NPCI/2023-24/RuPay/006   26ᵗʰ May 2023

To,

All RuPay Members – Credit Card Issuers

Dear Sir/Madam,

Subject: RuPay Credit Card Bill Payment via Bharat Bill Payment System (BBPS)

With reference to the RBI guidelines on Bharat Bill Payment System (BBPS) vide circular no. DPSS.CO.PD.No.605/02.27.020/2019-20 on 16ᵗʰ September 2019, it was approved to expand the scope and coverage of BBPS to include all categories of billers who raise recurring bills (except prepaid recharges) as eligible participants, since then the category list is further expanded in RBI Monetary and credit information review dated 31ˢᵗ December 2022.

Bharat Bill Payment System (BBPS) is an interoperable platform operated by NPCI Bharat Bill Pay Ltd. (NBBL). It provides a secure and accessible platform for customers to make their bill payments conveniently.

Recognizing the significance of credit card bill payment for credit card users, it is imperative to establish a standard platform that ensures secure, interoperable, and accessible bill payment functionality. In line with this objective, NBBL has released the necessary guidelines and changes for enabling credit card bill payments through the Bharat Bill Payment System (BBPS). These guidelines are outlined in the operating circular NPCI/2022-23/BBPS/007, subject "Bharat Bill Payment System – Standardization of Retail Credit Card Category," dated 5ᵗʰ December 2022 (Annexure A).

It is important for credit card issuers, to provide this feature to their RuPay credit card customers for a rich and seamless experience. Hence, member banks should implement this feature across their entire RuPay credit card portfolio by 31ˢᵗ July 2023. This enablement will significantly elevate the customer experience by facilitating a convenient and frictionless credit card bill payment process.

Thanking You,

SD/-

Kunal Kalawatia
Chief Products

BHARAT BILLPAY

Circular: NPCI/2022-23/BBPS/007

5th December 2022

To,

All BBPOUs

Bharat Bill Payment System

Dear Sir/Madam,

Bharat Bill Payment System – Standardization of Retail Credit Card Category

Members to take a note that Bharat Bill Payment System had introduced a retail credit card category that enables the consumers to pay their respective credit card bills, either partially or in full or any other amount, on BBPS enabled platform.

Key details below:

1. Standard user experience with respect to retail credit card category
2. Credit Card billers will be configured on Fetch & Pay model, wherein customers would use unique identifier for fetching their bill details
3. Customer will be allowed to make payments on total billed amount, minimum amount due, current outstanding amount due or any other amount
4. Payment modes/ channels allowed for this category shall be subject to regulation. Customer can pay through all payment mode, except credit cards

Further details with respect to retail credit card category is explained in the Annexure. We request members to take note of the same and bring the contents of the circular to the notice of the relevant personnel down the line.

Enclosed-

Annexure: Standardization of Retail Credit Card Category

Warm Regards,

(Noopur Chaturvedi)

Chief Executive Officer

NPCI Bharat BillPay Ltd.

NPCI BHARAT BILLPAY LTD.

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(A wholly owned subsidiary of NPCI)
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Annexure

Standardization of Retail Credit Card Category

Introduction

Through retail credit card category, customers can pay their respective credit card bills, either partially or in full or any other amount, on BBPS enabled platforms. The interoperability of BBPS platform would ensure that customers have the ease of paying all their credit card bills on a single platform.

Customer will have a standard enhance user experience while paying their credit card bills using BBPS platform. Customer will be allowed to make full payment, part payment and/ or advance payment. This would be facilitated by configuring Credit Card Billers with Adhoc payments enabled with payment mode specific amount limits in place. Biller will be onboarded as a fetch and pay biller for credit card category

