

BBPS API Sepsifications

v11.0

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1 Bill Fetch Request

1.1 Sample Bill Fetch Request API

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:BillFetchRequest xmlns:bbps="http://bbps.org/schema">
<Head ver="1.0" ts="2015-02-16T22:02:35+05:30" origInst="OU01"
refId="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM"/>
  <Analytics>
    <Tag name="FETCHREQUESTSTART" value="2015-02-16T22:02:00+05:30"/>
    <Tag name="FETCHREQUESTEND" value="2015-02-16T22:02:35 +05:30"/>
  </Analytics>
  <Txn ts="2015-02-16T22:02:35+05:30" msgId="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QX">
    <RiskScores>
      <Score provider="OU01" type="TXNRISK" value="030"/>
      <Score provider="BBPS" type="TXNRISK" value="030"/>
    </RiskScores>
  </Txn>
  <Customer mobile="9830098300">
    <Tag name="EMAIL" value="nalin@npci.org.in"/>
    <Tag name="AADHAAR" value="123456789012"/>
    <Tag name="PAN" value="BXXCG7754K"/>
  </Customer>
  <Agent id="OU01AI34000001123456">
    <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/MOB/POS/MPOS/KIOSK/ATM/ BNKBRNCH"/>
      <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-F0"/>
      <Tag name="OS" value="iOS"/>
      <Tag name="APP" value="AGENTAPP"/>
    </Device>
  </Agent>
  <BillDetails>
    <Biller id="VODA0000MUM03"/>
    <CustomerParams>
      <Tag name="RefFld1" value=""/>
      <Tag name="RefFld2" value=""/>
      <Tag name="RefFld3" value=""/>
      <Tag name="RefFld4" value=""/>
      <Tag name="RefFld5" value=""/>
      <Tag name="RefFld6" value=""/>
      <Tag name="RefFld7" value=""/>
    </CustomerParams>
  </BillDetails>
</bbps:BillFetchRequest>
```

1.2 Bill Fetch Request Tag Details

Index	<XML Tag>	Message Item	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 date of the message	1..1
2.1.3	origInst	Code assigned to the OU/CU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the customer OU to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	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	Date and time of the transaction in GMT	1..1
4.1.2	msgId	Unique identification for the transaction	1..1
4.2	<Txn.RiskScores>	Risk Score related to the transaction and the Entities - Parent tag	0..1
4.3	<Txn.RiskScores.Score>	Risk Score related to the transaction and the Entities - Child tag	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 0 (No Risk) to 100 (Maximum Risk)	1..n
5.1	<Customer>	Details of the customer	1..1
5.1.1	mobile	Customer mobile number	1..1
5.2	<Customer.Tag>	Biller related data	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	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

Index	<XML Tag>	Message Item	Occurrence
6.3.2	value	Unique code or value assigned to the device	1..n
7.1	<BillDetails>	Customer bill related details	1..1
7.2	<BillDetails.Biller>	Biller related details	1..1
7.2.1	id	Biller ID is the unique number which identifies the biller.	1..1
7.3	<BillDetails.CustomerParams>	Customer bill related details	1..1
7.4	<BillDetails.CustomerParams.Tag>	Customer bill related reference field tag	1..n
7.4.1	name	Name of the reference field as configured	1..n
7.4.2	value	Value of the reference field which is sent across	1..n

1.3 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>

```

2 Bill Fetch Response

2.1 Bill Fetch Response Sample API

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:BillFetchResponse xmlns:bbps= "http://bbps.org/schema">
<Head ver="1.0" ts="2015-02-16T22:02:35+05:30" origInst="OU02"
refId="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM"/>
  <Reason approvalRefNum="AB123456" responseCode="000" responseReason="Succesful"
complianceRespCd="022" complianceReason="Date and time incorrect"/>
  <Txn ts="2015-02-16T22:02:35+05:30" msgId="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QX "/>
  <BillDetails>
    <CustomerParams>
      <Tag name="RefFld1" value=""/>
      <Tag name="RefFld2" value=""/>
      <Tag name="RefFld3" value=""/>
      <Tag name="RefFld4" value=""/>
      <Tag name="RefFld5" value=""/>
      <Tag name="RefFld6" value=""/>
      <Tag name="RefFld7" value=""/>
    </CustomerParams>
  </BillDetails>
  <BillerResponse customerName="Arnab Moitra" amount="12000" dueDate="2015-09-24" custConvFee="1000"
custConvDesc="Customer service fee" billDate="2015-01-22" billNumber="1232332"
billPeriod="January">
    <Tag name="Amount 1" value = "5000"/>
    <Tag name="Amount 2" value = "4000"/>
    <Tag name="Amount 3" value = "3000"/>
    <Tag name="Amount 4" value = "2000"/>
  </BillerResponse>
  <AdditionalInfo>
    <Tag name="BlRspFld1" value=""/>
    <Tag name="BlRspFld2" value=""/>
    <Tag name="BlRspFld3" value=""/>
    <Tag name="BlRspFld4" value=""/>
    <Tag name="BlRspFld5" value=""/>
    <Tag name="BlRspFld6" value=""/>
  </AdditionalInfo>
</bbps:BillFetchResponse>
```

2.2 Bill Fetch Response Tag Details

Index	<XML Tag>	Message Item	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 date of the message	1..1
2.1.3	origInst	Code assigned to the OU/CU which forwards the transaction	1..1

Index	<XML Tag>	Message Item	Occurrence
2.1.4	refId	Unique identification assigned by the customer OU to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	1..1
8.1	<Reason>	Response details of the transaction	1..1
8.1.1	approvalRefNum	Code for the biller's BBPOU to indicate acceptance of the payment request message.	1..1
8.1.2	responseCode	Carries the response code of the transaction	1..1
8.1.3	responseReason	Response description to the response code	1..1
8.1.4	complianceRespCd	Carries the response code for the compliance	0..1
8.1.5	complianceReason	Response description to the compliance	0..1
9.1	<BillerResponse>	Response which is sent by the biller	1..1
9.1.1	customerName	Name of the customer	1..1
9.1.2	amount	Amount of the bill	1..1
9.1.3	dueDate	Due date of the bill	1..1
9.1.4	custConvFee	Customer convenience fee which the customer has to pay	0..1
9.1.5	custConvDesc	Customer convenience fee description	0..1
9.1.6	billDate	Bill date of the bill fetch requested	1..1
9.1.7	billNumber	Bill number of the bill fetch requested	1..1
9.1.8	billPeriod	Bill month of the bill fetch requested	1..1
9.2	<BillerResponse.Tag>	Biller response related tag	0..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	<AdditionalInfo>	Additional information provided by the biller	0..1
10.2	<AdditionalInfo.Tag>	Additional information sent by biller tag	1..n
10.2.1	name	Name of the field assigned by the biller	1..n
10.2.2	value	Value of the field	1..n

2.3 Bill Fetch Response XSD

```

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

  <xs:include schemaLocation="BBPS-Common.xsd" />

  <xs:element name="BillFetchResponse" type="bbps:BillFetchResponseType">
    <xs:annotation>
      <xs:documentation>BBPS Bill Fetch Response</xs:documentation>
    </xs:annotation>
  </xs:element>

```



