



BBPS API SPECIFICATIONS

Version 14.1

Date: 19.02.2026

Abstract

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

Table of Contents

Document History	7
1 Bill Fetch Request & Response.....	9
1.1 Sample Fetch Request API: Customer BBPOU to BBPCU	9
1.2 Sample Fetch Request API: BBPCU to Biller BBPOU	10
1.3 Sample Fetch Response API: Biller BBPOU to BBPCU	10
1.4 Sample Fetch Response API: BBPCU to Customer BBPOU.....	11
1.5 Bill Fetch Request Tag Details	12
1.6 Bill Fetch Request XSD	13
1.7 Bill Fetch Response Tag Details	13
1.8 Bill Fetch Response XSD	14
2 Bill Payment Request & Response	15
2.1 Sample Payment Request API: Customer BBPOU to BBPCU	15
2.2 Sample Payment Request API: BBPCU to Biller BBPOU	16
2.3 Sample Payment Response API: Biller BBPOU to BBPCU.....	18
2.4 Sample Payment Response API: BBPCU to Customer BBPOU.....	18
2.5 Sample Reversal Request API: BBPCU to Biller BBPOU.....	19
2.6 Sample Reversal Response API: Biller BBPOU to BBPCU	19
2.7 Sample Reversal Response API: BBPCU to Customer BBPOU	19
2.8 Bill Payment Request Tag Details	20
2.9 Bill Payment Request XSD	22
2.10 Bill Payment Response Tag Details	22
2.11 Bill Payment Response XSD	23
3 Transaction Status Check (402) API Request & Response (for Pending Transactions)	24
3.1 402 API Request: BBPCU to Biller BBPOU	24
3.2 402 API Response: Biller BBPOU to BBPCU	24
3.3 402 API Request Tag Details	25
3.4 402 API Request XSD.....	25
3.5 402 API Response Tag Details.....	26
3.6 402 API Response XSD	27
4 Bill Validation Request & Response	27
4.1 Sample Validation Request API: Customer BBPOU to BBPCU	27
4.2 Sample Validation Request API: BBPCU to Biller BBPOU	27
4.3 Sample Validation Response API: Biller BBPOU to BBPCU.....	28
4.4 Sample Validation Response API: BBPCU to Customer BBPOU.....	28

4.5	Bill Validation Request Tag Details	28
4.6	Bill Validation Request XSD	29
4.7	Bill Validation Response Tag Details	29
4.8	Bill Validation Response XSD	30
5	Diagnostic Request & Response	30
5.1	Sample Request API: BBPOU to BBPCU	30
5.2	Sample Response API: BBPCU to BBPOU	31
5.3	Diagnostic Request Tag Details	31
5.4	Diagnostic Request XSD	31
5.5	Diagnostic Response Tag Details	31
5.6	Diagnostic Response XSD	32
6	Transaction Status and Complaint Related API Request & Response	32
6.1	Sample Transaction Status (401) Request API – Using Mobile Number & Date Range: BBPOU to BBPCU	32
6.2	Sample Transaction Status (401) Response API (new URL) – Using Mobile Number & Date Range: BBPCU to BBPOU33	
6.3	Sample Transaction Status (401) Response API (old URL) – Using Mobile Number & Date Range: BBPCU to BBPOU33	
6.4	Sample Transaction Status (401) Request API – Using Transaction Ref ID: BBPOU to BBPCU	34
6.5	Sample Transaction Status (401) Response API (new URL) – Using Transaction Ref ID: BBPCU to BBPOU ...	34
6.6	Sample Transaction Status (401) Response API (old URL) – Using Transaction Ref ID: BBPCU to BBPOU	35
6.7	Transaction Status and Complaint Related API Request Tag Details	35
6.8	Transaction Status and Complaint Related API Request XSD	36
6.9	Transaction Status and Complaint Related API Response Tag Details	37
6.10	Transaction Status and Complaint Related API Response XSD	38
7	BBPS 7XX Api Request & Response	40
7.1	Ticket Raise (701) Request API – Transaction Based: BBPOU to BBPCU	40
7.2	Ticket Raise (701) Response API – Transaction Based: BBPCU to BBPOU	40
7.3	Ticket Close (702) Request API – Transaction Based: BBPOU to BBPCU	40
7.4	Ticket Close (702) Response API – Transaction Based: BBPCU to BBPOU	40
7.5	Ticket Reject (703) Request API – Transaction Based: BBPOU to BBPCU	41
7.6	Ticket Reject (703) Response API: BBPCU to BBPOU	41
7.7	Ticket Status (704) Request API: BBPCU to BBPOU	41
7.8	Ticket Status (704) Response API: BBPCU to BBPOU	41
7.9	Ack Response API: BBPCU to BBPOU	42
7.10	Ticket Related API Request Tag Details	42
7.11	Ticket Related API Request XSD	43

7.12	Ticket Related API Response Tag Details	43
7.13	Ticket Related API Response XSD	45
7.14	Acknowledgment Tag Details	45
8	Biller Fetch MDM Request & Response	46
8.1	Sample Request API: BBPOU to BBPCU	46
8.2	Sample Response API: BBPCU to BBPOU	46
8.3	Biller Fetch MDM Request Tag Details.....	52
8.4	Biller Fetch MDM Request XSD	53
8.5	Biller Fetch MDM Response Tag Details	53
8.6	Biller Fetch MDM Response XSD	57
9	Agent MDM Fetch Request & Response	60
9.1	Sample Request API: BBPOU to BBPCU	60
9.2	Sample Response API: BBPCU to BBPOU	60
9.3	Agent MDM Fetch Request Tag Details	62
9.4	Agent MDM Fetch Request XSD	63
9.5	Agent MDM Fetch Response Tag Details	63
9.6	Agent MDM Fetch Response XSD	65
10	Plan MDM APIs.....	66
10.1	Considerations for BOUs	66
10.2	Considerations for COUs/Participating AIs	67
10.3	Sample Plan MDM Push Request API: Biller BBPOU to BBPCU	67
10.4	Sample Plan MDM Pull Request API: BBPCU to Biller BBPOU	71
10.4.1	Scheduled Pull:.....	71
10.4.2	Ad-hoc Pull:.....	71
10.5	Sample Plan MDM Push Request API: BBPCU to Customer BBPOU / Participating AI	72
10.6	Sample Plan MDM Pull Request API: Customer BBPOU / Participating AI to BBPCU.....	75
10.7	Sample Plan MDM Push to Disable a Plan: Biller BBPOU to BBPCU	75
10.8	Sample Plan MDM Push in case of No Updates in last 24 Hrs: BBPCU to Customer BBPOU / Participating AI	76
10.9	Plan MDM Push Request API Tag Details.....	76
10.10	Plan MDM Push Request XSD	77
10.11	Plan MDM Pull Request API Tag Details.....	78
10.12	Plan MDM Pull Request XSD	78
11	Biller Status Check/Update APIs.....	79
11.1	Sample Biller Status Update API: Biller BBPOU to BBPCU	79
11.2	Sample Biller Status Update API: BBPCU to Customer BBPOUs/Participating AIs	79

11.3	Biller Status Update API Tag Details	80
11.4	Biller Status Update XSD	80
11.5	Sample Biller Activation Check Request API: BBPCU to Biller BBPOU	81
11.6	Sample Biller Activation Check Response API: Biller BBPOU to BBPCU	81
11.7	Biller Activation Check Request API Tag Details	81
11.8	Biller Activation Check Request XSD	81
11.9	Biller Activation Check Response API Tag Details	82
11.10	Biller Activation Check Response XSD	82
11.11	Sample Biller Status Check Request API: BBPOU/Participating AI to BBPCU (Search by Biller Id)	83
11.12	Sample Biller Status Check Response API: BBPCU to BBPOU/Participating AI	83
11.13	Sample Biller Status Check Request API: BBPOU/Participating AI to BBPCU (without Search Parameter)	83
11.14	Biller Status Check Request API Tag Details	83
11.15	Biller Status Check Request XSD	84
11.16	Biller Status Check Response API Tag Details	84
11.17	Biller Activation Check Response XSD	85
12	Generate Bill Reference Number API	85
12.1	Sample Generate Bill Reference Number XML Request	85
12.2	Generate Bill Reference Number Request XML Tag Details	86
12.3	Generate Bill Reference Number Status Request XSD	88
12.4	Generate Bill Reference Number Request ACK	89
12.5	Generate Bill Reference Id Request ACK Tag Details	89
12.6	Generate Bill Reference Number Request ACK XSD	90
13	Bill Reference Number Transaction Status Update API	91
13.1	Sample Bill Reference Number Transaction Status Update XML Request	91
13.2	Bill Reference Id Transaction Status Update Request XML Tag Details	91
13.3	Bill Reference Id Transaction Status Update Request XSD	92
13.4	Bill Reference Number Transaction Status Update ACK	93
13.5	Bill Reference Id Transaction Status Update Request ACK Tag Details	93
13.6	Bill Reference Number Transaction Status Update Request ACK XSD	94
14	Acknowledgment	94
14.1	Sample ACK for Fetch & Payment APIs	94
14.2	Sample ACK for Other APIs	95
14.3	Acknowledgment Tag Details	95
14.4	Acknowledgment XSD	95
15	BBPS Common	96
15.1	BBPS Common XSD	96

16	Key Exchange / XML signing.....	104
17	URLs for Different API Messages.....	105
17.1	Request URL format (Customer BBPOU / Participating AI to BBPCU):.....	105
17.2	Request URL format (BBPCU to Biller BBPOU):.....	105
17.3	Response URL format (Biller BBPOU to BBPCU):.....	106
17.4	Response URL format (BBPCU to Customer BBPOU / Participating AI):.....	106
17.5	Request URL format (BBPOU / Participating AI to BBPCU):.....	106
17.6	Response URL format (BBPCU to BBPOU/Participating AI):.....	106
18	Error Codes and Declines.....	107
18.1	BBPCU Declines.....	107
18.2	Biller BBPOU Declines.....	112
18.3	Customer BBPOU Declines.....	114
18.4	Forced Closure of Transactions by CU.....	114
19	Re-utilization of Fetch / Validation for Registered Customers.....	116
19.1	Considerations for Customer OUs.....	116
19.2	Considerations for Biller OUs.....	117
20	Biller Types in BBPS.....	118
21	Amount Block Configuration in Bill Fetch & Bill Payment Messages.....	119
22	Fee Configuration.....	123
22.1	Interchange Fee.....	123
22.2	Interchange Fee Config.....	124
23	BBPS IDs.....	126
23.1	ID Generation Stages.....	126
23.2	Generation Logic.....	127
24	Payment Mode & Channel Details.....	128
24.1	Initiating Channel Vs Device Block Parameters.....	128
24.2	PaymentMode vs Payment Account Info.....	128
24.3	Payment Mode Vs Payment Info Parameters.....	128
24.4	Initiating Channel Vs Payment Mode Combinations.....	129
24.5	Capture the underlying payment mode information.....	130
24.5.1	Description of the Tags.....	130
24.5.2	List of Tag Values.....	130
25	Settlement File Transfer Mechanism.....	130
26	Elements Description.....	131
27	Appendix.....	173
27.1	List of Error Messages.....	173

27.2	File Naming Convention for Settlement Files.....	173
------	--	-----

Document History

Date	Version	Prepared By	Reviewed By	Description
29.12.2016	11.0	Arnab Moitra	Arulananda Selvakumar	Base version of API Specifications
08.02.2018	12.0	Manoj Chekuri	Arulananda Selvakumar	▪ Merging of API Request and Response pairs ▪ Split of Bill Fetch and Bill Payment Request messages from Customer BBPOU to BBPCU to Biller BBPOU ▪ Split of Bill Fetch and Bill Payment Response messages from Biller BBPOU to BBPCU to Customer BBPOU ▪ Separate Reversal Request and Reversal Response sample messages ▪ Addition of Bill Validation API ▪ Addition of Complaint Re-assignment (502) and Complaint Closure (507) APIs ▪ Split of CMS API into Transaction Status (401), Compliant Raise (501), Complaint Re-assignment (502), Complaint Status (506) and Complaint Closure (507) APIs ▪ Modification of Biller MDM Fetch API ▪ Addition of Agent MDM Fetch API ▪ Addition of Error Codes and Declines section ▪ Addition of CMS Response Scenarios section ▪ Addition of Biller Types in BBPS section ▪ Addition of Amount Block Configuration in Bill Fetch & Bill Payment Messages section ▪ Addition of Fee Configuration section ▪ Addition of Settlement File Transfer Mechanism section ▪ Modification of Payment Mode & Channel Details section - Splitting of Mobile and Internet payment channels: Mobile (Pre-login), Mobile Banking (Post-login), Internet (Pre-login), Internet Banking (Post-login) - Addition of 2 payment channels: Agent and Business Correspondent - Addition of 2 payment mode: AEPS and Account Transfer ▪ Modification of parameter definitions in Elements Description section ▪ Addition of Appendix section
05.11.2019	13.0	Manoj Chekuri	Arulananda Selvakumar	▪ Addition of Transaction Status Check (402) API between BBPCU and Biller BBPOU to check the status of Pending Transactions ▪ Introduction of Fetch / Validation Re-utilization for Registered Customers - Introduction of siTxn and origRefId attributes in Payment Request API - Considerations for Customer and Biller BBPOUs ▪ Modification of Biller MDM Fetch API - Introduction of Either/OR configuration of Customer Parameters - Passing default(possible) values against a Customer Parameter ▪ Modification of BillerResponse block attributes presence in Fetch, Payment and 402 API Responses. ▪ Change in Transaction Reference Id length and generation logic ▪ Change in Customer Mobile Number length ▪ Addition of URLs for Different APIs section ▪ Modification of BBPS Error Codes and Declines - Introduction of Deemed Success and Pending Status - Modification of Forced Closure of Transactions by CU ▪ Modification of Biller Types in BBPS section ▪ Modification of Fee Configuration section ▪ Modification of Payment Mode & Channel Details section - Addition of 2 payment modes: Bharat QR and USSD ▪ Modification of parameter definitions in Elements Description section

20.02.2021	14.0	Manoj Chekuri	Arulananda Selvakumar	- Change in BBPS IDs Generation Logic – Introduction of Julian Date in Ref ID & Msg ID - Introduction of QR & Paylink in BBPS. - Introduction of Biller Status APIs - Introduction of Plan MDM APIs - Introduction of new attribute paymentRefId in Payment Request. - Introduction of AdditionalInfo block in Payment & 402 API Responses. - Modification of Biller MDM Fetch Response API - Introduction of billerAdditionalInfoPayment block to capture AdditionalInfo configuration of Payment/402 API Response. - Introduction of new attribute visibility under CustomerParams block against each parameter. - Introduction of Plan MDM Related parameters (planMdmRequirement tag & planAdditionalInfo block). - Inclusion of additional details in 401 API Response – New URL has been created for 401 API, which will provide additional information of the transaction. - Introduction of Call-back APIs for CMS module. - Modification/Addition of parameter definitions in Elements Description section. - Updated the documents in Appendinx section.
19.02.2026	14.1	Akash G	Janardhanan	- Deprecating 5xx API series - Introduction of GenerateBillRef and BillRefUpdate API - Introduction of 7XX API - Updated tag for payment api remitter details, paymentMode Vs paymentChannel - Updated Initiating Channel Vs Payment Mode Combinations - Update remitter tag - Updated Payment Mode Vs Payment Info Parameters

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="2021-01-10T22:02:35+05:30" origInst="OU01"
  refId="HENSVVR4QOS7X1UGPY7JGUV444P10102202" />
  <Analytics>
    <Tag name="FETCHREQUESTSTART" value="2021-01-10T22:02:00+05:30" />
    <Tag name="FETCHREQUESTEND" value="2021-01-10T22:02:35+05:30" />
  </Analytics>
  <Txn ts="2021-01-10T22:02:35+05:30" msgId="8ENSVVR4QOS7X1UGPY7JGUV444P10102202"
  directBillChannel="L1QR/L1PL/L2QR/L2PL" >
    <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="2021-01-10T22:02:36+05:30" origInst="BBCU"
  refId="HENSIVVR4QOS7X1UGPY7JGUV444P10102202" />
  <Analytics>
    <Tag name="FETCHREQUESTSTART" value="2021-01-10T22:02:00+05:30" />
    <Tag name="FETCHREQUESTEND" value="2021-01-10T22:02:35+05:30" />
  </Analytics>
  <Txn ts="2021-01-10T22:02:35+05:30" msgId="8ENSIVVR4QOS7X1UGPY7JGUV444P10102202"
  directBillChannel="L1QR/L1PL/L2QR/L2PL" >
    <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="2021-01-10T22:02:40+05:30" origInst="OU02"
  refId="HENSIVVR4QOS7X1UGPY7JGUV444P10102202" />
  <Reason approvalRefNum="AB123456" responseCode="000/200" responseReason="Succsesful/Failure"
  complianceRespCd="BFR001" complianceReason="Incorrect / invalid customer account" />
  <Txn ts="2021-01-10T22:02:35+05:30" msgId="8ENSVVR4QOS7X1UGPY7JGUV444P10102202" />
  <BillDetails>
    <CustomerParams>
      <Tag name="RefFld1" value="" />
      <Tag name="RefFld2" value="" />
      <Tag name="RefFld3" value="" />
    </CustomerParams>
  </BillDetails>
  <BillerResponse customerName="Manoj Chekuri" amount="120000" dueDate="2021-09-24" billDate="2021-01-02"
  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="2021-01-10T22:02:41+05:30" origInst="BBCU"
  refId="HENSIVVR4QOS7X1UGPY7JGUV444P10102202" />
  <Reason approvalRefNum="AB123456" responseCode="000/200" responseReason="Succsesful/Failure"
  complianceRespCd="BFR001" complianceReason="Incorrect / invalid customer account" />
  <Txn ts="2021-01-10T22:02:35+05:30" msgId="8ENSVVR4QOS7X1UGPY7JGUV444P10102202" />
  <BillDetails>
    <CustomerParams>
      <Tag name="RefFld1" value="" />
      <Tag name="RefFld2" value="" />
      <Tag name="RefFld3" value="" />
    </CustomerParams>
  </BillDetails>
  <BillerResponse customerName="Manoj Chekuri" amount="120000" dueDate="2021-09-24" billDate="2021-01-02"
  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
4.1.3	directBillChannel	Type of the transaction in case of QR/PL, i.e. L{1/2}{QR/PL}	0..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

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: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: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	0..1

		transaction – not required for a successful transaction	
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:sequence>
  </xs:complexType>
</xs:schema>
```

```

<xs:element type="bbps:additionalInfoType" name="AdditionalInfo" minOccurs="0" maxOccurs="1" />
</xs:sequence>
</xs:complexType>
</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="2021-01-10T22:02:45+05:30" origInst="OU01" siTxn="Yes/No"
  refId="HENSIVVR4QOS7X1UGPY7JGUV444P10102202" origRefId="HENSIVVR4QOS7X1UGPY7JGUV444P10102202" />
  <Analytics>
    <Tag name="PAYREQUESTSTART" value="2021-01-10T22:02:00+05:30" />
    <Tag name="PAYREQUESTEND" value="2021-01-10T22:02:45+05:30" />
  </Analytics>
  <Txn txnReferenceId="OU011010ABCD12345678" ts="2021-01-10T22:02:45+05:30" type="FORWARD TYPE
  REQUEST" msgId="8ENSIVVR4QOS7X1UGPY7JGUV444P10102202"
  directBillChannel="L1QR/L1PL/L2QR/L2PL/L3QR/L3PL" directBillContentId="21010ABCDXXX0001"
  paymentRefId="ABCD1234abcd" >
    <RiskScores>
      <Score provider="OU01" type="TXNRISK" value="030" />
      <Score provider="BBPS" type="TXNRISK" value="030" />
    </RiskScores>
  </Txn>
  <Customer mobile="9505987798">
    <Tag name="Remitter Name" value="Manoj Chekuri" />
    <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" />
  </BillDetails>
  <CustomerParams>

```

```

    <Tag name="RefFld1" value="XX1234ABCD" />
    <Tag name="RefFld2" value="" />
    <Tag name="RefFld3" value="" />
    <Tag name="enc_RefFld1" value="jfkaldkfhvalskjbladjbkvjbkajfbkajdbvkafkjvbsjdvbkdfbk" />
  </CustomerParams>
</BillDetails>
<BillerResponse customerName="Manoj Chekuri" amount="120000" dueDate="2021-09-24" billDate="2021-01-02"
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" paymentMode="Internet Banking" paymentFlowIdentification ="Pay"
payerAccountType="Credit_Card" />
<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="2021-01-10T22:02:46+05:30" origInst="BBCU" siTxn="Yes/No"
refid="HENSIVVR4QOS7X1UGPY7JGUV444P10102202" origRefid="HENSIVVR4QOS7X1UGPY7JGUV444P10102202" />
  <Analytics>
    <Tag name="PAYREQUESTSTART" value="2021-01-10T22:02:00+05:30" />
    <Tag name="PAYREQUESTEND" value="2021-01-10T22:02:45+05:30" />
  </Analytics>

```

