1	0	B2C
Mobile Postpaid	VODA00000NAT01	PBF	1	9999999999	2	200	B2C
DTH		CCF	1	9999999999	0	0	C2B
DTH		EBF	1	9999999999	1.5	0	B2C
DTH		PBF	1	9999999999	2.5	0	B2C

The Interchange Fee table comprises of the following major fields:

- Biller Category:** Category of the Biller.
- Biller ID:** The ID of the Biller in BBPS.
- Fee Code:** Code assigned by BBPCU as per fee program.
- Fee Description:** A brief description on type of fee which will be applicable.
- Percentage Fee:** Fee can be charged as a percentage per transaction amount (as applicable). It indicates if percentage fee is applicable for that particular Fee Code / Fee Description.
- Flat Fee:** Fee can be charged as a fixed amount per transaction count (as applicable). It indicates if flat fee is applicable for that particular Fee Code / Fee Description.
- Fee Direction:** The direction of flow of fee, C2B or B2C.

When flat fee or percent fee field value is zero for a particular fee code, the system will consider that particular component to be zero while calculating fee.

## 18.2 Interchange Fee Config

Interchange fee will be depending on the following parameters: Biller Category, Biller Id, Payment Channel, MTI, Response Code and several other parameters.

For a particular Fee Code, system will ensure only one scenario to be applied to Biller Category, Biller, MTI, Response Code and Channel combination in one direction, i.e., from Customer to Biller BBPOU or vice-versa, in the Interchange Fee Config table. This implies that these fee combinations are mutually exclusive, i.e., only one of these combinations can exist at a time. The table below illustrates the following:

Biller Category	Biller ID	MTI	Payment Channel	Response Code	Fees	Default Flag
Mobile Postpaid	VODA00000NAT01	PAYMENT	Bank Branch	000	CCF,PBF	f
Mobile Postpaid	VODA00000NAT01	PAYMENT	Agent	000	CCF,PBF	f
Mobile Postpaid	VODA00000NAT01	PAYMENT	Business Correspondent	000	CCF,PBF	f
Mobile Postpaid	VODA00000NAT01	PAYMENT		000	CCF,EBF	t
DTH		PAYMENT	Bank Branch	000	CCF,PBF	f
DTH		PAYMENT	Agent	000	CCF,PBF	f
DTH		PAYMENT	Business Correspondent	000	CCF,PBF	f
DTH		PAYMENT		000	CCF,EBF	t

- A combination of Biller Category, Response Code and MTI are mandatory fields while Biller ID and Channel are optional fields.
- For a combination of Biller Category (Mobile Postpaid), Biller (VODA00000NAT01), Response Code (000), MTI (PAYMENT), and Channels (Bank Branch, Agent & Business Correspondent) CCF and PBF are applicable. Ceteris paribus, for any other Channel, CCF and EBF are applicable since the default indicator is true.
- If the system is not able to uniquely identify a combination of Biller Category, Biller, MTI, Response Code and Channel, then it will perform computations based on the condition default flag = TRUE for the Biller Category, Biller, Response Code and MTI combination.
- Duplicate configuration will not be allowed for any interchange fee.
- A Response Code '000' identifies a successful transaction.
- The default flag is true only for one unique combination of Biller Category, Biller, MTI, Response Code and Channel.

The Interchange Fee Config table comprises of the following major fields:

1. **Biller Category:** Category of the Biller.
2. **Biller ID:** The ID of the Biller in BBPS.
3. **MTI:** Message type indicator identifying the transaction type, i.e., FETCH or PAYMENT.
4. **Payment Channel:** Payment channel, i.e., Bank Branch, Mobile, etc.
5. **Response code:** Required to identify successful transactions (000).
6. **Fees:** The fee codes assigned to a combination of BBPOU and Biller.
7. **Default Flag:** Boolean field indicating if the particular combination is default or not.

Interchange fee can be configured and authorized by the authorized BBPCU Admin / User. On the basis of these parameters and the applicable fee rate table items, the interchange fee, along with the fee direction will be computed for the respective BBPOUs. Front end configuration will be given to the authorized Canvas user for adding, modifying or deleting interchange fee structure with maker / checker option. Maker can only configure the interchange fee and once approved by the checker, relevant changes will be reflected in the respective tables.

Interchange fee that has been charged during the original transaction will be reversed when any action results in a fund movement in the opposite direction. When a transaction reversal is done, the interchange fee will be taken from the bill payment. This could mean that the interchange fee being reversed will not differ from the original interchange fee charged. In case of disputed transactions, the interchange fee of the originating payment transaction will be referred to and be applied in the opposite direction.

**Note:** In case of Refund Good Faith Partial, only percentage fee will be reversed, flat fee won't be reversed.

# 19 BBPS IDs

## 19.1 ID Generation Stages

Identification	Generator	Online & Offline (A)		Online & Offline (A)		Offline (B)	
		Bill Fetch Request	Bill Fetch Response	Payment Request	Payment Response	Payment Request	Payment Response
<b>msgID</b>	Customer BBPOU	Populated by Customer BBPOU	Carried From Bill Fetch Request	Populated by Customer BBPOU	Carried From Bill Payment Request	Populated by Customer BBPOU	Carried From Bill Payment Request
<b>refId</b>	Customer BBPOU	Populated by Customer BBPOU	Carried From Bill Fetch Request	Carried From Bill Fetch Request	Carried From Bill Fetch Request	Populated by Customer BBPOU	Carried From Bill Payment Request
<b>origRefId</b>	Customer BBPOU	NA	NA	Populated by Customer BBPOU	Carried From Bill Payment Request	Populated by Customer BBPOU	Carried From Bill Payment Request
<b>txnRefId</b>	Customer BBPOU	NA	NA	Populated by Customer BBPOU	Carried From Bill Payment Request	Populated by Customer BBPOU	Carried From Bill Payment Request
<b>BBPOU ID</b>	BBPCU	Populated by Customer BBPOU	Populated by Biller BBPOU	Carried From Bill Fetch Request	Populated by Biller BBPOU	Populated by Customer BBPOU	Populated by Biller BBPOU
<b>AI ID</b>	BBPCU	Populated by Customer BBPOU	NA	Carried From Bill Fetch Request	NA	Populated by Customer BBPOU	NA
<b>Agent ID</b>	Customer BBPOU	Populated by Customer BBPOU	NA	Carried From Bill Fetch Request	NA	Populated by Customer BBPOU	NA
<b>Biller ID</b>	BBPCU	Populated by Customer BBPOU	NA	Carried From Bill Fetch Request	NA	Populated by Customer BBPOU	NA
<b>System User ID (BBPOU / BBPCU)</b>	BBPCU	NA	NA	NA	NA	NA	NA

## 19.2 Generation Logic

Identification	Messages	Length	Type	Logic	Example	Applicable to BBPOU
<b>Message ID</b>	Unique ID assigned by the initiating BBPOU for chaining a request and response message	35	Alphanumeric	Code generated by the BBPOU that acquires the customer for every transaction initiated. UUID logic defined by ISO to be used for generation of the reference number and is used for matching with every request and response message.	MPPSQRS4 ROT7X1M GPY7JGUV 444PLTU2 C689	Y
<b>Reference ID / Original Reference ID</b>	Unique ID assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain	35	Alphanumeric	Code generated by the BBPOU that acquires the customer for every transaction initiated and used across all messages. UUID logic defined by ISO to be used for generation of the reference number.	MPPSQRS4 ROT7X1M GPY7JGUV 444PLTU2 C688	Y
<b>Transaction Reference ID</b>	Unique ID for all BBPS payment transactions	12 / 20	Alphanumeric	Customer BBPOU code - 4; Random alphanumeric – 8  Customer BBPOU code - 4; Julian Date - 4 Random alphanumeric - 12	OU015678 9123  OU019047 ABCD1234 5678	Y
<b>BBPOU ID</b>	It is a unique code allocated by BBPCU for identifying the institution forwarding a request to BBPCU	4	Alphanumeric	Alpha - 2; Numeric - 2	OU01	Y
<b>AI ID</b>	Unique ID associated with Agent Institution	4	Alphanumeric	Alpha - 2; Numeric - 2	OU02	Y
<b>Agent ID</b>	Unique number which identifies the Agent	20	Alphanumeric	Customer BBPOU ID - 4; Agent Institution ID - 4; Agent Payment Channel Code - 3; Random number - 9	OU01OU0 2INT12345 6789	Y
<b>Biller ID</b>	Unique number which identifies the Biller	14	Alphanumeric	Short identifier of the biller - 14	VODA0000 0MUM03	Y
<b>System User ID – BBPCU</b>	Uniquely identifies the BBPCU user	16	Alphanumeric	BBCU(4-character) + '_' + user ID provided by BBPCU (Alphanumeric Must be 6 to 11 characters long)	BBCU_Use r1	NA
<b>System User ID- BBPOU</b>	Uniquely identifies the BBPOU user	16	Alphanumeric	BBPOU ID (4-character) + '_' +user ID provided by BBPOU (Alphanumeric Must be 6 to 11 characters long)	OU12_Use r2	Y
<b>Complaint ID</b>	Complaint ID generated by BBPCU	15	Alphanumeric	Random 15 digit alphanumeric value	AN146657 6405897	NA

## 20 Payment Mode & Channel Details

### 20.1 Initiating Channel Vs Device Block Parameters

S. No.	Initiating Channel	Channel Code in API	Channel Code in Agent ID	Device Block Tags
1	Bank Branch	BNKBRNCH	BNK	IFSC, MOBILE, GEOCODE, POSTAL_CODE
2	Mobile (Pre-login)	MOB	MOB	IP, IMEI, OS, APP
3	Mobile Banking (Post-login)	MOBB	MBB	IP, IMEI, OS, APP
4	Internet (Pre-login)	INT	INT	IP, MAC
5	Internet Banking (Post-login)	INTB	INB	IP, MAC
6	ATM	ATM	ATM	TERMINAL_ID
7	Kiosk	KIOSK	KSK	TERMINAL_ID
8	Agent	AGT	AGT	TERMINAL_ID, MOBILE, GEOCODE, POSTAL_CODE
9	Business Correspondent	BSC	BSC	TERMINAL_ID, MOBILE, GEOCODE, POSTAL_CODE