```
<xs:complexType name="BillFetchResponseType">
  <xs:sequence>
    <xs:element type="bbps:headType" name="Head" minOccurs="1" maxOccurs="1" />
    <xs:element type="bbps:reasonType" name="Reason" minOccurs="1" maxOccurs="1" />
    <xs:element type="bbps:txnType" name="Txn" minOccurs="1" maxOccurs="1" />
    <xs:element type="bbps:billDetailsType" name="BillDetails" minOccurs="1"
maxOccurs="1" />
    <xs:element type="bbps:billerResponseType" name="BillerResponse" minOccurs="1"
maxOccurs="1" />
    <xs:element type="bbps:additionalInfoType" name="AdditionalInfo" minOccurs="0"
maxOccurs="1" />
  </xs:sequence>
</xs:complexType>
</xs:schema>
```

3 Bill Payment Request

3.1 Bill Payment Request Sample API

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:BillPaymentRequest xmlns:bbps="http://bbps.org/schema">
<Head ver="1.0" ts="2015-02-16T22:02:35+05:30" origInst="OU01"
refId="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM"/>
  <Analytics>
    <Tag name="PAYREQUESTSTART" value="2015-02-16T22:02:00+05:30"/>
    <Tag name="PAYREQUESTEND" value="2015-02-16T22:02:35+05:30"/>
  </Analytics>
  <Txn txnReferenceId="OU0156789123" ts="2015-02-16T22:02:35+05:30" type="FORWARD TYPE REQUEST
|REVERSAL TYPE REQUEST" msgId="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QY">
    <RiskScores>
      <Score provider="OU01" type="TXNRISK" value="030"/>
      <Score provider="BBPS" type="TXNRISK" value="030"/>
    </RiskScores>
  </Txn>
  <Customer mobile="9830098300">
    <Tag name="EMAIL" value="nalin@npci.org.in"/>
    <Tag name="AADHAAR" value="123456789012"/>
    <Tag name="PAN" value="BXXCG7754K"/>
  </Customer>
  <Agent id="OU01AI34000001123456">
    <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/MOB/POS/MPOS/KIOSK/ATM/ BNKBRNCH"/>
      <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-F0"/>
      <Tag name="OS" value="iOS"/>
      <Tag name="APP" value="AGENTAPP"/>
    </Device>
  </Agent>
  <BillDetails>
    <Biller id="VODA0000MUM03"/>
    <CustomerParams>
      <Tag name="RefFld1" value=""/>
      <Tag name="RefFld2" value=""/>
      <Tag name="RefFld3" value=""/>
      <Tag name="RefFld4" value=""/>
      <Tag name="RefFld5" value=""/>
      <Tag name="RefFld6" value=""/>
      <Tag name="RefFld7" value=""/>
    </CustomerParams>
  </BillDetails>
  <BillerResponse customerName="Arnab Moitra" amount="120000" dueDate="2015-09-24" custConvFee="1000"
custConvDesc="Customer service fee" billDate="2015-01-22" billNumber="1232332" billPeriod="January">
    <Tag name="Amount 1" value="5000"/>
  </BillerResponse>
</BillPaymentRequest>
```

```

    <Tag name="Amount 2" value = "4000"/>
    <Tag name="Amount 3" value = "3000"/>
    <Tag name="Amount 4" value = "2000"/>
</BillerResponse>
<AdditionalInfo>
    <Tag name="BlRspFld1" value=""/>
    <Tag name="BlRspFld2" value=""/>
    <Tag name="BlRspFld3" value=""/>
    <Tag name="BlRspFld4" value=""/>
    <Tag name="BlRspFld5" value=""/>
    <Tag name="BlRspFld6" value=""/>
</AdditionalInfo>
<PaymentMethod quickPay="Yes|No" splitPay="Yes|No" paymentMode="Internet Banking|Debit Card|Credit
Card|IMPS| |Cash|UPI|Wallet|NEFT|Prepaid Card"/>
<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"/>
    <Tag name="Amount 4" value = "2000"/>
</Amount>
<PaymentInformation>
    <Tag name="Remarks" value="UNI000"/>
    <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"/>
</PaymentInformation>
</bbps:BillPaymentRequest>

```

3.2 Payment Request Tag Details

Index	<XML Tag>	Message Item	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 date of the message	1..1
2.1.3	origInst	Code assigned to the OU/CU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the customer OU to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	1..1
4.1	<Txn>	Transaction information, passed throughout the system, visible to all entities of the eco-system	1..1
4.1.1	ts	Transmission date and time of the transaction	1..1
4.1.2	type	Type of the message (bill fetch / payment request)	1..1

Index	<XML Tag>	Message Item	Occurrence
4.1.3	msgId	Unique identification for the transaction	1..1
4.1.4	txnReferenceId	Transaction reference number which is used by the customer	1..1
11.1	<PaymentMethod>	Payment method opted by the customer	1..1
11.1.1	quickPay	Denote the payment initiated is quick pay in nature	1..1
11.1.2	splitPay	Carries whether the bill payment is paid in two different payment modes	1..1
11.1.3	paymentMode	The payment mode which is accepted from the customer	1..1
12.1	<Amount>	Details of the bill payment amount made by the customer	1..1
12.2	<Amount.Amt>	Details of the bill payment amount made by the customer	1..1
12.2.1	amount	Bill payment amount	1..1
12.2.2	custConvFee	Customer convenience fee which the customer pays	0..1
12.2.3	currency	Currency code of the transaction	1..1
12.3	<Amount.SplitPayAmount>	Amount paid in other mode	0..1
12.4	<Amount.Tag>	Amount paid by the customer related tag	0..n
12.4.1	name	Name of the field assigned by the biller	1..n
12.4.2	value	Value of the field	1..n
13.1	<PaymentInformation>	Payment information of the instrument which is used for making the bill payment	1..1
13.2	<PaymentInformation.Tag>	Payment instrument details which is used for the bill payment transaction	1..n
13.2.1	name	Name of the instrument used	1..n
13.2.2	value	Details of the instrument used	1..n

3.3 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:sequence>
  </xs:complexType>

```

```

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>

```

4 Bill Payment Response

4.1 Bill Payment Response Sample API

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:BillPaymentResponse xmlns:bbps="http://bbps.org/schema">
<Head ver="1.0" ts="2015-02-16T22:02:35+05:30" origInst="OU02"
refId="HENSVVR4Q0S7X1UGPY7JGUV444PL9T2C3QM"/>
  <Reason approvalRefNum="CD123456" responseCode="000" responseReason="Successful"
  complianceRespCd="022" complianceReason="Date and time incorrect"/>
  <Txn txnReferenceId="OU0156789123" ts="2015-02-16T22:02:35+05:30" type="FORWARD TYPE
  RESPONSE|REVERSAL TYPE RESPONSE" msgId="8ENSVVR4Q0S7X1UGPY7JGUV444PL9T2C3QY"/>
  <BillDetails>
    <CustomerParams>
      <Tag name="RefFld1" value=""/>
      <Tag name="RefFld2" value=""/>
      <Tag name="RefFld3" value=""/>
      <Tag name="RefFld4" value=""/>
      <Tag name="RefFld5" value=""/>
      <Tag name="RefFld6" value=""/>
      <Tag name="RefFld7" value=""/>
    <CustomerParams>
  </BillDetails>
  <BillerResponse customerName="Arnab Moitra" amount="120000" dueDate="2015-09-24" custConvFee="1000"
  custConvDesc="Customer service fee" billDate="2015-01-23" billNumber="1232332"
  billPeriod="January"/>
</bbps:BillPaymentResponse>

```

4.2 Bill Payment Response Tag Details

Index	<XML Tag>	Message Item	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 date of the message	1..1

Index	<XML Tag>	Message Item	Occurrence
2.1.3	origInst	Code assigned to the OU/CU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the customer OU to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	1..1

4.3 Bill Payment Response XSD

```

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

  <xs:include schemaLocation="BBPS-Common.xsd" />

  <xs:element name="BillPaymentResponse" type="bbps:BillPaymentResponseType">
    <xs:annotation>
      <xs:documentation>BBPS Bill Fetch Response</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="BillPaymentResponseType">
    <xs:sequence>
      <xs:element type="bbps:headType" name="Head" minOccurs="1" maxOccurs="1" />
      <xs:element type="bbps:reasonType" name="Reason" minOccurs="1" maxOccurs="1" />
      <xs:element type="bbps:txnType" name="Txn" minOccurs="1" maxOccurs="1" />
      <xs:element type="bbps:billDetailsType" name="BillDetails" minOccurs="1"
maxOccurs="1" />
      <xs:element type="bbps:billerResponseType" name="BillerResponse" minOccurs="1"
maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
</xs:schema>

```

5 Diagnostic Request

5.1 Diagnostic Request Sample API

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:ReqDiagnostic xmlns:bbps="http://bbps.org/schema">
<Head ver="1.0" ts="2016-05-30T18:45:56+05:30" origInst="OU01" refId="LNMSQQR4RKT7X1UGPY7JGUV454PL9T2C689"
/>
</bbps:ReqDiagnostic>
```

5.2 Diagnostic Request Tag Details

Index	<XML Tag>	Message Item	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 date of the message	1..1
2.1.3	origInst	Code assigned to the OU/CU which forwards the transaction	1..1
2.1.4	refId	Unique identification for the transaction	1..1

5.3 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>
```

