AU Bank - API Banking Integration Document

BBPS Payment Service

Project – API Banking
Document Type – Integration Specification Document.

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Contents

Introduction:

The world is evolving with newer technologies at fast-moving speeds and the banking industry is often the first to jump in to experiment with this. Among them, API has been the biggest advancement in the banking segment. Open banking enables Corporates/SMEs, to access consumer's banking and other financial data by using open APIs.

AU Small Finance Bank API Banking enables its partner organizations to seamlessly co-create unique client solutions, enhancing their productivity. API Banking enables to manage your relevant banking activities from your server (such as collections, payments, reconciliations, account balance and retrieving bank statements). That's not all, it links appropriate APIs with your server based on your business needs to give you an integrated banking solution thus saving time on bank branch visits.

Benefits:
1. Bank reconciliation that is error-free and automated.
2. Verify beneficiary before Payment.
3. End mile transaction status
4. Data transmitted between the bank and your servers is encrypted.

List of APIs services:

1. Bill Payment API
2. Bill Fetch API.

Pre -requisite mandatory details to share (Need to share Duly for UAT / Prod) -
1. End point URL,
2. Public IP,
3. Service details.
4. SSL certificate (If any),
5. Encryption – decryption (Symmetric Encryption AES 256 bits -CBC).

1. Bill Payment API

Request Parameter -

Sr. No.	Field Name	Data Type	Length	Mand atory	Description
1	TS	String	27	M	Timestamp of the request and response which will be updated at each leg of the transaction. Current timestamp
2	OrigInst	String	4	M	Code assigned by NPCI to each agent institution Example: OU01
3	RefId	String	35	M	Unique identification generated by AI/Agent to unambiguously identify the transaction. It should be Unique for end-to-end process. Example: MAHA00000MUM0108062018165735MCZ1XDK
4	TxnReferenceI d	String	20	M	Unique Transaction reference (UTR) number generated by AI/Agent. UTR will be Unique throughout the BBPS

					ecosystem. Same will get displayed on receipt for bill pay transaction.
5	MsgId	String	14	M	Unique identification generated by AI/Agent to relate a request and response message. It should be unique for bill fetch request and response and bill payment request and response. Example: PYZAP08062018165735JXGVSZ4ACFB8MAZS
6	ID	String	14	M	Unique identification code allocated to the Biller by NPCI post on-boarding by respective BBPOU Example: MAHA00000MUM01
7	Name	String	20	M	loan Description
8	Value	String	20	M	Loan number
9	QuickPay	String	3	M	This Flag (Yes/No) will be passed by AI/Agent, If payment is done without bill fetch or bill validation, then Yes If payment is done after bill fetch or bill validation then No
10	SplitPay	String	3	M	This Flag (Yes/No) will be passed by AI/Agent, when customer pays the partial bill amount If partial payment is done then Yes If partial payment is not done then No
11	OFFUSPay	String	3	M	OFFUSPay flag (YES/NO) passed by AI/Agent.
12	Narration	String	20	M	Narration
13	PaymentMode	String	20	M	Mode by which payment has been done by the customer. Example: Credit Card, Debit Card
14	CustConvFee	String	20	M	Customer convenience fee is Charged by BOU to customers directly it is in paisa format passed by BBPOU in response
15	Amount	String	20	M	Transaction Amount against the specific connection ID. The Amount passed in request should be in paisa format (without decimal or commas). Example: Transaction Amount is Rs. 36.50 then the NPCI should pass 3650 as the amount in response.
16	SplitPayAmount	String	20	M	Amount paid for the split pay. Allowed only if splitPay flag is Yes. The Amount passed in request should be in paise format (without decimal or commas). Example: Transaction Amount is Rs. 16.50 then the NPCI should pass 1650 as the amount in response.
17	OriginatingChannel	String	5	M	Application Name
18	RequestId	String	32	M	Unique reference number

Response parameter –

Sr. No.	Field Name	Data Type	Length	Mandatory	Description
1	ResponseCode	String	2	M	0 for Succes,99 for failure
2	ResponseMessage	String	10	M	Success or failure message
3	RefId	String	35	M	Unique identification generated by AI/Agent to unambiguously identify the transaction.