### 20.2 Payment Mode Vs Payment Info Parameters

S. No.	Payment Mode	Payment Information Tag
1	Cash	Remarks
2	Internet Banking	IFSC AccountNo
3	Credit Card	CardNum AuthCode
4	Debit Card	CardNum AuthCode
5	Prepaid Card	CardNum AuthCode
6	IMPS	MMID MobileNo
7	NEFT	IFSC AccountNo
8	UPI	VPA
9	Wallet	WalletName MobileNo
10	AEPS	Aadhaar IIN
11	Account Transfer	IFSC AccountNo
12	Bharat QR	IFSC AccountNo
13	USSD	Remarks

The Customer BBPOU may not be able pass on the payment mode details under certain circumstances. Then it may follow the below format while passing payment information:

- **For card transaction:**

value="<Last 4 digits or masked card number>|<Card>"

e.g. <Tag name="CardNum|AuthCode" value="8625|Card"/>

- **For transaction through a payment gateway:**

value="<PG reference number>|<PG>"

e.g. <Tag name="IFSC|AccountNo" value="SRAN0000341|PG"/>

## 20.3 Initiating Channel Vs Payment Mode Combinations

S. No.	Payment Mode	Payment Channels								
		INT	INB	MOB	MBB	ATM	BNK	KSK	AGT	BSC
1	Cash	N	N	N	N	N	Y	Y	Y	Y
2	Internet Banking	Y	Y	Y	Y	Y	N	N	N	N
3	Credit Card	Y	Y	Y	Y	Y	Y	Y	Y	Y
4	Debit Card	Y	Y	Y	Y	Y	Y	Y	Y	Y
5	Prepaid Card	Y	Y	Y	Y	Y	Y	Y	Y	Y
6	IMPS	Y	Y	Y	Y	N	Y	N	Y	Y
7	NEFT	Y	Y	Y	Y	Y	Y	N	Y	Y
8	UPI	Y	Y	Y	Y	N	Y	N	Y	Y
9	Wallet	Y	Y	Y	Y	N	Y	Y	Y	Y
10	AEPS	N	N	Y	N	N	Y	N	Y	Y
11	Account Transfer	N	N	N	N	N	Y	N	N	Y
12	Bharat QR	N	N	Y	Y	N	Y	N	Y	Y
13	USSD	N	N	Y	Y	N	N	N	N	N

# 21 Settlement File Transfer Mechanism

BBPS clearing and settlement system is a three party module consisting of BBPCOU (Customer BBPOU), BBPCU and BBPBOU (Biller BBPOU). BBPCU clearing and settlement is operational throughout the year. It extracts or collects the authorized transactions from the core application server (transaction server) transmitted by the BBPOUs and based on that, processes the transactions in clearing and settlement module and prepares a settlement file which needs to be uploaded to settlement bank.

The BBPCU system sends the following files to BBPOUs as part of every settlement cycle, which typically happens multiple times on every working day:

1. **RAW File** – Will be generated for OU & Participating AI if transactions available for Settlement (XML format)
2. **Daily Settlement Report** – Will be generated for OU & Participating AI (CSV & PDF formats)
3. **Daily GST Report** – Will be generated for OU (CSV & PDF formats)
4. **Participating AI wise Aggregated Daily Report** – Will be generated for OU (CSV & PDF formats)

The BBPCU also shares Monthly reports once a month with the BBPOUs:

1. **Account Ledger** – Will be generated for OU (CSV & PDF formats)
2. **Direct AI wise Aggregated Monthly Report** – Will be generated for OU (CSV & PDF formats)
3. **Monthly GST Report** – Will be generated for OU (CSV & PDF formats)
4. **Monthly Invoice Report** – Will be generated for OU (CSV & PDF formats)

All files are securely shared over HTTPS. To be able to receive these files, BBPOU systems must expose the below APIs. Assuming a BBPOU name as OU12, and base URL of BBPOU system as <https://a.b.c.d/context>

URL	Files Received	MIME Type	Method
<a href="https://a.b.c.d/context/csv">https://a.b.c.d/context/csv</a>	<b>Settlement Report:</b> Example: 07001OU122016080400.csv <b>Account Ledger:</b> Example: 85201607OU122016080400.csv	multipart/form-data	POST
<a href="https://a.b.c.d/context/pdf">https://a.b.c.d/context/pdf</a>	<b>Settlement Report:</b> Example: 07001OU122016080400.pdf <b>Account Ledger:</b> Example: 85201607OU122016080400.pdf		
<a href="https://a.b.c.d/context/txt">https://a.b.c.d/context/txt</a>	<b>Raw Data File:</b> Example: 00001OU132016080400.xml This file contains all transactions for the settlement cycle in XML format, and the XML is signed		

All APIs are expected to return an OK (200) status on successfully receiving a file.

The example mentioned in the file transfer process mentions a nomenclature <https://a.b.c.d/context> (context is just indicative) and this in its entirety is assumed to be the endpoint URL. This is the same endpoint URL which BBPOUs provide for transmission of online messages but in the form [https://<IP\\_Address>:<Port\\_No>](https://<IP_Address>:<Port_No>). Also, it is the same location where the BBPOUs have deployed their respective BBPOU application.

**Note:** Please refer to **Appendix 22.2** for details on the file naming convention for settlement related files.

# 22 Elements Description

## Element: Root

- Presence** : Mandatory
- Definition** : XML root element representing each API.
- Data Type** : Code Set
- Format** : Min Length – 1, Max Length – 50
- Compliance** : Data format and type as follows:

Code	Definition
BillFetchRequest	The message is a fetch request
BillFetchResponse	The message is a fetch response
BillPaymentRequest	The message is a payment request
BillPaymentResponse	The message is a payment response
TxnStatusRequest	The message is a transaction status request (for pending transactions)
TxnStatusResponse	The message is a transaction status response (for pending transactions)
BillValidationRequest	The message is a validation request
BillValidationResponse	The message is a validation response
ReqDiagnostic	The message is a diagnostic request
ResDiagnostic	The message is a diagnostic response
TxnStatusComplainRequest	The message is transaction status and complaint related requests
TxnStatusComplainResponse	The message is a transaction status and complaint related responses
BillerFetchRequest	The message is a Biller MDM request
BillerFetchResponse	The message is a Biller MDM response
AgentFetchRequest	The message is an Agent MDM request
AgentFetchResponse	The message is an Agent MDM response
Ack	The message is an acknowledgement message

## Attribute: xmlns

- Presence** : Mandatory
- Definition** : API Schema namespace.
- Data Type** : Alphanumeric
- Format** : Min Length – 1, Max Length – 255
- Compliance** : Namespace declaration used: xmlns:bbps="http://bbps.org/schema"

## Element: <Head>

- Presence** : Mandatory
- Definition** : Header of the message.

## Attribute: ver

- Presence** : Mandatory
- Definition** : Version of the API. This is the API version. NPCI may host multiple versions for supporting gradual migration.
- Data Type** : Alphanumeric
- Format** : Min Length – 3, Max Length – 4
- Compliance** : Data format and type.  
Currently the default production version is 1.0 with subsequent versions being 2.0, 3.0, etc.

**Attribute: ts**

---

**Presence** : Mandatory  
**Definition** : Header timestamp will be populated at the time of creating the message which will be updated at each leg of the transaction.  
**Data Type** : ISODateTime  
**Format** : Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g. 2017-02-14T13:10:15+05:30)  
 Where,  
 YYYY = four-digit year  
 MM = two-digit month number (01 indicates January, etc.)  
 DD = two-digit day of month (01 through 31)  
 T = separator used between date and time  
 hh = two digits of hour (00 through 23) (am/pm NOT allowed)  
 mm = two digits of minute (00 through 59)  
 ss = two digits of second (00 through 59)  
 +hh:mm = time zone difference from GMT in hours and minutes. The default value of this attribute is assumed to be IST (+05:30).  
**Compliance** : Tolerance of +/- 299 seconds from the current BBPCU time for Bill Fetch and Bill Payment messages. Since time stamp plays a critical role, it is highly recommended that BBPOU systems are time synchronized with global NTP server.

**Attribute: origInst**

---

**Presence** : Mandatory  
**Definition** : It is a unique code allocated by BBPCU for identifying the institution forwarding a message to BBPCU. When BBPCU is the originator, the value is "BBCU".  
**Data Type** : Alphanumeric  
**Format** : Fixed Length – 4, e.g. OU12  
 Alpha – 2, Numeric – 2  
**Compliance** : BBPOU ID allocated to the provider by BBPCU at the time of on-boarding.

**Attribute: refId**

---

**Presence** : Mandatory  
**Definition** : Code generated by the BBPOU that acquires the customer for every bill fetch transaction initiated and used across all messages. UUID logic defined by ISO to be used for generation of the reference number.  
**Data Type** : Alphanumeric  
**Format** : Fixed Length – 35  
**Compliance** : Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain.  
 The reference ID should be same for fetch / validation and payment request as well as in response for all transactions including reversals.

**Attribute: siTxn**

---

**Presence** : Conditional  
**Definition** : Flag indicating Payment is for registered customers or not.  
**Data Type** : Code Set  
**Format** : Min Length – 2, Max Length – 3 (Yes / No)

**Compliance** : If Customer OUs intend to re-utilize the Fetch / Validation, they need to pass siTxn attribute value as 'Yes' in all the Payment requests.

**Attribute: origRefId**

---

**Presence** : Conditional  
**Definition** : Code generated by the BBPOU that acquires the customer for a bill payment transaction initiated in-case previous attempt was failed for a registered customer. UUID logic defined by ISO to be used for generation of the reference number.  
**Data Type** : Alphanumeric  
**Format** : Fixed Length – 35  
**Compliance** : Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain.  
 For first payment request COUs will be required to pass only the refid along with siTxn value as 'Yes'. In case the payment was failed in BBPS (not CU rejection), COUs can reutilize the fetch/validation response, however, COUs will be required to pass origRefId (original Ref ID will be the refid of the first attempt) along with unique reference ID for each subsequent payment request.

**Element: <Analytics>**

---

**Presence** : Optional  
**Definition** : The data provided in the Meta element will be used for MIS and analytics purpose.

**Element: <Analytics.Tag>**

---

**Presence** : Conditional  
**Definition** : The tag is defined in name value pairs to accommodate the MIS related parameters. It is mandatory to have the following name-value pairs mentioned below.