6 Diagnostic Response

6.1 Diagnostic Response Sample API

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:ResDiagnostic xmlns:bbps= "http://bbps.org/schema" responseReason = "Successful|Failed">
<Head ver="1.0" ts="2015-02-16T22:02:35+05:30" origInst="BBCU"
refId="LNMSQQR4RKT7X1UGPY7JGUV454PL9T2C689"/>
  <errorMessages>
    <errorCd>T013</errorCd>
    <errorDtl>Txn TimeStamp must be ISO_ZONE format</errorDtl>
  </errorMessages>
</bbps:ResDiagnostic>
```

6.2 Diagnostic Response Tag Details

Index	<XML Tag>	Message Item	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 date of the message	1..1
2.1.3	origInst	Code assigned to the OU/CU which receives the transaction	1..1
2.1.4	refId	Unique identification for the transaction	1..1
14.1	<errorMessages>	Error messages in the API message	0..1
14.2	<errorMessages.errorCd>	Error Code for API message	1..n
14.3	<errorMessages.errorDtl>	Error Reason for the API message	1..n

6.3 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 name="errorMessages" type="bbps:errorMessage"
        minOccurs="0" maxOccurs="unbounded">
      </xs:element>
    </xs:sequence>
  </xs:complexType>
</xs:schema>
```



```
<xs:attribute name="responseReason" type="xs:string" />
</xs:complexType>
</xs:schema>
```

7 Complaint and Transaction Status Request

7.1 CTSReq Sample API

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:TxnStatusComplainRequest xmlns:bbps="http://bbps.org/schema">
<Head ver="1.0" ts="2015-02-16T22:02:35+05:30" origInst="0U01"
refId="HENSVVR4Q0S7X1UGPY7JGUV444PL9T2C3QM"/>
  <Txn ts="2015-02-16T22:02:35+05:30" xchangeId="501"/>
  <TxnStatusComplainReq
    msgId="HENSVVR4Q0S7X1UGPY7JGUV444PL9T2C3QX"
    complaintId="AP1234098871211"
    servReason="Agent not willing to print receipt"
    participationType="AGENT|BILLER|SYSTEM"
    agentId="TR34AI34000001123456"
    billerId="VODA00000MUM03"
    mobile="9839871171"
    txnReferenceId="TR3456789123"
    category="Electricity"
    disposition="Transaction Successful, account not updated"
    description="Complaint initiated through API"
    complaintType="Transaction|Service"/>
</bbps:TxnStatusComplainRequest>
```

7.2 CTSReq Tag Details

Index	<XML Tag>	Message Item	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 date of the message	1..1
2.1.3	origInst	Code assigned to the OU/CU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the customer OU to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	1..1
4.1	<Txn>	Transaction information, passed throughout the system, visible to all entities of the eco-system	1..1
4.1.1	ts	Transmission date and time of the transaction	1..1
4.1.2	xchangeId	Identification of the type of the request (transaction status (401), complaint status (506), complaint registration (501))	1..1
15.1	<TxnStatusComplainReq>	Information pertaining to transaction status and complaint request and complaint status	1..1
15.1.1	msgId	Unique identification assigned by the central unit to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	1..1
15.1.2	complaintId	Complaint ID generated by BBPCU to check the status of a complaint	0..1
15.1.3	servReason	Reason for the service based complaints	0..1
15.1.4	participationType	Entity type for the service based complaints	0..1
15.1.5	agentId	Unique identification code allocated to the agent for the service based complaints	0..1

Index	<XML Tag>	Message Item	Occurrence
15.1.6	billerId	Unique identification code allocated to the biller for the service based complaints	0..1
15.1.7	mobile	Mobile number against which a transaction is to be searched for raising transaction based complaints	0..1
15.1.8	txnReferenceId	Transaction reference number printed on the slip of the customer. This field is entered by the customer who raises a transaction based complaint	0..1
15.1.9	category	Category of complaint for transaction based complaints	0..1
15.1.1 0	disposition	Disposition of complaint for transaction based complaints	0..1
15.1.1 1	description	Description of the complaint	0..1
15.1.1 2	complaintType	Type of complaint - Transaction or Service based complaint	0..1

7.3 CTSReq 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:sequence>
  </xs:complexType>

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

</xs:schema>

```

8 Complaint and Transaction Status Response

8.1 CTSRes Sample API

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:TxnStatusComplainResponse xmlns:bbps= "http://bbps.org/schema">
<Head ver="1.0" ts="2015-02-16T22:02:35+05:30" origInst="OU01"
refId="HENSVVR4Q0S7X1UGPY7JGUV444PL9T2C3QM"/>
  <Txn ts="2015-02-16T22:02:35+05:30" xchangeId="401"/>
    <TxnStatusComplainResp
      msgId="HENSVVR4Q0S7X1UGPY7JGUV444PL9T2C3QX"
      complaintId="AP1234098871211"
      openComplaint="Y|N"
      complaintStatus="ASSIGNED"
      assigned="MH02"
      responseCode="000"
      responseReason="SUCCESS">
      <TxnList>
        <TxnDetail txnReferenceId="TR3456789123" amount="800" txnDate="2015-02-
19T12:02:45+00:00" agentId="TR34AI34000001123456" billerId="VODA0000MUM03"
txnStatus="SUCCESS|REVERSAL" />
        <TxnDetail txnReferenceId="TR3456789124" amount="915" txnDate="2015-02-
16T22:02:35+00:00" agentId="TR34AI34000001123456" billerId="VODA0000MUM03"
txnStatus="SUCCESS|REVERSAL" />
      </TxnList>
      <CustomerDetails name="AK Sharma" email="ak.sharma@gmail.com" mobile="9830976554"/>
    </ TxnStatusComplainResp >
</bbps: TxnStatusComplainResponse>
```

8.2 CTSRes Tag Details

Index	<XML Tag>	Message Item	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 date of the message	1..1
2.1.3	origInst	Code assigned to the OU/CU which forwards the transaction	1..1
2.1.4	refId	Unique identification assigned by the customer OU to unambiguously identify the transaction. This identification 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 status (506), complaint registration (501))	1..1
16.1	<TxnStatusComplainRes>	Information pertaining to transaction status and complaint response and complaint status	1..1
16.1.1	msgId	Unique identification assigned by the central unit to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	1..1
16.1.2	complaintId	Complaint ID generated by BBPCU to check the status of a complaint	0..1
16.1.3	openComplaint	Indicates if the complaint is open or closed	0..1
16.1.4	complaintStatus	Complaint status of the transaction	0..1
16.1.5	assigned	OU to which the complaint is assigned	0..1

Index	<XML Tag>	Message Item	Occurrence
16.1.6	responseCode	Carries the response code of the transaction	1..1
16.1.7	responseReason	Response description to the response code	1..1
16.2	<TxnStatusComplainResp.TxnList>	List of transactions containing the details of transactions linked to a mobile number	0..1
16.3	<TxnStatusComplainResp.TxnList.TxnDetail>	Record containing the details of a single transaction	1..n
16.3.1	txnReferenceId	Transaction reference number which is used by the customer	1..n
16.3.2	amount	Bill payment amount	1..n
16.3.3	txnDate	Transaction date on which the payment was made	1..n
16.3.4	agentId	Identification code of the agent associated with the particular transaction	1..n
16.3.5	billerId	Identification code of the biller associated with the particular transaction	1..n
16.3.6	txnStatus	Status of the transaction	1..n
16.4	<TxnStatusComplainResp.CustomerDetails>	Details of the customer	0..1
16.4.1	name	Name of the customer	0..1
16.4.2	email	Email ID of the customer	0..1
16.4.3	mobile	Customer mobile number	1..1

8.3 CTSRes 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="openComplaint" use="optional"/>
    <xs:attribute type="xs:string" name="complaintStatus" use="optional"/>
    <xs:attribute type="xs:string" name="assigned" use="optional"/>
    <xs:attribute type="xs:string" name="responseCode" use="optional"/>
    <xs:attribute type="xs:string" name="responseReason" use="optional"/>
  </xs:complexType>

```

```
<xs:complexType name="TxnList">
  <xs:sequence>
    <xs:element name="TxnDetail" type="bbps:TxnDetail" minOccurs="0" maxOccurs="unbounded" />
  </xs:sequence>
</xs:complexType>

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

<xs:complexType name="CustomerDetails">
  <xs:attribute type="xs:string" name="name" use="required"/>
  <xs:attribute type="xs:string" name="email" use="required"/>
  <xs:attribute type="xs:string" name="mobile" use="required"/>
</xs:complexType>

</xs:schema>
```

