AI (Agent Institution) API Documentation (Plutos One)

VERSION

v 1.0

We have introduced an agent API kit with fetch & pay feature.

v 1.1

This is our Second version of the AI (Agent Institution) API. It includes the initial set of features for bill management and complaint handling. We aim to provide a robust and efficient interface for interacting with various billers and managing related tasks.

Key features of V1.2 include:

- Bill fetching and payment processing.
- Bill validation and status-checking.
- Complaint management system.
- Plan and Biller Master Data Management (MDM)

Future versions will build upon this foundation, incorporating user feedback and introducing additional functionalities to enhance the overall user experience and expand the API's capabilities.

v 1.2

This version introduces significant improvements and new features to enhance the API's functionality and performance. Key updates include:

- **Complaint Disposition API**: Added a new API endpoint for complaint disposition, enabling efficient tracking and resolution of user complaints.
- **Enhanced API Responses**: Improved response structures across multiple endpoints to provide clearer, more informative feedback.
- **Improved Payload Structure**: Refined payload designs to ensure better data organization and easier integration.

These updates build on our commitment to delivering a seamless and powerful platform for bill management and complaint handling. Future releases will continue to refine and expand features based on user needs and industry best practices.
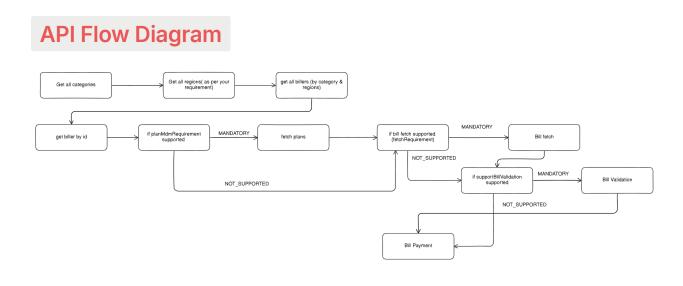
v 1.3

This version introduces an improvements and new features to enhance the API's functionality and performance. Key updates include:

- **Complaint Raise & Status API:** Added new API for complaint raise and complaint status according to the Harmonization TAT documentation and the API endpoint is similar to previous.

- Implementation of Remitter Details for amount above 50,000 for all categories.

- Implementation of Credit Card Category.

- In this version, the **paymentRefId** field is mandatory. Additionally, the **paymentInformation** section must include the key Payment Account Info for all payment modes.

- **customerParams** VS **customerParamGroups**

v 1.4

This version introduces an improvement in previous Apis and new features to enhance functionality and performance. Key updates include:

- Changes in the bill Fetch response and bill payment request for handling multiple amounts.

- The API for tracking LPG gas booking status. It provides detailed booking, distributor, and delivery information including BookingID, Status, Distributor Name, etc.

API Flow Diagram

Authentication

Endpoint

POST v1/auth/token

- read_bills, read_plans, read_packs, get_bill_mob, get_bill_int, get_bill_agt, pay_bill_int, pay_bill_mob, pay_bill_agt, read_billers, read_regions, read_circles, bill_validate, read_operators, raise_complaint, get_biller_plans, read_transactions, get_biller_status, register_complain, read_agent_balance, create_transactions, get_biller_by_region, read_operator_circle, check_complain_status, get_biller_categories, get_biller_by_category, check_complaint_status, read_biller_categories,bill_payment_validation, get_bill_payment_txn_status, check_balance

Payload Description

Field	Value	Description	Mandatory (M) │ Optional (O)
clientKey	String	client Key	M
clientSecret	String	client Secret	M
scopes	String	Scope should be in String format & separated by space eg. read_bills read_plans read_packs	M

1. **All APIs require a Bearer Token in the header.**

Header

Field	Value	Mandatory (M) │ Optional (O)
Authorization	Bearer <TOKEN>	M

API LISTING

1. Get all biller categories

Endpoint

GET api/v1/billers/categories/all

Description:

This API allows the retrieval of all biller categories available in the BBPS system.

Query Parameter

Field	Type	Description	Mandatory (M) │ Optional (O)
page	Number	Page uses for the page number.	O
limit	Number	Limit uses for the number of data.	O
search	String	Search the categories of billers	O

Response:

- 200 ok : Billers fetched successfully.
- 401 Unauthorized : Unauthorized.
- 500 Internal Server Error : An error occurred on the server.