**Attribute: name**

---

**Presence** : Conditional  
**Definition** : The name attribute will have the values as defined in the code table.  
**Data Type** : Code Set  
**Format** : Min Length – 1, Max Length – 50  
**Compliance** : Data format and type as follows:

Code	Definition
FETCHREQUESTSTART	The time at which the fetch request was initiated in the BBPOU system
FETCHREQUESTEND	The time at which the fetch request was sent out from the BBPOU system
PAYREQUESTSTART	The time at which the payment request was initiated in the BBPOU system
PAYREQUESTEND	The time at which the payment request was sent out from the BBPOU system

**Attribute: value**

---

**Presence** : Conditional  
**Definition** : Details of transaction initiated time and end time in the BBPOU system.  
**Data Type** : ISODateTime  
**Format** : Fixed Length – 25, i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g. 2017-02-14T13:10:15+05:30)  
 Where,  
 YYYY = four-digit year

MM	= two-digit month number (01 indicates January, etc.)
DD	= two-digit day of month (01 through 31)
T	= separator used between date and time
hh	= two digits of hour (00 through 23) (am/pm NOT allowed)
mm	= two digits of minute (00 through 59)
ss	= two digits of second (00 through 59)
+hh:mm	= time zone difference from GMT in hours and minutes. The default value of this attribute is assumed to be IST (+05:30).

**Compliance** : Data format and type.

### **Element: <Txn>**

---

**Presence** : Mandatory

**Definition** : This element contains the transaction details and is passed to all parties involved in the transaction processing. This element is populated by the originator of the transaction and the same must be passed across all the entities.

### **Attribute: ts**

---

**Presence** : Mandatory

**Definition** : Transaction timestamp created by the initiating BBPOU which will remain constant throughout all legs of the transaction.

**Data Type** : ISODateTime

**Format** : Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g. 2017-02-14T13:10:15+05:30)

Where,

YYYY = four-digit year

MM = two-digit month number (01 indicates January, etc.)

DD = two-digit day of month (01 through 31)

T = separator used between date and time

hh = two digits of hour (00 through 23) (am/pm NOT allowed)

mm = two digits of minute (00 through 59)

ss = two digits of second (00 through 59)

+hh:mm = time zone difference from GMT in hours and minutes. The default value of this attribute is assumed to be IST (+05:30).

**Compliance** : Tolerance of +/- 299 seconds from the current BBPCU time for Bill Fetch and Bill Payment messages. Since time stamp plays a critical role, it is highly recommended that devices are time synchronized with global NTP server.

### **Attribute: msgId**

---

**Presence** : Mandatory

**Definition** : Code generated by the BBPOU that acquires the customer for every transaction initiated. UUID logic defined by ISO to be used for generation of the reference number and is used for matching with every request and response message.

**Data Type** : Alphanumeric

**Format** : Fixed Length – 35

**Compliance** : Unique identification assigned by the initiating BBPOU for chaining a request and response message. The ID should be same for request and response message.

**Attribute: txnReferenceld**

- Presence** : Conditional
- Definition** : This data element will contain a unique reference ID for all BBPS payment transactions. This will be used by the Customer for referring to a payment transaction.
- Data Type** : Alphanumeric
- Format** : Fixed Length – 12 or 20
  - i) Originating Institution ID (Customer OU Id or Participating AI Id) - 04, Random alphanumeric - 08
  - ii) Originating Institution ID (Customer OU Id or Participating AI Id) - 04, Julian Date - 04 and Random alphanumeric - 12
- Compliance** : This field is applicable for all payment transactions. COUs are expected to ensure that the Julian date used is of Current Date.

**Attribute: type**

- Presence** : Conditional
- Definition** : This attribute describes the transaction type for a bill payment transaction.
- Data Type** : Code Set
- Format** : Min Length – 1, Max Length – 50
- Compliance** : Data format and type as follows:

Code	Definition
FORWARD TYPE REQUEST	Payment request transaction is in forward nature
REVERSAL TYPE REQUEST	Payment request transaction is in reversal nature
FORWARD TYPE RESPONSE	Response is sent to the forward type request
REVERSAL TYPE RESPONSE	Response is sent to the reversal type response

**Attribute: xchangeld**

- Presence** : Conditional
- Definition** : Identification of the type of the request as listed in the following table.
- Data Type** : Code Set
- Format** : Fixed Length – 3
- Compliance** : Data format and type as follows:

Code	Definition	Currently Implemented
401	Transaction status (OU/AI to CU)	Yes
402	Transaction status (CU to BOU)	Yes
501	Complaint registration	Yes
502	Complaint re-assignment	Yes
503	Complaint re-open	No
506	Complaint status	Yes
507	Complaint closure	Yes

**Element: <Txn.RiskScores>**

- Presence** : Mandatory
- Definition** : This element defines the risk evaluation associated with the transaction and the related parties in the transaction.

---

**Element: <Txn.RiskScores.Score>**


---

**Presence** : Mandatory  
**Definition** : Risk score related to the transaction and the entities.

**Attribute: provider**


---

**Presence** : Mandatory  
**Definition** : Entity providing the risk scores. This is the entity which evaluates the risk associated with the transaction. When BBPCU is the provider, the value is "BBPS".  
**Data Type** : Code Set  
**Format** : Fixed Length – 4  
**Compliance** : The provider ID should be same as the originating institution ID used for initiating the fetch or payment request.

**Attribute: type**


---

**Presence** : Mandatory  
**Definition** : This attribute describes the type of risk.  
**Data Type** : Code Set  
**Format** : Min Length – 1, Max Length – 50  
**Compliance** : Pre-defined values, e.g. TXNRISK

**Attribute: value**


---

**Presence** : Mandatory  
**Definition** : Code Set  
**Data Type** : Numeric  
**Format** : Fixed Length – 3  
**Compliance** : Value of risk evaluation ranging from "000" (No Risk) to "100" (Maximum Risk) with default score being "030".

---

**Element: <Customer>**


---

**Presence** : Mandatory  
**Definition** : Customer related details who initiate the transaction, i.e. details of the customer viewing / paying the bill.

**Attribute: mobile**


---

**Presence** : Mandatory  
**Definition** : Mobile number of customer who initiates the bill fetch / payment.  
**Data Type** : Numeric  
**Format** : Minimum Length – 6, Maximum Length - 20  
**Compliance** : Data format and type should be for a valid mobile number.

---

**Element: <Customer.Tag>**


---

**Presence** : Conditional

**Definition** : The tag is defined in name value pairs to accommodate the parameters for the Customer initiating the fetch / payment transaction. It is mandatory to have the following name-value pairs mentioned below.

### **Attribute: name**

**Presence** : Conditional  
**Definition** : The name attribute will have the values as defined in the code table.  
**Data Type** : Code Set  
**Format** : Min Length – 1, Max Length – 50  
**Compliance** : Data format and type as follows:

Code	Definition
EMAIL	Email ID of the customer
AADHAAR	Aadhaar number of the customer
PAN	PAN of the customer

### **Attribute: value**

**Presence** : Conditional  
**Definition** : Valid values pertaining to Email, Aadhaar and PAN details provided by the customer initiating the fetch / payment transaction.  
**Data Type** : Alphanumeric Special  
**Format** : Min Length – 1, Max Length – 50  
**Compliance** : Data format and type as follows:

Code	Value
EMAIL	<a href="mailto:manoj.chekuri@npci.org.in">manoj.chekuri@npci.org.in</a>
AADHAAR	123123123200
PAN	BXXPC4454Q

### **Element: <Agent>**

**Presence** : Mandatory  
**Definition** : Details pertaining to the Agent which initiates the transaction.

### **Attribute: id**

**Presence** : Mandatory  
**Definition** : Agent ID is the unique number which identifies the agent.  
**Data Type** : Alphanumeric  
**Format** : Fixed Length – 20, e.g. OU01OU02INT000000001  
 Where,

- Customer BBPOU ID – 4
- Agent Institution ID – 4
- Agent Payment Channel Code – 3
- Random number – 9

**Compliance** : The Agent ID should be active in BBPCU system. Agent Payment Channel Code is as follows:

Initiating Channel	Channel Code in Agent ID
Bank Branch	BNK
Mobile (Pre-login)	MOB

<b>Mobile Banking (Post-login)</b>	MBB
<b>Internet (Pre-login)</b>	INT
<b>Internet Banking (Post-login)</b>	INB
<b>ATM</b>	ATM
<b>Kiosk</b>	KSK
<b>Agent</b>	AGT
<b>Business Correspondent</b>	BSC

### **Element: <Agent.Device>**

**Presence** : Mandatory  
**Definition** : Details of the device from which the transaction was initiated.

### **Element: <Agent.Device.Tag>**

**Presence** : Conditional  
**Definition** : This tag captures the device details in name value pair.

### **Attribute: name**

**Presence** : Conditional  
**Definition** : The name attribute will have the values as defined in the code table.  
**Data Type** : Code Set  
**Format** : Min Length – 1, Max Length – 50  
**Compliance** : Data format and type as follows:

Code	Definition	Presence
INITIATING_CHANNEL	Initiating channel of the transaction	Mandatory
MOBILE	Mobile number of the agent	Conditional
GEOCODE	Latitude and longitude of the device – Represented in degrees with 4 digits after decimal	Conditional
POSTAL_CODE	Postal code of the agent	Conditional
IP	IP address of the device	Conditional
TERMINAL_ID	Terminal ID of the device	Conditional
IMEI	IMEI number of the mobile	Conditional
IFSC	IFSC of the branch from which the transaction is initiated	Conditional
MAC	MAC ID of the terminal	Conditional
OS	Operating system used in the device	Conditional
APP	Application used in the device	Conditional

### **Attribute: value**

**Presence** : Conditional  
**Definition** : Specified value as defined  
**Data Type** : Alphanumeric Special  
**Format** : Min Length – 1, Max Length – 50  
**Compliance** : Data format and type as follows:

Code	Format	Example
MOBILE	nnnnnnnnnn Fixed Length – 10	9505987798
GEOCODE	nn.nnnn,nn.nnnn	12.9667,77.5667

	Min Length – 13, Max Length – 15	9.1234,82.5643
<b>IP</b>	Valid IP address format(v4,v6) Max Length – 15	123.456.121.121
<b>INITIATING_CHANNEL</b>	Initiating channel of the transaction Code Set Min Length – 1, Max Length – 20	<ul style="list-style-type: none"> <li>▪ Bank Branch – BNKBRNCH</li> <li>▪ Mobile (Pre-login) – MOB</li> <li>▪ Mobile Banking (Post-login) – MOBB</li> <li>▪ Internet (Pre-login) – INT</li> <li>▪ Internet Banking (Post-login) – INTB</li> <li>▪ ATM – ATM</li> <li>▪ Kiosk – KIOSK</li> <li>▪ Agent – AGT</li> <li>▪ Business Correspondent – BSC</li> </ul>
<b>TERMINAL_ID</b>	Terminal ID of the initiating transaction (numeric) Min Length – 1, Max Length – 10	123456
<b>IMEI</b>	IMEI address of the device	123456789012345
<b>IFSC</b>	IFSC of the bank branch Fixed Length – 11	ABCD0001152
<b>MAC</b>	MAC ID of the device Fixed Length – 17	00-0D-60-07-2A-FO
<b>OS</b>	Operating system used in the device Min Length – 1, Max Length – 20	iOS 8.1
<b>APP</b>	Application used in the device Min Length – 1, Max Length – 20	SB 1.0

