To,
All BBPOUs
Bharat Bill Payment System

Dear Sir/Madam,

Bharat Bill Payment System (BBPS) Approval Reference Number

This is with reference to providing proper **Approval Reference Number/Biller Confirmation Number** in BBPS as received by Biller BBPOU from Biller.

The Approval Reference number is an internal confirmation number which may be used by Biller BBPOU and Biller as a reference of any transaction. This is required to be shared with end customer so that a customer can provide reference of any transaction while reaching out to the Biller directly (e.g. contacting biller customer care in case of any grievance). The Biller BBPOUs are expected to pass this value in **approvalRefNum** attribute in **Reason Block** in the APIs. In case the biller doesn't provide any approval reference number/confirmation number, Biller BBPOUs can pass a default value "**AB123456**" (please refer the BBPS API specification document). In addition all the **Customer BBPOUs** are required to display the Approval Reference Number in the Bill payment receipt.

Of late, it has been observed that some Biller BBPOUs are passing junk values like transaction ref id or any random values etc. in the **Approval reference number** attribute in R**eason Block**. All the Biller BBPOUs are required to **mandatorily** provide **proper Approval Reference Number** as received from biller.

In addition, all the **Customer BBPOUs** are requested to make note that the Approval reference number shall form part of the bill payment receipt provided to the end customer. Kindly make the necessary changes in the Bill Payment receipts accordingly.

All the BBPOUs are required to make the aforementioned changes in their respective systems by **15th June 2018**.

Please find a use case in **Annexure I** and revised fields to be incorporated in the Payment receipt by Customer BBPOU channels as a part of **Annexure II** attached.

Annexure I

Use Case of Approval reference number for Jodhpur Vidyut Vitran Nigam Limited (JDVVNL)

For example: JDVVNL provides **3104410579158** as approval reference number/biller confirmation number to its Biller BBPOU for a transaction. The same needs to be passed by Biller BBPOU under "approvalRefNum" attribute in the reason block as mentioned below:

<Reason approvalRefNum="**3104410579158**" complianceReason="" complianceRespCd="" responseCode="000" responseReason="Successful"/>

Only if a biller is not providing approval reference number/confirmation number, Biller BBPOUs can pass a default value ''**AB123456**". The response by Biller BBPOU in this case, can include reason block as illustrated below:

<Reason approvalRefNum=" **AB123456**" complianceReason="" complianceRespCd="" responseCode="000" responseReason="Successful"/>

Annexure II

In addition to the existing list of fields, **Customer BBPOU channels needs to incorporate Approval reference number/Biller Confirmation Number in the bill payment receipt.**

Revised set of fields to be incorporated in the Payment receipt by Customer BBPOU channels is as mentioned below:

a. BBPS logo
b. Logo of BBPOU
c. Name of the customer
d. Name of the biller
e. Biller ID
f. Transaction Ref ID
g. Consumer ID
h. Mobile number to which the SMS is being sent.
i. Payment Mode
j. Payment Channel
k. Bill Date
l. Bill amount
m. Customer Convenience Fee
n. Total Amount
o. Date and time of bill payment transaction
p. Website URL, on which the Consumer may input the Transaction RefID to verify authenticity of the Transaction OR the customer helpdesk mail id where the query regarding the bill payment needs to be sent (may be pre-printed)
q. **Approval reference number/Biller Confirmation Number (new addition)**