```

<Txn txnReferenceId="OU011010ABCD12345678" ts="2021-01-10T22:02:45+05:30" type="FORWARD TYPE
REQUEST" msgId="8ENSVVR4QOS7X1UGPY7JGUV444P10102202"
directBillChannel="L1QR/L1PL/L2QR/L2PL/L3QR/L3PL" directBillContentId="21010ABCDXXX0001"
paymentRefId="ABCD1234abcd" >
  <RiskScores>
    <Score provider="OU01" type="TXNRISK" value="030" />
    <Score provider="BBPS" type="TXNRISK" value="030" />
  </RiskScores>
</Txn>
<Customer mobile="9505XXXX98">
<Tag name="Remitter Name" value="Manoj Chekuri" />
  <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="MK1234ABCD" />
    <Tag name="RefFld2" value="" />
    <Tag name="RefFld3" value="" />
  </CustomerParams>
</BillDetails>
  <BillerResponse customerName="Manoj Chekuri" amount="120000" dueDate="2021-09-24" billDate="2021-01-02"
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="2021-01-10T22:02:50+05:30" origInst="OU02"
  refId="HENSIVR4QOS7X1UGPY7JGUV444P10102202" />
  <Reason approvalRefNum="AB123456" responseCode="000/200" responseReason="Successful/Failure"
  complianceRespCd="BPR001" complianceReason="Incorrect / invalid customer account" />
  <Txn txnReferenceId="OU011010ABCD12345678" ts="2021-01-10T22:02:45+05:30" type="FORWARD TYPE
  RESPONSE" msgId="8ENSIVR4QOS7X1UGPY7JGUV444P10102202" />
  <BillDetails>
    <CustomerParams>
      <Tag name="RefFld1" value="" />
      <Tag name="RefFld2" value="" />
      <Tag name="RefFld3" value="" />
    </CustomerParams>
  </BillDetails>
  <BillerResponse customerName="Manoj Chekuri" amount="120000" dueDate="2021-09-24" custConvFee="1000"
  billDate="2021-01-02" billNumber="1232332"
  billPeriod="ONETIME|DAILY|WEEKLY|BIMONTHLY|MONTHLY|QUARTERLY|HALFYEARLY|YEARLY|ASPRESENTED" />
  <AdditionalInfo>
    <Tag name="PaymentBIRspFld1" value="" />
    <Tag name="PaymentBIRspFld2" value="" />
    <Tag name="PaymentBIRspFld3" value="" />
  </AdditionalInfo>
</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="2021-01-10T22:02:51+05:30" origInst="BBCU" siTxn="Yes/No"
  refId="HENSIVR4QOS7X1UGPY7JGUV444P10102202" origRefId="HENSIVR4QOS7X1UGPY7JGUV444P10102202" />
  <Reason approvalRefNum="AB123456" responseCode="000/200" responseReason="Successful/Failure"
  complianceRespCd="BPR001" complianceReason="Incorrect / invalid customer account" />
  <Txn txnReferenceId="OU011010ABCD12345678" ts="2021-01-10T22:02:45+05:30" type="FORWARD TYPE
  RESPONSE" msgId="8ENSIVR4QOS7X1UGPY7JGUV444P10102202" />
  <BillDetails>
```

```

<CustomerParams>
  <Tag name="RefFld1" value="" />
  <Tag name="RefFld2" value="" />
  <Tag name="RefFld3" value="" />
</CustomerParams>
</BillDetails>
<BillerResponse customerName="Manoj Chekuri" amount="120000" dueDate="2021-09-24" custConvFee="1000"
billDate="2021-01-02" billNumber="1232332"
billPeriod="ONETIME|DAILY|WEEKLY|BIMONTHLY|MONTHLY|QUARTERLY|HALFYEARLY|YEARLY|ASPRESENTED" />
<AdditionalInfo>
  <Tag name="PaymentBIRspFld1" value="" />
  <Tag name="PaymentBIRspFld2" value="" />
  <Tag name="PaymentBIRspFld3" value="" />
</AdditionalInfo>
</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="2021-01-10T22:02:55+05:30" origInst="BBCU"
refId="HENSIVR4QOS7X1UGPY7JGUV444P10102202" />
  <Txn txnReferenceId="OU011010ABCD12345678" ts="2021-01-10T22:02:45+05:30" type="REVERSAL TYPE
REQUEST" msgId="8ENSIVR4QOS7X1UGPY7JGUV444P10102202" />
</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="2021-01-10T22:02:58+05:30" origInst="OU02"
refId="HENSIVR4QOS7X1UGPY7JGUV444P10102202" />
  <Reason approvalRefNum="AB123456" responseCode="103" responseReason="Failure" complianceRespCd=""
complianceReason="" />
  <Txn txnReferenceId="OU011010ABCD12345678" ts="2021-01-10T22:02:45+05:30" type="REVERSAL TYPE
RESPONSE" msgId="8ENSIVR4QOS7X1UGPY7JGUV444P10102202" />
</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="2021-01-10T22:02:58+05:30" origInst="BBCU"
refId="HENSIVR4QOS7X1UGPY7JGUV444P10102202" />
  <Reason approvalRefNum="AB123456" responseCode="103" responseReason="Failure"
complianceRespCd="COU001" complianceReason="Send Failed to COU" />
  <Txn txnReferenceId="OU011010ABCD12345678" ts="2021-01-10T22:02:45+05:30" type="REVERSAL TYPE
RESPONSE" msgId="8ENSIVR4QOS7X1UGPY7JGUV444P10102202" />
</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 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
4.1.3	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
4.1.5	directBillChannel	Type of the transaction in case of QR/PL, i.e. L{1/2}{QR/PL}	0..1
4.1.6	directBillContentId	Unique ID pertaining to the QR/PL	0..1
4.1.7	paymentRefId	Unique ID generated at the time of Payment Confirmation, such as PG Reference Number, RRN, etc..	0..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
7.4.3	enc_RefFld1	Tag which captures encrypted values of the masked tag, in case of L3{QR/PL}.	0..1
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
10.1.5	autoPay	Payment is autopay or not	1..1
10.1.6	paymentFlowIdentification	BQR, Collect_VPA, Intent, Pay, QR	1..1
10.1.7	payerAccountType	Savings, Current, NonBank_Wallet, Bank_Wallet, Credit_Card, Credit_Line, NonBank_Prepaid_Card, Bank_Prepaid_Car	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.SplitPaymentAmount>	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.CustomerParameters>	Customer bill payment related details	1..1
5.3	<BillDetails.CustomerParameters.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*
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.

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

```

<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>

```

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="2021-01-10T22:02:58+05:30" origInst="BBCU"
  refId="HENSIVR4QOS7X1UGPY7JGUV444P10102202" />
  <Txn ts="2021-01-10T22:02:45+05:30" xchangeId="402" />
  <TxnStatusReq msgId="8ENSVVR4QOS7X1UGPY7JGUV444P10102202"
  txnReferenceId="OU011010ABCD12345678" />
</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="2021-01-10T22:02:58+05:30" origInst="OU02"
  refId="HENSIVR4QOS7X1UGPY7JGUV444P10102202" />
  <Reason approvalRefNum="AB123456" responseCode="000/200" responseReason="Succesful/Failure"
  complianceRespCd="BPR001" complianceReason="Incorrect / invalid customer account" />
  <Txn txnReferenceId="OU011010ABCD12345678" ts="2021-01-10T22:02:45+05:30" type="FORWARD TYPE
  RESPONSE" msgId="8ENSVVR4QOS7X1UGPY7JGUV444P10102202" 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" />
  <AdditionalInfo>
    <Tag name="PaymentBIRspFld1" value="" />
    <Tag name="PaymentBIRspFld2" value="" />
    <Tag name="PaymentBIRspFld3" value="" />
  </AdditionalInfo>
</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, unchanged, throughout the entire end-to-end chain, binding the Validation and Payment messages	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 (402)	1..1
4.1	<TxnStatusReq>	Information pertaining to transaction status request	1..1
4.1.1	msgId	Unique identification assigned by the initiating BBPOU for chaining a request and response message	1..1
4.1.4	txnReferenceId	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="msgId" use="optional" />
        <xs:attribute type="xs:string" name="txnReferenceId" 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	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
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.CustomerParameters>	Customer bill payment related details	1..1
5.3	<BillDetails.CustomerParameters.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*
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.

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:element type="bbps:additionalInfoType" name="AdditionalInfo" minOccurs="0" maxOccurs="1" />
    </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="2021-01-10T22:02:45+05:30" origInst="OU01"
refId="HENSVVR4QOS7X1UGPY7JGUV444P10102202" />
  <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="2021-01-10T22:02:45+05:30" origInst="BBCU"
refId="HENSVVR4QOS7X1UGPY7JGUV444P10102202" />
  <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="2021-01-10T22:02:45+05:30" origInst="OU02"
  refId="HENSVVR4QOS7X1UGPY7JGUV444P10102202" />
  <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="2021-01-10T22:02:45+05:30" origInst="BBCU"
  refId="HENSVVR4QOS7X1UGPY7JGUV444P10102202" />
  <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	1..1

		leg	
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	1..1

		unambiguously identify the transaction which is passed on, unchanged, throughout the entire end-to-end chain, binding the Fetch and Payment messages	
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="2021-01-10T22:02:45+05:30" origInst="OU01"
refId="HENSIVR4QOS7X1UGPY7JGUV444P10102202" />
</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="2021-01-10T22:02:45+05:30" origInst="BBCU"
  refId="HENSVVR4QOS7X1UGPY7JGUV444P10102202" />
  <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

In the existing system, whenever BBPOU register/reassigns the complaint, BBPCU system provides the confirmation to the respective initiator BBPOU only, the opponent BBPOU is required to check the CANVAS for the complaints allocated to him. It is required to modify the APIs so that the opponent BBPOU gets the message of the reassignment along with the initiated BBPOU. This will enable the OUs to know of status of the complaint and address the same on any interface used by it (other than the CANVAS). Similarly, any reassigned complaints closed by opponent OU must be intimated to initiated OU in real-time basis through the APIs. Any complaints reassigned to either Customer BBPOU / Biller BBPOU by NPCI on account of TAT missed must be intimated to the COU/ BOU through the APIs.

The basic idea here is to proactively intimate the OUs about any status change arising out to assignment, reassignment, closure without having them to depend on the CANVAS access.

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="2021-01-10T22:02:45+05:30" origInst="OU01"
refId="HENSIVVR4QOS7X1UGPY7JGUV444P10102202" />
<Txn ts="2021-01-10T22:02:45+05:30" xchangeId="401" />
<TxnStatusComplainReq msgId="8ENSIVVR4QOS7X1UGPY7JGUV444P10102202" mobile="9123456001"
complaintType="Transaction" />
<TxnSearchDateCriteria fromDate="2021-01-09" toDate="2021-01-10" />
</bbps:TxnStatusComplainRequest>
```

6.2 Sample Transaction Status (401) Response API (new URL) – 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="2021-01-10T22:02:45+05:30" origInst="BBCU"
refId="HENSIVVR4QOS7X1UGPY7JGUV444P10102202" />
  <Txn ts="2021-01-10T22:02:45+05:30" xchangeId="401" />
  <TxnStatusComplainResp msgId="8ENSIVVR4QOS7X1UGPY7JGUV444P10102202" responseCode="000"
responseReason="SUCCESS">
    <TxnList>
      <TxnDetail agentId="OU01XXXXINT001123456" billerId="ONNSTNS00NAT01" approvalRefNum="AB12345001"
txnReferenceId="OU011010XTZVU2DAW9SO" mti="PAYMENT" txnDate="2021-01-10T17:19:53+05:30"
amount="100000" txnStatus="SUCCESS" complianceRespCd="" complianceReason=""
disputeId="OU012021021027717238" disputeDate="2021-02-10 14:36:44.436" disputeType="REFUND"
disputeStatus="ACCEPTED" disputeAmount="-100000" cald="" caDate="" caStatus="" caAmount="" caPenalty=""
paymentRefId="OU011010PUDQS23GR8MM70T7Z9E71L14JH3XBTVJ0RO"/>
      <TxnDetail agentId="OU01XXXXINT001123456" billerId="ONNSTNS00NAT01" approvalRefNum="AB12345002"
txnReferenceId="OU011010XTZVU2DAW9SP" mti="PAYMENT" txnDate="2021-01-10T17:19:54+05:30"
amount="100000" txnStatus="SUCCESS" complianceRespCd="" complianceReason="" disputeId="" disputeDate=""
disputeType="" disputeStatus="" disputeAmount="" cald="OU012021021027717239" caDate="2021-02-10
14:36:44.436" caStatus="ACCEPTED" caAmount="100000" caPenalty=""
paymentRefId="OU011010PUDQS23GR8MM70T7Z9E71L14JH3XBTVJ0RO"/>
    </TxnList>
    <CustomerDetails mobile="9123456001" />
  </TxnStatusComplainResp>
</bbps:TxnStatusComplainResponse>
```

6.3 Sample Transaction Status (401) Response API (old URL) – 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="2021-01-10T22:02:45+05:30" origInst="BBCU"
refId="HENSIVVR4QOS7X1UGPY7JGUV444P10102202" />
  <Txn ts="2021-01-10T22:02:45+05:30" xchangeId="401" />
  <TxnStatusComplainResp msgId="8ENSIVVR4QOS7X1UGPY7JGUV444P10102202" responseCode="000"
responseReason="SUCCESS">
    <TxnList>
```

```

<TxnDetail agentId="OU01XXXXINT001123456" billerId="ONNSTNS00NAT01"
txnReferenceId="OU011010XTZVU2DAW9SO" txnDate="2021-01-10T17:19:53+05:30" amount="100000"
txnStatus="SUCCESS" />
<TxnDetail agentId="OU01XXXXINT001123456" billerId="ONNSTNS00NAT01"
txnReferenceId="OU011010XTZVU2DAW9SP" txnDate="2021-01-10T17:19:54+05:30" amount="100000"
txnStatus="SUCCESS" />
</TxnList>
<CustomerDetails mobile="9123456001" />
</TxnStatusComplainResp>
</bbps:TxnStatusComplainResponse>

```

6.4 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="2021-01-10T22:02:45+05:30" origInst="OU01"
refId="HENSVVR4QOS7X1UGPY7JGUV444P10102202" />
  <Txn ts="2021-01-10T22:02:45+05:30" xchangeId="401" />
  <TxnStatusComplainReq msgId="8ENSVVR4QOS7X1UGPY7JGUV444P10102202"
txnReferenceId="OU011010ABCD12345601" complaintType="Transaction" />
</bbps:TxnStatusComplainRequest>

```

6.5 Sample Transaction Status (401) Response API (new URL) – 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="2021-01-10T22:02:45+05:30" origInst="BBCU"
refId="HENSVVR4QOS7X1UGPY7JGUV444P10102202" />
  <Txn ts="2021-01-10T22:02:45+05:30" xchangeId="401" />
  <TxnStatusComplainResp msgId="8ENSVVR4QOS7X1UGPY7JGUV444P10102202" responseCode="000"
responseReason="SUCCESS">
    <TxnList>
      <TxnDetail agentId="OU01XXXXINT001123456" billerId="ONNSTNS00NAT01" approvalRefNum="AB12345001"
txnReferenceId="OU011010XTZVU2DAW9SO" mti="PAYMENT" txnDate="2021-01-10T17:19:53+05:30"
amount="100000" txnStatus="SUCCESS" complianceRespCd="" complianceReason=""
disputeId="OU012021021027717238" disputeDate="2021-02-10 14:36:44.436" disputeType="REFUND"
disputeStatus="ACCEPTED" disputeAmount="-100000" cald="" caDate="" caStatus="" caAmount="" caPenalty=""
paymentRefId="OU011010PUDQS23GR8MM70T7Z9E71L14JH3XBTVJ0RO"/>
      <CustomerDetails mobile="9123456079" />
    </TxnList>
  </TxnStatusComplainResp>
</bbps:TxnStatusComplainResponse>

```

6.6 Sample Transaction Status (401) Response API (old URL) – 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="2021-01-10T22:02:45+05:30" origInst="BBCU"
  refId="HENSIVR4QOS7X1UGPY7JGUV444P10102202" />
  <Txn ts="2021-01-10T22:02:45+05:30" xchangeId="401" />
  <TxnStatusComplainResp msgId="8ENSIVR4QOS7X1UGPY7JGUV444P10102202" responseCode="000"
  responseReason="SUCCESS">
    <TxnList>
      <TxnDetail agentId="OU01XXXXINT001123456" billerId="ONNSTNS00NAT01"
      txnReferenceId="OU011010XTZVU2DAW9SO" txnDate="2021-01-10T17:19:53+05:30" amount="100000"
      txnStatus="SUCCESS" />
      <CustomerDetails mobile="9123456079" />
    </TxnStatusComplainResp>
  </bbps:TxnStatusComplainResponse>
```

6.7 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 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	<TxnStatusComplainRequest>	Information pertaining to transaction status and complaint related requests	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	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
4.1.12	complaintStatus	Status of the Complaint	0..1
4.1.13	assigned	BBPOU Name to which the complaint is assigned	0..1
4.1.14	superLevelEsc	Flag to identify whether complaint was in Super Escalation	0..1
4.1.15	estimatedTAT	Estimated time of complaint closure	0..1
4.1.16	reopenComplaint	Flag to identify whether the complaint was Re-Opened	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

6.8 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="txnReferencId" 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:attribute type="xs:string" name="complaintStatus" use="optional" />
        <xs:attribute type="xs:string" name="assigned" use="optional" />
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
</xs:schema>
```

```

<xs:attribute type="xs:string" name="superLevelEsc" use="optional" />
<xs:attribute type="xs:string" name="estimatedTAT" use="optional" />
<xs:attribute type="xs:string" name="reopenComplaint" 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>

```

6.9 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	0..1

		pertaining to the complaint and fetched in the complaint status check (506) response	
4.1.9	reopenComplaint	Flag to identify whether the complaint was Re-Opened	0..1
4.2	<TxnStatusComplainResp.TxnList>	List of transactions against a particular search criteria	0..1
4.3	<TxnStatusComplainResp.TxnList.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
4.3.7	approvalRefNum		
4.3.8	mti	Type of the transaction	1..1
4.3.9	complianceRespCd	Carries the compliance code indicating the reason for a failed transaction – not required for a successful transaction	1..1
4.3.10	complianceReason	Description of the compliance code – not required for a successful transaction	1..1
4.3.11	disputeId	Dispute ID against the transaction	1..1
4.3.12	disputeDate	Dispute Creation Date	1..1
4.3.13	disputeType	Type of the Dispute	1..1
4.3.14	disputeStatus	Status of the Dispute	1..1
4.3.15	disputeAmount	Dispute Amount	1..1
4.3.16	cald	Credit Adjustment Id against the transaction	1..1
4.3.17	caDate	Credit Adjustment creation date	1..1
4.3.18	caStatus	Status of Credit Adjustment	1..1
4.3.19	caAmount	Credit Adjustment Amount	1..1
4.3.20	caPenalty	Penalty Amount against Credit Adjustment	1..1
4.3.21	paymentRefId	Unique ID generated at the time of Payment Confirmation, such as PG Reference Number, RRN, etc..	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

6.10 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:attribute type="xs:string" name="complaintId" use="optional" />
  <xs:attribute type="xs:string" name="description" use="optional" />
  <xs:attribute type="xs:string" name="openComplaint" use="optional" />
  <xs:attribute type="xs:string" name="reopenComplaint" use="optional" />
  <xs:attribute type="xs:string" name="complaintStatus" use="optional" />
  <xs:attribute type="xs:string" name="assigned" use="optional" />
  <xs:attribute type="xs:string" name="responseCode" use="optional" />
  <xs:attribute type="xs:string" name="responseReason" use="optional" />
  <xs:attribute type="xs:string" name="remarks" use="optional" />
  <xs:attribute type="xs:string" name="txnReferenceId" use="optional" />
  <xs:attribute type="xs:string" name="disposition" use="optional" />
</xs:complexType>
<xs:complexType name="TxnList">
  <xs:sequence>
    <xs:element name="TxnDetail" type="bbps:TxnDetail" minOccurs="0" maxOccurs="unbounded" />
  </xs:sequence>
</xs:complexType>
<xs:complexType name="TxnDetail">
  <xs:attribute type="xs:string" name="agentId" use="optional" />
  <xs:attribute type="xs:string" name="billerId" use="optional" />
  <xs:attribute type="xs:string" name="refId" use="optional" />
  <xs:attribute type="xs:string" name="approvalRefNum" use="optional" />
  <xs:attribute type="xs:string" name="txnReferenceId" use="required" />
  <xs:attribute type="xs:string" name="mti" use="optional" />
  <xs:attribute type="xs:string" name="txnDate" use="required" />
  <xs:attribute type="xs:string" name="amount" use="required" />
  <xs:attribute type="xs:string" name="txnStatus" use="required" />
  <xs:attribute type="xs:string" name="complianceRespCd" use="optional" />
  <xs:attribute type="xs:string" name="complianceReason" use="optional" />
  <xs:attribute type="xs:string" name="disputeId" use="optional" />
  <xs:attribute type="xs:string" name="disputeDate" use="optional" />
  <xs:attribute type="xs:string" name="disputeType" use="optional" />
  <xs:attribute type="xs:string" name="disputeStatus" use="optional" />
  <xs:attribute type="xs:string" name="disputeAmount" use="optional" />
  <xs:attribute type="xs:string" name="cald" use="optional" />
  <xs:attribute type="xs:string" name="caDate" use="optional" />
  <xs:attribute type="xs:string" name="caStatus" use="optional" />
  <xs:attribute type="xs:string" name="caAmount" use="optional" />
  <xs:attribute type="xs:string" name="caPenalty" use="optional" />
  <xs:attribute type="xs:string" name="paymentRefId" use="optional" />
</xs:complexType>
<xs:complexType name="CustomerDetails">
  <xs:attribute type="xs:string" name="mobile" use="required" />

```

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

7 BBPS 7XX Api Request & Response

7.1 Ticket Raise (701) Request API – Transaction Based: BBPOU to BBPCU

```
<ns2:TicketRequest xmlns:ns2="http://bbps.org/schema">
<Head ver="1.0" ts="2017-10-09T13:11:56+05:30" origInst="DV01" refId="WNQJDKU6PJFPJDORWFXPBZ35A421BGCYX9H"/>
  <Txn ts="2017-10-09T13:11:56+05:30" xchangeId="701"/>
<TicketReq txnReferencId="OU214247YWLD89DYCLP9" disposition="D12" description="Complaint initiated through API"
customerMobile="1234567890" customerEmailId="mithun.a@gmail.com" customerName="Mithun"/>
</ns2:TicketRequest>
```