#### **Element: <BillDetails>**

**Presence** : Mandatory

**Definition** : This tag captures the Biller ID and bill related details to identify a Customer.

#### **Element: <BillDetails.Biller>**

**Presence** : Mandatory

**Definition** : Biller related details for which the transaction is initiated.

#### **Attribute: id**

**Presence** : Mandatory

**Definition** : Biller ID is the unique number which identifies the Biller.

**Data Type** : Alphanumeric

**Format** : Fixed Length – 14, e.g. TATAPWR00DEL01

Where,

- Short identifier of the biller (may be augmented with trailing zeroes) - 9
- Coverage - 3
- Random number - 2

**Compliance** : The Biller ID should be active in BBPCU system.

#### **Element: <BillDetails.CustomerParams>**

**Presence** : Mandatory

**Definition** : This tag captures the customer parameters.

**Element: <BillDetails.CustomerParams.Tag>**

**Presence** : Conditional

**Definition** : This tag captures the biller's reference fields in name value pair.

**Attribute: name**

**Presence** : Conditional

**Definition** : Name of the reference field as configured for the Biller in BBPCU system. These data elements would be conditional, i.e., they would be mandatory for specific billers only.

**Data Type** : Code Set

**Format** : Min Length – 1, Max Length – 100

**Compliance** : Data format and type as follows:

Code	Definition
RefFld1	Reference fields that may be customised according to the requirements of specific Billers at the time of on-boarding a Biller.
RefFld2	
RefFld3	Sample values include Consumer Number (Electricity billers), Subscriber ID (DTH operators), etc.

**Attribute: value**

**Presence** : Conditional

**Definition** : Value of the reference field which uniquely identifies the Customer for the Biller.

**Data Type** : Alphanumeric Special

**Format** : Min Length – 1, Max Length – 100

**Compliance** : Data format and type as follows:

Code	Format	Example
RefFld1	As defined at the time of on-boarding by the Biller BBPOU.	▪ Consumer No: 210000055001
RefFld2		▪ Mobile No: 9830098300
RefFld3		

**Element: <Reason>**

**Presence** : Mandatory

**Definition** : This tag captures the response details of the transaction.

**Attribute: approvalRefNum**

**Presence** : Mandatory

**Definition** : Internal reference number which may be used by the Biller BBPOU for a transaction.

**Data Type** : Alphanumeric Special

**Format** : Min Length – 8, Max Length – 100

**Compliance** : Default value to be "AB123456".

**Attribute: responseCode**

**Presence** : Mandatory

**Definition** : Carries the response code indicating success or failure of the transaction.

**Data Type** : Code Set  
**Format** : Fixed Length – 3  
**Compliance** : Response code should be sent per the response code list shown below.

Scenario	Response Code	Response Reason
Forward Request / Response	000	Successful
Force Closed Transactions	100	Failure
Reversals	100 – 199	Failure
CU declines	001 – 099	Failure
BOU Declines	200 – 299	Failure
COU Declines	300 – 399	Failure

#### **Attribute: responseReason**

**Presence** : Mandatory  
**Definition** : Description of the response code sent by the Biller BBPOU.  
**Data Type** : Code Set  
**Format** : Min Length – 1, Max Length – 50  
**Compliance** : Response reason should be sent per the response code list shown below.

Scenario	Response Code	Response Reason
Forward Request / Response	000	Successful
Force Closed Transactions	100	Failure
Reversals	100 – 199	Failure
CU declines	001 – 099	Failure
BOU Declines	200 – 299	Failure
COU Declines	300 – 399	Failure

#### **Attribute: complianceRespCd**

**Presence** : Conditional  
**Definition** : The compliance response code for the compliance violation of the specific rule-set by BBPCU. It indicates the reason for a failed transaction and is not required for a successful transaction.  
**Data Type** : Code Set  
**Format** : Fixed Length – 6, e.g. HED001  
 Alpha – 3, Numeric – 3  
**Compliance** : Compliance code should be sent per the compliance code list. Data format and type as follows:

Compliance Code	Compliance Reason	Explanation
XXX111	Description of the error	Where <b>XXX</b> are alpha characters and <b>111</b> are numeric characters

#### **Attribute: complianceReason**

**Presence** : Conditional  
**Definition** : The compliance response description for the compliance violation of the specific rule-set by BBPCU. It indicates the reason for a failed transaction and is not required for a successful transaction.  
**Data Type** : Code Set  
**Format** : Min Length – 1, Max Length – 100  
**Compliance** : Compliance reason should be sent per the compliance code list. Data format and type as follows:

Compliance Code	Compliance Reason	Explanation
-----------------	-------------------	-------------

XXX111	Description of the error	Where <b>XXX</b> are alpha characters and <b>111</b> are numeric characters
--------	--------------------------	---

### **Element: <BillerResponse>**

**Presence** : Conditional  
**Definition** : This tag captures the bill responses provided by the biller for a successful transaction, i.e., response code is '000'.

### **Attribute: customerName**

**Presence** : Conditional  
**Definition** : Customer name as registered with the Biller.  
**Data Type** : Alphanumeric Special  
**Format** : Min Length – 1, Max Length – 100  
**Compliance** : Data format and type.  
 i) To be populated as "NA" where customer name is unavailable  
 ii) For a payment transaction without a fetch, the customer name value should be "NA".  
 iii) 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

### **Attribute: amount**

**Presence** : Conditional  
**Definition** : Actual bill amount inclusive of all charges (in paise).  
**Data Type** : Numeric  
**Format** : Min Length – 1, Max Length – 18  
**Compliance** : Data format and type.  
 For a payment transaction without a fetch, the amount value should be same as the amount passed as payment request.  
 For a reversal transaction, the amount should be same as per the original request.

### **Attribute: dueDate**

**Presence** : Conditional  
**Definition** : This field denotes due date of the bill.  
**Data Type** : ISO Date  
**Format** : Fixed Length – 10, e.g. 2016-01-01  
**Compliance** : Data format and type.  
 i) To be populated as "9999-01-01" where due date is unavailable.  
 ii) For a payment transaction without a fetch, the due date value should be current date.  
 iii) 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

### **Attribute: billDate**

**Presence** : Conditional  
**Definition** : This field denotes generation date of the bill.  
**Data Type** : ISO Date  
**Format** : Fixed Length – 10, e.g. 2016-01-01  
**Compliance** : Data format and type.

- i) To be populated as "0001-01-01" where bill generation date is unavailable.
- ii) For a payment transaction without a fetch, the bill date value should be current date.
- iii) 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

#### **Attribute: billNumber**

---

- Presence** : Conditional
- Definition** : This field denotes the bill number of the bill fetch / payment message requested.
- Data Type** : Alphanumeric Special
- Format** : Min Length – 1, Max Length – 100
- Compliance** : Data format and type.
- i) To be populated as "NA" where bill number is unavailable
  - ii) For a payment transaction without a fetch, the bill number value should be "NA".
  - iii) 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

#### **Attribute: billPeriod**

---

- Presence** : Conditional
- Definition** : The bill period of the bill fetch / payment requested.
- Data Type** : Alphanumeric Special
- Format** : Min Length – 1, Max Length – 50
- Compliance** : Data format and type.
- i) Possible values are: ONETIME, DAILY, WEEKLY, BIMONTHLY, MONTHLY, QUARTERLY, HALFYEARLY, YEARLY and ASPRESENTED.
  - ii) To be populated as "NA" where bill period is unavailable
  - iii) For a payment transaction without a fetch, the bill period value should be "NA".
  - iv) 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

#### **Attribute: custConvFee**

---

- Presence** : Conditional
- Definition** : Customer convenience fee (CCF1) paid by the Customer BBPOU to Biller BBPOU. This value is copied from the convenience fee attribute in the amount tag for the payment transaction.
- Data Type** : Numeric
- Format** : Min Length – 1, Max Length – 18
- Compliance** : Data format and type.
- i) 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

#### **Element: <BillerResponse.Tag>**

---

- Presence** : Conditional
- Definition** : This tag captures the biller's amount fields in name value pair. It indicates the various amount options provided by the Biller.

#### **Attribute: name**

---

- Presence** : Conditional

**Definition** : Name of the amount field as configured for the Biller in BBPCU system. These data elements would be conditional, i.e., they would be mandatory for specific billers only.

**Data Type** : Code Set

**Format** : Min Length – 1, Max Length – 100

**Compliance** : Data format and type as follows:

Code	Definition
<b>Amount 1</b>	Amount fields that may be customised according to the requirements of specific Billers at the time of on-boarding a Biller.
<b>Amount 2</b>	
<b>Amount 3</b>	

#### **Attribute: value**

**Presence** : Conditional

**Definition** : Specified value as defined (in paise).

**Data Type** : Numeric

**Format** : Min Length – 1, Max Length – 18

**Compliance** : Data format and type as follows:

Code	Format	Example
<b>Amount 1</b>	As provided by the Biller BBPOU while giving the response.	<ul style="list-style-type: none"> <li>▪ Late Fee: 32000</li> <li>▪ Discount: 2000</li> </ul>
<b>Amount 2</b>		
<b>Amount 3</b>		

#### **Element: <AdditionalInfo>**

**Presence** : Conditional

**Definition** : This tag captures the additional information provided by the Biller as part of response for a successful transaction, i.e., response code is '000'.

#### **Element: <AdditionalInfo.Tag>**

**Presence** : Conditional

**Definition** : This tag captures the biller's response fields in name value pair.

#### **Attribute: name**

**Presence** : Conditional

**Definition** : Name of the additional information field as configured for the Biller in BBPCU system. These data elements would be conditional, i.e., they would be mandatory for specific billers only.