Response Payload:

```
{
   "code": 200,
   "status": "SUCCESS",
   "payload": {
      "returnItems": 1,
      "categories": [
         "DTH"
      ]
   }
}
```

Response Description

Field	Type	Description	Mandatory (M) | Optional (O)
returnItems	Number	Number of return items.	M
categories	Array	Categories list of billers	M

2. Get billers by category

Endpoint

```
GET api/v1/billers/category/{categoryName}
```

Description:

This API allows to retrieves all billers of a specific category available in the BBPS system.

Response:

- 200 OK : Billers fetched successfully.

- 401 Unauthorized : Unauthorized.

- 500 Internal Server Error : An error occurred on the server.

Response Payload:

```
{
  "code": 200,
  "status": "SUCCESS",
  "payload": {
    "data": [
      {
        "billerId": "OANSTOP00NAT01",
        "billerName": "OANS",
        "billerAliasName": "VAL2 Alias",
        "billerCategoryName": "DTH",
        "billerMode": "OFFLINEA",
        "billerAcceptsAdhoc": "false",
        "parentBiller": "false",
        "fetchRequirement": "NOT_SUPPORTED",
        "billerOwnerShp": "Private",
        "paymentAmountExactness": "Exact",
```

```json
    "supportBillValidation": "OPTIONAL",
    "billerEffctvFrom": "2016-07-08T00:00:00.000Z",
    "billerEffctvTo": "2022-05-18T00:00:00.000Z",
    "billerTempDeactivationStart": "",
    "billerTempDeactivationEnd": "",
    "billerDescription": "",
    "planMdmRequirement": "NOT_SUPPORTED",
    "Status": "ACTIVE",
    "supportDeemed": "NA",
    "supportPendingStatus": "NA",
    "billerTimeOut": "120",
    "billerCoverage": "IND",
    "billerPaymentModes": [
      {
        "paymentMode": "Internet Banking",
        "minLimit": "1",
        "maxLimit": "500000000",
        "supportPendingStatus": "Yes"
      },
      {
        "paymentMode": "Debit Card",
        "minLimit": "1",
        "maxLimit": "500000000",
        "supportPendingStatus": "Yes"
      },
      {
        "paymentMode": "Credit Card",
        "minLimit": "1",
        "maxLimit": "500000000",
        "supportPendingStatus": "Yes"
      },
      {
        "paymentMode": "Prepaid Card",
        "minLimit": "1",
        "maxLimit": "500000000",
        "supportPendingStatus": "Yes"
      },
      {
        "paymentMode": "IMPS",
        "minLimit": "1",
        "maxLimit": "500000000",
```

```json
          "supportPendingStatus": "Yes"
        },
        {
          "paymentMode": "Cash",
          "minLimit": "1",
          "maxLimit": "500000000",
          "supportPendingStatus": "Yes"
        },
        {
          "paymentMode": "UPI",
          "minLimit": "1",
          "maxLimit": "500000000",
          "supportPendingStatus": "Yes"
        },
        {
          "paymentMode": "Wallet",
          "minLimit": "1",
          "maxLimit": "500000000",
          "supportPendingStatus": "Yes"
        },
        {
          "paymentMode": "NEFT",
          "minLimit": "1",
          "maxLimit": "500000000",
          "supportPendingStatus": "Yes"
        }
      ],
      "billerPaymentChannels": [
        {
          "paymentChannel": "INT",
          "maxLimit": "20000000",
          "minLimit": "1",
          "supportPendingStatus": "Yes"
        },
        {
          "paymentChannel": "INTB",
          "maxLimit": "20000000",
          "minLimit": "1",
          "supportPendingStatus": "Yes"
        },
        {
```

```json
      "paymentChannel": "MOB",
      "maxLimit": "20000000",
      "minLimit": "1",
      "supportPendingStatus": "Yes"
    },
    {
      "paymentChannel": "MOBB",
      "maxLimit": "20000000",
      "minLimit": "1",
      "supportPendingStatus": "Yes"
    },
    {
      "paymentChannel": "POS",
      "maxLimit": "20000000",
      "minLimit": "1",
      "supportPendingStatus": "Yes"
    },
    {
      "paymentChannel": "MPOS",
      "maxLimit": "20000000",
      "minLimit": "1",
      "supportPendingStatus": "Yes"
    },
    {
      "paymentChannel": "ATM",
      "maxLimit": "20000000",
      "minLimit": "1",
      "supportPendingStatus": "Yes"
    },
    {
      "paymentChannel": "BNKBRNCH",
      "maxLimit": "20000000",
      "minLimit": "1",
      "supportPendingStatus": "Yes"
    },
    {
      "paymentChannel": "KIOSK",
      "maxLimit": "20000000",
      "minLimit": "1",
      "supportPendingStatus": "Yes"
    },
```

```json
        {
            "paymentChannel": "AGT",
            "maxLimit": "20000000",