7.2 Ticket Raise (701) Response API – Transaction Based: BBPCU to BBPOU

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:TicketResponse xmlns:ns2="http://bbps.org/schema">
<Head ver="1.0" ts="2017-10-09T13:11:56+05:30" origInst="BBCU"
refId="WNQJDKU6PJFPJDORWFXPBZ35A421BGCYX9H"/>
<Txn ts="2017-10-09T13:11:56+05:30" xchangeId="701"/>
<TicketResp ticketId="OU2124183920006" ticketStatus="ASSIGNED" assigned="OU33" responseCode="000"
responseReason="SUCCESS" ticketType="DISPUTE" ticketTat='2024-07-09' />
</ns2:TicketResponse>
```

7.3 Ticket Close (702) Request API – Transaction Based: BBPOU to BBPCU

```
<ns2:TicketRequest xmlns:ns2="http://bbps.org/schema">
<Head ver="1.0" ts="2017-07-26T18:30:00+05:30" origInst="OU33" refId="EKKR26072017XXXXXXXXXXXXXXXXXXXX0008"/>
<Txn ts="2017-07-26T18:30:00+05:30" xchangeId="702"/>
<TicketReq ticketId="OU2124183920006" description="Complaint belongs to BOU"></TicketReq>
</ns2:TicketRequest>
```

7.4 Ticket Close (702) Response API – Transaction Based: BBPCU to BBPOU

```
<ns2:TicketResponse xmlns:ns2="http://bbps.org/schema">
<Head ver="1.0" ts="2017-07-26T18:30:00+05:30" origInst="BBCU"
refId="EKKR26072017XXXXXXXXXXXXXXXXXXXX0008"/>
<Txn ts="2017-07-26T18:30:00+05:30" xchangeId="702"/>
<TicketResp ticketId="OU2124183920006" ticketStatus="RESOLVED" assigned="OU33" responseCode="000"
responseReason="SUCCESS" ticketType="DISPUTE"/>
```

```
</ns2:TicketResponse>
```

7.5 Ticket Reject (703) Request API – Transaction Based: BBPOU to BBPCU

```
<ns2:TicketRequest xmlns:ns2="http://bbps.org/schema">
<Head origInst="OU21" refId="EKKR26072017XXXXXXXXXXXXXXXXXXXX0008" ts="2017-07-26T18:30:00+05:30"
ver="1.0"/>
  <Txn ts="2017-07-26T18:30:00+05:30" xchangeId="703"/>
<TicketReq ticketId="OU2124183920006" description="Complaint belongs to BOU"
msgId="MSGID27072017XXXXXXXXXXXXXXXXXXXX0008" remarks="Complaint belongs to BOU"/>
</ns2:TicketRequest >
```

7.6 Ticket Reject (703) Response API: BBPCU to BBPOU

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:TicketResponse xmlns:bbps="http://bbps.org/schema">
<Head ver="1.0" ts="2021-02-15T17:07:45+05:30" origInst="BBCU"
refId="KDANXPKLRG1VBCWUJTKVNGFSH10461707"/>
<Txn ts="2021-02-15T17:07:45+05:30" xchangeId="703"/>
<TicketResp ticketId="OU2124183920006" ticketType="Complaint" ticketStatus="REJECTED" responseCode="000"
responseReason="SUCCESS"/>
</bbps:TicketResponse>
```

7.7 Ticket Status (704) Request API: BBPCU to BBPOU

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:TicketRequest xmlns:ns2="http://bbps.org/schema">
<Head ver="1.0" ts="2017-07-26T18:30:00+05:30" origInst="OU33" refId="EKKR26072017XXXXXXXXXXXXXXXXXXXX0008"/>
<Txn ts="2017-07-26T18:30:00+05:30" xchangeId="702"/>
<TicketReq ticketId="OU2124183920006"></TicketReq>
</ns2:TicketRequest>
```

7.8 Ticket Status (704) Response API: BBPCU to BBPOU

```
<ns2:TicketResponse xmlns:ns2="http://bbps.org/schema">
<Head ver="1.0" ts="2024-03-24T07:33:41+05:30" origInst="BBCU" refId="029R321GPZ50088PG9Q3ZC0GVVBSX9ZV7AR"/>
<Txn ts="2024-03-24T07:33:41+05:30" xchangeId="704"/>
<TicketResp ticketId="OU2124183920006" ticketStatus="ASSIGNED" description=" Complaint belongs to BOU"
responseCode="000" ticketType="Complaint" responseReason="SUCCESS"/>
</ns2:TicketResponse>
```

7.9 Ack Response API: BBPCU to BBPOU

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:Ack api="TICKET_RESPONSE" refId="EKKR26072017XXXXXXXXXXXXXXXXXXXX0008" RspCd="Successful"
ts="2024-07-01T15:00:03+05:30" xmlns:ns2="http://bbps.org/schema"/>
```

7.10 Ticket Related API Request Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:TicketRequest>	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	<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	xchangelId	Identification of the type of the request – Ticket registration (701), Ticket Resolve (702), Ticket Reject(703), Ticket status(704)	1..1
4.1	<TicketReq>	Information pertaining to Ticket related request	1..1
4.1.1	txnReferenceId	Transaction reference number used by the Customer for referring to a Payment transaction	0..1
4.1.2	ticketId	Ticket ID generated by BBPCU to check the Ticket status, re-assign or close a Ticket subsequently	0..1
4.1.3	dispositionCode	Pre-defined list of dispositions for transaction based tickets	0..1
4.1.4	description	Free text to provide additional information pertaining to the ticket	0..1

7.11 Ticket 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="TicketRequest" type="bbps:TicketRequest">
<xs:annotation>
<xs:documentation>BBPS API request</xs:documentation>
</xs:annotation>
</xs:element>
<xs:complexType name="TicketRequest">
<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: TicketReq " name="TicketReq" minOccurs="1" maxOccurs="1" />
</xs:sequence>
</xs:complexType>
<xs:complexType name="TicketReq">
<xs:simpleContent>
<xs:extension base="xs:string">
<xs:attribute type="xs:string" name="ticketId" use="optional" />
<xs:attribute type="xs:string" name="txnReferenceId" use="optional" />
<xs:attribute type="xs:string" name="disposition" use="optional" />
<xs:attribute type="xs:string" name="description" use="optional" />
<xs:attribute type="xs:string" name="customerMobile" use="optional" />
<xs:attribute type="xs:string" name="customerEmail" use="optional" />
<xs:attribute type="xs:string" name="ticketTat" use="optional" />
</xs:extension>
</xs:simpleContent>
</xs:complexType>
</xs:schema>
```

7.12 Ticket Related API Response Tag Details

Index	XML Element	Description	Occurence
1.1	<bbps:TicketResponse>	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	0..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	<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 – Ticket registration (701), Ticket Resolve (702), Ticket Reject(703), Ticket status(704)	1..1
4.1	<TicketResp>	Information pertaining to Ticket related request	1..1
4.1.1	txnReferenceId	Transaction reference number used by the Customer for referring to a Payment transaction	0..1
4.1.2	ticketId	Ticket ID generated by BBPCU to check the Ticket status, re-assign or close a Ticket subsequently	0..1
4.1.3	disposition	Pre-defined list of dispositions for transaction based tickets	0..1
4.1.4	description	Free text to provide additional information pertaining to the ticket	0..1
4.1.5	ticketStatus	Status of ticket	0..1
4.1.6	responseCode	Carries the response code indicating success or failure of the transaction	0..n
4.1.7	responseReason	Description of the response code	0..n
4.1.8	remarks	Last updated additional information provided by the BBPOU pertaining to the ticket and fetched in the ticket status check (704) response	0..n
4.1.9	ticketType	Identification of the type of the ticket- CMS/DMS	0..n
4.1.10	customerMobile	Customer mobile number to be passed by the BBPCU	0..n
4.1.11	customerEmail	Customer email to be passed by the BBPCU	0..n
4.1.12	ticketTat	TAT for the ticket	0..n

7.13 Ticket 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="TicketResponse" type="bbps:TicketResponse">
<xs:annotation>
<xs:documentation>BBPS API response</xs:documentation>
</xs:annotation>
</xs:element>
<xs:complexType name="TicketResponse">
<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:TicketResp" name="TicketResp" minOccurs="1" maxOccurs="1" />
</xs:sequence>
</xs:complexType>
<xs:complexType name="TicketResp">
<xs:attribute type="xs:string" name="msgId" use="required" />
<xs:attribute type="xs:string" name="ticketId" use="optional" />
<xs:attribute type="xs:string" name="description" use="optional" />
<xs:attribute type="xs:string" name="ticketStatus" use="optional" />
<xs:attribute type="xs:string" name="responseCode" use="optional" />
<xs:attribute type="xs:string" name="responseReason" use="optional" />
<xs:attribute type="xs:string" name="remarks" use="optional" />
<xs:attribute type="xs:string" name="txnReferenceId" use="optional" />
<xs:attribute type="xs:string" name="disposition" use="optional" />
<xs:attribute type="xs:string" name="ticketType" use="optional" />
</xs:complexType>
</xs:schema>
```

7.14 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

8 Biller Fetch MDM Request & Response

8.1 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="2021-02-15T17:13:46+05:30" origInst="OP01"
  refId="LWPGWSEQFHVLWPBFDSSO1VFFIJS10461713"/>
  <SearchMyBiller mybiller="Yes/No" />
  <Search>
    <billerId>OBNSTNS00NAT01</billerId>
    <billerCategoryName>DTH</billerCategoryName>
  </Search>
  <SearchByTime>
    <time>2021-01-14T09:41:31+05:30</time>
  </SearchByTime>
</bbps:BillerFetchRequest>
```

8.2 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="2021-02-15T17:13:46+05:30" origInst="BBCU"
  refId="LWPGWSEQFHVLWPBFDSSO1VFFIJS10461713" />
  <biller>
    <billerId>NETFLIX00NAT02</billerId>
    <billerName>Netflix - Dummy</billerName>
    <billerAliasName>Netflix - Dummy</billerAliasName>
    <billerCategoryName>Subscription</billerCategoryName>
    <billerMode>ONLINE</billerMode>
    <billerAcceptsAdhoc>true</billerAcceptsAdhoc>
    <parentBiller>false</parentBiller>
  </biller>
</bbps:BillerFetchResponse>
```

```

<billerOwnerShp>Private</billerOwnerShp>
<billerCoverage>IND</billerCoverage>
<fetchRequirement>NOT_SUPPORTED</fetchRequirement>
<paymentAmountExactness>Exact</paymentAmountExactness>
<supportBillValidation>MANDATORY</supportBillValidation>
<billerEffctvFrom>2021-01-15</billerEffctvFrom>
<billerEffctvTo>2031-12-31</billerEffctvTo>
<billerTempDeactivationStart />
<billerTempDeactivationEnd />
<billerPaymentModes>
  <paymentMode>Internet Banking</paymentMode>
  <minLimit>1</minLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>Debit Card</paymentMode>
  <minLimit>1</minLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>Credit Card</paymentMode>
  <minLimit>1</minLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>Prepaid Card</paymentMode>
  <minLimit>1</minLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>IMPS</paymentMode>
  <minLimit>1</minLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>Cash</paymentMode>
  <minLimit>1</minLimit>
  <supportPendingStatus>No</supportPendingStatus>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>UPI</paymentMode>
  <minLimit>1</minLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>Wallet</paymentMode>
  <minLimit>1</minLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentModes>
<billerPaymentModes>
  <paymentMode>NEFT</paymentMode>

```

```

    <minLimit>1</minLimit>
    <supportPendingStatus>Yes</supportPendingStatus>
  </billerPaymentModes>
  <billerPaymentModes>
    <paymentMode>AEPS</paymentMode>
    <minLimit>1</minLimit>
    <supportPendingStatus>Yes</supportPendingStatus>
  </billerPaymentModes>
  <billerPaymentModes>
    <paymentMode>Account Transfer</paymentMode>
    <minLimit>1</minLimit>
    <supportPendingStatus>Yes</supportPendingStatus>
  </billerPaymentModes>
  <billerPaymentModes>
    <paymentMode>Bharat QR</paymentMode>
    <minLimit>1</minLimit>
    <supportPendingStatus>Yes</supportPendingStatus>
  </billerPaymentModes>
  <billerPaymentModes>
    <paymentMode>USSD</paymentMode>
    <minLimit>1</minLimit>
    <supportPendingStatus>Yes</supportPendingStatus>
  </billerPaymentModes>
  <billerPaymentChannels>
    <paymentChannel>INT</paymentChannel>
    <minLimit>1</minLimit>
    <supportPendingStatus>Yes</supportPendingStatus>
  </billerPaymentChannels>
  <billerPaymentChannels>
    <paymentChannel>INTB</paymentChannel>
    <minLimit>1</minLimit>
    <supportPendingStatus>Yes</supportPendingStatus>
  </billerPaymentChannels>
  <billerPaymentChannels>
    <paymentChannel>MOB</paymentChannel>
    <minLimit>1</minLimit>
    <supportPendingStatus>Yes</supportPendingStatus>
  </billerPaymentChannels>
  <billerPaymentChannels>
    <paymentChannel>MOBB</paymentChannel>
    <minLimit>1</minLimit>
    <supportPendingStatus>Yes</supportPendingStatus>
  </billerPaymentChannels>
  <billerPaymentChannels>
    <paymentChannel>POS</paymentChannel>
    <minLimit>1</minLimit>
    <supportPendingStatus>Yes</supportPendingStatus>
  </billerPaymentChannels>
  <billerPaymentChannels>
    <paymentChannel>MPOS</paymentChannel>
    <minLimit>1</minLimit>

```

```

    <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>ATM</paymentChannel>
  <minLimit>1</minLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>BNKBRNCH</paymentChannel>
  <minLimit>1</minLimit>
  <supportPendingStatus>No</supportPendingStatus>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>KIOSK</paymentChannel>
  <minLimit>1</minLimit>
  <supportPendingStatus>Yes</supportPendingStatus>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>AGT</paymentChannel>
  <minLimit>1</minLimit>
  <supportPendingStatus>No</supportPendingStatus>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>BSC</paymentChannel>
  <minLimit>1</minLimit>
  <supportPendingStatus>No</supportPendingStatus>
</billerPaymentChannels>
<billerCustomerParams>
  <paramName>Customer Mobile Number</paramName>
  <dataType>NUMERIC</dataType>
  <optional>true</optional>
  <minLength>10</minLength>
  <maxLength>10</maxLength>
  <regex>^[6-9]{1}[0-9]{9}$</regex>
  <visibility>true</visibility>
</billerCustomerParams>
<billerCustomerParams>
  <paramName>Email ID</paramName>
  <dataType>ALPHANUMERIC</dataType>
  <optional>true</optional>
  <minLength>3</minLength>
  <maxLength>70</maxLength>
  <visibility>true</visibility>
</billerCustomerParams>
<billerCustomerParams>
  <paramName>Id</paramName>
  <dataType>ALPHANUMERIC</dataType>
  <optional>true</optional>
  <visibility>false</visibility>
</billerCustomerParams>
<customerParamGroups>

```

```

<group name="Group1.1" input="1">
  <param>Customer Mobile Number</param>
  <group name="Group1.2" input="1">
    <param>Email ID</param>
  </group>
</group>
</customerParamGroups>
<billerResponseParams>
  <amountOptions>
    <amountBreakupSet>BASE_BILL_AMOUNT</amountBreakupSet>
  </amountOptions>
</billerResponseParams>
<billerAdditionalInfo>
  <paramName>Package Name</paramName>
  <dataType>ALPHANUMERIC</dataType>
  <optional>true</optional>
</billerAdditionalInfo>
<billerAdditionalInfo>
  <paramName>Package Duration</paramName>
  <dataType>ALPHANUMERIC</dataType>
  <optional>true</optional>
</billerAdditionalInfo>
<billerAdditionalInfo>
  <paramName>Package Price</paramName>
  <dataType>ALPHANUMERIC</dataType>
  <optional>true</optional>
</billerAdditionalInfo>
<billerAdditionalInfoPayment>
  <paramName>URL</paramName>
  <dataType>ALPHANUMERIC</dataType>
  <optional>true</optional>
</billerAdditionalInfoPayment>
<interchangeFeeConf>
  <mti>PAYMENT</mti>
  <responseCode>000</responseCode>
  <fees>EBF</fees>
  <fees>CCF</fees>
  <defaultFee>true</defaultFee>
  <effctvFrom>20180925</effctvFrom>
</interchangeFeeConf>
<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>BNKBRNCH</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>
<interchangeFee>
  <feeCode>PBF</feeCode>
  <feeDesc>Biller Fee</feeDesc>
  <feeDirection>B2C</feeDirection>
  <interchangeFeeDetails>
    <tranAmtRangeMax>9223372036854775807</tranAmtRangeMax>
    <tranAmtRangeMin>0</tranAmtRangeMin>
    <percentFee>0.00</percentFee>
    <flatFee>500</flatFee>
    <effctvFrom>2018-09-25</effctvFrom>
    <effctvTo />
  </interchangeFeeDetails>
</interchangeFee>
<interchangeFee>
  <feeCode>CCF</feeCode>
  <feeDesc>Customer Convenience Fee</feeDesc>
  <feeDirection>C2B</feeDirection>
  <interchangeFeeDetails>
    <tranAmtRangeMax>9223372036854775807</tranAmtRangeMax>
    <tranAmtRangeMin>0</tranAmtRangeMin>
    <percentFee>0.00</percentFee>
    <flatFee>0</flatFee>
    <effctvFrom>2018-09-25</effctvFrom>
    <effctvTo />
  </interchangeFeeDetails>
</interchangeFee>
<interchangeFee>
  <feeCode>EBF</feeCode>
  <feeDesc>Biller Fee</feeDesc>
  <feeDirection>B2C</feeDirection>
  <interchangeFeeDetails>
    <tranAmtRangeMax>9223372036854775807</tranAmtRangeMax>
    <tranAmtRangeMin>0</tranAmtRangeMin>
    <percentFee>0.00</percentFee>
    <flatFee>250</flatFee>

```

```

    <effctvFrom>2018-09-25</effctvFrom>
    <effctvTo />
  </interchangeFeeDetails>
</interchangeFee>
<Status>ACTIVE</Status>
<billerDescription>Sample Biller MDM Response</billerDescription>
<supportDeemed>Yes</supportDeemed>
<supportPendingStatus>Yes</supportPendingStatus>
<billerTimeOut>120</billerTimeOut>
<planMdmRequirement>MANDATORY</planMdmRequirement>
<planAdditionalInfo>
  <paramName>Package Name</paramName>
  <dataType>ALPHANUMERIC</dataType>
  <optional>>false</optional>
</planAdditionalInfo>
<planAdditionalInfo>
  <paramName>Package Duration</paramName>
  <dataType>ALPHANUMERIC</dataType>
  <optional>>false</optional>
</planAdditionalInfo>
</biller>
</bbps:BillerFetchResponse>

```

8.3 Biller Fetch MDM 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	<Header>	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
	<Search.billerCategoryName>	Biller Category Name 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