User Journey
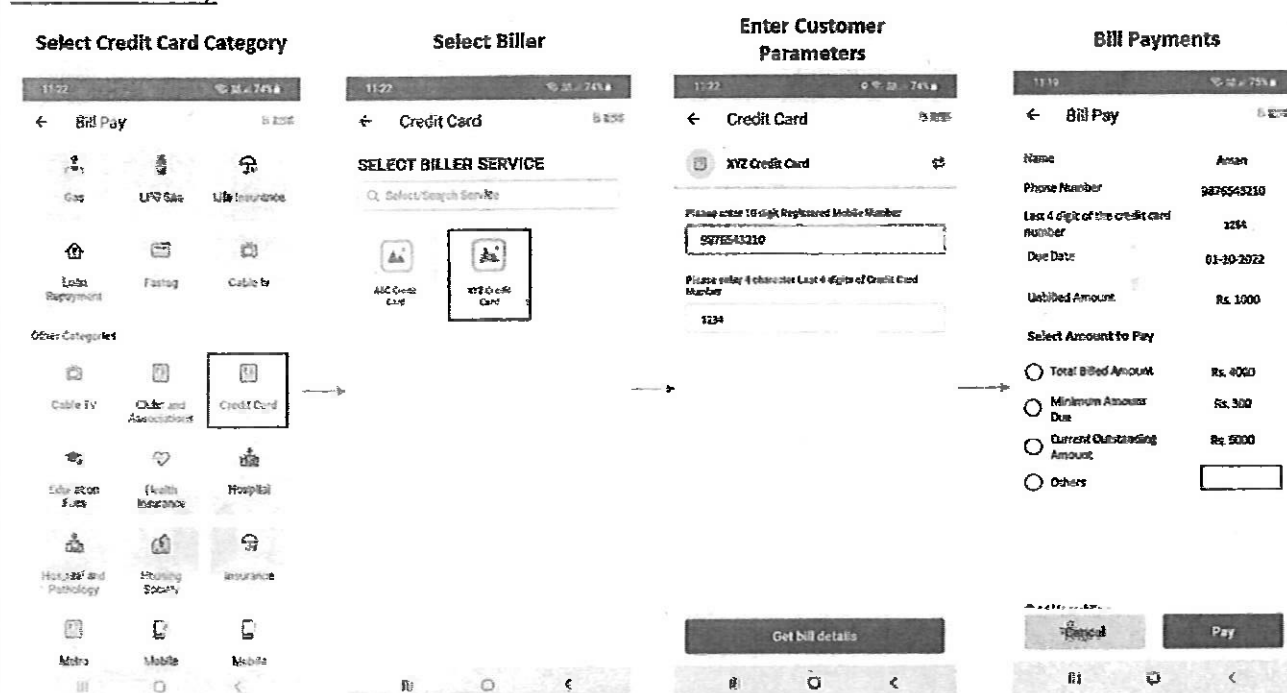
Approach

1. Customer logs in the AI/COU platform, selects Credit Card category and selects the biller
2. Customer inputs unique identifiers - Mobile number, Last 4 digit of Primary Credit card number to fetch his/her bill details
3. In Fetch request API, above unique parameters will be passed to respective biller through BBPS ecosystem to fetch details
4. In Fetch response API, after successful validation, details like customer name, total billed amount, minimum amount due, unbilled amount, current outstanding amount due, and due date will be sent back by biller
   In case of invalid details, appropriate response code message will be provided

5. Customer can verify the details displayed on COU platform and initiate payment for any amount he/she wants to pay or can choose either of total billed amount, minimum amount due or current outstanding amount due (**Adhoc payment configuration**)
6. COU will initiate Payment Request API, and pass the bill details mentioned along with payment amount to biller through BBPS ecosystem
7. Through Payment response API, biller system will provide payment status, along with the payment reference number for future use in case of successful transaction
8. COU will display the payment status to the customer as per BBPS guidelines. Payment receipt to be shared with the consumer

Note: Payment modes/ channels allowed for this category shall be subject to regulation. Customer cannot pay through credit cards as a payment mode

Multiple credit cards associated with same input parameters

As confirmed by Credit Card issuer banks, chances of having multiple credit cards associated with the same input parameters (Registered Mobile Number and last 4 digits of Card Number) is very low.