					It should be Unique for end-to-end process. Example: MAHA00000MUM0108062018165735MCZ1XDK
4	MsgId	String	35	M	Unique identification generated by AI/Agent to relate a request and response message. It should be unique for bill fetch request and response and bill payment request and response.
5	TxnReferenceId	String	12	M	Unique Transaction reference (UTR) number generated by Agent. UTR will be Unique throughout the BBPS Ecosystem. Same will get displayed on receipt for bill pay transaction. Example: KM01TESTA00
6	OrigInst	String	4	M	Code assigned by NPCI to each agent institution Example: OU01
7	TS	String	27	M	Timestamp of the request and response which will be updated at each leg of the transaction. Current timestamp
8	ApprovalRefNum	String	10	M	Internal reference number generated by Biller. As defined by NPCI BBPOU will pass the refId in ApprovalRefNum field if it is not provided by the biller.
9	ResponseCode	String	6	M	Biller should pass the respective Response code based on the success or failure state of the transaction 000 for Success Other than 000 is Failure
10	ResponseReason	String	10	M	Biller should pass the description of the response code, as "Successful" or "Failure"
11	ComplianceRespCd	String	20	M	Biller should pass the respective Compliance Reason (Error Description) which indicates the reason for a failed transaction.
12	ComplianceReason	String	3	O	Biller should pass the respective Compliance code
13	Id	String	14	M	Unique identification code allocated to the Biller by NPCI Example: MAHA00000MUM01
14	Name	String	20	M	loan Description
15	Value	String	20	M	Loan number
16	Amount	String	20	M	Amount against the specific connection ID. The Amount passed in response should be in paise format (without decimal or commas). Example: Amount is Rs. 36.50 then the biller should pass 3650 as the amount in response.
17	BillDate	String	10	N	The date from which customer can pay the bills. Bill date against the specific connection ID. It should be in yyyy-mm-dd format. Example: 1999-12-31
18	BillNumber	String	20	N	Unique identification Number of the bill in the biller system
19	BillPeriod	String	20	N	Billing period of the bill. Example: January, Jan2019, Quarter1, First Cycle, Year2019
20	CustomerName	String	10	N	Customer Name which was received in Bill Fetch Response from biller (Only English text is allowed)
21	DueDate	String	10	N	Due date against the specific connection ID It should be in yyyy-mm-dd format. Example: 1999-12-31

Payload –

Request	Response

{
  "Head": {
    "TS": "2025-02-07T16:35:45+05:30",
    "OrigInst": "AU11",
    "RefId": "PP01BX035842519LOFX5079304150380358",
    "TxnReferenceId": "PP015038BX4TK1A3G109",
    "MsgId": "PP01BX163544964SAS61036205150381635"
  },
  "BillDetails": {
    "Biller": {
      "ID": "FINC00000NAT3E"
    },
    "CustomerParams": [{
      "Name": "Loan Account Number",
      "Value": "23900007180617"
    }]
  },
  "PaymentMethod": {
    "QuickPay": "No",
    "SplitPay": "No",
    "OFFUSPay": "Yes",
    "Narration": "Online Payment BBPS PP015038BX4TK1A3G109",
    "PaymentMode": "UPI"
  },
  "Amount": {
    "Amt": {
      "CustConvFee": "0",
      "Amount": "220000"
    },
    "SplitPayAmount": "0"
  },
  "OriginatingChannel": "BBPS",
  "RequestId": "BBPSda7d920250207163545"
}
	{
	  "Response": {
	    "Head": {
	      "RefId": "PP01BX035842519LOFX5079304150380358",
	      "MsgId": "PP01BX163544964SAS61036205150381635",
	      "TxnReferenceId": null,
	      "OrigInst": "AU11",
	      "TS": "2025-02-07T16:35:45+05:30"
	    },
	    "Reason": {
	      "ApprovalRefNum": "b726e4b3-cc42-4e50-abd8-40d9c8568178",
	      "ResponseCode": "000",
	      "ResponseReason": "Successful",
	      "ComplianceRespCd": null,
	      "ComplianceReason": null
	    },
	    "BillDetails": {
	      "Biller": {
	        "Id": null
	      },
	      "CustomerParams": [{
	        "Name": "Loan Account Number",
	        "Value": "23900007180617"
	      }]
	    },
	    "BillerResponse": {
	      "Amount": "220000",
	      "BillDate": "2025-01-26",
	      "BillNumber": "fa088f8a-7646-4be6-89da-f2d2b5389f43",
	      "BillPeriod": "NA",
	      "CustomerName": "GITA",
	      "DueDate": "2025-02-10"
	    }
	  }
	}

2. Bill Fetch API :

Request Parameter -

Sr. No.	Field Name	Data Type	Length	Mandatory	Description
1	TS	String	27	M	Timestamp of the request and response which will be updated at each leg of the transaction. Current timestamp
2	RefId	String	35	M	Unique identification generated by AI/Agent to unambiguously identify the transaction. It should be Unique for end-to-end process. Example: MAHA00000MUM0108062018165735MCZ1XDK
3	OrigInst	String	4	M	Code assigned by NPCI to each agent institution Example: OU01
4	MsgId	String	35	M	Unique identification generated by AI/Agent to relate a request and response message. It should be unique for bill fetch request and response and bill payment request and response.
5	RequestId	String	32	M	Unique reference number
6	OriginatingChannel	String	5	M	Application Name
7	Name	String	20	M	Loan Description
8	Value	String	20	M	Loan Number
9	BillerId	String	14	M	Unique identification code allocated to the Biller by NPCI post on-boarding by respective BBPOU Example: MAHA00000MUM01