            "minLimit": "1",
            "supportPendingStatus": "Yes"
        },
        {
            "paymentChannel": "BSC",
            "maxLimit": "20000000",
            "minLimit": "1",
            "supportPendingStatus": "Yes"
        }
    ],
    "billerCustomerParams": [
        {
            "paramName": "a",
            "dataType": "NUMERIC",
            "optional": "false",
            "minLength": "1",
            "maxLength": "3",
            "regex": "[A-Za-z0-9\@\s\-]{8,35}",
            "values": "",
            "visibility": "true"
        },
        {
            "paramName": "a b",
            "dataType": "NUMERIC",
            "optional": "false",
            "minLength": "1",
            "maxLength": "3",
            "regex": "[A-Za-z0-9\@\s\-]{8,35}",
            "values": "",
            "visibility": "true"
        },
        {
            "paramName": "a b c",
            "dataType": "NUMERIC",
            "optional": "false",
            "minLength": "1",
            "maxLength": "3",
            "regex": "[A-Za-z0-9\@\s\-]{8,35}",
```

```json
          "values": "",
          "visibility": "true"
        },
        {
          "paramName": "a b c d",
          "dataType": "NUMERIC",
          "optional": "false",
          "minLength": "1",
          "maxLength": "3",
          "regex": "[A-Za-z0-9\@\s\-]{8,35}",
          "values": "",
          "visibility": "true"
        },
        {

          "paramName": "a b c d e",
          "dataType": "NUMERIC",
          "optional": "false",
          "minLength": "1",
          "maxLength": "3",
          "regex": "[A-Za-z0-9\@\s\-]{8,35}",
          "values": "",
          "visibility": "true"
        }
      ],
      "billerResponseParams": {
        "amountOptions": {
          "amountbreakupset": "BASE_BILL_AMOUNT"
        }
      },
      "customerParamGroups": {},
      "billerAdditionalInfo": [],
      "billerAdditionalInfoPayment": [],
      "interchangeFeeConf": [
        {
          "mti": "PAYMENT",
            "responseCode": "000",
            "paymentMode": "",
            "paymentChannel": "",
            "fees": [
              "CCF1",
              "EBF"
```

```
        ],
        "defaultFee": "true",
        "effctvFrom": "20190801",
        "effctvTo": ""
    },
    {
        "mti": "PAYMENT",
        "responseCode": "000",
        "paymentMode": "",
        "paymentChannel": "",
        "fees": [
            "CCF1",
            "EBF"
        ],
        "defaultFee": "true",
        "effctvFrom": "20190801",
        "effctvTo": ""
    },
    {
        "mti": "PAYMENT",
        "responseCode": "000",
        "paymentMode": "",
        "paymentChannel": "",
        "fees": [
            "CCF1",
            "EBF"
        ],
        "defaultFee": "true",
        "effctvFrom": "20190801",
        "effctvTo": ""
    },
    {
        "mti": "PAYMENT",
        "responseCode": "000",
        "paymentMode": "",
        "paymentChannel": "",
        "fees": [
            "CCF1",
            "EBF"
        ],
        "defaultFee": "true",
```

```json
        "effctvFrom": "20190801",
        "effctvTo": ""
    }
],
"interchangeFee": [
 {
        "feeCode": "CCF1",
        "feeDesc": "Customer_Convenience_Fee",
        "feeDirection": "C2B",
        "interchangeFeeDetails":[
         {
        "tranAmtRangeMax":"9223372036854775807",
        "tranAmtRangeMin":"0",
        "percentFee": "0.00",
        "flatFee":"0",
        "effctvFrom":"2018-09-25",
        "effctvTo": ""
         }
         ]
    },
    {
        "feeCode": "PBF",
        "feeDesc": "Physical_Biller_Fee",
        "feeDirection": "B2C",
        "interchangeFeeDetails":[
         {
        "tranAmtRangeMax":"9223372036854775807",
        "tranAmtRangeMin":"0",
        "percentFee": "0.00",
        "flatFee":"0",
        "effctvFrom":"2018-09-25",
        "effctvTo": ""
         }
         ]
    },
    {
        "feeCode": "EBF",
        "feeDesc": "Electronic_Biller_Fee",
        "feeDirection": "B2C",
        "interchangeFeeDetails":[
         {
```

```
                "tranAmtRangeMax":"9223372036854775807",
                "tranAmtRangeMin":"0",
                "percentFee": "0.00",
                "flatFee":"0",
                "effctvFrom":"2018-09-25",
                "effctvTo": ""
                 }
                ]
            }
        ],
        "planAdditionalInfo": []
      },
    ]
   }
 }
```