**Data Type** : Code Set

**Format** : Min Length – 1, Max Length – 100

**Compliance** : Data format and type as follows:

Code	Definition
<b>BIRspFld1</b>	Additional information fields that may be customised according to the requirements of specific Billers at the time of on-boarding a Biller.
<b>BIRspFld2</b>	
<b>BIRspFld3</b>	

### **Attribute: value**

---

**Presence** : Conditional  
**Definition** : Specified value as defined.  
**Data Type** : Alphanumeric Special  
**Format** : Min Length – 1, Max Length – 255  
**Compliance** : Data format and type as follows:

Code	Format	Example
BIRspFld1	As provided by the Biller BBPOU while giving the response.	<ul style="list-style-type: none"> <li>▪ Early Payment Date: 2016-05-01</li> <li>▪ Status: Active</li> </ul>
BIRspFld2		
BIRspFld3		

### **Element: <PaymentMethod>**

---

**Presence** : Mandatory  
**Definition** : This tag captures the payment method used for the transaction.

### **Attribute: quickPay**

---

**Presence** : Mandatory  
**Definition** : Flag indicating if the payment is initiated without a fetch or not.  
**Data Type** : Code Set  
**Format** : Min Length – 2, Max Length – 3  
**Compliance** : Accepted values are "Yes" or "No".

### **Attribute: splitPay**

---

**Presence** : Mandatory  
**Definition** : Flag indicating if the bill is paid using two different payment modes.  
**Data Type** : Code Set  
**Format** : Min Length – 2, Max Length – 3  
**Compliance** : Accepted values are "Yes" or "No".

### **Attribute: OFFUSPay**

---

**Presence** : Optional  
**Definition** : Flag indicating if it is an electronic ON-US or OFF-US transaction.  
**Data Type** : Code Set  
**Format** : Min Length – 2, Max Length – 3  
**Compliance** : Accepted values are "Yes" or "No".

### **Attribute: paymentMode**

---

**Presence** : Mandatory  
**Definition** : Defines the payment mode which is used for the bill payment transaction  
**Data Type** : Code Set  
**Format** : Min Length – 1, Max Length – 50  
**Compliance** : Data format and type as follows:

Payment Mode	Code
Internet Banking	Internet_Banking
Debit Card	Debit_Card
Credit Card	Credit_Card
IMPS	IMPS
Cash	Cash
UPI	UPI
Wallet	Wallet
NEFT	NEFT
Prepaid Card	Prepaid_Card
AEPS	AEPS
Account Transfer	Account_Transfer
Bharat QR	Bharat_QR
USSD	USSD

---

#### **Element: <Amount>**

**Presence** : Mandatory

**Definition** : Block containing different amount related details for the payment transaction.

---

#### **Element: <Amount.Amt>**

**Presence** : Mandatory

**Definition** : Details of the bill payment amount made by the Customer.

---

#### **Attribute: amount**

**Presence** : Mandatory

**Definition** : Actual amount paid by the Customer for the transaction (in paise).

**Data Type** : Numeric

**Format** : Min Length – 1, Max Length – 18

**Compliance** : Data format and type.

---

#### **Attribute: custConvFee**

**Presence** : Mandatory

**Definition** : Customer convenience fee (CCF1) paid by the Customer BBPOU to Biller BBPOU. This flows from the Customer BBPOU to the Biller BBPOU.

**Data Type** : Numeric

**Format** : Min Length – 1, Max Length – 18

**Compliance** : Data format and type.

---

#### **Attribute: COUcustConvFee**

**Presence** : Optional

**Definition** : Customer convenience fee (CCF2), paid by the Customer to Customer BBPOU. This value should be within the prescribed limits set for a Biller and the transaction amount and will flow from Customer BBPOU to BBPCU but will not be forwarded to Biller BBPOU.

**Data Type** : Numeric

**Format** : Min Length – 1, Max Length – 18

**Compliance** : Data format and type.

### Attribute: currency

<b>Presence</b>	: Mandatory
<b>Definition</b>	: Defines the currency in which the payment is initiated.
<b>Data Type</b>	: Code set (ISO 4217)
<b>Format</b>	: Fixed Length – 3
<b>Compliance</b>	: Data format and type. Accepted value is "356".

### Element: <Amount.SplitPayAmount>

<b>Presence</b>	: Conditional
<b>Definition</b>	: This data element will carry the bill payment amount which is paid in the mode other than the primary mode of payment (in paise).
<b>Data Type</b>	: Numeric
<b>Format</b>	: Min Length – 1, Max Length – 18
<b>Compliance</b>	: Data format and type.

### Element: <Amount.Tag>

<b>Presence</b>	: Conditional
<b>Definition</b>	: It indicates the amount paid by the customer for any amount other than the base bill amount. This is applicable only when all the conditions below hold true for a Biller: <ul style="list-style-type: none"> <li>▪ Fetch is Mandatory</li> <li>▪ Biller does not accept ad-hoc payment</li> <li>▪ Biller accepts exact payment</li> </ul>

### Attribute: name

<b>Presence</b>	: Conditional
<b>Definition</b>	: Name of the amount field other than the base bill amount as configured for the Biller in BBPCU system.
<b>Data Type</b>	: Code Set
<b>Format</b>	: Min Length – 1, Max Length – 100
<b>Compliance</b>	: Data format and type as follows:

Code	Definition
<b>Amount 1</b>	Valid amount combination(s) selected from the Biller response other than the base bill amount.
<b>Amount 2</b>	Sample values include Late Fee, Discount, etc.
<b>Amount 3</b>	

### Attribute: value

<b>Presence</b>	: Conditional
<b>Definition</b>	: Specified value as defined (in paise).
<b>Data Type</b>	: Numeric
<b>Format</b>	: Min Length – 1, Max Length – 18
<b>Compliance</b>	: Data format and type as follows:

Code	Format	Example
<b>Amount 1</b>	Selected from the Biller response other than	▪ Late Fee: 32000

<b>Amount 2</b>	the base bill amount.	▪ Discount: 2000
<b>Amount 3</b>		

### Element: <PaymentInformation>

**Presence** : Conditional  
**Definition** : Details of the payment instrument used for the payment. This tag will flow from Customer BBPOU to BBPCU but will not be forwarded to Biller BBPOU.

### Element: <PaymentInformation.Tag>

**Presence** : Conditional  
**Definition** : Payment instrument details which is used for the bill payment transaction.

### Attribute: name

**Presence** : Conditional  
**Definition** : The name attribute will have the values as defined in the code table.  
**Data Type** : Code Set  
**Format** : Min Length – 1, Max Length – 50  
**Compliance** : Data format and type as follows:

Code	Description
<b>Remarks</b>	Remarks when the mode of payment is cash
<b>CardNum AuthCode</b>	Card number and authorization code used for the payment
<b>IFSC AccountNo</b>	IFSC and account number used for the payment
<b>MMID MobileNo</b>	MMID and mobile number used for the payment
<b>WalletName MobileNo</b>	Wallet name and mobile number used for the payment
<b>VPA</b>	Virtual Provider Address used for the payment
<b>Aadhaar IIN</b>	Aadhaar number and IIN used for the payment

### Attribute: value

**Presence** : Conditional  
**Definition** : Specified value as defined.  
**Data Type** : Alphanumeric Special  
**Format** : Min Length – 1, Max Length – 50  
**Compliance** : Data format and type as follows:

Code	Format	Example
<b>Remarks</b>	Alphanumeric Special Min Length – 1, Max Length – 50	UNI000
<b>CardNum AuthCode</b>	Alphanumeric with characters on either side of ‘ ’ separator Min Length – 3, Max Length – 50	1234567890123456 123456
<b>IFSC AccountNo</b>	Alphanumeric with characters on either side of ‘ ’ separator Min Length – 3, Max Length – 50	SRAN0000341 0123456
<b>MMID MobileNo</b>	Numeric with characters on either side of ‘ ’ separator Fixed Length – 18	9240111 9004644121
<b>WalletName MobileNo</b>	Alphanumeric with characters on either side of ‘ ’ separator Min Length – 12, Max Length – 50	TA Wallet 9004644121
<b>VPA</b>	Alphanumeric Special Min Length – 3, Max Length – 50	manoj@icici

<b>Aadhaar IIN</b>	Alphanumeric with characters on either side of ' ' separator Min Length – 3, Max Length – 50	123456789012 1234567
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---

**Element: <errorMessages>**

**Presence** : Conditional  
**Definition** : Error messages in the API message.

---

**Element: <errorMessages.errorCd>**

**Presence** : Conditional  
**Definition** : Error Code for API message.

---

**Element: <errorMessages.errorDtl>**

**Presence** : Conditional  
**Definition** : Error Reason for the API message.

---

**Attribute: api**

**Presence** : Mandatory  
**Definition** : Name of the API for which acknowledgement is given out.  
**Data Type** : Code Set  
**Format** : Min Length – 1, Max Length – 50  
**Compliance** : Data format and type as follows:

API Name	Code
BillFetchRequest	FETCH_REQUEST
BillFetchResponse	FETCH_RESPONSE
BillPaymentRequest	PAYMENT_REQUEST
BillPaymentResponse	PAYMENT_RESPONSE
TxnStatusRequest	FOUR_ZERO_TWO_REQUEST
TxnStatusResponse	FOUR_ZERO_TWO_RESPONSE
BillValidationRequest	VALIDATION_REQUEST
BillValidationResponse	VALIDATION_RESPONSE
TxnStatusComplainRequest	CMS_REQUEST
TxnStatusComplainResponse	CMS_RESPONSE
BillerFetchRequest	BILLER_REQUEST
BillerFetchResponse	BILLER_RESPONSE
AgentFetchRequest	AGENT_REQUEST
AgentFetchResponse	AGENT_RESPONSE

---

**Attribute: refId**

**Presence** : Mandatory  
**Definition** : Reference ID corresponding to the initiating request or response for which the acknowledgement is sent.  
**Data Type** : Alphanumeric  
**Format** : Fixed Length – 35  
**Compliance** : Data format and type.

---

**Attribute: msgId**


---

<b>Presence</b>	: Conditional
<b>Definition</b>	: Message ID corresponding to the initiating request or response for which the acknowledgement is sent – only applicable for fetch and payment APIs.
<b>Data Type</b>	: Alphanumeric
<b>Format</b>	: Fixed Length – 35
<b>Compliance</b>	: Data format and type.

---

**Attribute: RspCd**


---

<b>Presence</b>	: Mandatory
<b>Definition</b>	: Denotes success or failure in receiving the original request message.
<b>Data Type</b>	: Code Set
<b>Format</b>	: Min Length – 1, Max Length – 50
<b>Compliance</b>	: Data format and type. Possible values are Successful, VALIDATION_ERR, DUPLICATE_REQ, etc.