9 Acknowledgment

9.1 Acknowledgment Sample API

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:Ack xmlns:bbps="http://bbps.org/schema" api="PAYMENT_REQUEST"
refId="LNMSQQR4RKT7X1UGPY7JGUV454PL9T2C689" msgId="MPPSQRS4ROT7X1MGPY7JGUV444PLTU2C689" rspCd
="Successful" ts="2016-05-16T15:25:50+05:30">
  <errorMessages>
    <errorCd>T013</errorCd>
    <errorDtl>Txn TimeStamp must be ISO_ZONE format</errorDtl>
  </errorMessages>
</bbps:Ack>
```

9.2 Acknowledgment Tag Details

Index	<XML Tag>	Message Item	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	rspCd	Denotes any error in receiving the original request message	1..1

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


10 Biller MDM Fetch

10.1Biller MDM Fetch Sample API

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:BillerFetchRequest xmlns:ns2="http://bbps.org/schema">
<Head ver="1.0" ts="2016-06-29T18:14:36+05:30" origInst="MH01"
refId="lSmwR555f0BEbeAfgUoK95PFFPVY6Ny6pWc"/>
</bbps:BillerFetchRequest>
```

10.2Biller MDM Fetch 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:sequence>
  </xs:complexType>

</xs:schema>
```

11 Biller MDM Response

11.1Biller MDM Response Sample API

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<bbps:BillerFetchResponse xmlns:bbps="http://bbps.org/schema">
  <Head ts="2016-07-01T20:31:49+05:30" origInst="BBCU" refId="N2WJjfrBhw7FCXOWkHYJtHQB67Gq4Gw3cqZ"/>
  <biller>
    <billerId>VODAACBI010079</billerId>
    <billerName>ACBI</billerName>
    <billerCategoryName>Telephone</billerCategoryName>
    <billerMode>ONLINE</billerMode>
    <billerAcceptsAdhoc>true</billerAcceptsAdhoc>
    <parentBiller>false</parentBiller>
    <parentBillerId>VODA10000KOL73</parentBillerId>
      <billerOwnerShp>Private</billerOwnerShp>
      <billerCoverage>National</billerCoverage>
      <billerEffctvFrom>2016-01-01</billerEffctvFrom>
      <billerEffctvTo>2020-01-01</billerEffctvTo>
    <billerPaymentModes>
      <paymentMode>Internet Banking</paymentMode>
    </billerPaymentModes>
    <billerPaymentModes>
      <paymentMode>Debit Card</paymentMode>
    </billerPaymentModes>
    <billerPaymentModes>
      <paymentMode>Credit Card</paymentMode>
    </billerPaymentModes>
    <billerPaymentModes>
      <paymentMode>Prepaid Card</paymentMode>
    </billerPaymentModes>
    <billerPaymentModes>
      <paymentMode>IMPS</paymentMode>
    </billerPaymentModes>
    <billerPaymentModes>
      <paymentMode>Cash</paymentMode>
    </billerPaymentModes>
    <billerPaymentModes>
      <paymentMode>UPI</paymentMode>
    </billerPaymentModes>
    <billerPaymentModes>
      <paymentMode>Wallet</paymentMode>
    </billerPaymentModes>
    <billerPaymentModes>
      <paymentMode>NEFT</paymentMode>
    </billerPaymentModes>
    <billerPaymentChannels>
      <paymentChannel>INT</paymentChannel>
      <maxLimit>0</maxLimit>
    </billerPaymentChannels>
    <billerPaymentChannels>
      <paymentChannel>MOB</paymentChannel>
      <maxLimit>0</maxLimit>
    </billerPaymentChannels>
  </biller>
</bbps:BillerFetchResponse>
```

```

<billerPaymentChannels>
  <paymentChannel>POS</paymentChannel>
  <maxLimit>0</maxLimit>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>MPOS</paymentChannel>
  <maxLimit>0</maxLimit>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>ATM</paymentChannel>
  <maxLimit>0</maxLimit>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>BNKBRNCH</paymentChannel>
  <maxLimit>0</maxLimit>
</billerPaymentChannels>
<billerPaymentChannels>
  <paymentChannel>KIOSK</paymentChannel>
  <maxLimit>0</maxLimit>
</billerPaymentChannels>
<billerCustomerParams>
  <paramName>Customer Reference Number</paramName>
  <dataType>ALPHANUMERIC</dataType>
  <optional>>true</optional>
</billerCustomerParams>
<billerCustomerParams>
  <paramName>Customer Mobile Number</paramName>
  <dataType>NUMERIC</dataType>
  <optional>>true</optional>
</billerCustomerParams>
<billerResponseParams>
  <amountOptions>
    <amountBreakupSet>Additional Charges</amountBreakupSet>
  </amountOptions>
</billerResponseParams>
<billerAdditionalInfo>
  <paramName>Service Provider Name</paramName>
  <dataType>ALPHANUMERIC</dataType>
  <optional>>false</optional>
</billerAdditionalInfo>
<billerAdditionalInfo>
  <paramName>Location/Circle</paramName>
  <dataType>ALPHANUMERIC</dataType>
  <optional>>false</optional>
</billerAdditionalInfo>
<interchangeFeeConf>
  <mti>DISPUTE</mti>
  <paymentMode>Debit Card</paymentMode>
  <paymentChannel>MOB</paymentChannel>
  <responseCode>000</responseCode>
  <fees>BPF1</fees>
  <fees>CCF1</fees>
  <fees>BPF2</fees>
  <fees>CCF2</fees>
  <defaultFee>>false</defaultFee>
</interchangeFeeConf>

```

```

<interchangeFeeConf>
  <mti>GOOD_FAITH</mti>
  <paymentMode>Debit Card</paymentMode>
  <paymentChannel>MOB</paymentChannel>
  <responseCode>000</responseCode>
  <fees>BPF1</fees>
  <fees>CCF1</fees>
  <fees>BPF2</fees>
  <fees>CCF2</fees>
  <defaultFee>>false</defaultFee>
</interchangeFeeConf>
<interchangeFeeConf>
  <mti>PAYMENT</mti>
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  <fees>CCF1</fees>
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    <parentBiller>false</parentBiller>
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        <billerOwnerShp>Private</billerOwnerShp>
        <billerCoverage>National</billerCoverage>
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        <amountBreakupSet>Biller Response Params1</amountBreakupSet>
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        <amountBreakupSet>Biller Response</amountBreakupSet>
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        <billerCoverage>National</billerCoverage>
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  <fees>BPF1</fees>
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  <responseCode>000</responseCode>
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    <feeDirection>C2B</feeDirection>
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<interchangeFee>
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    <feeDesc>Customer Convenience Fee1 for CCF2</feeDesc>
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  <interchangeFee>
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    <feeDesc>Biller Payment Fee1 for BPF2</feeDesc>
    <feeDirection>B2C</feeDirection>
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        <flatFee>150</flatFee>
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</interchangeFee>

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    </biller>
</bbps:BillierFetchResponse>

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11.2 Biller MDM Response XSD

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  elementFormDefault="unqualified" attributeFormDefault="unqualified">

  <xs:include schemaLocation="BBPS-Common.xsd" />
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    <xs:annotation>
      <xs:documentation>BBPS Biller Fetch Response</xs:documentation>
    </xs:annotation>
  </xs:element>

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/>
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      <xs:element name="billerEffctvFrom" type="xs:string" minOccurs="1"
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      <xs:element name="billerEffctvTo" type="xs:string" minOccurs="1" maxOccurs="1"/>
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      <xs:element type="bbps:PaymentChannellimit" name="billerPaymentChannels"
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maxOccurs="unbounded"/>
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    <xs:sequence>
      <xs:element type="xs:string" name="paymentMode" minOccurs="1" maxOccurs="1" />
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</xs:complexType>

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<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: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="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:simpleType name="InterchangeFeeDirection">
  <xs:restriction base="xs:string">
    <xs:enumeration value="B2C" />
    <xs:enumeration value="C2B" />
  </xs:restriction>
</xs:simpleType>
</xs:schema>
```