Response Parameter –

Sr. No.	Field Name	Data Type	Length	Mandatory	Description
1	ResponseCode	String	2	M	0 for Succes,99 for failure
2	ResponseMessage	String	10	M	Success or failure message
3	RefId	String	35	M	Unique identification generated by AI/Agent to unambiguously identify the transaction. It should be Unique for end-to-end process. Example: MAHA00000MUM0108062018165735MCZ1XDK
4	MsgId	String	35	M	Unique identification generated by AI/Agent to relate a request and response message. It should be unique for bill fetch request and response and bill payment request and response.
5	OrigInst	String	4	M	Code assigned by NPCI to each agent institution Example: OU01

		Strin			Timestamp of the request and response which will be updated at
6	TS	g	27	M	each leg of the transaction. Current timestamp
	Approva	Strin			Internal reference number generated by Biller. As defined by NPCI BBPOU will pass the refId in ApprovalRefNum
7	lRefNum	g	10	M	field if it is not provided by the biller.
	Respons	Strin			Biller should pass the respective Response code based on the success or failure state of the transaction 000 for Success Other than 000 is
8	eCode	g	6	M	Failure
	Respons	Strin			Biller should pass the description of the response code, as
9	eReason	g	10	M	"Successful" or "Failure"
	Complia				
	nceResp	Strin			Biller should pass the respective Compliance Reason (Error
10	Cd	g	20	M	Description) which indicates the reason for a failed transaction.
	Complia				
	nceReas	Strin			
11	on	g	3	M	Biller should pass the respective Compliance code (Error Code)
		Strin			Unique identification code allocated to the Biller by NPCI Example:
12	BillerId	g	14	M	MAHA00000MUM01
		Strin			
13	Name	g	20	M	Loan Description
		Strin			
14	Value	g	20	M	Loan Number
	Custome	Strin	10		
15	rName	g	0	M	Customer Name registered in the billers system
					Bill Amount against the specific connection ID. The Amount passed in response should be in paise format (without decimal or commas).
		Strin			Example: Bill Amount is Rs. 36.50 then the biller should pass 3650 as
16	Amount	g	20	M	the amount in response.
		Strin			Due date against the specific connection ID It should be in yyyy-mm-
17	DueDate	g	10	M	dd format. Example: 1999-12-31
					The date from which customer can pay the bills. Bill date against the
		Strin			specific connection ID. It should be in yyyy-mm-dd format. Example:
18	BillDate	g	10	M	1999-12-31
	BillNum	Strin			
19	ber	g	20	M	Unique identification Number of the bill in the biller system
	BillPerio	Strin			Billing period of the bill. Example: January, Jan2019, Quarter1, First
20	d	g	20	M	Cycle, Year2019.

Refer the Sample Request – Response payload:

Payload -

Request packet	Response packet
{ "Head": { "TS": "2025-02-07T16:35:43+05:30", "RefId": "PP01BX163543411IGKW0676006150381635", "OrigInst": "AU11",	{ "SuccessResponse": { "Head": { "RefId": "PP01BX163543411IGKW0676006150381635", "MsgId": "PP01BX163543411RFZJ0676136150381635", "OrigInst": "AU11",

```
      "MsgId":
"PP01BX163543411RFZJ0676136150381635"
  },
  "RequestId": "BBPSb83b020250207163543",
  "OriginatingChannel": "BBPS",
  "BillDetails": {
    "CustomerParams": [{
        "Name": "Loan Account Number",
        "Value": "24900005249052"
    }],
    "BillerId": "FINC00000NAT3E"
  }
}
```

```
      "TS": "2025-02-07T16:35:43+05:30"
    },
    "Reason": {
      "ApprovalRefNum": "cc012cbc-4799-
4ab6-8ea4-a669b185bb67",
      "ResponseCode": "200",
      "ResponseReason": "Failure",
      "ComplianceRespCd": "BFR004",
      "ComplianceReason": "Payment received
for the billing period-no bill due"
    },
    "BillDetails": {
      "BillerId": "FINC00000NAT3E",
      "CustomerParams": [{
          "Name": "Loan Account Number",
          "Value": "24900005249052"
      }]
    },
    "BillerResponse": {
      "CustomerName": null,
      "Amount": null,
      "DueDate": null,
      "BillDate": null,
      "BillNumber": null,
      "BillPeriod": null
    }
  }
}
```

Response Codes And Error Codes -

Bill Fetch Response Code:

API	Response Code	Compliance Code	Compliance Description
Fetch	200	BFR001	Incorrect / invalid customer account
Fetch	200	BFR002	Invalid combination of customer parameters
Fetch	200	BFR003	No bill data available
Fetch	200	BFR004	Payment received for the billing period - no bill due
Fetch	200	BFR005	Customer account is blocked / closed
Fetch	200	BFR006	Customer account is not activated
Fetch	200	BFR007	Bill due date has expired - bill details are not available

Bill Pay Response Code

API	Response Code	Compliance Code	Compliance Description
Pay	200	BPR001	Incorrect / invalid customer account
Pay	200	BPR002	Invalid combination of customer parameters
Pay	200	BPR003	Customer account is blocked / closed
Pay	200	BPR004	Customer account is not activated
Pay	200	BPR005	Payment cannot be accepted at this time
Pay	200	BPR006	Payment request has been exceeded for the day
Pay	200	BPR007	Repeat payment request