But if such cases occur, below error code must be passed by the BOU in bill fetch response API:

Response Code	Compliance Code	Compliance Description
200	BFR030	Multiple credit cards associated with the same input parameters. Please do the payment from the respective card issuer portal

Process Flow
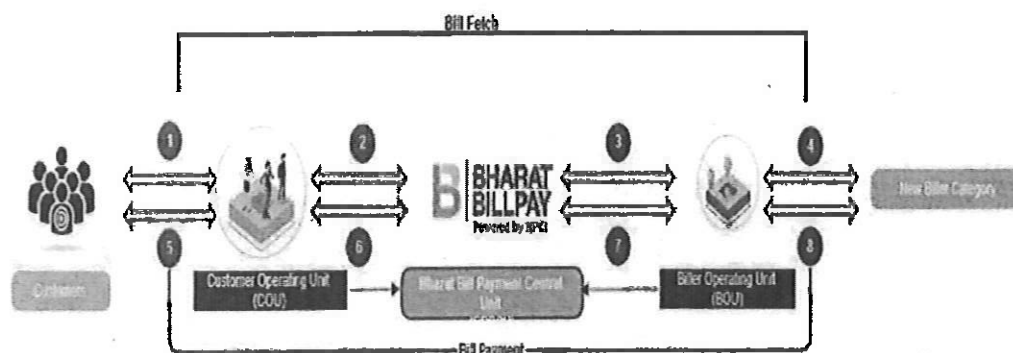
	API Tag Name	Biller Value Expected	Requirement
Request	CustomerParams	Mobile Number	Mandatory
	CustomerParams	Last 4 digit of primary credit card number	Mandatory
Response	BillerResponse.amount	Total Billed Amount	Mandatory
	BillerResponse.customerName	Customer Name	Mandatory
	BillerResponse.dueDate	Due Date	Mandatory
	BillerResponse.billDate	Bill Date	Mandatory
	AdditionalInfo	Minimum Amount Due	Mandatory
	AdditionalInfo	Current Outstanding Amount Due	Mandatory
	AdditionalInfo	Unbilled Amount	Optional

Types of Amounts in Output parameters

Amounts	Explanation
Total Billed Amount	Total amount due of last statement(s) which needs to be paid
Minimum Amount Due	It is the minimum amount which needs to be paid on or before payment due date
Unbilled Amount	The sum of all the transaction that the customer made after the statement is generated
Current Outstanding Amount Due	Total Billed Amount + Unbilled Amount – Payment/Credit

Example: Suppose the billing date of a credit card is 18th of every month, and the payment due date is 6th of the following month.

Date of transaction	Type of transaction	Transaction amount	Output Parameters post transaction
19 March	Purchase	₹500	Total Billed Amount: - Minimum Amount Due: - Unbilled Amount: Rs 500 Current Outstanding Amount Due: Rs. 500
31 March	Purchase	₹500	Total Billed Amount: - Minimum Amount Due: - Unbilled Amount: Rs 1000 Current Outstanding Amount Due: Rs. 1000
18 April	Statement is generated		Total Billed Amount: Rs 1000 Minimum Amount Due: Rs 50 Unbilled Amount: Rs. 0 Current Outstanding Amount Due: Rs. 1000 Due Date: 6th May
20 April	Purchase	₹400	Total Billed Amount: Rs 1000 Minimum Amount Due: Rs 50 Unbilled Amount: Rs. 400 Current Outstanding Amount Due: Rs. 1400 Due Date: 6th May
1 May	Payment	₹900	Total Billed Amount: Rs 1000 Minimum Amount Due: Rs 50 Unbilled Amount: Rs. 400 Current Outstanding Amount Due: Rs. 500 Due Date: 6th May

Note: Unbilled Amount (*Optional Field*), and Current outstanding amount due will be updated on a real time basis

API Sample

The below APIs sample is for reference purpose only. Not incorporated the complete Fetch and Payment API, just the relevant part (Highlighted)

Bill Fetch Request API

```
<ns2:BillFetchRequest xmlns:ns2="http://bbps.org/schema">
<Head ver="1.0" ts="2022-10-11T16:04:04+05:30" origInst="BBCU"
refId="HGPDAAH6GVYD773CWT9RXNHVDUH22842345" siTxn="No"/>
   <BillDetails>
     <Biller id="BANK00000XXXXX"/>
     <CustomerParams>
        <Tag name="Registered Mobile Number" value="9876543210"/>
        <Tag name=" Last 4 digits of Primary Credit Card Number" value="1234"/>
     </CustomerParams>
   </BillDetails>
</ns2:BillFetchRequest>
```