---

**Attribute: ts**


---

<b>Presence</b>	: Mandatory
<b>Definition</b>	: Transmission date and time of the transaction.
<b>Data Type</b>	: ISODateTime
<b>Format</b>	: Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g. 2017-02-14T13:10:15+05:30) Where, YYYY = four-digit year MM = two-digit month number (01 indicates January, etc.) DD = two-digit day of month (01 through 31) T = separator used between date and time hh = two digits of hour (00 through 23) (am/pm NOT allowed) mm = two digits of minute (00 through 59) ss = two digits of second (00 through 59) +hh:mm = time zone difference from GMT in hours and minutes. The default value of this attribute is assumed to be IST (+05:30).
<b>Compliance</b>	: Data format and type.

---

**Element: <TxnStatusComplainReq>**


---

<b>Presence</b>	: Mandatory
<b>Definition</b>	: Information pertaining to transaction status and complaint related requests.

---

**Attribute: msgId**


---

<b>Presence</b>	: Mandatory
<b>Definition</b>	: Code generated by the BBPOU that acquires the customer for every transaction initiated. UUID logic defined by ISO to be used for generation of the reference number and is used for matching with every request and response message.
<b>Data Type</b>	: Alphanumeric
<b>Format</b>	: Fixed Length – 35
<b>Compliance</b>	: Unique identification assigned by the initiating BBPOU for chaining a request and response message. The ID should be same for request and response message.

### **Attribute: complaintType**

---

**Presence** : Mandatory  
**Definition** : Type of complaint – Transaction or Service based complaint.  
**Data Type** : Code Set  
**Format** : Min Length – 1, Max Length – 11  
**Compliance** : Accepted values are "Transaction" or "Service".

### **Attribute: mobile**

---

**Presence** : Conditional  
**Definition** : Mobile number against which the transaction status is to be searched.  
**Data Type** : Numeric  
**Format** : Fixed Length – 10  
**Compliance** : Data format and type.

### **Attribute: txnReferenceId**

---

**Presence** : Conditional  
**Definition** : Transaction reference number used by the Customer for referring to a payment transaction.  
**Data Type** : Alphanumeric  
**Format** : Fixed Length – 12 or 20  
     i) Originating Institution ID (Customer OU Id or Participating AI Id) - 04, Random alphanumeric - 08  
     ii) Originating Institution ID (Customer OU Id or Participating AI Id) - 04, Julian Date - 04 and Random alphanumeric - 12  
**Compliance** : Data format and type.

### **Attribute: complaintId**

---

**Presence** : Conditional  
**Definition** : Complaint ID generated by BBPCU to check the complaint status, re-assign or close a complaint subsequently.  
**Data Type** : Alphanumeric  
**Format** : Fixed Length – 15  
**Compliance** : Data format and type.

### **Attribute: disposition**

---

**Presence** : Conditional  
**Definition** : Disposition for transaction based complaints.  
**Data Type** : Code Set  
**Format** : Min Length – 1, Max Length – 100  
**Compliance** : Disposition details should be sent per the list shown below.

Issue Related To	Master Disposition List
Transaction	Transaction Successful, account not updated
Transaction	Amount deducted, biller account credited but transaction ID not received
Transaction	Amount deducted, biller account not credited & transaction ID not received
Transaction	Amount deducted multiple times
Transaction	Double payment updated
Transaction	Erroneously paid in wrong account

Transaction	Others, provide details in description
-------------	--

### Attribute: servReason

**Presence** : Conditional  
**Definition** : Disposition for service based complaints.  
**Data Type** : Code Set  
**Format** : Min Length – 1, Max Length – 100  
**Compliance** : Disposition details should be sent per the list shown below.

Issue Related To	Master Disposition List
Agent	Agent not willing to print receipt
Agent	Agent misbehaved
Agent	Agent outlet closed
Agent	Agent denying registration of complaint
Agent	Agent not accepting certain bills
Agent	Agent overcharging
Biller	Biller available. Unable to transact
Biller	Multiple failure for same biller
Biller	Denomination not available
Biller	Incorrect bill details displayed
Biller	Incomplete / No details reflecting

### Attribute: description

**Presence** : Conditional  
**Definition** : Description of the complaint where the customer may provide some additional information on the reason for raising the complaint.  
**Data Type** : Alphanumeric Special  
**Format** : Min Length – 1, Max Length – 100  
**Compliance** : Data format and type.

### Attribute: participationType

**Presence** : Conditional  
**Definition** : Entity type for service based complaints.  
**Data Type** : Code Set  
**Format** : Min Length – 1, Max Length – 6  
**Compliance** : Accepted values are "AGENT" or "BILLER".

### Attribute: agentId

**Presence** : Conditional  
**Definition** : Unique identification code (Agent ID) allocated to the agent for service based complaints.  
**Data Type** : Alphanumeric  
**Format** : Fixed Length – 20, e.g. OU01OU02INT000000001  
 Where,
 

- Customer BBPOU ID – 4
- Agent Institution ID – 4
- Agent Payment Channel Code – 3
- Random number – 9

**Compliance** : Data format and type.

**Attribute: billerId**

---

**Presence** : Conditional  
**Definition** : Unique identification code (Biller ID) allocated to the biller for service based complaints.  
**Data Type** : Alphanumeric  
**Format** : Fixed Length – 14, e.g. TATAPWROODEL01  
 Where,  
 ▪ Short identifier of the biller (may be augmented with trailing zeroes) - 9  
 ▪ Coverage - 3  
 ▪ Random number - 2  
**Compliance** : Data format and type.

**Element: <TxnSearchDateCriteria>**

---

**Presence** : Conditional  
**Definition** : Searching the transaction details on the basis of date range.

**Attribute: fromDate**

---

**Presence** : Conditional  
**Definition** : This field denotes the start date for transaction search.  
**Data Type** : ISO Date  
**Format** : Fixed Length – 10, e.g. 2016-01-01  
**Compliance** : Data format and type.

**Attribute: toDate**

---

**Presence** : Conditional  
**Definition** : This field denotes the end date for transaction search.  
**Data Type** : ISO Date  
**Format** : Fixed Length – 10, e.g. 2016-01-01  
**Compliance** : Data format and type.

TxnStatusComplainReq attribute details:

Attribute	Presence	Required in Xchange ID
msgId	Mandatory	401, 501, 502, 506 and 507 Requests
complaintType	Mandatory	401, 501, 502, 506 and 507 Requests
mobile	Conditional	401 Request
fromDate	Conditional	401 Request
toDate	Conditional	401 Request
txnReferenceId	Conditional	401 and 501 Requests
complaintId	Conditional	502, 506 and 507 Requests
disposition	Conditional	501 Request
servReason	Conditional	501 Request
description	Conditional	501, 502 and 507 Requests
participationType	Conditional	501 Request

<b>agentId</b>	Conditional	501 Request
<b>billerId</b>	Conditional	501 Request

### **Element: <TxnStatusComplainResp>**

**Presence** : Mandatory  
**Definition** : Information pertaining to transaction status and complaint related responses.

#### **Attribute: msgId**

**Presence** : Mandatory  
**Definition** : Code generated by the BBPOU that acquires the customer for every transaction initiated. UUID logic defined by ISO to be used for generation of the reference number and is used for matching with every request and response message.  
**Data Type** : Alphanumeric  
**Format** : Fixed Length – 35  
**Compliance** : Unique identification assigned by the initiating BBPOU for chaining a request and response message. The ID should be same for request and response message.

#### **Attribute: responseCode**

**Presence** : Mandatory  
**Definition** : Carries the response code indicating success or failure of CMS API request.  
**Data Type** : Code Set  
**Format** : Fixed Length – 3  
**Compliance** : Response code should be sent per the response code list shown below.

Response Code	Response Reason
000	SUCCESS
001	No Transaction found / Complaint not found

#### **Attribute: responseReason**

**Presence** : Mandatory  
**Definition** : Description of the response code sent by the Biller BBPOU.  
**Data Type** : Code Set  
**Format** : Min Length – 1, Max Length – 50  
**Compliance** : Response reason should be sent per the response code list shown below.

Response Code	Response Reason
000	SUCCESS
001	No Transaction found / Complaint not found

#### **Attribute: complaintId**

**Presence** : Conditional  
**Definition** : Complaint ID generated by BBPCU to check the complaint status, re-assign or close a complaint subsequently.  
**Data Type** : Alphanumeric  
**Format** : Fixed Length – 15  
**Compliance** : Data format and type.

**Attribute: assigned**


---

**Presence** : Conditional  
**Definition** : Name of BBPOU to which the complaint is assigned.  
**Data Type** : Alphanumeric Special  
**Format** : Min Length – 1, Max Length – 100  
**Compliance** : The BBPOU should present in the BBPCU system.

**Attribute: openComplaint**


---

**Presence** : Conditional  
**Definition** : Flag indicating if the transaction based complaint being raised is currently open in the system or not  
 – "Y" will show the details for the complaint raised earlier.  
**Data Type** : Code Set  
**Format** : Fixed Length – 1  
**Compliance** : Accepted values are "Y" or "N".

**Attribute: complaintStatus**


---

**Presence** : Conditional  
**Definition** : It denotes the complaint status of the transaction.  
**Data Type** : Code Set  
**Format** : Min Length – 1, Max Length – 50  
**Compliance** : Complaint status should be sent per the below mentioned table.

Code	Definition
Assigned	A customer has raised a complaint at an agent outlet or on the BBPS website, and a Complaint ID has been assigned to it. By default, it is assigned to the Customer BBPOU. At this stage, the Customer BBPOU may assign the complaint to the Biller BBPOU depending on the details of the complaint.
Escalated	If the BBPOU does not respond to the complaint within the specified TAT, the complaint gets escalated.
Re Assigned	When Customer BBPOU re assigned the complaint to the Biller BBPOU.
Assigned to COU / Assigned to BOU / Assigned to OU	When BBPCU assign the complaint to BBPOU. If the COU and BOU are same for a transaction, then the status of complaint will be changed to Assigned to OU.
Resolved	Once the BBPOU resolves the customer related complaint, the BBPOU updates the system.
Unresolved	If the BBPOU does not respond to the complaint within the specified TAT (Super escalation), the complaint status changed to unresolved.

**Attribute: remarks**


---

**Presence** : Conditional  
**Definition** : Last updated additional information provided by the BBPOU pertaining to the complaint and fetched in the complaint status check (506) response.  
**Data Type** : Alphanumeric Special  
**Format** : Min Length – 1, Max Length – 100  
**Compliance** : Data format and type.