8.4 Biller Fetch MDM 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:element type="xs:string" name="billerName" minOccurs="0" maxOccurs="unbounded" />
      <xs:element type="xs:string" name="billerCategoryName" minOccurs="0" maxOccurs="unbounded" />
      <xs:element type="xs:string" name="paymentMode" minOccurs="0" maxOccurs="unbounded" />
      <xs:element type="xs:string" name="paymentChannel" 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>
```

8.5 Biller Fetch MDM 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	1..1

		transaction	
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.billerOwnership>	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.billerEffectiveFrom>	Effective from date of the Biller	1..1
3.16	<biller.billerEffectiveTo>	Effective to date of the Biller	1..1
3.17	<biller.billerTemporaryDeactivationStart>	Temporary deactivation start date of the Biller	1..1
3.18	<biller.billerTemporaryDeactivationEnd>	Temporary deactivation end date of the Biller	1..1
3.19	<biller.billerPaymentModes>	Payment mode details of the Biller	1..n
3.19.1	<biller.billerPaymentModes.paymentMode>	Payment modes supported by the Biller	1..1
3.19.2	<biller.billerPaymentModes.maxLimit>	Maximum limit accepted by a Biller for a particular payment mode	0..1
3.19.3	<biller.billerPaymentModes.minLimit>	Minimum limit accepted by a Biller for a particular payment mode	1..1
3.19.4	<biller.billerPaymentModes.supportPendingStatus>	Flag indicating whether Pending Status is applicable for the payment mode or not – Yes/No	0..1
3.20	<biller.billerPaymentChannels>	Payment channel details of the Biller	1..n
3.20.1	<biller.billerPaymentChannels.paymentChannel>	Payment channels supported by the Biller	1..1
3.20.2	<biller.billerPaymentChannels.maxLimit>	Maximum limit accepted by a Biller for a particular payment channel	0..1

3.20.3	<biller.billerPaymentChannels.minLimit>	Minimum limit accepted by a Biller for a particular payment channel	1..1
3.20.4	<biller.billerPaymentChannels.supportPendingStatus>	Flag indicating whether Pending Status is applicable for the payment channel or not – Yes/No	0..1
3.21	<biller.billerCustomerParams>	Customer parameter details of the Biller	1..n
3.21.1	<biller.billerCustomerParams.paramName>	Customer parameter name	1..1
3.21.2	<biller.billerCustomerParams.dataType>	Customer parameter data type	1..1
3.21.3	<biller.billerCustomerParams.optional>	Flag indicating if the Customer parameter is optional	1..1
3.21.4	<biller.billerCustomerParams.minLength>	Minimum length of the Customer parameter	0..1
3.21.5	<biller.billerCustomerParams.maxLength>	Maximum length of the Customer parameter	0..1
3.21.6	<biller.billerCustomerParams.regex>	Regular expression (RegEx) is a string of characters representing permissible values of the customer parameters for a biller.	0..1
3.21.7	<biller.billerCustomerParams.values>	Default (possible) values list against a Customer Parameter	0..1
3.21.8	<biller.billerCustomerParams.visibility>	Visibility of the customer parameter at COUs front-end channel	1..1
3.22	<biller.customerParamGroups>	Customer Parameter Groups with respect to the various combinations supported	0..1
3.22.1	<biller.customerParamGroups.group>	Customer Parameter Group	1..n
3.22.2	<biller.customerParamGroups.group.name>	Name of the Parent/Sub-Group	1..1
3.22.3	<biller.customerParamGroups.group.input>	Flag indicating the required number of tags from the group.	1..1
3.22.4	<biller.customerParamGroups.group.param>	Customer parameter name	1..n
3.23	<biller.billerResponseParams>	Biller Responses with respect to the various amount combinations supported	1..1
3.23.1	<biller.billerResponseParams.amountOptions>	Amount options supported by the Biller	1..n
3.23.2	<biller.billerResponseParams.amountOptions.amountBreakupSet>	Amount combination for a particular amount option	1..n
3.24	<biller.billerAdditionalInfo>	Additional information details provided by the Biller	0..n
3.24.1	<biller.billerAdditionalInfo.paramName>	Additional information parameter name	1..1
3.24.2	<biller.billerAdditionalInfo.dataType>	Additional information parameter data type	1..1

3.24.3	<biller.billerAdditionalInfo.optional>	Flag indicating if the additional information parameter is optional	1..1
3.25	<biller.billerAdditionalInfoPayment>	Additional information details provided by the Biller in Payment Response	0..n
3.25.1	<biller.billerAdditionalInfoPayment.paramName>	Payment Additional information parameter name	1..1
3.25.2	<biller.billerAdditionalInfoPayment.dataType>	Payment Additional information parameter data type	1..1
3.25.3	<biller.billerAdditionalInfoPayment.optional>	Flag indicating if the additional information parameter is optional	1..1
3.26	<biller.interchangeFeeConfiguration>	Interchange fee configuration details of the Biller	1..n
3.26.1	<biller.interchangeFeeConfiguration.mti>	Message Type Indicator for the fee, i.e., fetch, payment, etc.	1..1
3.26.2	<biller.interchangeFeeConfiguration.responseCode>	Response code associated with the fee	1..1
3.26.3	<biller.interchangeFeeConfiguration.paymentMode>	Payment mode associated with the fee	0..1
3.26.4	<biller.interchangeFeeConfiguration.paymentChannel>	Payment channel associated with the fee	0..1
3.26.5	<biller.interchangeFeeConfiguration.fees>	Fee codes for applicable interchange fee	1..n
3.26.6	<biller.interchangeFeeConfiguration.defaultFee>	Flag indicating if it is a default fee or not	1..1
3.26.7	<biller.interchangeFeeConfiguration.effectiveFrom>	Effective from date for the fee	1..1
3.26.8	<biller.interchangeFeeConfiguration.effectiveTo>	Effective to date for the fee	1..1
3.27	<biller.interchangeFee>	Interchange fee details of the Biller	1..n
3.27.1	<biller.interchangeFee.feeCode>	Fee code associated with the Biller	1..1
3.27.2	<biller.interchangeFee.feeDescription>	Description of the corresponding fee code	1..1
3.27.3	<biller.interchangeFee.feeDirection>	Direction of fee movement, i.e., Customer BBPOU to Biller BBPOU or vice-versa	1..1
3.27.4	<biller.interchangeFee.interchangeFeeDetails>	Interchange fee details pertaining to range, type and validity	1..n
3.27.5	<biller.interchangeFee.interchangeFeeDetails.transactionAmountRangeMax>	Maximum range for a particular fee configuration	1..1
3.27.6	<biller.interchangeFee.interchangeFeeDetails.transactionAmountRangeMin>	Minimum range for a particular fee configuration	1..1
3.27.7	<biller.interchangeFee.interchangeFeeDetails.percentageFee>	Percentage fee details	1..1
3.27.8	<biller.interchangeFee.interchangeFeeDetails.flatFee>	Flat fee details	1..1

3.27.9	<biller.interchangeFee.in terchangeFeeDetails.effc tvFrom>	Effective from date for the fee configuration	1..1
3.27.10	<biller.interchangeFee.in terchangeFeeDetails.effc tvTo>	Effective to date for the fee configuration	1..1
3.28	<biller.Status>	Status of the Biller, i.e., active, deactivated, etc.	1..1
3.29	<biller.billerDescription>	Additional information related to Billers	0..1
3.30	<biller.supportDeemed>	Flag indicating whether deemed success is applicable for the biller or not – Yes/No	0..1
3.31	<biller.supportPendingSt atus>	Flag indicating whether pending status is applicable for the biller or not – Yes/No	0..1
3.32	<biller.billerTimeOut>	Biller outer limit for providing the response in minutes. This will be applicable only if "Support Pending Status" is Yes.	0..1
3.33	<biller.planMdmRequire ment>	Indicates if the Biller support Plan MDM functionality – possible values are MANDATORY, OPTIONAL, NOT_SUPPORTED	1..1
3.34	<biller.planAdditionalInf o>	Additional information details of the Plan provided by the Biller/BOU as part of Plan MDM	0..n
3.34.1	<biller.planAdditionalInf o.paramName>	Plan Additional information parameter name	1..1
3.34.2	<biller.planAdditionalInf o.dataType>	Plan Additional information parameter data type	1..1
3.34.3	<biller.planAdditionalInf o.optional>	Flag indicating if the plan additional information parameter is optional	1..1

8.6 Biller Fetch MDM 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:sequence>
  </xs:complexType>

```

```

<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:PaymentModelLimit" 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" />
<!-- BBPSREQ-15-Biller MDM customer parameter changes -->
<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:ParamConfig" name="billerAdditionalInfoPayment" 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:element type="bbps:PlanMDMRequirement" name="planMdmRequirement" minOccurs="0" maxOccurs="1" />
<xs:element type="bbps:ParamConfig" name="planAdditionalInfo" minOccurs="0" maxOccurs="unbounded" />
</xs:sequence>
</xs:complexType>
<xs:complexType name="PaymentModelLimit">
<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: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:element type="xs:boolean" name="visibility" 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:simpleType name="PlanMDMRequirement">
  <xs:restriction base="xs:string">
    <xs:enumeration value="MANDATORY" />
    <xs:enumeration value="OPTIONAL" />
    <xs:enumeration value="NOT_SUPPORTED" />
  </xs:restriction>
</xs:simpleType>
</xs:schema>

```

9 Agent MDM Fetch Request & Response

9.1 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="2021-02-15T17:13:46+05:30" origInst="OP01"
  refId="LWPGWSEQFHVLWPBFDSSO1VFFIJS10461713"/>
  <Search>
    <agentId>OU21AB21MOB520528256</agentId>
  </Search>
  <SearchByTime>
    <time>2021-02-14T16:26:02+05:30</time>
  </SearchByTime>
</bbps:AgentFetchRequest>

```

9.2 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="2021-02-15T17:13:46+05:30" origInst="BBCU"
refId="LWPGWSEQFHVLPBFDSSO1VFFIJS10461713" />
```

```
<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 />
<agentRefId>Physical Agent 1</ agentRefId >
<agentBulk>False</agentBulk>
<agentPinCode>400063</agentPinCode>
<agentRegisteredCity>Mumbai</agentRegisteredCity>
<agentRegisteredState>MAHARASHTRA</agentRegisteredState>
<agentRegisteredAddress>Hub mall</agentRegisteredAddress>
<agentRegisteredCountry>India</agentRegisteredCountry>
</Agent>
</bbps:AgentFetchResponse>

```

9.3 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

9.4 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>
```

9.5 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.agentEffectvFrom>	Effective from date of the Agent	1..1
3.27	<Agent.agentEffectvTo>	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

9.6 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:element type="xs:string" name="agentDummy" minOccurs="1" maxOccurs="1" />
      <xs:element type="bbps:PaymentModelLimit" 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="PaymentModelLimit">
    <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>

```

10 Plan MDM APIs

Plan MDM is a complete automated solution wherein Biller BBPOU pushes the latest plans to BBPCU. BBPCU will do the basic validations & if all the details are valid, then these plans will be broadcasted to Customer BBPOUs and Participating AIs who are enabled for Plan MDM. Customer BBPOUs/Participating AIs will make use of this Generic Plan MDM API to display the available denominations/plans in their respective front end application

There are 4 different mechanisms to Push/Pull the plans:

1. Plan MDM Push – BOU to BBPCU
 - a. BOU to push the delta plans to BBPCU (i.e. any additional/new changes as and when updated from Biller)
2. Plan MDM Pull – BBPCU to BOU
 - a. Scheduled Pull – BBPCU will pull the delta plans from BOUs (i.e. at a scheduled time BBPCU will initiate the Pull request to BOUs)
 - b. Ad-hoc Pull – BBPCU will initiate the Pull Request to BOUs (i.e. all Plans/Biller wise/Delta Plans)
3. Plan MDM Push – BBPCU to COU/PAI
 - a. Scheduled Push – BBPCU will push the delta plans to COUs/PAIs (i.e. at a scheduled time BBPCU will Push the Plans to COUs/PAIs)
 - b. Ad-hoc Push – BBPCU will Push the Plans COUs/PAIs (i.e. all Plans/Biller wise/Delta Plans)
4. Plan MDM Pull – COU/PAI to BBPCU
 - a. COUs/PAIs to pull the plans from BBPCU (i.e. either Search by Time or Search by Biller)

10.1 Considerations for BOUs

1. Biller BBPOUs need to integrate with their respective Billers, which supports Plan MDM for fetching the Plan details.
2. Once BOU received Plan Details (new/update) from Biller, BOU should push the same to BBPCU.
3. In case Biller has multiple BOUs, both the BOUs should update the plans at their end.
4. While sending the Plan Details to BBPCU, BOUs should not modify/tamper the Plan Details, such as Plan ID, Amount, Description, etc.
5. Whenever BBPCU sent Plan MDM Pull request to BOU, BOU should send only incremental Plan Details (new/updated) to BBPCU.
6. In case any Plan got disabled, BOU has to inform the same to BBPCU with status as DEACTIVATED.

10.2 Considerations for COUs/Participating AIs

1. COUs/AIs should store all the Plan Details against the Billers shared by BBPCU in their local repository.
2. COUs/AIs should show respective Plan Details in their front-end screens whenever user select the biller, under "Please Choose the Plan" option along with the mandatory input parameter.
3. Once user entered the input parameter and choose the plan, COUs/AIs need to send the Validation Request with corresponding Plan Id under parameter name "Id" in CustomerParams block along with other input parameters.
4. If Validation is successful, COUs/AIs has to show the amount associated with the validated Plan Id as Payable Amount in the front-end screen (as non-editable) and should pass the same amount while initiating the Payment Request.
5. If there are no new plans or there is no change in existing plans within last 24 Hrs, CU will inform the same to COUs/AIs with appropriate message (i.e. No new/updated plans exist).
6. COUs should consider Effective From Date, Effective To Date and Status fields of the Plan, to find-out the functionally active plans (i.e. Plans which are within the from & to date range with status as ACTIVE are the only active plans, inclusive of from and to dates).
7. In case, if Effective To Date of a Plan got passed(Expired), COU has to remove the corresponding plan from their front-end.

10.3 Sample Plan MDM Push Request API: Biller BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:BBPSPlanMDMPush xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2021-02-12T12:07:30+05:30" origInst="OP22"
  refId="YWPNSPVBVPWDALTOMJSNBFQDOS10431207" type="REQUEST/RESPONSE" />
  <PlanDetails>
    <Id>1</Id>
    <billerId>ZEE500000NAT01</billerId>
    <categoryType>Premium</categoryType>
    <categorySubType>
      <subType>1 Month</subType>
    </categorySubType>
    <amountInRupees>99</amountInRupees>
    <planDescription>All ZEE5 Originals and Exclusives, Blockbuster Movies, All ALT Balaji Shows, Zindagi TV Shows, Kids, Live TV, TV shows before telecast. Watch on 5 devices at a time</planDescription>
    <planAdditionalInfo>
      <Tag paramName="Package Name" paramValue="ZEE5 Premium 1 Month Plan" />
      <Tag paramName="Package Duration" paramValue="1 Month" />
    </planAdditionalInfo>
    <effctvFrom>2021-01-01</effctvFrom>
    <effctvTo>2021-12-31</effctvTo>
    <status>ACTIVE</status>
  </PlanDetails>
  <PlanDetails>
    <Id>2</Id>
    <billerId>ZEE500000NAT01</billerId>
    <categoryType>Premium</categoryType>
    <categorySubType>
      <subType>3 Months</subType>
    </categorySubType>
  </PlanDetails>
</bbps:BBPSPlanMDMPush>
```

```

</categorySubType>
<amountInRupees>299</amountInRupees>
<planDescription>All ZEE5 Originals and Exclusives, Blockbuster Movies, All ALT Balaji Shows, Zindagi TV Shows,
Kids, Live TV, TV shows before telecast. Watch on 5 devices at a time</planDescription>
<planAdditionalInfo>
  <Tag paramName="Package Name" paramValue="ZEE5 Premiun 3 Months Plan" />
  <Tag paramName="Package Duration" paramValue="3 Months" />
</planAdditionalInfo>
<effctvFrom>2021-01-01</effctvFrom>
<effctvTo>2021-12-31</effctvTo>
<status>ACTIVE</status>
</PlanDetails>
<PlanDetails>
  <Id>3</Id>
  <billerId>ZEE500000NAT01</billerId>
  <categoryType>Premium</categoryType>
  <categorySubType>
    <subType>6 Months</subType>
  </categorySubType>
  <amountInRupees>599</amountInRupees>
  <planDescription>All ZEE5 Originals and Exclusives, Blockbuster Movies, All ALT Balaji Shows, Zindagi TV Shows,
Kids, Live TV, TV shows before telecast. Watch on 5 devices at a time</planDescription>
  <planAdditionalInfo>
    <Tag paramName="Package Name" paramValue="ZEE5 Premiun 6 Months Plan" />
    <Tag paramName="Package Duration" paramValue="6 Months" />
  </planAdditionalInfo>
  <effctvFrom>2021-01-01</effctvFrom>
  <effctvTo>2021-12-31</effctvTo>
  <status>ACTIVE</status>
</PlanDetails>
<PlanDetails>
  <Id>4</Id>
  <billerId>ZEE500000NAT01</billerId>
  <categoryType>Premium</categoryType>
  <categorySubType>
    <subType>12 Months</subType>
  </categorySubType>
  <amountInRupees>999</amountInRupees>
  <planDescription>All ZEE5 Originals and Exclusives, Blockbuster Movies, All ALT Balaji Shows, Zindagi TV Shows,
Kids, Live TV, TV shows before telecast. Watch on 5 devices at a time</planDescription>
  <planAdditionalInfo>
    <Tag paramName="Package Name" paramValue="ZEE5 Premiun 12 Months Plan" />
    <Tag paramName="Package Duration" paramValue="12 Months" />
  </planAdditionalInfo>
  <effctvFrom>2021-01-01</effctvFrom>
  <effctvTo>2021-12-31</effctvTo>
  <status>ACTIVE</status>
</PlanDetails>
<PlanDetails>
  <Id>5</Id>
  <billerId>ZEE500000NAT01</billerId>

```

```

<categoryType>Club</categoryType>
<categorySubType>
  <subType>12 Months</subType>
</categorySubType>
<amountInRupees>365</amountInRupees>
<planDescription>TV shows before telecast, Select ZEE5 Originals, Select ALT Balaji Shows, Select Movies, Zindagi
TV Shows, Kids, Live TV. Watch on 2 devices at a time</planDescription>
<planAdditionalInfo>
  <Tag paramName="Package Name" paramValue="ZEE5 Club 12 Months Plan" />
  <Tag paramName="Package Duration" paramValue="12 Months" />
</planAdditionalInfo>
<effctvFrom>2021-01-01</effctvFrom>
<effctvTo>2021-12-31</effctvTo>
<status>ACTIVE</status>
</PlanDetails>
<PlanDetails>
  <Id>1</Id>
  <billerId>HOTSTAR00NAT01</billerId>
  <categoryType>Premium</categoryType>
  <categorySubType>
    <subType>1 Month</subType>
  </categorySubType>
  <amountInRupees>299</amountInRupees>
  <planDescription>Unlimited Live Sports, Hotstar Specials and Star serials before TV, Multiples and New Indian
Movies, Disney+ Movies, Hollywood Movies, Kids Content, English Shows, Disney+ Originals. Full HD Quality and
Stream on 2 devices simultaneously</planDescription>
  <planAdditionalInfo>
    <Tag paramName="Package Name" paramValue="Disney+ Hotstar Premium" />
    <Tag paramName="Package Duration" paramValue="1 Month" />
  </planAdditionalInfo>
  <effctvFrom>2021-01-01</effctvFrom>
  <effctvTo>2021-12-31</effctvTo>
  <status>ACTIVE</status>
</PlanDetails>
<PlanDetails>
  <Id>2</Id>
  <billerId>HOTSTAR00NAT01</billerId>
  <categoryType>Premium</categoryType>
  <categorySubType>
    <subType>12 Months</subType>
  </categorySubType>
  <amountInRupees>1499</amountInRupees>
  <planDescription>Unlimited Live Sports, Hotstar Specials and Star serials before TV, Multiples and New Indian
Movies, Disney+ Movies, Hollywood Movies, Kids Content, English Shows, Disney+ Originals. Full HD Quality and
Stream on 2 devices simultaneously</planDescription>
  <planAdditionalInfo>
    <Tag paramName="Package Name" paramValue="Disney+ Hotstar Premium" />
    <Tag paramName="Package Duration" paramValue="12 Months" />
  </planAdditionalInfo>
  <effctvFrom>2021-01-01</effctvFrom>
  <effctvTo>2021-12-31</effctvTo>

```

```

    <status>ACTIVE</status>
  </PlanDetails>
<PlanDetails>
  <Id>3</Id>
  <billerId>HOTSTAR00NAT01</billerId>
  <categoryType>VIP</categoryType>
  <categorySubType>
    <subType>12 Months</subType>
  </categorySubType>
  <amountInRupees>399</amountInRupees>
  <planDescription>Unlimited Live Sports, Hotstar Specials and Star serials before TV, Multiples and New Indian
device</planDescription>
  <planAdditionalInfo>
    <Tag paramName="Package Name" paramValue="Disney+ Hotstar VIP" />
    <Tag paramName="Package Duration" paramValue="12 Months" />
  </planAdditionalInfo>
  <effectvFrom>2021-01-01</effectvFrom>
  <effectvTo>2021-12-31</effectvTo>
  <status>ACTIVE</status>
</PlanDetails>
<PlanDetails>
  <Id>1</Id>
  <billerId>NETFLIX00NAT01</billerId>
  <categoryType>Mobile</categoryType>
  <amountInRupees>199</amountInRupees>
  <planDescription>Watch on 1 mobile phone or tablet at a time in Standard Definition. Download videos on 1
phone or tablet</planDescription>
  <planAdditionalInfo>
    <Tag paramName="Package Name" paramValue="Netflix Mobile Plan" />
    <Tag paramName="Package Duration" paramValue="1 Month" />
  </planAdditionalInfo>
  <effectvFrom>2021-01-01</effectvFrom>
  <effectvTo>2021-12-31</effectvTo>
  <status>ACTIVE</status>
</PlanDetails>
<PlanDetails>
  <Id>2</Id>
  <billerId>NETFLIX00NAT01</billerId>
  <categoryType>Basic</categoryType>
  <amountInRupees>499</amountInRupees>
  <planDescription>Watch on 1 screen (TV or Computer or Mobile Phone or Tablet) at a time in Standard
Definition. Download videos on 1 phone or tablet</planDescription>
  <planAdditionalInfo>
    <Tag paramName="Package Name" paramValue="Netflix Basic Plan" />
    <Tag paramName="Package Duration" paramValue="1 Month" />
  </planAdditionalInfo>
  <effectvFrom>2021-01-01</effectvFrom>
  <effectvTo>2021-12-31</effectvTo>
  <status>ACTIVE</status>
</PlanDetails>

```

```

<PlanDetails>
  <Id>3</Id>
  <billerId>NETFLIX00NAT01</billerId>
  <categoryType>Standard</categoryType>
  <amountInRupees>649</amountInRupees>
  <planDescription>Watch on 2 screens at a time in Full HD(1080p). Download videos on 2 phones or
tablets</planDescription>
  <planAdditionalInfo>
    <Tag paramName="Package Name" paramValue="Netflix Standard Plan" />
    <Tag paramName="Package Duration" paramValue="1 Month" />
  </planAdditionalInfo>
  <effectvFrom>2021-01-01</effectvFrom>
  <effectvTo>2021-12-31</effectvTo>
  <status>ACTIVE</status>
</PlanDetails>
<PlanDetails>
  <Id>4</Id>
  <billerId>NETFLIX00NAT01</billerId>
  <categoryType>Premium</categoryType>
  <amountInRupees>799</amountInRupees>
  <planDescription>Watch on 4 screens at a time in Full HD(1080p) and Ultra HD(4k). Download videos on 4 phones
or tablets</planDescription>
  <planAdditionalInfo>
    <Tag paramName="Package Name" paramValue="Netflix Premium Plan" />
    <Tag paramName="Package Duration" paramValue="1 Month" />
  </planAdditionalInfo>
  <effectvFrom>2021-01-01</effectvFrom>
  <effectvTo>2021-12-31</effectvTo>
  <status>ACTIVE</status>
</PlanDetails>
</bbps:BBPSPlanMDMPush>

```

10.4 Sample Plan MDM Pull Request API: BBPCU to Biller BBPOU

10.4.1 Scheduled Pull:

```

<?xml version="1.0" encoding="UTF-8"?>
<bbps:BBPSPlanMDMPull xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2021-02-11T18:00:13+05:30" origInst="BBCU"
refId="NQMOHTQBKHUZVYUWXEGYZKOU1P110421800" type="REQUEST" />
</bbps:BBPSPlanMDMPull>

```

10.4.2 Ad-hoc Pull:

```

<?xml version="1.0" encoding="UTF-8"?>
<bbps:BBPSPlanMDMPull xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2021-02-10T18:20:12+05:30" origInst="BBCU"
refId="GSPOQDAUAHEBZPAJFONIJOTD1ZZ10411820" type="REQUEST" />
  <Search>
    <billerId>HOTSTAR00NAT01</billerId>

```

```

<billerId>NETFLIX00NAT01</billerId>
<billerId>ZEE500000NAT01</billerId>
</Search>
<SearchByTime>
  <time>2020-11-01T00:00:00+05:30</time>
</SearchByTime>
</bbps:BBPSPlanMDMPull>

```

10.5 Sample Plan MDM Push Request API: BBPCU to Customer BBPOU / Participating AI

```

<?xml version="1.0" encoding="UTF-8"?>
<bbps:BBPSPlanMDMPush xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2021-02-12T11:00:13+05:30" origInst="BBCU"
refId="WGMTEATHUURJHDZMDQFNLZPRKEA10431100" type="REQUEST/RESPONSE" />
  <PlanDetails>
    <Id>1</Id>
    <billerId>ZEE500000NAT01</billerId>
    <categoryType>Premium</categoryType>
    <categorySubType>
      <subType>1 Month</subType>
    </categorySubType>
    <amountInRupees>99.0</amountInRupees>
    <planDescription>All ZEE5 Originals and Exclusives, Blockbuster Movies, All ALT Balaji Shows, Zindagi TV Shows,
Kids, Live TV, TV shows before telecast. Watch on 5 devices at a time</planDescription>
    <planAdditionalInfo>
      <Tag paramName="Package Name" paramValue="ZEE5 Premium 1 Month Plan" />
      <Tag paramName="Package Duration" paramValue="1 Month" />
    </planAdditionalInfo>
    <effctvFrom>2021-01-01</effctvFrom>
    <effctvTo>2021-12-31</effctvTo>
    <status>ACTIVE</status>
  </PlanDetails>
  <PlanDetails>
    <Id>2</Id>
    <billerId>ZEE500000NAT01</billerId>
    <categoryType>Premium</categoryType>
    <categorySubType>
      <subType>3 Months</subType>
    </categorySubType>
    <amountInRupees>299.0</amountInRupees>
    <planDescription>All ZEE5 Originals and Exclusives, Blockbuster Movies, All ALT Balaji Shows, Zindagi TV Shows,
Kids, Live TV, TV shows before telecast. Watch on 5 devices at a time</planDescription>
    <planAdditionalInfo>
      <Tag paramName="Package Name" paramValue="ZEE5 Premiun 3 Months Plan" />
      <Tag paramName="Package Duration" paramValue="3 Months" />
    </planAdditionalInfo>
    <effctvFrom>2021-01-01</effctvFrom>
    <effctvTo>2021-12-31</effctvTo>
    <status>ACTIVE</status>
  </PlanDetails>

```

```

</PlanDetails>
<PlanDetails>
  <Id>3</Id>
  <billerId>ZEE500000NAT01</billerId>
  <categoryType>Premium</categoryType>
  <categorySubType>
    <subType>6 Months</subType>
  </categorySubType>
  <amountInRupees>599.0</amountInRupees>
  <planDescription>All ZEE5 Originals and Exclusives, Blockbuster Movies, All ALT Balaji Shows, Zindagi TV Shows, Kids, Live TV, TV shows before telecast. Watch on 5 devices at a time</planDescription>
  <planAdditionalInfo>
    <Tag paramName="Package Name" paramValue="ZEE5 Premiun 6 Months Plan" />
    <Tag paramName="Package Duration" paramValue="6 Months" />
  </planAdditionalInfo>
  <effctvFrom>2021-01-01</effctvFrom>
  <effctvTo>2021-12-31</effctvTo>
  <status>ACTIVE</status>
</PlanDetails>
<PlanDetails>
  <Id>4</Id>
  <billerId>ZEE500000NAT01</billerId>
  <categoryType>Premium</categoryType>
  <categorySubType>
    <subType>12 Months</subType>
  </categorySubType>
  <amountInRupees>999.0</amountInRupees>
  <planDescription>All ZEE5 Originals and Exclusives, Blockbuster Movies, All ALT Balaji Shows, Zindagi TV Shows, Kids, Live TV, TV shows before telecast. Watch on 5 devices at a time</planDescription>
  <planAdditionalInfo>
    <Tag paramName="Package Name" paramValue="ZEE5 Premiun 12 Months Plan" />
    <Tag paramName="Package Duration" paramValue="12 Months" />
  </planAdditionalInfo>
  <effctvFrom>2021-01-01</effctvFrom>
  <effctvTo>2021-12-31</effctvTo>
  <status>ACTIVE</status>
</PlanDetails>
<PlanDetails>
  <Id>5</Id>
  <billerId>ZEE500000NAT01</billerId>
  <categoryType>Club</categoryType>
  <categorySubType>
    <subType>12 Months</subType>
  </categorySubType>
  <amountInRupees>365.0</amountInRupees>
  <planDescription>TV shows before telecast, Select ZEE5 Originals, Select ALT Balaji Shows, Select Movies, Zindagi TV Shows, Kids, Live TV. Watch on 2 devices at a time</planDescription>
  <planAdditionalInfo>
    <Tag paramName="Package Name" paramValue="ZEE5 Club 12 Months Plan" />
    <Tag paramName="Package Duration" paramValue="12 Months" />
  </planAdditionalInfo>

```

```

    <effctvFrom>2021-01-01</effctvFrom>
    <effctvTo>2021-12-31</effctvTo>
    <status>ACTIVE</status>
  </PlanDetails>
  <PlanDetails>
    <Id>1</Id>
    <billerId>HOTSTAR00NAT01</billerId>
    <categoryType>Premium</categoryType>
    <categorySubType>
      <subType>1 Month</subType>
    </categorySubType>
    <amountInRupees>299.0</amountInRupees>
    <planDescription>Unlimited Live Sports, Hotstar Specials and Star serials before TV, Multiples and New Indian
    Movies, Disney+ Movies, Hollywood Movies, Kids Content, English Shows, Disney+ Originals. Full HD Quality and
    Stream on 2 devices simultaneously</planDescription>
    <planAdditionalInfo>
      <Tag paramName="Package Name" paramValue="Disney+ Hotstar Premium" />
      <Tag paramName="Package Duration" paramValue="1 Month" />
    </planAdditionalInfo>
    <effctvFrom>2021-01-01</effctvFrom>
    <effctvTo>2021-12-31</effctvTo>
    <status>ACTIVE</status>
  </PlanDetails>
  <PlanDetails>
    <Id>2</Id>
    <billerId>HOTSTAR00NAT01</billerId>
    <categoryType>Premium</categoryType>
    <categorySubType>
      <subType>12 Months</subType>
    </categorySubType>
    <amountInRupees>1499.0</amountInRupees>
    <planDescription>Unlimited Live Sports, Hotstar Specials and Star serials before TV, Multiples and New Indian
    Movies, Disney+ Movies, Hollywood Movies, Kids Content, English Shows, Disney+ Originals. Full HD Quality and
    Stream on 2 devices simultaneously</planDescription>
    <planAdditionalInfo>
      <Tag paramName="Package Name" paramValue="Disney+ Hotstar Premium" />
      <Tag paramName="Package Duration" paramValue="12 Months" />
    </planAdditionalInfo>
    <effctvFrom>2021-01-01</effctvFrom>
    <effctvTo>2021-12-31</effctvTo>
    <status>ACTIVE</status>
  </PlanDetails>
  <PlanDetails>
    <Id>3</Id>
    <billerId>HOTSTAR00NAT01</billerId>
    <categoryType>VIP</categoryType>
    <categorySubType>
      <subType>12 Months</subType>
    </categorySubType>
    <amountInRupees>399.0</amountInRupees>

```

```

    <planDescription>Unlimited Live Sports, Hotstar Specials and Star serials before TV, Multiples and New Indian
    Movies, Dubbed Disney+ Movies Hollywood Movies Kids Content. HD Quality and Stream on 1
    device</planDescription>
    <planAdditionalInfo>
      <Tag paramName="Package Name" paramValue="Disney+ Hotstar VIP" />
      <Tag paramName="Package Duration" paramValue="12 Months" />
    </planAdditionalInfo>
    <effectvFrom>2021-01-01</effectvFrom>
    <effectvTo>2021-12-31</effectvTo>
    <status>ACTIVE</status>
  </PlanDetails>
</bbps:BBPSPlanMDMPush>

```

10.6 Sample Plan MDM Pull Request API: Customer BBPOU / Participating AI to BBPCU

```

<?xml version="1.0" encoding="UTF-8"?>
<bbps:BBPSPlanMDMPull xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2021-02-12T12:07:30+05:30" origInst="OP01"
  refId="YWPNSPVBPVPWDALTOMJSNBFQNOS10431207" type="REQUEST" />
  <Search>
    <billerId>ZEE500000NAT01</billerId>
    <billerId>HOTSTAR00NAT01</billerId>
    <billerId>NETFLIX00NAT01</billerId>
  </Search>
  <SearchByTime>
    <time>2021-02-04T10:00:00+05:30</time>
  </SearchByTime>
</bbps:BBPSPlanMDMPull>

```

10.7 Sample Plan MDM Push to Disable a Plan: Biller BBPOU to BBPCU

```

<?xml version="1.0" encoding="UTF-8"?>
<bbps:BBPSPlanMDMPush xmlns:ns2="http://bbps.org/schema">
  <Head ver="1.0" ts="2021-04-26T17:40:04+05:30" origInst="OP22/BBCU"
  refId="PSISEX1SSMHYJTLRGFDZNTOKHDB11161740" type="REQUEST" />
  <PlanDetails>
    <Id>1</Id>
    <billerId>HOTSTAR00NAT01</billerId>
    <categoryType>Premium</categoryType>
    <categorySubType>
      <subType>1 Month</subType>
    </categorySubType>
    <amountInRupees>299.0</amountInRupees>
    <planDescription>Unlimited Live Sports, Hotstar Specials and Star serials before TV, Multiples and New Indian
    Movies, Disney+ Movies, Hollywood Movies, Kids Content, English Shows, Disney+ Originals. Full HD Quality and
    Stream on 2 devices simultaneously. </planDescription>
    <planAdditionalInfo>

```

```

    <Tag paramName="Package Name" paramValue="Disney+ Hotstar Premium" />
    <Tag paramName="Package Duration" paramValue="1 Month" />
  </planAdditionalInfo>
  <effectvFrom>2021-01-01</effectvFrom>
  <effectvTo>2021-12-31</effectvTo>
  <status>DEACTIVATED</status>
</PlanDetails>
</bbps:BBPSPlanMDMPush>

```

Note: Later the same will be broadcasted to all the COUs and Participating AIs.

10.8 Sample Plan MDM Push in case of No Updates in last 24 Hrs: BBPCU to Customer BBPOU / Participating AI

```

<?xml version="1.0" encoding="UTF-8"?>
<bbps:BBPSPlanMDMPush xmlns:ns2="http://bbps.org/schema">
  <Head ver="1.0" ts="2021-04-26T17:40:04+05:30" origInst="BBCU"
  refId="PSISEX1SSMHYJTLRGFDZNTOKHDB11161740" type="REQUEST" />
  <searchResult>
    <result>No new/updated plans exist</result>
  </searchResult>
</bbps:BBPSPlanMDMPush>

```

10.9 Plan MDM Push Request API Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:BBPSPlanMDMPush>	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	type	Indicates whether it is request/response. Possible values REQUEST or RESPONSE	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
2.2	<PlanDetails >	Captures all the plan details	1..n
2.2.1	<PlanDetails.Id>	Unique ID against the Plan for a Biller	1..1
2.2.2	<PlanDetails.billerId>	Biller ID against which Plan Details are shared	1..1
2.2.3	<PlanDetails.categoryType>	Plan Category	1..1
2.2.4	<PlanDetails.categorySubType>	Sub category of the Plan	0..1
2.2.4.1	<PlanDetails.categorySubType.subType>	Type of the Sub Category	1..n
2.2.5	<PlanDetails.amountInRupees>	Plan Amount	1..1
2.2.6	<PlanDetails.planDescription>	Plan Description	1..1

	tion>		
2.2.7	<PlanDetails.planAdditionalInfo>	Additional information parameters provided by the Biller for a Plan	0..1
2.2.7.1	<PlanDetails.planAdditionalInfo.Tag>	Tag indicating any additional information provided by the Biller	1..n
2.2.7.2	paramName	Name of the field assigned by the Biller	1..n
2.2.7.3	paramValue	Value of the field	1..n
2.2.8	<PlanDetails.effectiveFrom>	Effective From Date of the Plan	1..1
2.2.9	<PlanDetails.effectiveTo>	Effective To Date of the Plan	0..1
2.2.10	<PlanDetails.status>	Status of the Plan. Possible values ACTIVE/DEACTIVATED	1..1

10.10 Plan MDM Push 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="BillerFetchResponse.xsd" />
  <xs:element name="BBPSPlanMDMPush" type="bbps:BBPSPlanMDMPushType">
    <xs:annotation>
      <xs:documentation>BBPS Plan MDM Push</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="BBPSPlanMDMPushType">
    <xs:sequence>
      <xs:element type="bbps:PlanHeadType" name="Head" minOccurs="1" maxOccurs="1" />
      <xs:element type="bbps:PlanDetail" name="PlanDetails" minOccurs="0" maxOccurs="unbounded" />
      <xs:element type="bbps:SearchResult" name="searchResult" minOccurs="0" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="PlanDetail">
    <xs:sequence>
      <xs:element type="xs:string" name="id" minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:string" name="billerId" minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:string" name="categoryType" minOccurs="1" maxOccurs="1" />
      <xs:element type="bbps:CategorySubType" name="categorySubType" minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:double" name="amountInRupees" minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:string" name="planDescription" minOccurs="1" maxOccurs="1" />
      <xs:element type="bbps:PlanAdditionalInfo" name="planAdditionalInfo" minOccurs="0" maxOccurs="1" />
      <xs:element type="xs:string" name="effectiveFrom" minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:string" name="effectiveTo" minOccurs="0" maxOccurs="1" />
      <xs:element type="xs:string" name="status" minOccurs="1" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="CategorySubType">
    <xs:sequence>
      <xs:element type="xs:string" name="subType" minOccurs="0" maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="PlanAdditionalInfo">
    <xs:sequence>
      <xs:element name="Tag" maxOccurs="unbounded" minOccurs="1">
        <xs:complexType>
          <xs:attribute type="xs:string" name="paramName" use="required" />
          <xs:attribute type="xs:string" name="paramValue" use="required" />
        </xs:complexType>
      </xs:element>
    </xs:sequence>
  </xs:complexType>

```

```

</xs:element>
</xs:sequence>
</xs:complexType>
<xs:complexType name="PlanHeadType">
  <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="refId" use="required" />
  <xs:attribute type="bbps:HeadRequestType" name="type" use="required" />
</xs:complexType>
<xs:simpleType name="HeadRequestType">
  <xs:restriction base="xs:string">
    <xs:enumeration value="REQUEST" />
    <xs:enumeration value="RESPONSE" />
  </xs:restriction>
</xs:simpleType>
</xs:schema>

```

10.11 Plan MDM Pull Request API Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:BBPSPlanMDMPull>	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	type	Indicates whether it is request/response. Possible values REQUEST or RESPONSE	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
2.2	<Search>	Tag for searching the Plan details based on certain parameters	0..1
2.2.1	<Search.billerId>	Biller ID for which the Plan details are requested	1..n
2.2.2	<SearchByTime>	Tag for searching the plan details based on time parameter	0..1
2.2.3	<SearchByTime.time>	Request for plan details for all the Billers updated in the system after the time provided	1..1

10.12 Plan MDM Pull 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="BBPSPlanMDMPush.xsd" />
  <xs:include schemaLocation="BillerFetchRequest.xsd" />
  <xs:element name="BBPSPlanMDMPull" type="bbps:BBPSPlanMDMPullType">
    <xs:annotation>
      <xs:documentation>BBPS Plan MDM Pull</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="BBPSPlanMDMPullType">
    <xs:sequence>

```

```

<xs:element type="bbps:PlanHeadType" name="Head" minOccurs="1" maxOccurs="1" />
<xs:element type="bbps:SearchByBiller" name="Search" minOccurs="0" maxOccurs="1" />
<xs:element type="bbps:searchByTime" name="SearchByTime" minOccurs="0" maxOccurs="1" />
</xs:sequence>
</xs:complexType>
<xs:complexType name="SearchByBiller">
  <xs:sequence>
    <xs:element type="xs:string" name="billerId" minOccurs="0" maxOccurs="unbounded" />
  </xs:sequence>
</xs:complexType>
</xs:schema>

```

11 Biller Status Check/Update APIs

XchangeId	Request Type	Description
601	Biller Fluctuation Request	Fluctuations in Biller Services
602	Biller Deactivation Request	Biller Services unavailable
603	Biller Activation Request	Biller Services available

11.1 Sample Biller Status Update API: Biller BBPOU to BBPCU

```

<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillerStatusUpdate xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2021-02-12T12:07:30+05:30" origInst="OU12"
  refId="YWPNSPVBVPWDALTOMJSNBFQ NOS10431207" />
  <Biller id="TSTO00000NAT01" xchangeId="601" startTime="2021-02-12T13:07:30+05:30" description="Fluctuation
  in bill payment services for this biller" />
  <Biller id="TEST00000NATNN" xchangeId="602" startTime="2021-02-12T13:07:30+05:30"
  durationInMinutes="120" description="Biller not available to process payment" />
  <Biller id="TEST00000NATAA" xchangeId="603" startTime="2021-02-12T13:07:30+05:30" description="Biller is
  available to process payment" />
</bbps:BillerStatusUpdate>

```

11.2 Sample Biller Status Update API: BBPCU to Customer BBPOUs/Participating AIs

```

<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillerStatusUpdate xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2021-02-12T12:09:30+05:30" origInst="BBCU"
  refId="YWPNSPVBVPWDALTOMJSNBFQ NOS10431209" />
  <Biller id="TSTO00000NAT01" xchangeId="601" startTime="2021-02-12T13:07:30+05:30" description="Fluctuation
  in bill payment services for this biller" />
  <Biller id="TEST00000NATNN" xchangeId="602" startTime="2021-02-12T13:07:30+05:30"
  durationInMinutes="120" description="Biller not available to process payment" />
  <Biller id="TEST00000NATAA" xchangeId="603" startTime="2021-02-12T13:07:30+05:30" description="Biller is
  available to process payment" />
</bbps:BillerStatusUpdate>

```

11.3 Biller Status Update API Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:BillerStatusUpdate>	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>	Biller related data	1..n
3.1.1	<Biller.id>	Unique identification code allocated to the Biller	1..1
3.1.2	<Biller.xchangeId>	Identification of the type of request – Biller Fluctuation Request (601), Biller Deactivation Request (602), Biller Activation Request (603)	1..1
3.1.3	<Biller.startTime>	Start time of the Biller for the specific request	0..1
3.1.4	<Biller.durationInMinutes>	Specifies the number of minutes the Biller will be down or facing fluctuations	0..1
3.1.5	<Biller.description>	Reason for entity fluctuation / deactivation / activation	1..1

11.4 Biller Status Update 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="BillerStatusUpdate" type="bbps:BillerStatusUpdate">
    <xs:annotation>
      <xs:documentation>Biller Status Update</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="BillerStatusUpdate">
    <xs:sequence>
      <xs:element type="bbps:headType" name="Head" minOccurs="1" maxOccurs="1" />
      <xs:element type="bbps:billerDetails" name="Biller" minOccurs="0" maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="billerDetails">
    <xs:attribute name="id" type="xs:string" />
    <xs:attribute name="xchangeId" type="xs:string" />
    <xs:attribute name="status" type="xs:string" />
    <xs:attribute name="startTime" type="xs:string" />
    <xs:attribute name="description" type="xs:string" />
    <xs:attribute name="durationInMinutes" type="xs:string" />
  </xs:complexType>
</xs:schema>

```

11.5 Sample Biller Activation Check Request API: BBPCU to Biller BBPOU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillerActivationCheckRequest xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2021-02-12T12:09:30+05:30" origInst="BBCU"
  refId="YWPNSPVBPVPWDALTOMJSNBFQNOS10431209" />
  <Search>
    <billerId>TEST00000NATNN</billerId>
    <billerId>TSTO00000NAT01</billerId>
  </Search>
</bbps:BillerActivationCheckRequest>
```

11.6 Sample Biller Activation Check Response API: Biller BBPOU to BBPCU

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillerActivationCheckResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2021-02-12T12:09:31+05:30" origInst="OU12"
  refId="YWPNSPVBPVPWDALTOMJSNBFQNOS10431209" />
  <Biller id="TEST00000NATNN" extendDownTime="TRUE" durationInMinutes="120" />
  <Biller id="TSTO00000NAT01" extendDownTime="FALSE" />
</bbps:BillerActivationCheckResponse>
```

11.7 Biller Activation Check Request API Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:BillerActivationCheckRequest>	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 Biller details based on certain parameters	0..1
3.1.1	<Search.billerId>	Biller ID for which the Biller Status was requested	1..n

11.8 Biller Activation Check 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="BillerActivationCheckRequest" type="bbps:ActivationCheckRequest">
    <xs:annotation>
      <xs:documentation>ActivationCheckRequest</xs:documentation>
    </xs:annotation>
  </xs:element>
```

```

</xs:annotation>
</xs:element>
<xs:complexType name="ActivationCheckRequest">
  <xs:sequence>
    <xs:element type="bbps:headType" name="Head" minOccurs="1" maxOccurs="1" />
    <xs:element type="bbps:search" name="Search" minOccurs="1" maxOccurs="1" />
  </xs:sequence>
</xs:complexType>
</xs:schema>

```

11.9 Biller Activation Check Response API Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:BillerActivationCheckResponse>	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>	Biller related data	1..n
3.1.1	<Biller.id>	Unique identification code allocated to the Biller	1..1
3.1.2	<Biller.extendDownTime>	Flag indicates whether down time needs to be extended or not. Possible values TRUE/FALSE.	1..1
3.1.3	<Biller.durationInMinutes>	Extended down time duration of the Biller.	0..1

11.10 Biller Activation Check 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="BillerActivationCheckResponse" type="bbps:ActivationCheckResponse">
    <xs:annotation>
      <xs:documentation>Activation Check Response</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="ActivationCheckResponse">
    <xs:sequence>
      <xs:element type="bbps:headType" name="Head" minOccurs="1" maxOccurs="1" />
      <xs:element type="bbps:ActivationBiller" name="Biller" minOccurs="1" maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="ActivationBiller">
    <xs:attribute type="xs:string" name="id" />
    <xs:attribute type="xs:string" name="extendDownTime" />
    <xs:attribute type="xs:string" name="durationInMinutes" />
  </xs:complexType>
</xs:schema>

```

11.11 Sample Biller Status Check Request API: BBPOU/Participating AI to BBPCU (Search by Biller Id)

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillerStatusRequest xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2021-02-12T12:09:30+05:30" origInst="OU01"
  refId="YWPNSPVBPVPWDALTOMJSNBFQNOS10431209" />
  <Search>
    <billerId>GSTM00000MUM01</billerId>
    <billerId>GSTM00000MUM02</billerId>
    <billerId>GSTM00000MUM03</billerId>
  </Search>
</bbps:BillerStatusRequest>
```

11.12 Sample Biller Status Check Response API: BBPCU to BBPOU/Participating AI

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillerStatusResponse xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2021-02-12T12:09:30+05:30" origInst="BBCU"
  refId="YWPNSPVBPVPWDALTOMJSNBFQNOS10431209" />
  <Biller id="GSTM00000MUM01" xchangeID="602" status="FLUCTUATING" startTime="2021-02-
  12T11:09:30+05:30" description="Fluctuation in bill payment services for this biller" />
  <Biller id="GSTM00000MUM02" xchangeID="601" status="DISABLED" startTime="2021-02-12T11:09:30+05:30"
  description="Biller is currently not available to process payment" />
  <Biller id="GSTM00000MUM03" status="ACTIVE" description="Biller is available for processing transactions" />
</bbps:BillerStatusResponse>
```

11.13 Sample Biller Status Check Request API: BBPOU/Participating AI to BBPCU (without Search Parameter)

Note: Whenever OU/AI initiates Biller Status Check request without any search parameter, system will give all the Disabled and Fluctuating Biller details as response back to OU/AI.