12 BBPS Common

12.1 BBPS Common XSD

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

  <xs:simpleType name="custIdentityConstant">
    <xs:restriction base="xs:string">
      <xs:enumeration value="EMAIL" />
      <xs:enumeration value="PAN" />
      <xs:enumeration value="AADHAAR" />
    </xs:restriction>
  </xs:simpleType>
  <!-- change for version 8 -->
  <xs:simpleType name="transactionType">
    <xs:restriction base="xs:string">
      <xs:enumeration value="FORWARD TYPE REQUEST" />
      <xs:enumeration value="REVERSAL TYPE REQUEST" />
      <xs:enumeration value="FORWARD TYPE RESPONSE" />
      <xs:enumeration value="REVERSAL TYPE RESPONSE" />
    </xs:restriction>
  </xs:simpleType>
  <xs:simpleType name="deviceTagNameType">
    <xs:restriction base="xs:string">
      <xs:enumeration value="MOBILE" />
      <xs:enumeration value="GEOCODE" />
      <xs:enumeration value="POSTAL_CODE" />
      <xs:enumeration value="IP" />
      <xs:enumeration value="INITIATING_CHANNEL" />
      <xs:enumeration value="TERMINAL_ID" />
      <xs:enumeration value="IMEI" />
      <xs:enumeration value="IFSC" />
      <xs:enumeration value="MAC" />
      <xs:enumeration value="OS" />
      <xs:enumeration value="APP" />
    </xs:restriction>
  </xs:simpleType>
  <xs:simpleType name="initiatingChannelType">
    <xs:restriction base="xs:string">
      <xs:enumeration value="INT" />
      <xs:enumeration value="MOB" />
      <xs:enumeration value="POS" />
      <xs:enumeration value="KIOSK" />
      <xs:enumeration value="MPOS" />
      <xs:enumeration value="ATM" />
      <xs:enumeration value="BNKBRNCH" />
    </xs:restriction>
  </xs:simpleType>
  <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="analyticsFetchTypeInstance">
    <xs:restriction base="xs:string">
        <xs:enumeration value="FETCHREQUESTSTART" />
        <xs:enumeration value="FETCHREQUESTEND" />
    </xs:restriction>
</xs:simpleType>
<xs:simpleType name="analyticsPaymentTypeInstance">
    <xs:restriction base="xs:string">
        <xs:enumeration value="PAYREQUESTSTART" />
        <xs:enumeration value="PAYREQUESTEND" />
    </xs:restriction>
</xs:simpleType>

<xs:complexType name="headType">
    <xs:attribute type="xs:string" name="ver" use="required" />
    <xs:attribute type="xs:string" name="ts" use="required" />
    <xs:attribute type="xs:string" name="origInst" use="required" />
    <xs:attribute type="xs:string" name="refId" use="required" />
</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 only for payment -->
    <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"/>
</xs:complexType>

```

```

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

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

<xs:complexType name="agentType">
  <xs:sequence>
    <xs:element type="bbps:deviceType" name="Device" />
  </xs:sequence>
  <xs:attribute type="xs:string" name="id" use="required" />
</xs:complexType>

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

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

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

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

```

```

<xs:attribute type="xs:string" name="customerName" use="required" />
<xs:attribute type="xs:string" name="amount" use="required" />
<xs:attribute type="xs:string" name="dueDate" use="required" />
<xs:attribute type="xs:string" name="custConvFee" use="optional" />
<xs:attribute type="xs:string" name="custConvDesc" use="optional" />
<xs:attribute type="xs:string" name="billDate" use="required" />
<xs:attribute type="xs:string" name="billNumber" use="required" />
<xs:attribute type="xs:string" name="billPeriod" use="required" />
</xs:complexType>

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

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

<!-- For Payment -->
<xs:complexType name="pmtMtdType">
  <xs:attribute type="bbps:qckPayType" name="quickPay" />
  <xs:attribute type="bbps:splitPayType" name="splitPay" />
  <xs:attribute type="xs:string" name="paymentMode" />
</xs:complexType>

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

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

</>

<xs:complexType name="pymntInfType">

```

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

    <xs:complexType name="errorMessage">
        <xs:sequence>
            <xs:element type="xs:string" name="errorCd" />
            <xs:element type="xs:string" name="errorDt1" />
        </xs:sequence>
    </xs:complexType>
    <!-- Added END for BBPS Specific -->
</xs:schema>
```

