

Circular: NPCI/2019-20/BBPS/004

25th April, 2019

To

All BBPOUs
Bharat Bill Payment System

Madam / Dear Sir,

Subject: Bharat Bill Payment System Enhancements 7 and 7.1

This has reference to our earlier communication regarding the above.

We have introduced certain functionalities in order to increase the operational efficiency of the BBPS system brief description of which is as under.

1. Reusability of 'Fetch/Validation' responses for reinitiating the payments (applicable for digital channels).
2. Handling of 'pending' transactions (402 API between CU and BOU).
3. Discontinuation of 'Reversals' for payment transactions. ('deemed acceptance' of response by BOUs)
4. Error Code Reorganization
5. Modification of Biller Master Details (MDM) to identify the billers supporting pending transactions and 'deemed' acceptance.

Detailed description of each functionality, corresponding benefits, changes in the API structures, raw files etc along with the specific actions required to be taken by BBPOUs are outlined in the Annexure attached to the mail.

It may be noted that the above set of enhancements are currently available in the Sandbox environment and shall be moved in Production environment shortly. All the BBPOUs are requested to start testing the said functionalities in the Sandbox environment. With the changes effected, all the BBPOUs are required to adhere to the guidelines for the said functionalities. OUs are requested to note the following:

1. There shall be no reversals going forward, hence, COUs are expected to check the status of the transaction (for the cases where finality of the transaction is not yet known) before refunding the amount to customer so that COUs don't get out of fund. Please refer the earlier communication(s) for more details.
2. COUs need to take cognizance of the biller MDM changes, and accordingly synchronize their timeouts, check applicability of pending at biller, payment channel and payment mode level and applicability of deemed success at biller level

3. There shall be an additional tag introduced in the RAW files w.r.t reusability of Fetch/Validation response.

Please make a note of the above and disseminate the instructions contained herein to the relevant officials and technical service providers wherever applicable.

Yours faithfully,

Rahul Tandon
Associate Vice President
Bharat Bill Payment System