Bill Fetch Response API

```
<ns2:BillFetchResponse xmlns:ns2="http://bbps.org/schema">
<Head ver="1.0" ts="2022-10-11T16:04:05+05:30" origInst="BBCU"
refId="HGPDAAH6GVYD773CWT9RXNHVDUH22842345"/>
<Reason approvalRefNum="AB123456" responseCode="000" responseReason="Successful" complianceRespCd=""
complianceReason=""></Reason>
<BillerResponse customerName="XYZ" amount="100000" dueDate="2022-10-20" billDate="2022-09-20">
     <Tag name="Minimum Amount Due" value="100"/>
     <Tag name="Unbilled Amount" value="500"/>
     <Tag name="Current Outstanding Amount" value="500"/>
</BillerResponse>
</ns2:BillFetchResponse>
```

Note: Default 'amount' value passed in billerResponse tag will be 'Total Billed Amount' for retail credit card category

Bill Payment Request API

```
<ns2:BillPaymentRequest xmlns:ns2="http://bbps.org/schema">
<Head ver="1.0" ts="2022-10-11T12:54:06+05:30" origInst="CC01"
refId="0sibwhk022844625404471839322841234"/>
<Txn ts="2022-10-11T11:57:55+05:30" type="FORWARD TYPE REQUEST"
msgId="HGP4XXCFV7NFAZQWK3A4D63TN2422841157" txnReferenceId="BD012284BA6AAAIN1IHM"
paymentRefId="45f7c2fbeadc4e0c9fe9586735e9448f">
     <RiskScores>
        <Score provider="BD01" type="TXNRISK" value="030"/>
        <Score provider="BBPS" type="TXNRISK" value="030"/>
     </RiskScores>
   </Txn>
<BillDetails>
     <Biller id="BANK00000XXXXX"/>
     <CustomerParams>
```

```xml
                <Tag name="Registered Mobile Number" value="9876543210"/>
                <Tag name=" Last 4 digits of Primary Credit Card Number" value="1234"/>
            </CustomerParams>
    </BillDetails>
    <BillerResponse customerName="XYZ" amount="100000" dueDate="2022-10-20" billDate="2022-09-20">
        <Tag name="Minimum Amount Due" value="100"/>
        <Tag name="Unbilled Amount" value="500"/>
        <Tag name="Current Outstanding Amount" value="500"/>
    </BillerResponse>
    <PaymentMethod quickPay="No" splitPay="No" OFFUSPay="Yes" paymentMode="UPI"/>
        <Amount>
            <Amt amount="100000" custConvFee="0" currency="356" COUcustConvFee="0"/>
        </Amount>
</ns2:BillPaymentRequest>
```

Bill Payment Response API

```xml
<ns2:BillPaymentResponse xmlns:ns2="http://bbps.org/schema">
<Head ver="1.0" ts="2022-10-11T11:57:59+05:30" origInst="BBCU"
refId="0sibwhk0228446254044718393222841234"/>
<Reason approvalRefNum="HGP2WPKZNXJF5P4A1H8PWTN7V6R22841157" responseCode="000"
responseReason="Successful" complianceRespCd="" complianceReason=""></Reason>
<Txn ts="2022-10-11T11:57:55+05:30" type="FORWARD TYPE RESPONSE"
msgId="HGP4XXCFV7NFAZQWK3A4D63TN2422841157" txnReferenceId="BD012284BA6AAAIN1lHM"/>
<BillDetails>
        <CustomerParams>
            <Tag name="Registered Mobile Number" value="9876543210"/>
            <Tag name=" Last 4 digits of Primary Credit Card Number" value="1234"/>
        </CustomerParams>
</BillDetails>
<BillerResponse customerName="XYZ" amount="100000" dueDate="2022-10-20" billDate="2022-09-20"
custConvFee="0" billNumber="NA" billPeriod="NA">
    <Tag name="Minimum Amount Due" value="100"/>
    <Tag name="Unbilled Amount" value="500"/>
    <Tag name="Current Outstanding Amount" value="500"/>
</BillerResponse>
</ns2:BillPaymentResponse>
```