13 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#dsa-sha2"/><Reference URI=""><Transforms><Transform
Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-signature"/></Transforms><DigestMethod
Algorithm="http://www.w3.org/2001/04/xmldsig#sha256"/><DigestValue>grHLUDgU28tCprzTU6ElNQV/WXAWgucnqoIP9ufq
MLo=</DigestValue></Reference></SignedInfo><SignatureValue>os1M90F8uBiuEvBnvX10g/qnGCIicoZiUKvA6n13SS/ANhB
KDP2Exg==</SignatureValue><KeyInfo><KeyValue><DSAKeyValue><P>tBNonyuaxVmpLTHemLuxLFdAo0hVxvOWfJrOKnsLhvOfT
eUSUPdgjoxhNITbPRSN/f+myCNffrHh1T6e2+mmx9rem20AQxCeP0xm2SE1/g3T0FuC2r2H8UXhDoeC6Uv+ObZG5v/b5NZ2wMi/cELQZvV
ZNh+q8AZ4LK5GVEuR+bk=</P><Q>vLWLi0BIeZTmt7HREDnfSKFfgeM=</Q><G>oulc1jsfIxveigDtog0eXrbdPf30DECmgJDxU8FCoTH
BlSDEt6Jvvxok/eGRcsundFeK8N4XqT8u0ttEu1z7WaxM0pM7E7XJEL03NGX21N6EmKNJzsPKUW8w81MTB94pcSBwkSibvPuriXZCv2uo
/OwFejNh25/c9aMIIEjkQ==</G><Y>QrceC5IbEVgAPeTfBDPmPafY5Zhp0oqgTzLxtKycer/kj04b4c4Z7prJ+16GwsXJMZ9u3+yIgI9L
cGp9dZ9uVwBF+1Q4MGC9PW4bIJq0sf3ncjuN/un7+9I7BwbkJaSVNlK9KHeiLtU7uEwfIwrtq7mwWtDtnViV3+1dG8FdAt0=</Y></DSAKe
yValue></KeyValue></KeyInfo></Signature>
```

14 BBPS IDs

14.1 ID Generation Stages

Identification	Generation	Online & Offline (A)		Online & Offline (A)		Offline (B)	
		Bill Fetch Request	Bill Fetch Response	Payment Request	Payment Response	Payment Request	Payment Response
msgID	Generated by Customer OU	Populated by Customer OU	Carried from Bill Fetch Request	Populated by Customer OU	Carried from Bill Payment Request	Populated by Customer OU	Carried from Bill Payment Request
refId	Generated by Customer OU	Populated by Customer OU	Carried from Bill Fetch Request	Carried from Bill Fetch Request	Carried from Bill Fetch Request	Populated by Customer OU	Carried from Bill Payment Request
txnRefId	Generated by Customer OU	NA	NA	Populated by Customer OU	Carried from Bill Payment Request	Populated by Customer OU	Carried from Bill Payment Request
OID	Generated by BBPCU	Populated by Customer OU	Populated by Biller OU	Carried from Bill Fetch Request	Populated by Biller OU	Populated by Customer OU	Populated by Biller OU
AIID	Generated by BBPCU	Populated by Customer OU	NA	Carried from Bill Fetch Request	NA	Populated by Customer OU	NA
AgentID	Generated by Customer OU	Populated by Customer OU	NA	Carried from Bill Fetch Request	NA	Populated by Customer OU	NA
BillerID	Generated by BBPCU -	Populated by Customer OU	NA	Carried from Bill Fetch Request	NA	Populated by Customer OU	NA
CustID (Only Customer registration)	Generated by BBPCU	NA	NA	NA	NA	NA	NA
System User ID (OU/CU)	Generated by BBPCU	NA	NA	NA	NA	NA	NA

14.2 Generation Logic

IDs	Messages	Length	Type	Logic	Example	Applicable to Operating Units
msgId	Unique identification for the transaction.	35	Alphanumeric	Code generated by the OU 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.	8ENSVVR4Q0S7X 1UGPY7JGUV444 PL9T2C3QX	Y
refId	Unique identification assigned by the customer OU to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	35	Alphanumeric	Code generated by the OU 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.	HENSVVR4Q0S7X 1UGPY7JGUV444 PL9T2C3QM	Y
txnReferenceId	This data element will contain a unique ID for all BBPS payment transactions.	12	Alphanumeric	OU 1 code (customer acquiring) - 04 ; Random alphanumeric character - 08	OU0156789123	Y
OU 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	OX34	Y
Agent ID	Agent ID is the unique number which identifies the agent.	20	Alphanumeric	OU 1 code: 4; Agent Institution name: 4; random number: 12 (if not initiated by an agent institution 4 characters should be filled with zero)	OU010X3400000 1123456	Y

Biller ID	Biller ID is the unique number which identifies the biller.	14	Alphanumeric	4 characters from the name of the biller (may be augmented with leading zeroes if the name itself is less than 4 characters) - 04 Sub-biller - 05 (this may be 00000 if there are no sub-billers) Region -03 Random number - 02	VODA00000MUM03	Y
Customer ID	Customer ID is the unique number which identifies the customer who registers in BBPS	14	Alphanumeric	The customer registration number will be a 14 digit numeric string and will be linked to the mobile number provided by the customer at the time of registration. The string will be a combination of the 4-digit OU code and a 10-digit sequential number generated by the system.	SB018108108682	NA
System User ID-CU	Uniquely identifies the BBPCU user	16	Alphanumeric	BBPCU ID (4-character) + '_' + user ID provided by BBPOU (11-character alphanumeric)	BBCU_User1	NA
System User ID-OU	Uniquely identifies the BBPOU user	16	Alphanumeric	BBPOU ID (4-character) + '_' + user ID provided by BBPOU (12-character alphanumeric)	OU12_User2	Y
Complaint Id	Complaint ID generated by BBPCU	15	Alphanumeric	Random 15 digit alphanumeric value	AN1466576405897	NA

15 Payment Mode & Channel Details

S. No.	Payment Channel	Capture Info
1	INT	IP MAC
2	MOB	IP IMEI OS APP
3	POS	MOBILE, GEOCODE, POSTAL_CODE, TERMINAL_ID
4	MPOS	MOBILE, GEOCODE, POSTAL_CODE, TERMINAL_ID
5	KIOSK	TERMINAL_ID
6	ATM	TERMINAL_ID
7	BNKBRNCH	MOBILE, GEOCODE, POSTAL_CODE, IFSC

S. No.	Payment Mode	Capture Info
1	Cash	Remarks
2	Credit Card	CardNum AuthCode
3	Debit Card	CardNum AuthCode
4	IMPS	MMID MobileNo
5	Internet Banking	IFSC AccountNo
6	NEFT	IFSC AccountNo
7	Prepaid Card	CardNum AuthCode
8	Wallet	WalletName MobileNo
9	UPI	VPA

Acceptance of Payment Mode at various Channels								
Sr.No	Payment Mode	INT	MOB	POS	MPOS	KIOSK	ATM	BNKBRNCH
1	Cash	N	n	n	n	y	n	Y
2	Credit Card	Y	y	y	y	y	y	Y
3	Debit Card	Y	y	y	y	y	y	Y
4	IMPS	Y	y	n	n	n	n	Y
5	Internet Banking	Y	y	n	n	n	y	N
6	NEFT	Y	y	n	n	n	y	Y
7	Prepaid Card	Y	y	y	y	y	y	Y
8	Wallet	Y	y	y	y	y	n	N
9	UPI	Y	y	n	n	n	n	N

16 Elements description

Element: Root

Presence: Mandatory
Definition: XML root element representing each API (Bill request / bill response / diagnostic request / diagnostic response)
Data Type: CodeSet
Format: Min Length: 1
Max Length: 35
Compliance: Message id should be sent per the below mentioned table

Code	Definition
BillFetchRequest	Defines the message is a request message
BillFetchResponse	Defines the message is a response message
BillPaymentRequest	Defines the message is a payment request
BillPaymentResponse	Defines the message is a payment response
ReqDiagnostic	Defines the message is a diagnostic request
ResDiagnostic	Defines the message is a diagnostic response
TxnStatusComplainRequest	Defines the message is transaction status and complaint request
TxnStatusComplainResponse	Defines the message is a transaction status and complaint response
Biller MDM Request	Defines the message is a Biller MDM Request
Biller MDM Response	Defines the message is a Biller MDM Response

Attribute: xmlns

Presence: Mandatory
Definition: API Schema Namespace.
Data Type: Alphanumeric
Format: Min Length: 1
Max Length: 255

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. As of this specification, default production version is "1.0".
Data Type: Alphanumeric
Format: Min Length: 1
Max Length: 6

Attribute: ts

Presence:Mandatory

Definition: Time of request from the creator of the message.
API request time stamp. Since time stamp plays a critical role, it is highly recommended that devices are time synchronized with a time server

Data Type: ISODateTime

Format: Max Length: 25
YYYY-MM-DDThh:mm:ss+hh:mm
(eg 1997-07-16T19:20:30Z+05:30)

where;

YYYY = four-digit year

MM = two-digit month (01=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 (+5.30).

Compliance: Transactions are allowed up to - 1 hour of the current date.

Attribute: origInst

Presence: Mandatory

Definition: It is a unique code allocated by BBPCU for identifying the institution forwarding a request to BBPCU.

Data Type: Alphanumeric

Format: Fixed 4 (Alpha - 02, Numeric - 02, e.g. OU12)

Compliance: The value should present in the table maintained by BBPCU.

Attribute: refId

Presence: Mandatory

Definition: Code generated by the OU 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 35

Compliance: Data format and type. The ID should be same for fetch and payment request as well as in response for all transactions including reversals.

Element: <Analytics>

Presence: Optional

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

Element: <Analytics.Tag>

Presence: Optional

Definition: The tag is defined in name value pairs to accommodate the MIS related parameters. The tag itself is optional and if the tag is present it is mandatory to have the two attributes with two codes mentioned below

Attribute: name

Presence: Optional
Definition: The name attribute will have the values as defined in the code table
Data Type: CodeSet
Format: Min Length: 1
 Max Length: 20

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

Attribute: value

Presence: Optional
Definition: The data provided will have the details of transaction initiated time and end time in the device/medium
Data Type: ISODateTime
Format: Min Length 1
 Max Length 255
Compliance: Data format and type

Code	Example
FETCHREQUESTSTART	2015-02-16T22:02:00+05:30
FETCHREQUESTEND	2015-02-16T22:02:35 +05:30
PAYREQUESTSTART	2015-02-16T22:02:00+05:30
PAYREQUESTEND	2015-02-16T22:02:35 +05:30

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: txnReferenceId

Presence: Conditional
Definition: This data element will contain a unique ID for all BBPS payment transactions
Data Type: Alphanumeric
Format: Fixed 12
 OU 1 code (customer acquiring) - 04 ; Random alphanumeric character - 08

Compliance: This field should be present for all payment transaction.

Attribute: ts

Presence: Mandatory
Definition: Time of request from the creator of the message. It is represented in GMT/UTC.
API requests time stamp. Since time stamp plays a critical role, it is highly recommended that devices are time synchronized with a time server

Data Type: ISODateTime
Format: Max Length: 25
YYYY-MM-DDThh:mm:ss+hh:mm
(eg 1997-07-16T19:20:30+00:00)
where;
YYYY = four-digit year
MM = two-digit month (01=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.