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:BillerStatusRequest xmlns:bbps="http://bbps.org/schema">
  <Head ver="1.0" ts="2021-02-12T12:09:30+05:30" origInst="OU01"
  refId="YWPNSPVBPVPWDALTOMJSNBFQNOS10431209" />
</bbps:BillerStatusRequest>
```

11.14 Biller Status Check Request API Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:BillerStatusRequest>	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 Biller details based on certain parameters	0..1
3.1.1	<Search.billerId>	Biller ID for which the Biller Status was requested	1..n

11.15 Biller Status Check 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="BillerStatusRequest" type="bbps:BillerStatusRequestType">
    <xs:annotation>
      <xs:documentation>Biller Status Request</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="BillerStatusRequestType">
    <xs:sequence>
      <xs:element type="bbps:headType" name="Head" minOccurs="1" maxOccurs="1" />
      <xs:element type="bbps:search" name="Search" minOccurs="0" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
</xs:schema>
```

11.16 Biller Status Check Response API Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:BillerStatusResponse>	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>	Biller related data	1..n
3.1.1	<Biller.id>	Unique identification code allocated to the Biller	1..1
3.1.2	<Biller.xchangeId>	Identification of the type of request – Biller Fluctuation Request (601), Biller Deactivation Request (602), Biller Activation Request (603)	1..1
3.1.3	<Biller.status>	Specifies the number of minutes the Biller will be down or facing fluctuations	1..1
3.1.4	<Biller.startTime>	Start time of the Biller Status for the specific request	0..1
3.1.5	<Biller.description>	Reason for entity fluctuation / deactivation / activation	1..1

11.17 Biller Activation Check 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="BillerActivationCheckResponse" type="bbps:ActivationCheckResponse">
    <xs:annotation>
      <xs:documentation>Activation Check Response</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="ActivationCheckResponse">
    <xs:sequence>
      <xs:element type="bbps:headType" name="Head" minOccurs="1" maxOccurs="1" />
      <xs:element type="bbps:ActivationBiller" name="Biller" minOccurs="1" maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="ActivationBiller">
    <xs:attribute type="xs:string" name="id" />
    <xs:attribute type="xs:string" name="extendDownTime" />
    <xs:attribute type="xs:string" name="durationInMinutes" />
  </xs:complexType>
</xs:schema>
```

12 Generate Bill Reference Number API

ENDPOINTS

<https://<ip>:<port>/bbps/GenerateBillRefNumberRequest/1.0/urn:referenceId:{referenceId}>

12.1 Sample Generate Bill Reference Number XML Request

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:GenerateBillRefNumberRequest xmlns:ns2="http://bbps.org/schema">
  <Head ver="1.0" ts="2024-03-23T20:40:47+05:30" origInst="OU21" refId="L1MLLGQ1YPZWNZIFQDMLPUQLWHC40822040"
origRefId="UPMSWMAXFCS7W4B5X0GV1BBW3G332691826"/>
  siTxn="Yes"
  <Analytics>
    <Tag name="GENERATEBILLREFREQUESTSTART" value="2016-12-21T11:43:10+05:30"/>
    <Tag name="GENERATEBILLREFREQUESTEND" value="2016-12-21T11:43:10+05:30"/>
  </Analytics>
  <Txn ts="2024-03-23T20:40:47+05:30" type="FORWARD" TYPE REQUEST"
msgId="AFWBAAV1UGJSSOCOP1RRIKCPWKG40822040"
txnReferenceId="OU21ZQE9B6I7" paymentRefId="NP04XXXXX001">
    <RiskScores>
      <Score provider="OU21" type="TXNRISK" value="030"/>
      <Score provider="BBPS" type="TXNRISK" value="030"/>
    </RiskScores>
  </Txn>
  <Customer mobile="9898990189">
    <Tag name="EMAIL" value="sample@gmail.com"/>
    <Tag name="AADHAAR" value="499118665246"/>
    <Tag name="PAN" value="BXXCG7754K"/>
  </Customer>
```

```

<Agent id="OU21AB21AGTA00000004">
  <Device>
    <Tag name="IP" value="25.54.34.161"/>
    <Tag name="INITIATING_CHANNEL" value="MOBB"/>
    <Tag name="IMEI" value="355332100883220"/>
    <Tag name="OS" value="29"/>
    <Tag name="APP" value="spay"/>
  </Device>
</Agent>
<BillDetails>
  <Biller id="UPMS00000NAT58"/>
  <CustomerParams>
    <Tag name="Customer Reference Number" value="17349"/>
    <Tag name="Customer Account Number" value="28088888"/>
  </CustomerParams>
</BillDetails>
<PaymentMethod quickPay="Yes" splitPay="No" OFFUSPay="No" paymentMode="UPIAutoPay"/>
<Amount>
  <Amt amount="60000" custConvFee="0" currency="356" COUcustConvFee="10"/>
</Amount>
<PaymentInformation>
  <Tag name="UMN|VPA" value="4336620@0abc24963|abcte@stvpa"/>
</PaymentInformation>
</ns2:GenerateBillRefNumberRequest>

```

12.2 Generate Bill Reference Number Request XML Tag Details

ver	Version of the API	1..1
ts	Creation timestamp of the message which will be updated at each leg	1..1
origInst	Code assigned to the BBPOU / BBPCU which forwards the transaction	0..1
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
origRefId	During timeout scenarios, a BBPOU (Bharat Bill Payment Operating Unit) can reutilize the same refId by initiating a new request and adding the old refId in the origRefId field. This allows the BBPOU to track the relationship between the new request and the original request that timed out.	0..1
<Analytics>	Meta data primarily for analytics	0..1
<Analytics.Tag>	Meta data primarily for analytics	1..n
name	Name of the tag which is defined	1..n
value	Value of the tag	1..n

<Txn>	Transaction information, passed throughout the system, visible to all entities of the eco-system	1..1
ts	Transaction initiation timestamp which will remain constant throughout all legs of the transaction	1..1
msgId	Unique identification assigned by the initiating BBPOU for chaining a request and response message	1..1
type	Type of the message (Forward or Reversal Type)	1..1
txnReferenceId	Transaction reference number used by the Customer for referring to a Payment transaction	0..1
directBillChannel	Type of the transaction in case of QR/PL, i.e. L{1/2}{QR/PL}	0..1
directBillContentId	Unique ID pertaining to the QR/PL	0..1
paymentRefId	Unique ID generated at the time of Payment Confirmation, such as PG Reference Number, RRN, etc..	0..1
<Txn.RiskScores>	Risk evaluation associated with the transaction and the related parties in the transaction	1..1
<Txn.RiskScores.Score>	Risk score related to the transaction and the entities	1..n
provider	Entity providing the risk score	1..n
type	Type of risk	1..n
value	Value of risk evaluation ranging from "000" (No Risk) to "100" (Maximum Risk) with default score being "030"	1..n
<Customer>	Details of the Customer viewing / paying the bill	1..1
mobile	Customer mobile number	1..1
<Customer.Tag>	Customer related details	0..n
name	Name of the specific data requested from Customer	1..n
value	Value of the specific data requested from Customer	1..n
<Agent>	Agent related data	1..1
id	Unique identification code allocated to the Agent	1..1
<Agent.Device>	Details of Device from which the transaction was initiated	1..1
<Agent.Device.Tag>	Device Tag	1..n
name	Name of the device which is used for transaction initiation	1..n
value	Unique code or value assigned to the device	1..n

<BillDetails>	Biller ID and bill related details to identify a Customer	1..1
<BillDetails.Biller>	Biller related details	1..1
id	Unique identification code allocated to the Biller	1..1
<BillDetails.CustomerParams>	Customer bill fetch related details	1..1
<BillDetails.CustomerParams.Tag>	Customer bill fetch related reference field tag	1..n
<PaymentMethod>	Payment method opted by the Customer	1..1
QuickPay	Flag indicating if the payment is initiated without a fetch or not	1..1
splitPay	Flag indicating if the bill is paid using two different payment modes	1..1
OFFUSPay	Flag indicating if it is an electronic ON-US or OFF-US transaction	1..1
PaymentMode	The payment mode which is accepted from the Customer	1..1
<Amount>	Amount related details for the payment	1..1
<Amount.Amt>	Details of the bill payment amount made by the Customer	1..1
amount	Actual amount paid by the Customer for the transaction	1..1
CustConvFee	Customer convenience fee (CCF1) paid by the Customer BBPOU to Biller BBPOU	1..1
currency	Currency code of the transaction	1..1
COUcustConvFee	Customer convenience fee (CCF2) paid by the Customer to Customer BBPOU	1..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
<PaymentInformation.Tag>	Payment instrument details which is used for the bill payment transaction	1..n
Name	Name of the parameter for the chosen payment instrument	1..n
Value	Value of the parameter for the chosen payment instrument	1..n

12.3 Generate Bill Reference Number Status 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="GenerateBillRefNumberRequest" type="bbps:GenerateBillRefNumberRequestType">
  <xs:annotation>
    <xs:documentation>Generate BillRefNumber Request</xs:documentation>
  </xs:annotation>
</xs:element>
<xs:complexType name="GenerateBillRefNumberRequestType">
  <xs:sequence>
    <xs:element type="bbps:headType" name="Head" minOccurs="1" maxOccurs="1" />
    <xs:element type="bbps:analyticsType" name="Analytics" minOccurs="0" maxOccurs="1" />
    <xs:element type="bbps:txnType" name="Txn" minOccurs="1" maxOccurs="1" />
    <xs:element type="bbps:customerDtlsType" name="Customer" minOccurs="1" maxOccurs="1" />
    <xs:element type="bbps:agentType" name="Agent" minOccurs="1" maxOccurs="1"/>
    <xs:element type="bbps:billDetailsType" name="BillDetails" minOccurs="1" maxOccurs="1"/>
    <xs:element type="bbps:planDetailsType" name="PlanDetails" minOccurs="0" maxOccurs="1"/>
    <!-- Prepaid Recharge -->
    <xs:element type="bbps:billerResponseType" name="BillerResponse" minOccurs="0" maxOccurs="unbounded" />
    <xs:element type="bbps:additionalInfoType" name="AdditionalInfo" minOccurs="0" maxOccurs="1" />
    <xs:element type="bbps:pmtMtdType" name="PaymentMethod" minOccurs="1" maxOccurs="1" />
    <xs:element type="bbps:amountType" name="Amount" minOccurs="1" maxOccurs="1" />
    <xs:element type="bbps:pymntInfType" name="PaymentInformation" minOccurs="1"
maxOccurs="1" />
    <xs:element type="bbps:upmsType" name="Upms" minOccurs="0" maxOccurs="1" />
    <!-- change for UPMS -->

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

```

12.4 Generate Bill Reference Number Request ACK

```

<ns2:Ack api="GENERATE_BILL_REF_NUMBER_REQUEST" refId="L1MLLGQ1YPZWNZIFQDMLPUQLWHC40822040"
msgId="AFWBAVV1UGJSSOCOP1RRIKCPWKG40822040" RspCd="Successful" ts="2024-03-23T20:40:47+05:30"
id="OU21ON4083RDSRJXGVHU" xmlns:ns2="http://bbps.org/schema"/>

```

12.5 Generate Bill Reference Id Request ACK Tag Details

Index	XML Element	Description	Occurence
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	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
1.1.4	Id	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	1..1

		Payment messages	
1.1.5	msgId	Unique identification assigned by the initiating BBPOU for chaining a request and response message	0..1
1.1.6	RspCd	Denotes success or failure in receiving the original request message	1..1
1.1.7	Ts	Creation timestamp of the message which will be updated at each leg	1..1
1.1.8	<errorMessage>	List of error(s) in the request or response message	0..n
1.1.9	<errorMessage.errorCd>	Code of the error	1..1

12.6 Generate Bill Reference Number Request ACK 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" type="bbps:Ack">
    <xs:annotation>
      <xs:documentation>Ack</xs:documentation>
    </xs:annotation>
  </xs:element>
  <!-- <xs:element name="Ack" type="bbps:AckType" -->
  <xs:complexType name="Ack">
    <xs:sequence>
      <xs:element name="errorMessages" type="bbps:errorMessage"
        minOccurs="0" maxOccurs="unbounded">
        </xs:element>
    </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:attribute name="id" type="xs:string" />
  </xs:complexType>
  <!-- </xs:element -->
</xs:schema>

```

13 Bill Reference Number Transaction Status Update API

ENDPOINTS

`https://<ip>:<port>/bbps/BillRefNumberUpdateRequest/1.0/urn:referenceId:{referenceId}`

13.1 Sample Bill Reference Number Transaction Status Update XML Request

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:BillRefNumberStatusUpdateRequest xmlns:ns2="http://bbps.org/schema">
<Head ver="1.0" ts="2024-03-23T20:41:24+05:30" origInst="OU21" refId="YAZNWDCKBFXAAIDOPIVNVS1EMLM40822041"/>
<Txn ts="2024-03-23T20:41:24+05:30" type="FORWARD TYPE REQUEST"
msgId="GXHHQHTDYFDOFKICAXODR1KORGB40822041" txnReferenceId="OU21ON4083RDSRJXGVHU"/>
<Reason responseCode="200" responseReason="Failure" complianceRespCd="BPR005"
complianceReason="Payment cannot be processed">
</Reason>
</ns2:BillRefNumberStatusUpdateRequest>
```

13.2 Bill Reference Id Transaction Status Update Request XML Tag Details

Index	XML Element	Description	Occurrence
1.1	<bbps:BillRefNumberStatusUpdateRequest>	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
2.1.5	<Status>	Information pertaining to transaction status request	1..1
2.1.8	responseCode	Carries the response code indicating success or failure of the transaction	1..n
2.1.7	responseReason	Description of the response code	1..n
2.1.9	ComplianceRespCd	Carries the compliance code indicating the reason for a failed transaction – not required for a successful transaction	1..1
2.2.0	complianceReason	Description of the compliance code – not required for a successful transaction	1..1
2.2.1	<Txn>	Transaction information, passed throughout the system, visible to all entities of the eco-system	1..1
2.2.2	ts	Transaction initiation timestamp which will remain constant throughout all legs of the transaction	1..1
2.2.3	msgId	Unique identification assigned by the initiating BBPOU for chaining a request and response message	1..1
2.2.4	type	Type of the message (Forward or Reversal Type)	1..1
2.2.5	txnReferenceId	Transaction reference number used by the Customer for referring to a Payment transaction	1..1

13.3 Bill Reference Id Transaction Status Update 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="BillRefNumberStatusUpdateRequest" type="bbps:BillRefNumberStatusUpdateRequestType">
    <xs:annotation>
      <xs:documentation>BillReferenceNumber Update Request</xs:documentation>
    </xs:annotation>
  </xs:element>
```

```

<xs:complexType name="BillRefNumberStatusUpdateRequestType">
  <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:statusType" name="Reason"
      minOccurs="1" maxOccurs="1" />
  </xs:sequence>
</xs:complexType>
<xs:complexType name="statusType">
  <xs:simpleContent>
    <xs:extension base="xs:string">
      <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:schema>

```

13.4 Bill Reference Number Transaction Status Update ACK

```

<ns2:Ack api="UPDATE_BILL_REF_NUMBER_REQUEST" refId="YAZNWDCBFXAAIDOPIVNVS1EMLM40822041"
msgId="GXHHQHTDYFDOFKICAXODR1KORGB40822041" RspCd="Successful" ts="2024-03-23T20:41:24+05:30"
xmlns:ns2="http://bbps.org/schema"/>

```

13.5 Bill Reference Id Transaction Status Update Request ACK 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	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
1.1.4	msgId	Unique identification assigned by the initiating BBPOU for chaining a request and response message	0..1
1.1.5	RspCd	Denotes success or failure in receiving the original request message	1..1

1.1.6	Ts	Creation timestamp of the message which will be updated at each leg	1..1
1.1.7	<errorMessage>	List of error(s) in the request or response message	0..n
1.1.8	<errorMessage.errorCd>	Code of the error	1..1

13.6 Bill Reference Number Transaction Status Update Request ACK 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" type="bbps:Ack">
    <xs:annotation>
      <xs:documentation>Ack</xs:documentation>
    </xs:annotation>
  </xs:element>
  <!-- <xs:element name="Ack" type="bbps:AckType"> -->
  <xs:complexType name="Ack">
    <xs:sequence>
      <xs:element name="errorMessages" type="bbps:errorMessage"
        minOccurs="0" maxOccurs="unbounded">
        </xs:element>
    </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:attribute name="id" type="xs:string" />
  </xs:complexType>
  <!-- </xs:element> -->
</xs:schema>
```

14 Acknowledgment

14.1 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="HENSVVR4QOS7X1UGPY7JGUV444P10461713"
  RspCd="Successful/VALIDATION_ERR/DUPLICATE_REQ" ts="2021-02-15T17:13:46+05:30">
  <errorMessages>
    <errorCd>CPR001</errorCd>
```

```
<errorDtl> CustomerParams mandatory</errorDtl>
</errorMessages>
</bbps:Ack>
```

14.2 Sample ACK for Other APIs

```
<?xml version="1.0" encoding="UTF-8"?>
<bbps:Ack xmlns:bbps="http://bbps.org/schema" api="TxnStatusComplainRequest"
refId="HENSIVR4QOS7X1UGPY7JGUV444P10461713" RspCd="Successful/VALIDATION_ERR/DUPLICATE_REQ"
ts="2021-02-15T17:13:46+05:30">
  <errorMessages>
    <errorCd>CMR101</errorCd>
    <errorDtl>Complaint Management - Exchange Id not supported</errorDtl>
  </errorMessages>
</bbps:Ack>
```

14.3 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

14.4 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:complexType>
</xs:element>
</xs:schema>

```

15 BBPS Common

15.1 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:enumeration value="AUTHMETHOD" />
      <xs:enumeration value="LOAN_ACCOUNT" />
      <xs:enumeration value="CAN" />
      <xs:enumeration value="MOBILE" />
      <xs:enumeration value="ACCOUNT_HOLDER_NAME" /> <!-- Mutual Fund - Part 2 -->
      <xs:enumeration value="ACCOUNT_TYPE" />
      <xs:enumeration value="REMITTER_NAME" />
      <xs:enumeration value="ADDRESS" />
      <xs:enumeration value="DATEANDPLACEOFBIRTH" />
      <xs:enumeration value="NATIONALIDENTITYNUMBER" />
      <xs:enumeration value="CUSTOMERIDENTIFICATIONNUMBER" />
    </xs:restriction>
  </xs:simpleType>
  <!-- change for version 8 -->
  <xs:simpleType name="transactionType">
    <xs:restriction base="xs:string">
      <xs:enumeration value="FORWARD TYPE REQUEST" />
      <xs:enumeration value="REVERSAL TYPE REQUEST" />
      <xs:enumeration value="FORWARD TYPE RESPONSE" />
      <xs:enumeration value="REVERSAL TYPE RESPONSE" />
    </xs:restriction>
  </xs:simpleType>
  <xs:simpleType name="deviceTagNameType">
    <xs:restriction base="xs:string">
      <xs:enumeration value="MOBILE" />
      <xs:enumeration value="GEOCODE" />
      <xs:enumeration value="POSTAL_CODE" />
      <xs:enumeration value="IP" />
      <xs:enumeration value="INITIATING_CHANNEL" />
      <xs:enumeration value="TERMINAL_ID" />
      <xs:enumeration value="IMEI" />
      <xs:enumeration value="IFSC" />
      <xs:enumeration value="MAC" />
      <xs:enumeration value="OS" />
      <xs:enumeration value="APP" />
    </xs:restriction>
  </xs:simpleType>