---

**Element: <TxnStatusComplainResp.TxnList>**


---

**Presence** : Conditional  
**Definition** : List of transactions containing the details of transactions linked to a mobile number and date range combination.

---

**Element: <TxnStatusComplainResp.TxnList.TxnDetail>**


---

**Presence** : Conditional  
**Definition** : Record containing the details of a single transaction.

---

**Attribute: txnReferenceId**


---

**Presence** : Conditional  
**Definition** : Transaction reference number used by the Customer for referring to a payment transaction.  
**Data Type** : Alphanumeric  
**Format** : Fixed Length – 12 or 20  
 i) Originating Institution ID (Customer OU Id or Participating AI Id) - 04, Random alphanumeric - 08  
 ii) Originating Institution ID (Customer OU Id or Participating AI Id) - 04, Julian Date - 04 and Random alphanumeric - 12  
**Compliance** : Data format and type.

---

**Attribute: amount**


---

**Presence** : Conditional  
**Definition** : Amount (in paise) involved in the payment transaction.  
**Data Type** : Numeric  
**Format** : Min Length – 1, Max Length – 18  
**Compliance** : Data format and type.

---

**Attribute: txnDate**


---

**Presence** : Conditional  
**Definition** : Date of the bill payment transaction.  
**Data Type** : ISODateTime  
**Format** : Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g. 2017-02-14T13:10:15+05:30)  
 Where,  
 YYYY = four-digit year  
 MM = two-digit month number (01 indicates January, etc.)  
 DD = two-digit day of month (01 through 31)  
 T = separator used between date and time  
 hh = two digits of hour (00 through 23) (am/pm NOT allowed)  
 mm = two digits of minute (00 through 59)  
 ss = two digits of second (00 through 59)  
 +hh:mm = time zone difference from GMT in hours and minutes. The default value of this attribute is assumed to be IST (+05:30).  
**Compliance** : Data format and type.

### **Attribute: agentId**

---

<b>Presence</b>	: Conditional
<b>Definition</b>	: Agent ID of the Agent involved in the transaction.
<b>Data Type</b>	: Alphanumeric
<b>Format</b>	: Fixed Length – 20, e.g. OU01OU02INT000000001
	Where,
	<ul style="list-style-type: none"> <li>▪ Customer BBPOU ID – 4</li> <li>▪ Agent Institution ID – 4</li> <li>▪ Agent Payment Channel Code – 3</li> <li>▪ Random number – 9</li> </ul>
<b>Compliance</b>	: Data format and type.

### **Attribute: billerId**

---

<b>Presence</b>	: Conditional
<b>Definition</b>	: Biller ID of the Biller involved in the transaction.
<b>Data Type</b>	: Alphanumeric
<b>Format</b>	: Fixed Length – 14, e.g. TATAPWROODEL01
	Where,
	<ul style="list-style-type: none"> <li>▪ Short identifier of the biller (may be augmented with trailing zeroes) - 9</li> <li>▪ Coverage - 3</li> <li>▪ Random number - 2</li> </ul>
<b>Compliance</b>	: Data format and type.

### **Attribute: txnStatus**

---

<b>Presence</b>	: Conditional
<b>Definition</b>	: Status of the transaction – successful or failure.
<b>Data Type</b>	: Code Set
<b>Format</b>	: Min Length – 1, Max Length – 50
<b>Compliance</b>	: Data format and type.

### **Element: <TxnStatusComplainResp.CustomerDetails>**

---

<b>Presence</b>	: Conditional
<b>Definition</b>	: Details of the customer for a successful transaction search (401) response.

### **Attribute: mobile**

---

<b>Presence</b>	: Conditional
<b>Definition</b>	: Mobile number linked to the transaction(s).
<b>Data Type</b>	: Numeric
<b>Format</b>	: Minimum Length – 6, Maximum Length - 20
<b>Compliance</b>	: Data format and type.

### **Element: <SearchMyBiller>**

---

<b>Presence</b>	: Optional
<b>Definition</b>	: Search the Biller details associated or non-associated with the BBPOU initiating the request.

---

**Attribute: mybiller**


---

<b>Presence</b>	: Conditional
<b>Definition</b>	: Flag indicating request for the Biller details associated or non-associated with the BBPOU initiating the request.
<b>Data Type</b>	: Code Set
<b>Format</b>	: Min Length – 2, Max Length – 3
<b>Compliance</b>	: Accepted values are "Yes" or "No".

---

**Element: <Search>**


---

<b>Presence</b>	: Optional
<b>Definition</b>	: Search the Biller or Agent details based on certain parameters.

---

**Element: <Search.billerId>**


---

<b>Presence</b>	: Conditional
<b>Definition</b>	: Biller ID for which the Biller details are requested.

---

**Element: <Search.agentId>**


---

<b>Presence</b>	: Conditional
<b>Definition</b>	: Agent ID for which the Agent details are requested.

---

**Element: <SearchByTime>**


---

<b>Presence</b>	: Optional
<b>Definition</b>	: Searching the Biller or Agent details based on time parameter.

---

**Element: <SearchByTime.time>**


---

<b>Presence</b>	: Conditional
<b>Definition</b>	: Request for Biller or Agent details for all the Billers or Agents updated in the system after the time provided.

---

**Element: <biller>**


---

<b>Presence</b>	: Conditional
<b>Definition</b>	: MDM details of the Biller.

---

**Element: <biller.billerId>**


---

<b>Presence</b>	: Mandatory
<b>Definition</b>	: Identifier of the Biller.

---

**Element: <biller.billerName>**


---

<b>Presence</b>	: Mandatory
<b>Definition</b>	: Name of the Biller.

---

**Element: <biller.billerAliasName>**

**Presence** : Mandatory  
**Definition** : Alias name of the Biller.

---

**Element: <biller.billerCategoryName>**

**Presence** : Mandatory  
**Definition** : Biller category.

---

**Element: <biller.billerMode>**

**Presence** : Mandatory  
**Definition** : Biller mode, i.e., Online, Offline A, Offline B.

---

**Element: <biller.billerAcceptsAdhoc>**

**Presence** : Mandatory  
**Definition** : Flag indicating if the Biller accepts adhoc payment.

---

**Element: <biller.parentBiller>**

**Presence** : Mandatory  
**Definition** : Flag indicating if the Biller is a parent Biller.

---

**Element: <biller.parentBillerId>**

**Presence** : Conditional  
**Definition** : Identifier of the parent Biller.

---

**Element: <biller.billerOwnerShp>**

**Presence** : Mandatory  
**Definition** : Biller ownership, i.e., Government, PSU, Private.

---

**Element: <biller.billerCoverage>**

**Presence** : Mandatory  
**Definition** : Coverage of the Biller, i.e., National, State/UT, City/District.

---

**Element: <biller.fetchRequirement>**

**Presence** : Mandatory  
**Definition** : Indicates if the Biller allows Bill Fetch or not – possible values are MANDATORY, OPTIONAL, NOT\_SUPPORTED.

---

**Element: <biller.supportBillValidation>**

**Presence** : Mandatory

**Definition** : Indicates if the Biller allows Bill Validation or not – possible values are MANDATORY, OPTIONAL, NOT\_SUPPORTED.

---

**Element: <biller.paymentAmountExactness>**

**Presence** : Conditional

**Definition** : Indicates if the Biller (having Mandatory Bill Fetch) allows exact payment or not – possible values are Exact, Exact and above, Exact and below.

---

**Element: <biller.billerEffctvFrom>**

**Presence** : Mandatory

**Definition** : Effective from date of the Biller.

---

**Element: <biller.billerEffctvTo>**

**Presence** : Mandatory

**Definition** : Effective to date of the Biller.

---

**Element: <biller.billerTempDeactivationStart>**

**Presence** : Mandatory

**Definition** : Temporary deactivation start date of the Biller.

---

**Element: <biller.billerTempDeactivationEnd>**

**Presence** : Mandatory

**Definition** : Temporary deactivation end date of the Biller.

---

**Element: <biller.billerPaymentModes>**

**Presence** : Mandatory

**Definition** : Payment mode details of the Biller.

---

**Element: <biller.billerPaymentModes.paymentMode>**

**Presence** : Mandatory

**Definition** : Payment modes supported by the Biller.

---

**Element: <biller.billerPaymentModes.maxLimit>**

**Presence** : Conditional

**Definition** : Maximum limit accepted by a Biller for a particular payment mode.

---

**Element: <biller.billerPaymentModes.minLimit>**

**Presence** : Mandatory

**Definition** : Minimum limit accepted by a Biller for a particular payment mode.

---

**Element: <biller.billerPaymentModes.supportPendingStatus>**

---

**Presence** : Conditional

**Definition** : Flag indicating whether Pending Status is applicable for the payment mode or not – Yes/No.

---

**Element: <biller.billerPaymentChannels>**

---

**Presence** : Mandatory

**Definition** : Payment channel details of the Biller.

---

**Element: <biller.billerPaymentChannels.paymentChannel>**

---

**Presence** : Mandatory

**Definition** : Payment channels supported by the Biller.

---

**Element: <biller.billerPaymentChannels.maxLimit>**

---

**Presence** : Conditional

**Definition** : Maximum limit accepted by a Biller for a particular payment channel.

---

**Element: <biller.billerPaymentChannels.minLimit>**

---

**Presence** : Mandatory

**Definition** : Minimum limit accepted by a Biller for a particular payment channel.

---

**Element: <biller.billerPaymentChannels.supportPendingStatus>**

---

**Presence** : Conditional

**Definition** : Flag indicating whether Pending Status is applicable for the payment channel or not – Yes/No.

---

**Element: <biller.billerCustomerParams>**

---

**Presence** : Mandatory

**Definition** : Customer parameter details of the Biller.

---

**Element: <biller.billerCustomerParams.paramName>**

---

**Presence** : Mandatory

**Definition** : Customer parameter name.

---

**Element: <biller.billerCustomerParams.dataType>**

---

**Presence** : Mandatory

**Definition** : Customer parameter data type.

---

**Element: <biller.billerCustomerParams.optional>**

---

**Presence** : Mandatory

**Definition** : Flag indicating if the Customer parameter is optional.

---

**Element: <biller.billerCustomerParams.minLength>**

**Presence** : Conditional  
**Definition** : Minimum length of the Customer parameter.

---

**Element: <biller.billerCustomerParams.maxLength>**

**Presence** : Conditional  
**Definition** : Maximum length of the Customer parameter.

---

**Element: <biller.billerCustomerParams.regex>**

**Presence** : Conditional  
**Definition** : Regular expression (RegEx) is a string of characters representing permissible values of the customer parameters for a biller.