If not provided, it is assumed to be GMT / UTC (+0.00).

Compliance: Transactions are allowed up to - 1 hour of the current date.

Attribute: type

Presence: Conditional
Definition: This attribute describes the type of the transaction for bill fetch and payment
Data Type: CodeSet
Format: Min Length 1
Max Length 35
Compliance: Data format and type

Code	Definition
FORWARD TYPE REQUEST	When an initiated transaction is in forward nature
REVERSAL TYPE REQUEST	When an initiated transaction is in reversal nature
FORWARD TYPE RESPONSE	When a response is sent to the forward type request
REVERSAL TYPE RESPONSE	When a response is sent to the reversal type response

Attribute: msgId

Presence: Mandatory
Definition: Code generated by the OU 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 35

Compliance: Data format and type. The ID should be same for request as well as in response for all transactions.

Attribute: *xchangeId*

Presence: Conditional

Definition: Identification of the type of the request (transaction status, complaint status, complaint registration)

Data Type: CodeSet

Format: Fixed 3

Compliance: Data should be sent as mentioned in the below table

Code	Definition
401	Transaction status
501	Off-us complaint registration
502	Complaint re-assignment
504	Off-us complaint re-open
506	Complaint status
507	Complaint closure

Element: *<Txn.RiskScores>*

Presence: Mandatory

Definition: This element defines the risk evaluation associated with the transaction and the interested 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 score. This is the entity which evaluates the risk associated with the transaction.

Data Type: CodeSet

Format: Fixed 4

Compliance: Codes allocated to the provider by BBPCU at the time of on-boarding

Attribute: *type*

Presence: Mandatory

Definition: This attribute describes the type of risk

Data Type: CodeSet

Format: Min Length 1
Max Length 20

Compliance: Pre-defined values

Attribute: value

Presence: Mandatory
Definition: Value of risk score ranging from 000(No Risk) to 100 (Maximum Risk)
Data Type: Numeric
Format: Fixed 3

Element: <Customer>

Presence: Mandatory
Definition: Customer related details who initiates the transaction.

Attribute: mobile

Presence: Mandatory
Definition: Mobile number of customer who initiates the bill payment
Data Type: Numeric
Format: Fixed 10
Compliance: Data format and type

Attribute: name

Presence: Conditional
Definition: The name attribute will have the values as defined in the code table
Data Type: CodeSet
Format: Min Length: 1
Max Length: 255

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

Attribute: value

Presence: Conditional
Definition: Specified value as defined
Data Type: AlphanumericSpecial
Format: Min Length 1
Max Length 255
Compliance: Data format and type

Code	Value
EMAIL	abcd@npci.org.in
AADHAAR	123123123200
PAN	BXXPC4454Q

Element: <Agent>

Presence: Mandatory
Definition: Agent related details who initiates the transaction.

Attribute: id

Presence: Mandatory
Definition: Agent ID is the unique number which identifies the agent.
Data Type: AlphanumericSpecial
Format: Fixed 20
 OU 1 code: 4; Agent Institution name: 4; random number: 12
 (if not initiated by an agent institution 4 characters should be filled with zero), e.g. 0U010X34000001123456
Compliance: Data format and type

Element: <Agent.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: CodeSet
Format: Min Length: 1
 Max Length: 255

Code	Definition	Presence
MOBILE	Mobile number of the agent	Conditional
GEOCODE	Latitude and longitude of the device - Represented in degrees, minimum 4 digits (after decimal)	Conditional
POSTAL_CODE	Postal code of the agent	Conditional
IP	IP address of the device	Conditional
INITIATING_CHANNEL	Initiating channel of the transaction INT - Internet MOB - Mobile POS - Point of sale devices MPOS - Mobile point of sale devices KIOSK - Kiosk device ATM - Automated teller machine BNKBRNCH- Bank branch	Mandatory
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 on the device	Conditional
APP	Application name	Conditional

Attribute: value

Presence: Conditional
Definition: Specified value as defined
Data Type: AlphanumericSpecial
Format: Min Length 1
Max Length 255

Compliance: Data format and type

Code	Format	Example
MOBILE	nnnnnnnnnn Max Length - 10	9820098200
GEOCODE	nn.nnnn,nn.nnnn Max Length - 20	12.9667,77.5667
IP	Valid IP address format(v4,v6) Fixed 15	123.456.121.121
INITIATING_CHANNEL	Initiating channel of the transaction CodeSet Min Length - 1 Max Length - 20	INT - Internet MOB - Mobile POS - Point of sale devices MPOS - Mobile point of sale devices ATM - Automated teller machine BNKBRNCH- Bank branch
TERMINAL_ID	Terminal ID of the initiating transaction Min Length - 1 Max Length - 10	123456
IMEI	IMEI address of the device Fixed Length - 15	123456789012345
IFSC	IFSC of the branch Fixed Length - 11	ABCD0001152
MAC	MAC Id of the device Fixed Length - 17	00-0D-60-07-2A-F0
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 bill and biller id related details

Element: <Biller>

Presence: Mandatory
Definition: Biller related details who initiates the transaction.

Attribute: id

Presence: Mandatory
Definition: Biller ID is the unique number which identifies the agent.
Data Type: Alphanumeric
Format: Fixed 14
4 characters from the name of the biller (may be augmented with leading zeroes if the name itself is less than 4 characters) - 04 Sub-biller - 05 (this may be 00000 if there are no sub-billers)
Region -03 Random number - 02
Compliance: Data format and type

Element: <CustomerParams>

Presence: Mandatory
Definition: This tag captures the customer parameters

Attribute: < CustomerParams.Tag>

Presence: Conditional
Definition: This tag captures the biller's reference field in name value pair

Attribute: name

Presence: Conditional
Definition: The name attribute will have the values as defined in the code table
Data Type: CodeSet
Data Type: Alphanumeric
Format: Min Length: 1
Max Length: 255

Code	Definition
RefFld1	Reference fields that may be customised according to the requirements of specific billers at the time of on-boarding. Sample data that may be entered in these fields include Customer account number (for electricity suppliers), Cycle number (for landline operators) etc. These data elements would be conditional, i.e. they would be mandatory for specific billers only
RefFld2	
RefFld3	
RefFld4	
RefFld5	
RefFld6	
RefFld7	

Attribute: value

Presence: Conditional
Definition: Specified value as defined

Data Type: AlphanumericSpecial
Format: Min Length 1
 Max Length 255

Compliance: Data format and type

Code	Format	Example
RefFld1	As defined at the time of on-boarding by the biller BBPOU	23434FF11
RefFld2		NE321
RefFld3		NO
RefFld4		1223333
RefFld5		YES
RefFld6		32323DD
RefFld7		DD3331

Element: <Reason>

Presence: Mandatory
Definition: This tag captures the response reason of the transaction

Attribute: approvalRefNum

Presence: Mandatory
Definition: Approval reference number is a code for the biller’s BBPOU to indicate acceptance of the request message.
Data Type: Alphanumeric
Format: Fixed 8
Compliance: This field should be present if transaction is successful.

Attribute: responseCode

Presence: Mandatory
Definition: The response code of the transaction.
Data Type: Numeric
Format: Fixed 3
Compliance: Data should be sent per the response code list.

Attribute: responseReason

Presence: Mandatory
Definition: The response reason of the response code sent by the biller OU.
Data Type: Alpha
Format: Min Length: 1
 Max Length: 35
Compliance: This field should be present if transaction is successful.

Attribute: *complianceRespCd*

Presence: Conditional
Definition: The compliance response code for the compliance violation of the specific rule-set by BBPCU
Data Type: Alphanumeric
Format: Fixed 3
Compliance: --

Attribute: *complianceReason*

Presence: Conditional
Definition: The compliance response description for the compliance violation of the specific rule-set by BBPCU
Data Type: Alpha
Format: Min Length: 1
Max Length: 35
Compliance: --

Element: *<BillerResponse>*

Presence: Mandatory
Definition: This tag captures the bill responses provided by the biller

Attribute: *customerName*

Presence: Mandatory
Definition: Customer name as registered with the biller
Data Type: AlphanumericSpecial
Format: Min Length: 1
Max Length: 35
Compliance: Data format and type

Attribute: *amount*

Presence: Mandatory
Definition: This data element will carry the actual bill amount inclusive of all charges if applicable
Data Type: Numeric
Format: Min Length: 1
Max Length: 18
Compliance: Data format and type. In reversal transaction amount should be same as original request.

Attribute: *dueDate*

Presence: Mandatory
Definition: This field denotes the due date of the bill

Data Type: ISO date format
Format: Fixed Length: 10
Compliance: Data format and type

Attribute: CustConvFee

Presence: Conditional
Definition: The exact convenience fee applicable for specific payments mode which the biller wants to levy (e.g. Rs 10 for Cash, Rs 20 for Debit Card etc.). If the biller doesn't levy a surcharge the value of the field should be ZERO
Data Type: Numeric
Format: Min Length: 1
Max Length: 18

Attribute: CustConvDesc

Presence: Conditional
Definition: The convenience fee description
Data Type: AlphanumericSpecial
Format: Min Length: 1
Max Length: 35

Attribute: billDate

Presence: Mandatory
Definition: This field denotes the generation date of the bill
Data Type: ISO date format
Format: Fixed Length: 10
Compliance: Data format and type

Attribute: billPeriod

Presence: Mandatory
Definition: The bill period of the bill fetch / payment requested
Data Type: AlphanumericSpecial
Format: Min Length: 1
Max Length: 35

Attribute: billNumber

Presence: Mandatory
Definition: This field denotes the bill number of the bill fetch / payment message requested
Data Type: AlphanumericSpecial