```

```

        </xs: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>

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

    <!-- For Fetch Reutilization -->
    <xs:simpleType name="siTxnType">
        <xs:restriction base="xs:string">
            <xs:enumeration value="Yes" />
            <xs:enumeration value="No" />
        </xs:restriction>
    </xs:simpleType>

    <xs:simpleType name="analyticsFetchTypeInstance">
        <xs:restriction base="xs:string">
            <xs:enumeration value="FETCHREQUESTSTART" />
            <xs:enumeration value="FETCHREQUESTEND" />
        </xs:restriction>
    </xs:simpleType>

```

```

</xs:simpleType>
<xs:simpleType name="analyticsPaymentTypeInstance">
  <xs:restriction base="xs:string">
    <xs:enumeration value="PAYREQUESTSTART" />
    <xs:enumeration value="PAYREQUESTEND" />
  </xs:restriction>
</xs:simpleType>

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

<xs:complexType name="headType">
  <xs:attribute type="xs:string" name="ver" use="required" />
  <xs:attribute type="xs:string" name="ts" use="required" />
  <xs:attribute type="xs:string" name="origInst" use="required" />
  <xs:attribute type="xs:string" name="refId" use="required" />
  <xs:attribute type="xs:string" name="origRefId" use="optional" />
  <xs:attribute type="xs:string" name="orderConfirmationId" use="optional" />
  <!-- For Fetch Reutilization -->
  <xs:attribute type="bbps:siTxnType" name="siTxn" use="optional" />
    <xs:attribute type="xs:string" name="callbackEndpointIP" use="optional" />
  <xs:attribute type="xs:string" name="response" use="optional" />
</xs:complexType>

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

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

<xs:complexType name="txnType">
  <xs:sequence>
    <xs:element type="bbps:riskScoresType" name="RiskScores" minOccurs="0" maxOccurs="1" />

```

```

</xs:sequence>
<xs:attribute type="xs:string" name="ts" use="required"/>
<!-- type mandatory and used for payment. Also used for presentment requests for marking
CANCELLATION requests -->
<xs:attribute type="xs:string" name="type" use="optional"/>
<!-- msgId mandatory for fetch and payment -->
<xs:attribute type="xs:string" name="msgId" use="optional"/>
<!-- txnReferenceId mandatory and used only for payment -->
<xs:attribute type="xs:string" name="txnReferenceId" use="optional"/>
<!-- xchangeId mandatory and used only for CMS -->
<xs:attribute type="xs:string" name="xchangeId" use="optional"/>
<!-- BBPSQR starts -->
<xs:attribute type="bbps:directBillChannelType" name="directBillChannel" use="optional" />
<xs:attribute type="xs:string" name="directBillContentId" use="optional"/>
<!-- BBPSQR ends -->
<!-- PaymentRefId Changes starts -->
<!-- paymentRefId mandatory and used only for payment -->
<xs:attribute type="xs:string" name="paymentRefId" use="optional"/>
<!-- PaymentRefId Changes starts -->

<!-- BBPS QR Terminal ID (TID) added by Sudhir -->
<xs:attribute type="xs:string" name="tid" use="optional"/>

</xs:complexType>

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

<xs:complexType name="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>

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

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

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

```

```

        <xs:attribute type="bbps:planType" name="type" use="required" />
        <xs:attribute type="xs:string" name="Id" use="required" />
    </xs:complexType>

    <!-- Prepaid Recharge ends -->

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

    <!-- Modified by Nancy K on 17-SEP-2019 ( For New categories other than due amount all are optional ) -->
    <xs:complexType name="billerResponseType">
        <xs:sequence>
            <xs:element name="Tag" maxOccurs="unbounded" minOccurs="0">
                <xs:complexType>
                    <xs:attribute type="xs:string" name="name" use="required" />
                    <xs:attribute type="xs:string" name="value" use="required" />
                    <xs:attribute type="xs:string" name="minAmount" use="optional" />
                    <xs:attribute type="xs:string" name="maxAmount" use="optional" />
                    <xs:attribute type="xs:string" name="amountMultiple" use="optional" />
                </xs:complexType>
            </xs:element>
            <xs:element name="BillerSpecificInfo" type="bbps:BillerSpecificInfoType" minOccurs="0"
maxOccurs="1" />
            <xs:element name="CCF1" maxOccurs="1" minOccurs="0">
                <xs:complexType>
                    <xs:attribute type="xs:string" name="type" use="required" />
                    <xs:attribute type="xs:string" name="charges" use="required" />
                    <xs:attribute type="xs:string" name="GST" use="required" />
                    <xs:attribute type="xs:string" name="totalCharges" use="required" />
                    <xs:attribute type="xs:string" name="remarks" use="optional" />
                </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="label" use="optional" />
            <xs:attribute type="xs:string" name="amountMultiple" use="optional" />
            <!--
            <xs:attribute type="xs:string" name="custConvDesc" use="optional" />
            -->
            <xs:attribute type="xs:string" name="minAmount" use="optional" />
            <xs:attribute type="xs:string" name="maxAmount" 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:attribute type="xs:string" name="billExpiry" use="optional" />
        </xs:complexType>
    <xs:complexType name="BillerSpecificInfoType">
        <xs:sequence>

```

```

        <xs:element name="Tag" maxOccurs="unbounded" minOccurs="0">
            <xs:complexType>
                <xs:attribute name="name" type="xs:string" use="required"/>
                <xs:attribute name="value" type="xs:string" use="required"/>
            </xs:complexType>
        </xs:element>
    </xs:sequence>
</xs:complexType>
<!-- Prepaid Recharge -->
<xs:complexType name="billerPlanResponseType">
    <xs:sequence>
        <xs:element type="bbps:planInfoType" name="PlanInfo" maxOccurs="15" minOccurs="0" />
    </xs:sequence>
</xs:complexType>

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

<xs:complexType name="CCF1Type">
    <xs:simpleContent>
        <xs:extension base="xs:string">
            <xs:attribute type="xs:string" name="type" use="required" />
            <xs:attribute type="xs:string" name="charges" use="required" />
            <xs:attribute type="xs:string" name="GST" use="required" />
            <xs:attribute type="xs:string" name="totalCharges" use="required" />
            <xs:attribute type="xs:string" name="remarks" use="optional" />
        </xs:extension>
    </xs:simpleContent>
</xs:complexType>

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

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

```

```

        <xs:attribute type="xs:string" name="paymentMode" />
        <xs:attribute type="xs:string" name="paymentFlowIdentification" />
        <xs:attribute type="xs:string" name="payerAccountType" />
        <xs:attribute type="xs:string" name="autoPay" />
    </xs:complexType>

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

    <xs:complexType name="amountType">
        <xs:sequence>
            <xs:element type="bbps:amtType" name="Amt" />
            <xs:element type="bbps:amtBreakUpType" name="AmountBreakUp" />
            <xs:element type="xs:string" name="SplitPayAmount" />
            <xs:sequence>
                <xs:element name="Tag" maxOccurs="unbounded" minOccurs="0">
                    <xs:complexType>
                        <xs:attribute type="xs:string" name="name" use="required" />
                        <xs:attribute type="xs:string" name="value" use="required" />
                        <xs:attribute type="xs:string" name="minAmount" use="optional" />
                        <xs:attribute type="xs:string" name="maxAmount" use="optional" />
                        <xs:attribute type="xs:string" name="amountMultiple"
use="optional" />
                    </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>
    <!-- Added END for BBPS Specific -->

    <!-- Biller Status -->
    <xs:complexType name="search">
        <xs:sequence>

```

```

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

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

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

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

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

<!-- Added for Corporate Flag -->
<xs:complexType name="TDSDeductedAmountType">
  <xs:attribute type="xs:string" name="billNumber" use="optional" />
  <xs:attribute type="xs:string" name="Amount" use="optional" />
</xs:complexType>

<!-- Added for Biller Category - EFRM -->
<xs:complexType name="billerCategoryType">
  <xs:attribute type="xs:string" name="category" use="required" />
</xs:complexType>

</xs:schema>

