

Circular: NPCI/2019-20/BBPS/013

October 10, 2019

To

All BBPOUs

Madam / Dear Sir,

Sub: 1. Re-utilization of Fetch transaction for reinitiating the Payment transactions  
2. Re-initiating Payment transactions to arrest payment transaction declines

1. Reference is drawn to the circular NPCI/2019-20/BBPS/ 004 dated 25<sup>th</sup> April 2019 regarding the various system enhancements introduced in the BBPS system, Re-utilization of 'Bill Fetch' responses being one of them.

- With this feature Customer BBPOUs can utilize the 'Fetch/Validation' responses to re-initiate payment transactions multiple times using the original (35 digit) reference Identifier of the successful 'Bill Fetch' transaction leg without repeating the 'Bill Fetch' leg.
- This is particularly useful in cases where Payment transactions are required to be reinitiated by the Customer BBPOUs on behalf of the consumers (based on the legitimate 'Standing Instructions' provided by them). The Payments transaction may be reinitiated in the event of a rejection by the BBPCU/Biller BBPCU/ Biller with any of the technical reasons (reasons could be attributable either Biller BBPCU or Customer BBPCU).
- Instances where the transaction has been rejected at the BBPCU's end the Customer BBPCU can initiate a fresh payment attempt by using the same reference identifier. However in all other declines the Customer BBPCU must generate and fresh reference identifier and populate the original reference identifier of the successful fetch transaction leg in the Payment message.

2. BBPOUs are expected to retry a minimum of three times in the event of a 'Technical Decline'. Payment retries may also be initiated for non SI based payment type of transactions also to mitigate declines.
3. For 'Payment' only billers BBPCU has provided a feature wherein the consumer parameters can be validated for data type and textual syntax (*regex*) on the front end before the initiation of the payment. All Customer BBPOUs are requested to enable the validation and the '*regex*' functionality on all their front end interfaces which would help reducing Business declines and avoid inconvenience to the users. Details of the Billers supporting the above is made available in the Biller MDM file.
4. Biller BBPOUs on the other hand must ensure that the transaction requests are responded to with the correct Response codes and Compliance Codes so that appropriate corrective action can be taken before the transaction is reinitiated.

Yours Sincerely

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