Format: Min Length: 1
Max Length: 35
Compliance: Data format and type

Element: < BillerResponse.Tag >

Presence: Conditional
Definition: This tag captures the biller's amount fields in name value pair

Attribute: name

Presence: Conditional
Definition: The name attribute will have the values as defined in the code table
Data Type: CodeSet
Format: Min Length: 1
Max Length: 255

Code	Definition
Amount 1	Amount fields that may be customised according to the requirements of specific billers at the time of on-boarding. Sample data that may be entered in these fields include total amount due and minimum amount due etc. These data elements would be conditional, i.e. they would be mandatory for specific billers only
Amount 2	
Amount 3	
Amount 4	

Attribute: value

Presence: Conditional
Definition: Specified value as defined
Data Type: Numeric
Format: Min Length 1
Max Length 18

Compliance: Data format and type

Code	Format	Example
Amount 1	As defined at the time of on-boarding	120011
Amount 2		10011
Amount 3		1111
Amount 4		11113

Element: < AdditionalInfo.Tag >

Presence: Conditional
Definition: This tag captures the biller's response fields in name value pair

Attribute: name

Presence: Conditional
Definition: The name attribute will have the values as defined in the code table
Data Type: CodeSet
Format: Min Length: 1
Max Length: 255

Attribute: value

Presence: Conditional

Definition: Specified value as defined
Data Type: AlphanumericSpecial
Format: Min Length 1
 Max Length 255

Compliance: Data format and type

Code	Format	Example
BlRspFld1	As defined at the time of on-boarding	YES
BlRspFld2		NE321
BlRspFld3		NO
BlRspFld4		1223333

Element: <PaymentMethod>

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

Attribute: quickPay

Presence: Mandatory
Definition: Defines the payment is initiated is quick pay in nature
Data Type: CodeSet
Format: Min Length: 2
 Max Length: 3
 (Yes | No)
Compliance: Data format and type

Attribute: splitPay

Presence: Mandatory
Definition: Defines the payment is initiated is split pay in nature
Data Type: CodeSet
Format: Min Length: 2
 Max Length: 3
 (Yes | No)
Compliance: Data format and type

Attribute: paymentMode

Presence: Mandatory
Definition: Defines the payment mode which is used for the bill payment transaction
Data Type: CodeSet
Format: Min Length: 1
 Max Length: 35
Compliance: Data format and type

Code	Definition
------	------------

Internet Banking	Transaction initiated by internet banking channel
Debit Card	Transaction initiated by debit card
Credit Card	Transaction initiated by credit card
Prepaid Card	Transaction initiated by prepaid card
IMPS	Transaction initiated by IMPS
ATM	Transaction initiated by ATM
Cash	Transaction initiated by cash
UPI	Transaction initiated by UPI
Wallet	Transaction initiated by wallet

Element: <Amount>

Presence: Mandatory
Definition: Block containing different amount related details for the transaction

Element: <Amt>

Presence: Mandatory
Definition: Details of the amount which is paid for the transaction

Attribute: amount

Presence: Mandatory
Definition: This data element will carry the actual bill payment amount inclusive of all charges if applicable
Data Type: Numeric
Format: Min Length: 1
Max Length: 18
Compliance: Data format and type. In reversal transaction amount should be same as original request.

Attribute: currency

Presence: Mandatory
Definition: Defines the currency in which the payment is initiated
Data Type: Code set (ISO 4217)
Format: Fixed 3
Compliance: Data format and type

Element: <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
Data Type: Numeric
Format: Min Length: 1
Max Length: 18
Compliance: Data format and type.

Attribute: <PaymentInformation>

Presence: Conditional

Definition: Details of the payment instrument used for the payment. This tag will flow from customer OU to CU and it won't be passed to the biller OU.

Attribute: <PaymentInformation.Tag>

Presence: Conditional

Definition: Details of the payment instrument used for the payment

Attribute: name

Presence: Conditional

Definition: The name attribute will have the values as defined in the code table

Data Type: CodeSet

Format: Min Length: 1
Max Length: 255

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

Attribute: value

Presence: Conditional

Definition: Specified value as defined

Data Type: AlphanumericSpecial

Format: Min Length 1
Max Length 255

Compliance: Data format and type

Code	Format	Example
Remarks	Alphanumeric Fixed Length - 6	UNI000
CardNum AuthCode	Numeric Min Length - 23 Max Length -27	1234567890123456 123456
IFSC AccountNo	Alphanumeric Min Length - 15 Max Length -30	SRAN0000341 0123456

MMID MobileNo	Alphanumeric Fixed Length 18	9240111 9004644121
WalletName MobileNo	Alphanumeric Min Length - 19 Max Length - 25	123456789011 652150
VPA		

Attribute: <TxnStatusComplainReq>

Presence: Conditional
Definition: Information pertaining to transaction status and complaint request and complaint status

Attribute: complaintId

Presence: Conditional
Definition: Complaint ID generated by BBPCU to check the status of a complaint
Data Type: Alphanumeric
Format: Fixed Length: 15
Compliance: Data format and type

Attribute: servReason

Presence: Conditional
Definition: Reason for the service based complaints
Data Type: CodeSet
Format: Min Length: 1
Max Length: 255
Compliance: Data format and type

Attribute: participationType

Presence: Conditional
Definition: Entity type for the service based complaints
Data Type: CodeSet
Format: Min Length: 1
Max Length: 255
Compliance: Data format and type

Attribute: agentId

Presence: Conditional
Definition: Unique identification code allocated to the agent for the service based complaints
Data Type: AlphanumericSpecial
Format: Fixed 20
OU 1 code: 4; Agent Institution name: 4; random number: 12
(if not initiated by an agent institution 4 characters should be filled with zero), e.g. 0U010X3400001123456
Compliance: Data format and type

Attribute: billerId

Presence: Conditional
Definition: Unique identification code allocated to the biller for the service based complaints
Data Type: Alphanumeric
Format: Fixed 14
4 characters from the name of the biller (may be augmented with leading zeroes if the name itself is less than 4 characters) - 04 Sub-biller - 05 (this may be 0000 if there are no sub-billers)
Region -03 Random number - 02
Compliance: Data format and type

Attribute: category

Presence: Conditional
Definition: Category of complaint for transaction based complaints
Data Type: CodeSet
Format: Min Length: 1
Max Length: 255
Compliance: Data format and type

Attribute: disposition

Presence: Conditional
Definition: Disposition of complaint for transaction based complaints
Data Type: CodeSet
Format: Min Length: 1
Max Length: 255
Compliance: Data format and type

Attribute: description

Presence: Conditional
Definition: Description of the complaint
Data Type: CodeSet
Format: Min Length: 1
Max Length: 255
Compliance: Data format and type

Attribute: complaintType

Presence: Conditional
Definition: Type of complaint - Transaction or Service based complaint
Data Type: CodeSet
Format: Min Length: 1
Max Length: 255
Compliance: Data format and type

Attribute: <TxnStatusComplainResp>

Presence: Conditional
Definition: Information pertaining to transaction status and complaint response and complaint status

Attribute: openComplaint

Presence: Conditional
Definition: Indicates if the complaint is open or closed
Data Type: CodeSet
Format: Fixed 1 (Y|N)

Compliance: Data format and type

Attribute: complaintStatus

Presence: Conditional
Definition: Response code for the diagnostic request
Data Type: CodeSet
Format: Min Length: 1
Max Length: 35
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 ticket ID has been assigned to it. At this stage, the customer OU has assigned the complaint to the biller OU depending on the details of the complaint.
Pending with BBPOU	The complaint is still to be addressed by the BBPOU or its biller or agent
Resolved	Once the biller / BBPOU resolves the customer related complaint, the BBPOU updates the system
Additional information required	The biller / BBPOU requires further information for the complaint, and updates the system accordingly
Rejected	Once the biller / BBPOU rejects the complaints, the BBPOU updates the system
Escalated	If the biller / BBPOU doesn't respond to the complaint by the specified TAT, the complaint gets escalated (except service-based complaints)

Attribute: assigned

Presence: Conditional
Definition: Complaint assigned to the OU
Data Type: Alphanumeric
Format: Fixed 4 (Alpha - 02, Numeric - 02, e.g. OU12)
Compliance: The value should present in the table maintained by BBPCU.

Attribute: <TxnStatusComplainResp.TxnList>

Presence: Conditional
Definition: List of transactions containing the details of transactions linked to a mobile number

Attribute: <TxnStatusComplainResp.TxnList.TxnDetail>

Presence: Mandatory
Definition: Record containing the details of a single transaction

Attribute: txnDate

Presence: Conditional
Definition: Original transaction date of the bill payment
Data Type: ISODate
Format: Max Length: 25
YYYY-MM-DDThh:mm:ssZ+05:30 (eg 1997-07-16T19:20:30+00:00)
where;
YYYY = four-digit year
MM = two-digit month (01=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)
Z +/- hh:mm = time zone designator (Z) followed by time zone difference from GMT in hours and minutes.
If not provided, it is assumed to be GMT / UTC (+0.00).
Compliance: Data format and type

Attribute: txnStatus

Presence: Mandatory
Definition: Status of the transaction
Data Type: CodeSet
Format: Min Length: 1
Max Length: 255
Compliance: Data format and type

Attribute: <TxnStatusComplainResp.CustomerDetails>

Presence: Conditional

Definition: Details of the customer

Attribute: name

Presence: Conditional
Definition: Name of the customer
Data Type: Alphanumeric
Format: Min Length: 1
Max Length: 255
Compliance: Data format and type