```

16 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>kQYYelFygZzHrwGxxfcah8YNO2QROfW7k85yeSK0YkE=</DigestValue>
</Reference>
</SignedInfo>
<SignatureValue>VzO1bjYChpNmoCfq4GmY1w33Vnt2envQNBduERfQLWXwe/pzNXK6cRQcZONUPi3SBmdu9Iyv8vTx
R+rPfNian+wEpuReOm23CuyasgtTGp+uf3QlyqhlCuZlR65ZfUhpFeraShYdRIOzfGFAiyGnG7FI
Ilf4q/7mgCQjOw7/paAFiK0h5ERT909PeArLL4isA6KOkindYpTOkAyAGC3t2AJDVJP4SujHbRwx
BmcdPbfvMt6aY3n/u5pL/d6XleBW2l6DhIGSTSBwx+S2l9EvkRjvKZncNJDdbWdUKy2mM0H4YSD
javG0rqE2u5CPftUWvHxiiwwqizyOEKMILMOyg==</SignatureValue>
  <KeyInfo>
    <KeyValue>
      <RSAKeyValue>
        <Modulus>vCidzRWCs8Mukb1E/R1JGCgexwhiDfQDuO0tPHXgX+SDdBptkr+1ThjSBW2D+kH6ZLc22EAL9o/o
zBVIJgWwMw4b0LlisdK0dEYjZiFiwFY1AIO4kLB48J2PwZ5Ly2ADKP+CzpZ7YhPNUz7tGCqiKyM3E
IXWqzS1Yb4+zYardGBTUkLAJDNDltSgyDe/Fb27viTTxsp2rTZ7VZCWRGyCON5F149EVXnVFUt
SD1oye1x1lxDcfYEc49OAA+BZiheGMpNpzCR263CFbe0UnQbuQwz9eaoPuCn5tQBxv5v4/Ho1W
zbTZBSSf2Ow1N6fqXzWLw444Ea5ftyNpDq+HUw==</Modulus>
        <Exponent>Aw==</Exponent>
      </RSAKeyValue>
    </KeyValue>
  </KeyInfo>
</Signature>

```

17 URLs for Different API Messages

17.1 Request URL format (Customer BBPOU / Participating AI 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}
Plan MDM Pull	<Base URL>/bbps/planMDMPullCouToCu/1.0/urn:referenceId:
GenerateBillRefNumberRequest	<Base URL>/bbps/GenerateBillRefNumberRequest/1.0/urn:referenceId:{referenceId}
BillRefNumberStatusUpdateRequest	<Base URL>/bbps/BillRefNumberUpdateRequest/1.0/urn:referenceId:{referenceId}
7XX API Request	<Base URL>/ticket/ TicketRequest/1.0/urn:referenceId:{referenceId}

17.2 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}
Plan MDM Pull	<Endpoint URL>/planMDMPullCuToBou/1.0/urn:referenceId:{referenceId}

Biller Activation Check Request	<Endpoint URL>/BillerActivationCheckRequest
--	---

17.3 Response URL format (Biller BBPOU to BBPCU):

Response Type	Service_url
Bill Fetch Response	<Base URL>/bbps/BillFetchResponse/1.0/urn:referenceld:
Bill Payment Response	<Base URL>/bbps/BillPaymentResponse/1.0/urn:referenceld:
Bill Validation Response	<Base URL>/bbps/BillValidationResponse/1.0/urn:referenceld:
Txn Status Response 402	<Base URL>/bbps/TxnStatusResponse402/1.0/urn:referenceld:
Plan MDM Push	<Base URL>/bbps/planMDMPushBouToCu/1.0/urn:referenceld:
Biller Status Update	<Base URL>/BillerStatusUpdate
Biller Activation Check Response	<Base URL>/BillerActivationResponse

17.4 Response URL format (BBPCU to Customer BBPOU / Participating AI):

Response Type	Service_url
Bill Fetch Response	<Endpoint URL>/BillFetchResponse/1.0/urn:referenceld:
Bill Payment Response	<Endpoint URL>/BillPaymentResponse/1.0/urn:referenceld:
Bill Validation Response	<Endpoint URL>/BillValidationResponse/1.0/urn:referenceld:
Plan MDM Push	<Endpoint URL>/planMDMPushCuToCou/1.0/urn:referenceld:
Biller Status Update	<Endpoint URL>/BillerStatusUpdate
7XX API Response	<Endpoint URL>/TicketResponse

17.5 Request URL format (BBPOU / Participating AI to BBPCU):

Request Type	Service URL
Diagnostic Request	<Base URL>/bbps/ReqHbt/1.0/urn:referenceld: {referenceld}
Complaint Request – (existing)	<Base URL>/CMS/TxnStatusComplainRequest
Complaint Request – (new)	<Base URL>/CMS/TxnStatusComplainRequest/V2
Biller MDM	<Base URL>/bbps/BillerFetchRequest/1.0/urn:referenceld:{referenceld}
Agent MDM	<Base URL>/bbps/AgentFetchRequest/1.0/urn:referenceld:{referenceld}
Biller Status Check Request	<Base URL>/BillerStatusRequest

17.6 Response URL format (BBPCU to BBPOU/Participating AI):

Response Type	Service_url
Complaint Response	<Endpoint URL>/TxnStatusComplainResponse
Biller MDM	<Endpoint URL>/BillerFetchResponse/1.0/urn:referenceld:
Agent MDM	<Endpoint URL>/AgentFetchResponse/1.0/urn:referenceld:
Biller Status Check Response	<Endpoint URL>/BillerStatusResponse

18 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.

18.1 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. No other response from CU is required as all Error Codes are populated as part of the Negative ACK from CU.	CU declines COU request with a negative ACK. No other response from CU is required as all Error Codes are populated as part of the Negative ACK from CU.
	CU unable to connect to BOU even after multiple retries.	CU initiates a Response Code 001 and Response Reason " Failure " decline to COU. Compliance Response Code will be BOU006 and Compliance Reason will carry " Connect Timeout at BOU ".	CU initiates a Response Code 001 and Response Reason " Failure " decline to COU. Compliance Response Code will be BOU006 and Compliance Reason will carry " Connect Timeout at BOU ". TYPE: FORWARD TYPE RESPONSE
CU → BOU	CU makes multiple retry attempts without any success in any of the following cases: ▪ No ACK by BOU (ACK relaxation disabled) ▪ Delayed ACK by BOU	CU initiates a Response Code 001 and Response Reason " Failure " decline to COU. Compliance Response Code will be BOU007 and Compliance Reason will carry " Read Timeout at BOU ".	CU initiates a Response Code 001 and Response Reason " Failure " decline to COU. Compliance Response Code will be BOU007 and Compliance Reason will carry " Read Timeout at BOU ".

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

	retry within the timeout period. Yet, there is no proper response from BOU within this timeout period.	BOU002 and Compliance Reason will carry "<all the Error Codes from Negative ACK>".	Compliance Response Code will be BOU002 and Compliance Reason will carry "<all the Error Codes from Negative ACK>". TYPE: FORWARD TYPE RESPONSE <u>Pending applicable:</u> 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.
CU → COU	CU unable to connect to COU even after multiple retries.	<u>For a successful BOU -> CU response:</u> CU closes and records the transaction with a Response Code 000 and Response Reason "Successful". As a distinguishing identifier from successfully acknowledged responses, Compliance Response Code will be COU006 and Compliance Reason will carry "Connect Timeout at COU". <u>For a failed BOU -> CU response:</u> CU closes and records the transaction with a Response Code 003 and Response Reason "Failure". Compliance Response Code will be COU006 and Compliance Reason will carry "<Compliance Code between BOU to CU>, Connect Timeout at COU".	<u>For a successful BOU -> CU response:</u> CU closes and records the transaction with a Response Code 000 and Response Reason "Successful". As a distinguishing identifier from successfully acknowledged responses, Compliance Response Code will be COU006 and Compliance Reason will carry "Connect Timeout at COU". <u>For a failed BOU -> CU response:</u> CU closes and records the transaction with a Response Code 003 and Response Reason "Failure". Compliance Response Code will be COU006 and Compliance Reason will carry "<Compliance Code between BOU to CU>, Connect Timeout at COU". TYPE: FORWARD TYPE RESPONSE
	CU makes multiple retry attempts without any success in any of the following cases: ▪ No ACK by COU ▪ Delayed ACK by COU (beyond timeout period) ▪ Positive ACK by COU but not reaching CU	<u>For a successful BOU -> CU response:</u> CU closes and records the transaction with a Response Code 000 and Response Reason "Successful". As a distinguishing identifier from successfully acknowledged responses, Compliance Response Code will be COU007 and Compliance Reason will carry "Read Timeout at COU". <u>For a failed BOU -> CU response:</u> CU closes and records the transaction with a Response Code 003 and Response Reason "Failure".	<u>For a successful BOU -> CU response:</u> CU closes and records the transaction with a Response Code 000 and Response Reason "Successful". As a distinguishing identifier from successfully acknowledged responses, Compliance Response Code will be COU007 and Compliance Reason will carry "Read Timeout at COU". <u>For a failed BOU -> CU response:</u> CU closes and records the transaction with a Response Code 003 and Response Reason "Failure".

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

	COU declines with a negative ACK.	by COU. <u>For a successful BOU -> CU response:</u> CU closes and records the transaction with a Response Code 000 and Response Reason "Successful". As a distinguishing identifier from successfully acknowledged responses, Compliance Response Code will be COU002 and Compliance Reason will carry all the Error Codes from Negative ACK. <u>For a failed BOU -> CU response:</u> CU closes and records the transaction with a Response Code 003 and Response Reason "Failure". Compliance Response Code will be COU002 and Compliance Reason will carry "<Compliance Code between BOU to CU>, <all the Error Codes from Negative ACK>".	by COU. <u>For a successful BOU -> CU response:</u> CU closes and records the transaction with a Response Code 000 and Response Reason "Successful". As a distinguishing identifier from successfully acknowledged responses, Compliance Response Code will be COU002 and Compliance Reason will carry all the Error Codes from Negative ACK. Note: COU can raise a complaint for the respective transaction if required. <u>For a failed BOU -> CU response:</u> CU closes and records the transaction with a Response Code 003 and Response Reason "Failure". Compliance Response Code will be COU002 and Compliance Reason will carry "<Compliance Code between BOU to CU>, <all the Error Codes from Negative ACK>". TYPE: FORWARD TYPE RESPONSE

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

			delivered.
			Type : REVERSAL TYPE RESPONSE

18.2 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
Bill Fetch		
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	BFR012	ePayment not enabled for the dealer
200	BFR013	Maximum Refill Count Has Been Reached. {schemename} consumers can get maximum {RefillPerYear} refills in a year.
200	BFR014	This consumer has reported loss of cylinder
200	BFR015	Can not take booking as the consumer not yet submitted KYC.
200	BFR016	One prior booking is pending against this Consumer
200	BFR017	Price not yet set for Nature code - {NatureCode} and Package Code - {ItemDescription}
200	BFR018	Day-End not done. Please try after some time
200	BFR019	Consumer No. and Distributor not matching
200	BFR020	LPGId not found
200	BFR021	Vehicle Registered Number entered is not exists or Invalid
200	BFR022	Entered Fastag is Inactive/blocked. Recharge not allowed
200	BFR023	Entered Fastag is exempted. Recharge not allowed
Bill Payment		
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	BPR011	Payment Amount is different from current outstanding Amount
200	BPR012	FASTag Top-up is failed, Please try again later
Bill Validation		
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	- Customer Name = As Is (NA if Customer Name in unavailable) - Amount = <copy amount value from BP Req> - Due Date = 0001-01-01 - Bill Date = 0001-01-01 - Bill Number = NA - Bill Period = NA - Customer Convenience Fee =	Response Code = 000 Response Reason = Successful Compliance Response Code = <blank> Compliance Reason = <blank>

		<copy custConvFee value from BP Req>	
Payment	Customer account not found	Billers Response block not required	Response Code = 200 Response Reason = Failure Compliance Response Code = BPR001 Compliance Reason = Incorrect / invalid customer account

18.3 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

18.4 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.

The linked image cannot be displayed. The file may have been moved, renamed, or deleted. Verify that the link points to the correct file and location.

Figure 1: Payment and its subsequent Reversal

For the Billers, which does not support Deemed Success, when 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	As sent by BOU	As sent by BOU	COU001	Send Failed to COU

For the Billers which support Deemed Success

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

19 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

19.1 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.

19.2 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.

20 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	Support Plan MDM	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 (T/F)	▪ Yes	▪ Ad-hoc Payment can be done (for any amount).
			NOT_SUPPORTED	OPTIONAL	Yes (T/F)	▪ No	▪ Payment against validation can also be done for any amount.
3	ONLINE	T	NOT_SUPPORTED	MANDATORY	Yes (T/F)	▪ No	▪ Payment against validation can also be done for any amount.
4	ONLINE	T	NOT_SUPPORTED	NOT_SUPPORTED	Yes (T/F)	▪ 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 (T/F)	▪ Yes	▪ Ad-hoc Payment can be done (for any amount).
			NOT_SUPPORTED	OPTIONAL	Yes (T/F)	▪ No	▪ Payment against validation can also be done for any amount.
9	OFFLINE A	T	NOT_SUPPORTED	MANDATORY	Yes (T/F)	▪ No	▪ Payment against validation can also be done for any amount.
10	OFFLINE A	T	NOT_SUPPORTED	NOT_SUPPORTED	Yes (T/F)	▪ 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 (T/F)	▪ Yes	▪ Ad-hoc Payment can be done (for any amount).
			NOT_SUPPORTED	OPTIONAL	Yes (T/F)	▪ No	▪ Payment against validation can also be done for any amount.
14	OFFLINE B	T	NOT_SUPPORTED	MANDATORY	Yes (T/F)	▪ No	▪ Payment against validation can also be done for any amount.
15	OFFLINE B	T	NOT_SUPPORTED	NOT_SUPPORTED	Yes (T/F)	▪ Yes	▪ Ad-hoc Payment can be done (for any amount).

21 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>

22 Fee Configuration

22.1 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.

22.2 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.

23 BBPS IDs

23.1 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
msgID	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
refId	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
origRefId	Customer BBPOU	NA	NA	Populated by Customer BBPOU	Carried From Bill Payment Request	Populated by Customer BBPOU	Carried From Bill Payment Request
txnRefId	Customer BBPOU	NA	NA	Populated by Customer BBPOU	Carried From Bill Payment Request	Populated by Customer BBPOU	Carried From Bill Payment Request
BBPOU ID	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
AI ID	BBPCU	Populated by Customer BBPOU	NA	Carried From Bill Fetch Request	NA	Populated by Customer BBPOU	NA
Agent ID	Customer BBPOU	Populated by Customer BBPOU	NA	Carried From Bill Fetch Request	NA	Populated by Customer BBPOU	NA
Biller ID	BBPCU	Populated by Customer BBPOU	NA	Carried From Bill Fetch Request	NA	Populated by Customer BBPOU	NA
System User ID (BBPOU / BBPCU)	BBPCU	NA	NA	NA	NA	NA	NA

23.2 Generation Logic

Identification	Messages	Length	Type	Logic	Example	Applicable to BBPOU
Message ID	Unique ID assigned by the initiating BBPOU for chaining a request and response message	35	Alphanumeric	Random Alpha Numeric – 27 Julian Date of the Transaction Initiation Date (YDDD) – 4 Time of the Transaction Initiation (HHMM) – 4	AWPNSPV BPVPWDA LTOMJSNB FQNOS104 31207	Y
Reference ID / Original Reference ID	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	Random Alpha Numeric – 27 Julian Date of the Transaction Initiation Date (YDDD) – 4 Time of the Transaction Initiation (HHMM) – 4	BWPNSPV BPVPWDA LTOMJSNB FQNOS104 31207	Y
Transaction Reference ID	Unique ID for all BBPS payment transactions	12 / 20	Alphanumeric	Customer BBPOU code - 4; Random alphanumeric – 8 Customer BBPOU code - 4; Julian Date of the Transaction Initiation Date (YDDD) – 4 Random alphanumeric - 12	OU015678 9123 OU019047 ABCD1234 5678	Y
BBPOU ID	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
AI ID	Unique ID associated with Agent Institution	4	Alphanumeric	Alpha - 2; Numeric – 2	OU02	Y
Agent ID	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
Biller ID	Unique number which identifies the Biller	14	Alphanumeric	Short identifier of the biller - 14	VODA0000 0MUM03	Y
System User ID – BBPCU	Uniquely identifies the BBPCU user	16	Alphanumeric	BBPCU(4-character) + '_' + user ID provided by BBPCU (Alphanumeric Must be 6 to 11 characters long)	BBPCU_Use r1	NA
System User ID – BBPOU	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
Complaint ID	Complaint ID generated by BBPCU	15	Alphanumeric	1 st 4 characters of Tran Ref ID – 4 Julian Date of the Complaint Registration Date (YYDDD)-5 Random Numeric – 6	OP012104 6567755	NA

24 Payment Mode & Channel Details

24.1 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

24.2 PaymentMode vs Payment Account Info

S. No.	Payment Mode	Payment Account Info
1	Cash	Remarks
2	Internet Banking	IFSC AccountNo
3	Debit Card	Tokenized DebitCardNum / ('txnReferenceld')
4	Prepaid Card	Tokenized PrepaidCardNum / ('txnReferenceld')
5	IMPS	MMID MobileNo
6	NEFT	IFSC AccountNo
7	UPI	VPA
8	Wallet	WalletName MobileNo
9	AEPS	Aadhaar IIN
10	Account Transfer	IFSC AccountNo
11	Bharat QR	IFSC AccountNo
12	USSD	Remarks
13	Credit Wallet	WalletName MobileNo
14	Cryptocurrency	
15	BHIM Aadhaar Pay	Aadhaar IIN
16	CBDC	

24.3 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"/>

24.4 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	N	N	N	N	N	N	N	N	N
7	NEFT	N	N	N	N	N	N	N	N	N
8	UPI	Y	Y	Y	Y	N	Y	N	Y	Y
9	Wallet	Y	Y	Y	Y	N	Y	Y	N	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	N	N	N	Y	N	Y	Y
13	USSD	N	N	Y	Y	N	N	N	N	N
14	Cbdc	Y	Y	Y	Y	Y	Y	Y	Y	Y

24.5 Capture the underlying payment mode information

Payment Flow Identification, Payer Account Type, Autopay to capture complete payment mode information.

Payment Channel	Payment Mode	Payment Flow Identification	Payer Account Type	Autopay
Mobile Banking	UPI	Pay	Credit Card	No

24.5.1 Description of the Tags

Tag	Why is it required
Payment Flow Identification	How a payment transaction is initiated (For ex: QR, Intent)
Payer Account Type	Determine the source of funds for the transaction and capture underlying account type (For ex: Credit Card, Savings, Credit Line)
Autopay	Identify if the transaction is autopay or consumer authorized single payment (For ex: Yes, No)

24.5.2 List of Tag Values

Payment Flow Identification	Description
BQR	Initiate a payment by scanning Bharat QR
Collect_VPA	Payer (COU/AI) authorizes Debit request using a Virtual Payment Address (VPA)
Intent	Initiate payment by intent call (app via app)
Pay	Standard mode of payment using UPI
QR	Initiating a payment by scanning UPI Quick Response(QR) Code
Payer Account Type	Description
Savings	Savings Bank Account
Current	Current Bank Account
NonBank_Wallet	Digital wallet issued by banks or non-banks where users load money in advance
Bank_Wallet	Digital wallet account provided by a bank
Credit_Card	Pay using Rupay Credit Card on UPI
Credit_Line	Pay using Credit Line on UPI
NonBank_Prepaid_Card	Prepaid card issued by a non-bank entity
Bank_Prepaid_Card	Prepaid card issued by a bank entity

Autopay	Description
No	Payment with customer authorization
Yes	Payment with Autopay

Note: Additional rules may be introduced in the future to ensure compliance with evolving regulatory requirements.

25 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)
5. **Pending Transactions Report** – Will be generated for OU & Participating AI (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)
5. **Monthly Invoice Report for FETCH** – Will be generated for OU (CSV & PDF formats)
6. **Fetch Summary Report for COU** – Will be generated for COU (CSV & PDF formats)
7. **Fetch Summary Report for BOU** – Will be generated for BOU (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
https://a.b.c.d/context/csv	Settlement Report: Example: 07001OU122016080400.csv Account Ledger: Example: 85201607OU122016080400.csv	multipart/form-data	POST
https://a.b.c.d/context/pdf	Settlement Report: Example: 07001OU122016080400.pdf Account Ledger: Example: 85201607OU122016080400.pdf		
https://a.b.c.d/context/txt	Raw Data File: 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>**. 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.

26 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 used for fetch request
BillFetchResponse	The message is used for fetch response
BillPaymentRequest	The message is used for payment request
BillPaymentResponse	The message is used for payment response
TxnStatusRequest	The message is used for transaction status request (for pending transactions)
TxnStatusResponse	The message is used for transaction status response (for pending transactions)
BillValidationRequest	The message is used for validation request
BillValidationResponse	The message is used for validation response
ReqDiagnostic	The message is used for diagnostic request
ResDiagnostic	The message is used for diagnostic response
TxnStatusComplainRequest	The message is used for transaction status and complaint related requests
TxnStatusComplainResponse	The message is used for transaction status and complaint related responses
BillerFetchRequest	The message is used for Biller MDM request
BillerFetchResponse	The message is used for Biller MDM response
AgentFetchRequest	The message is used for Agent MDM request
AgentFetchResponse	The message is used for Agent MDM response
Ack	The message is used for acknowledgement message
BBPSPlanMDMPush	This message is used for Plan MDM Push
BBPSPlanMDMPull	This message is used for Plan MDM Pull
BillerStatusUpdate	This message is used for Biller Status Update
BillerActivationCheckRequest	This message is used for Biller Activation Check Request from CU to BOU
BillerActivationCheckResponse	This message is used for Biller Activation Check Response from BOU to CU
BillerStatusRequest	This message is used for Biller Status Request
BillerStatusResponse	This message is used for Biller Status Response
GenerateBillRefNumberRequest	This message is used for GenerateBillRef API request
BillRefNumberStatusUpdateRequest	This message is used for BillRefNumberStatusUpdateRequest API request

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 (Random Alpha Numeric – 27, Julian Date of the Transaction Date (YDDD) – 4, Time of the Transaction Initiation (HHMM) – 4)
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 (Random Alpha Numeric – 27, Julian Date of the Transaction Date (YDDD) – 4, Time of the Transaction Initiation (HHMM) – 4)
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 (Random Alpha Numeric – 27, Julian Date of the Transaction Date (YDDD) – 4, Time of the Transaction Initiation (HHMM) – 4)
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: txnReferenceId

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: paymentRefId

Presence	: Optional
Definition	: This data element will contain a unique reference ID generated at the time of customer account debit at PG.
Data Type	: Alphanumeric
Format	: Min Length – 4 & Max Length – 80
Compliance	: This field is applicable for payment transactions.

Attribute: directBillChannel

Presence	: Conditional
Definition	: This data element will contain channel through which transaction was initiated in case of QR/PayLink.
Data Type	: Code Set
Format	: L1QR/L1PL/L2QR/L2PL/L3QR/L3PL
Compliance	: This field is applicable for QR/PayLink type of transactions.

Attribute: directBillContentId

Presence	: Conditional
Definition	: This data element will contain the unique content id of the QR/PL, generated by Biller. This is required in case of L3{QR/PL}
Data Type	: Alpha Numeric
Format	: Min length – 12, Max length – 17 and First 5 digits should be valid Julian date
Compliance	: This field is applicable for L3 QR/PayLink type of transactions.

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: xchangelid

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	Yes
506	Complaint status	Yes
507	Complaint closure	Yes
508	Complaint Status Update (CU to OU)	

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	manoj.chekuri@npci.org.in
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
Mobile Banking (Post-login)	MBB
Internet (Pre-login)	INT
Internet Banking (Post-login)	INB
ATM	ATM
Kiosk	KSK
Agent	AGT
Business Correspondent	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 Min Length – 13, Max Length – 15	12.9667,77.5667 9.1234,82.5643
IP	Valid IP address format(v4,v6) Max Length – 15	123.456.121.121
INITIATING_CHANNEL	Initiating channel of the transaction Code Set Min Length – 1, Max Length – 20	▪ Bank Branch – BNKBRNCH ▪ Mobile (Pre-login) – MOB ▪ Mobile Banking (Post-login) – MOBB ▪ Internet (Pre-login) – INT ▪ Internet Banking (Post-login) – INTB ▪ ATM – ATM ▪ Kiosk – KIOSK ▪ Agent – AGT ▪ Business Correspondent – BSC

TERMINAL_ID	Terminal ID of the initiating transaction (numeric) Min Length – 1, Max Length – 10	123456
IMEI	IMEI address of the device Alpha Numeric	1234567890ABCDE If IMEI is not available, OUs can pass Android ID or IOS Device ID
IFSC	IFSC of the bank branch Fixed Length – 11	ABCD0001152
MAC	MAC ID of the device Fixed Length – 17	00-0D-60-07-2A-FO
OS	Operating system used in the device Min Length – 1, Max Length – 20	iOS 8.1
APP	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. Sample values include Consumer Number (Electricity billers), Subscriber ID (DTH operators), etc.
RefFld2	
RefFld3	

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 – 4, 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 XXX are alpha characters and 111 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 XXX are alpha characters and 111 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
Amount 1	Amount fields that may be customised according to the requirements of specific Billers at the time of on-boarding a Biller.
Amount 2	
Amount 3	
	Sample values include Late Fee, Discount, etc.

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
Amount 1	As provided by the Biller BBPOU while giving the response.	▪ Late Fee: 32000
Amount 2		▪ Discount: 2000
Amount 3		

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
BIRspFld1	Additional information fields that may be customised according to the requirements of specific Billers at the time of on-boarding a Biller.
BIRspFld2	
PaymentBIRspFld1	Sample values include Early Payment Date, Status, etc.
PaymentBIRspFld2	

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.	- Early Payment Date: 2016-05-01 - Status: Active
BIRspFld2		
PaymentBIRspFld1		
PaymentBIRspFld2		

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

Presence : Mandatory
Definition : Defines the currency in which the payment is initiated.
Data Type : Code set (ISO 4217)
Format : Fixed Length – 3

Compliance : Data format and type. (Accepted value is "356").

Element: <Amount.SplitPayAmount>

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

Element: <Amount.Tag>

Presence : Conditional
Definition : 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:

- Fetch is Mandatory
- Biller does not accept ad-hoc payment
- Biller accepts exact payment

Attribute: name

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

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

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
Amount 1	Selected from the Biller response other than the base bill amount.	▪ Late Fee: 32000
Amount 2		▪ Discount: 2000
Amount 3		

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
Remarks	Remarks when the mode of payment is cash
CardNum AuthCode	Card number and authorization code used for the payment
IFSC AccountNo	IFSC and account number used for the payment
MMID MobileNo	MMID and mobile number used for the payment
WalletName MobileNo	Wallet name and mobile number used for the payment
VPA	Virtual Provider Address used for the payment
Aadhaar IIN	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
Remarks	Alphanumeric Special Min Length – 1, Max Length – 50	UNI000
CardNum AuthCode	Alphanumeric with characters on either side of ‘ ’ separator Min Length – 3, Max Length – 50	1234567890123456 123456
IFSC AccountNo	Alphanumeric with characters on either side of ‘ ’ separator Min Length – 3, Max Length – 50	SRAN0000341 0123456
MMID MobileNo	Numeric with characters on either side of ‘ ’ separator Fixed Length – 18	9240111 9004644121
WalletName MobileNo	Alphanumeric with characters on either side of ‘ ’ separator Min Length – 12, Max Length – 50	TA Wallet 9004644121
VPA	Alphanumeric Special Min Length – 3, Max Length – 50	manoj@icici
Aadhaar IIN	Alphanumeric with characters on either side of ‘ ’ separator Min Length – 3, Max Length – 50	123456789012 1234567

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
BBPSPlanMDMPush (BOU to CU)	PLAN_MDM_PUSH_BOU_TO_CU
BBPSPlanMDMPush (CU to COU/AI)	PLAN_MDM_PUSH_CU_TO_COU
BBPSPlanMDMPull (COU/AI to CU)	PLAN_MDM_PULL_COU_TO_CU
BBPSPlanMDMPull (CU to BOU)	PLAN_MDM_PULL_CU_TO_BOU
BillerStatusUpdate	BILLER_STATUS_UPDATE
BillerActivationCheckRequest	BILLER_ACTIVATION_CHECK_REQUEST
BillerActivationCheckResponse	BILLER_ACTIVATION_CHECK_RESPONSE
BillerStatus	BILLER_STATUS

Attribute: RspCd

Presence : Mandatory
Definition : Denotes success or failure in receiving the original request message.
Data Type : Code Set

Format : Min Length – 1, Max Length – 50
Compliance : Data format and type.
 Possible values are Successful, VALIDATION_ERR, DUPLICATE_REQ, etc.

Attribute: ts

Presence : Mandatory
Definition : Transmission date and time 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 : Data format and type.

Element: <TxnStatusComplainReq>

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

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 value is "Transaction".

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: 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; 1st 4 characters of Tran Ref ID – 4, Julian Date of the Complaint Registration Date (YYDDD) - 5, Random Numeric – 6

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: 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.

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, 503, 506, 507 and 508 Requests
complaintType	Mandatory	401, 501, 502, 503, 506, 507 and 508 Requests
mobile	Conditional	401 Request
fromDate	Conditional	401 Request
toDate	Conditional	401 Request
txnReferenceId	Conditional	401 and 501 Requests
complaintId	Conditional	502, 503, 506, 507 and 508 Requests
disposition	Conditional	501 Request
description	Conditional	501, 502, 503 and 507 Requests

Element: <TxnStatusComplainResp>

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

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; 1st 4 characters of Tran Ref ID – 4, Julian Date of the Complaint Registration Date (YYDDD) - 5, Random Numeric – 6

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

Presence	: Conditional
Definition	: Agent ID of the Agent involved in the transaction.
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	: Biller ID of the Biller involved in the transaction.
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	: Data format and type.

Attribute: txnStatus

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

Element: <TxnStatusComplainResp.CustomerDetails>

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

Attribute: mobile

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

Element: <SearchMyBiller>

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

Attribute: mybiller

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

Element: <Search>

Presence	: Optional
Definition	: Search the Biller or Agent details based on certain parameters.

Element: <Search.billerId>

Presence	: Conditional
Definition	: Biller ID for which the Biller details are requested.

Element: <Search.billerCategory>

Presence	: Conditional
Definition	: Biller Category for which the Biller details are requested.

Element: <Search.agentId>

Presence	: Conditional
Definition	: Agent ID for which the Agent details are requested.

Element: <SearchByTime>

Presence	: Optional
Definition	: Searching the Biller or Agent details based on time parameter.

Element: <SearchByTime.time>

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

Element: <biller>

Presence	: Conditional
Definition	: MDM details of the Biller.

Element: <biller.billerId>

Presence	: Mandatory
Definition	: Identifier of the Biller.

Element: <biller.billerName>

Presence : Mandatory
Definition : 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.billerCustomerParams.visibility>

Presence : Mandatory
Definition : Visibility of the customer parameter in COU/AIs front-end screen. Possible values "true/false".

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.billerAdditionalInfoPayment>

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

Element: <biller.billerAdditionalInfoPayment.paramName>

Presence : Conditional
Definition : Additional information parameter name.

Element: <biller.billerAdditionalInfoPayment.dataType>

Presence : Conditional
Definition : Additional information parameter data type.

Element: <biller.billerAdditionalInfoPayment.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: <biller.billerTimeOut>

Presence : Conditional
Definition : Final Timeout of the Biller in minutes, which supports Pending Status.

Element: <biller.planMdmRequirement>

Presence : Optional
Definition : Flag indicating whether Plan MDM is applicable for the biller or not – MANDATORY/OPTIONAL/NOT_SUPPORTED.

Element: <biller.planAdditionalInfo>

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

Element: <biller.planAdditionalInfo.paramName>

Presence : Conditional
Definition : Plan Additional information parameter name.

Element: <biller.planAdditionalInfo.dataType>

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

Element: <biller.planAdditionalInfo.optional>

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

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.

API: BBPSPlanMDMPush

Attribute: type

Presence : Mandatory
Definition : Type of the Plan MDM Push – "REQUEST/RESPONSE".

Element: <PlanDetails>

Presence : Mandatory
Definition : Plan Details of the specific biller.

Element: <PlanDetails.Id>

Presence : Mandatory
Definition : Plan ID as defined by the Biller.
Data Type : Alpha Numeric
Format : Minimum Length – 1, Maximum Length - 32
Compliance : Plan ID has to share with BBPCU as defined by the Biller.

Element: <PlanDetails.billerId>

Presence : Mandatory
Definition : Biller ID for which Plan Details are available.

Element: <PlanDetails.categoryType>

Presence : Mandatory
Definition : Plan Category.
Data Type : Alpha Numeric
Format : Minimum Length – 1, Maximum Length - 100
Compliance : Plan category as defined by the Biller.

Element: <PlanDetails.categorySubType>

Presence : Optional
Definition : Plan Sub Category.
Data Type : Alpha Numeric
Compliance : Plan sub category as defined by the Biller.

Element: <PlanDetails.amountInRupees>

Presence : Mandatory
Definition : Denomination of the Plan Amount in Rupees.
Data Type : Numeric/Decimal
Format : Minimum Length – 1, Maximum Length - 10

Compliance : Plan amount as defined by the Biller.

Element: <PlanDetails.planDescription>

Presence : Mandatory
Definition : Plan Description.
Data Type : Alpha Numeric Special
Format : Text
Compliance : Plan description as defined by the Biller.

Element: <PlanDetails.planAdditionalInfo>

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

Element: <PlanDetails.planAdditionalInfo.paramName>

Presence : Conditional
Definition : Plan Additional information parameter name.

Element: <PlanDetails.planAdditionalInfo.paramValue>

Presence : Conditional
Definition : Plan Additional information parameter value.

Element: <PlanDetails.effctvFrom>

Presence : Mandatory
Format : ISO Date Format
Definition : Effective from date of corresponding Plan.

Element: <PlanDetails.effctvTo>

Presence : Mandatory
Format : ISO Date Format
Definition : Effective to date of corresponding Plan.

Element: <PlanDetails.Status>

Presence : Mandatory
Definition : Status of the Plan. Possible Values "ACTIVE" / "DEACTIVATED".

API: BBPSPlanMDMPull

Attribute: type

Presence : Mandatory
Definition : Type of the Plan MDM Push – "REQUEST".

Element: <Search>

Presence : Optional

Definition : Search the Plan details based on certain parameters.

Element: <Search.billerId>

Presence : Conditional

Definition : Biller ID for which the Plan details are requested.

Element: <SearchByTime>

Presence : Optional

Definition : Searching the Plan details based on time parameter.

Element: <SearchByTime.time>

Presence : Conditional

Definition : Request for Plan details for all the Plans updated in the system after the time provided.

27 Appendix

27.1 List of Error Messages



ErrorCodeWithMessages
v6.0.xlsx

27.2 File Naming Convention for Settlement Files



Naming Convention
for BBPS Settlement Files