---

**Element: <biller.billerCustomerParams.values>**

**Presence** : Conditional  
**Definition** : Default (possible) values list against a Customer Parameter.

---

**Element: <biller.customerParamGroups>**

**Presence** : Conditional  
**Definition** : Customer Parameter Groups with respect to the various combinations supported.

---

**Element: <biller.customerParamGroups.group>**

**Presence** : Conditional  
**Definition** : Customer Parameter Group.

---

**Element: <biller.customerParamGroups.group.name>**

**Presence** : Conditional  
**Definition** : Name of the Parent/Sub-Group.

---

**Element: <biller.customerParamGroups.group.input>**

**Presence** : Conditional  
**Definition** : Flag indicating the required number of tags from the group.

---

**Element: <biller.customerParamGroups.group.param>**

**Presence** : Conditional  
**Definition** : Customer parameter name.

---

**Element: <biller.billerResponseParams>**

**Presence** : Mandatory  
**Definition** : Biller Responses with respect to the various amount combinations supported.

---

**Element: <biller.billerResponseParams.amountOptions>**


---

**Presence** : Mandatory  
**Definition** : Amount options supported by the Biller.

---

**Element: <biller.billerResponseParams.amountOptions.amountBreakupSet>**


---

**Presence** : Mandatory  
**Definition** : Amount combination for a particular amount option.

---

**Element: <biller.billerAdditionalInfo>**


---

**Presence** : Conditional  
**Definition** : Additional information details provided by the Biller.

---

**Element: <biller.billerAdditionalInfo.paramName>**


---

**Presence** : Conditional  
**Definition** : Additional information parameter name.

---

**Element: <biller.billerAdditionalInfo.dataType>**


---

**Presence** : Conditional  
**Definition** : Additional information parameter data type.

---

**Element: <biller.billerAdditionalInfo.optional>**


---

**Presence** : Conditional  
**Definition** : Flag indicating if the additional information parameter is optional.

---

**Element: <biller.interchangeFeeConf>**


---

**Presence** : Mandatory  
**Definition** : Interchange fee configuration details of the Biller.

---

**Element: <biller.interchangeFeeConf.mti>**


---

**Presence** : Mandatory  
**Definition** : Message Type Indicator for the fee, i.e., fetch, payment, etc.

---

**Element: <biller.interchangeFeeConf.responseCode>**


---

**Presence** : Mandatory  
**Definition** : Response code associated with the fee.

---

**Element: <biller.interchangeFeeConf.paymentMode>**


---

**Presence** : Conditional  
**Definition** : Payment mode associated with the fee.

---

**Element: <biller.interchangeFeeConf.paymentChannel>**


---

**Presence** : Conditional  
**Definition** : Payment channel associated with the fee.

---

**Element: <biller.interchangeFeeConf.fees>**


---

**Presence** : Mandatory  
**Definition** : Fee codes for applicable interchange fee.

---

**Element: <biller.interchangeFeeConf.defaultFee>**


---

**Presence** : Mandatory  
**Definition** : Flag indicating if it is a default fee or not.

---

**Element: <biller.interchangeFeeConf.effctvFrom>**


---

**Presence** : Mandatory  
**Definition** : Effective from date for the fee.

---

**Element: <biller.interchangeFeeConf.effctvTo>**


---

**Presence** : Mandatory  
**Definition** : Effective to date for the fee.

---

**Element: <biller.interchangeFee>**


---

**Presence** : Mandatory  
**Definition** : Interchange fee details of the Biller.

---

**Element: <biller.interchangeFee.feeCode>**


---

**Presence** : Mandatory  
**Definition** : Fee code associated with the Biller.

---

**Element: <biller.interchangeFee.feeDesc>**


---

**Presence** : Mandatory  
**Definition** : Description of the corresponding fee code.

---

**Element: <biller.interchangeFee.feeDirection>**


---

**Presence** : Mandatory  
**Definition** : Direction of fee movement, i.e., Customer BBPOU to Biller BBPOU or vice-versa.

---

**Element: <biller.interchangeFee.interchangeFeeDetails>**


---

**Presence** : Mandatory  
**Definition** : Interchange fee details pertaining to range, type and validity.

---

**Element: <biller.interchangeFee.interchangeFeeDetails.tranAmtRangeMax>**

---

**Presence** : Mandatory  
**Definition** : Maximum range for a particular fee configuration.

---

**Element: <biller.interchangeFee.interchangeFeeDetails.tranAmtRangeMin>**

---

**Presence** : Mandatory  
**Definition** : Minimum range for a particular fee configuration.

---

**Element: <biller.interchangeFee.interchangeFeeDetails.percentFee>**

---

**Presence** : Mandatory  
**Definition** : Percentage fee details.

---

**Element: <biller.interchangeFee.interchangeFeeDetails.flatFee>**

---

**Presence** : Mandatory  
**Definition** : Flat fee details.

---

**Element: <biller.interchangeFee.interchangeFeeDetails.effctvFrom>**

---

**Presence** : Mandatory  
**Definition** : Effective from date for the fee configuration.

---

**Element: <biller.interchangeFee.interchangeFeeDetails.effctvTo>**

---

**Presence** : Mandatory  
**Definition** : Effective to date for the fee configuration.

---

**Element: <biller.Status>**

---

**Presence** : Mandatory  
**Definition** : Status of the Biller, i.e., active, deactivated, etc.

---

**Element: <biller.billerDescription>**

---

**Presence** : Optional  
**Definition** : Additional information related to Billers.

---

**Element: <biller.supportDeemed>**

---

**Presence** : Optional  
**Definition** : Flag indicating whether deemed success is applicable for the biller or not – Yes/No.

---

**Element: <biller.supportPendingStatus>**

---

**Presence** : Optional  
**Definition** : Flag indicating whether pending status is applicable for the biller or not – Yes/No.

**Element: <Agent>**

---

**Presence** : Conditional  
**Definition** : MDM details of the Agent.

**Element: <Agent.agentId>**

---

**Presence** : Mandatory  
**Definition** : Identifier of the Agent.

**Element: <Agent.agentBusnsType>**

---

**Presence** : Mandatory  
**Definition** : Business type of the Agent.

**Element: <Agent.agentName>**

---

**Presence** : Mandatory  
**Definition** : Name of the Agent.

**Element: <Agent.agentAliasName>**

---

**Presence** : Mandatory  
**Definition** : Alias name of the Agent.

**Element: <Agent.agentLinkedAgentInst>**

---

**Presence** : Mandatory  
**Definition** : Code of the Agent Institution associated with the Agent.

**Element: <Agent.agentGeoCode>**

---

**Presence** : Mandatory  
**Definition** : Agent geo-location.

**Element: <Agent.agent\_shop\_name>**

---

**Presence** : Mandatory  
**Definition** : Shop name of the Agent.

**Element: <Agent.agent\_mobile\_no>**

---

**Presence** : Mandatory  
**Definition** : Mobile number of the Agent.

**Element: <Agent.agentDummy>**

---

**Presence** : Mandatory  
**Definition** : Flag indicating if the Agent represents an electronic or physical channel.

---

**Element: <Agent.agentPaymentModes>**

**Presence** : Mandatory  
**Definition** : Payment mode details of the Agent.

---

**Element: <Agent.agentPaymentModes.paymentMode>**

**Presence** : Mandatory  
**Definition** : Payment modes supported by the Agent.

---

**Element: <Agent.agentPaymentModes.maxLimit>**

**Presence** : Conditional  
**Definition** : Maximum limit accepted by an Agent for a particular payment mode.

---

**Element: <Agent.agentPaymentModes.minLimit>**

**Presence** : Mandatory  
**Definition** : Minimum limit accepted by an Agent for a particular payment mode.

---

**Element: <Agent.agentPaymentChannels>**

**Presence** : Mandatory  
**Definition** : Payment channel details of the Agent.

---

**Element: <Agent.agentPaymentChannels.paymentChannel>**

**Presence** : Mandatory  
**Definition** : Payment channels supported by the Agent.

---

**Element: <Agent.agentPaymentChannels.maxLimit>**

**Presence** : Conditional  
**Definition** : Maximum limit accepted by an Agent for a particular payment channel.

---

**Element: <Agent.agentPaymentChannels.minLimit>**

**Presence** : Mandatory  
**Definition** : Minimum limit accepted by an Agent for a particular payment channel.

---

**Element: <Agent.agentBulk>**

**Presence** : Mandatory  
**Definition** : Flag indicating if the Agent is configured through bulk upload feature in BBPS Canvas (intranet portal).

---

**Element: <Agent.agentRefId>**

**Presence** : Mandatory  
**Definition** : ID used by a BBPOU / Agent Institution to internally identify an Agent.

**Element: <Agent.agentPinCode>**

---

**Presence** : Mandatory  
**Definition** : PIN Code of the Agent.

**Element: <Agent.agentRegisteredCity>**

---

**Presence** : Mandatory  
**Definition** : Registered city of the Agent.

**Element: <Agent.agentRegisteredState>**

---

**Presence** : Mandatory  
**Definition** : Registered state of the Agent.

**Element: <Agent.agentRegisteredAddress>**

---

**Presence** : Mandatory  
**Definition** : Registered address of the Agent.

**Element: <Agent.agentRegisteredCountry>**

---

**Presence** : Mandatory  
**Definition** : Registered country of the Agent.

**Element: <Agent.agentEffctvFrom>**

---

**Presence** : Mandatory  
**Definition** : Effective from date of the Agent.

**Element: <Agent.agentEffctvTo>**

---

**Presence** : Mandatory  
**Definition** : Effective to date of the Agent.

**Element: <Agent.agentTempDeactivationStart>**

---

**Presence** : Mandatory  
**Definition** : Temporary Deactivation Start date of the Agent.

**Element: <Agent.agentTempDeactivationEnd>**

---

**Presence** : Mandatory  
**Definition** : Temporary deactivation end date of the Agent.

**Element: <Agent.agentStatus>**

---

**Presence** : Mandatory  
**Definition** : Status of the Agent, i.e., active, deactivated, etc.

## 23 Appendix

### 23.1 List of Error Messages



ErrorCodeWithMessages v5.0.xlsx

### 23.2 File Naming Convention for Settlement Files



Naming Convention for BBPS Settlement Files