Response Description

Field	Type	Description	Mandatory (M) | Optional (O)
billerId	String	Identifier of the Biller.	M
billerName	String	Alias name of the Biller.	M
billerCategoryName	String	Biller category.	M
billerMode	String	Biller mode, i.e., Online, Offline A, Offline B.	M
billerAcceptsAdhoc	String	Flag indicating if the Biller accepts adhoc payment.	M
parentBiller	String	Flag indicating if the Biller is a parent Biller	M
parentBillerId	String	Identifier of the parent Biller	O
billerOwnerShp	String	Biller ownership, i.e., Government, PSU, Private	M

Field	Type	Description	Mandatory (M) | Optional (O)
billerCoverage	String	Coverage of the Biller, i.e., National, State/UT, City/District	M
fetchRequirement	String	Indicates if the Biller allows Bill Fetch or not – possible values are MANDATORY, OPTIONAL, NOT_SUPPORTED	M
supportBillValidation	String	Indicates if the Biller allows Bill Validation or not – possible values are MANDATORY, OPTIONAL, NOT_SUPPORTED	M
paymentAmountExactness	String	Indicates if the Biller (having Mandatory Bill Fetch) allows exact payment or not – possible values are Exact, Exact and above, Exact and below	O
billerEffctvFrom	String	Effective from date of the Biller	M
billerEffctvTo	String	Effective to date of the Biller	M
billerTempDeactivationStart	String	Temporary deactivation start date of the Biller	M
billerTempDeactivationEnd	String	Temporary deactivation end date of the Biller	M
Status	String	Status of the Biller, i.e., active, deactivated, etc	M

Field	Type	Description	Mandatory (M) | Optional (O)
billerDescription	String	Additional information related to Billers	O
supportDeemed	String	Flag indicating whether deemed success is applicable for the biller or not – Yes/No	O
supportPendingStatus	String	Flag indicating whether pending status is applicable for the biller or not – Yes/No	O
billerTimeOut	String	Biller outer limit for providing the response in minutes. This will be applicable only if "Support Pending Status" is Yes.	O
planMdmRequirement	String	Indicates if the Biller support Plan MDM functionality – possible values are MANDATORY, OPTIONAL, NOT_SUPPORTED	M
planAdditionalInfo	Array	Additional information details of the Plan provided by the Biller/BOU as part of Plan MDM	O
planAdditionalInfo.paramName	String	Plan Additional information parameter name	O
planAdditionalInf.dataType	String	Plan Additional information	O

Field	Type	Description	Mandatory (M) | Optional (O)
		parameter data type	
interchangeFeeConf	Array	Interchange fee configuration details of the Biller	O
interchangeFeeConf.mti	String	Message Type Indicator for the fee, i.e., fetch, payment, etc.	O
interchangeFeeConf.responseCode	String	Response code associated with the fee	O
interchangeFeeConf.paymentMode	String	Payment mode associated with the fee	O
interchangeFeeConf.paymentChannel	String	Payment channel associated with the fee	O
interchangeFeeConf.fees	String	Fee codes for applicable interchange fee	O
interchangeFeeConf.defaultFee	String	Flag indicating if it is a default fee or not	O
interchangeFeeConf.effctvFrom	String	Effective from date for the fee	O
interchangeFeeConf.effctvTo	String	Effective to date for the fee	O
interchangeFee	Array	Interchange fee details of the Biller	O
interchangeFee.feeCode	String	Fee code associated with the Biller	O
interchangeFee.feeDesc	String	Description of the corresponding fee code	O
interchangeFee.feeDirection	String	Direction of fee movement, i.e.,	O

Field	Type	Description	Mandatory (M) | Optional (O)
		Customer BBPOU to Biller BBPOU or vice-versa	
interchangeFee.interchangeFeeDetails	Array	Interchange fee details pertaining to range, type and validity	O
interchangeFee.interchangeFeeDetails.tranAmtRangeMax	String	Maximum range for a particular fee configuration	O
interchangeFee.interchangeFeeDetails.tranAmtRangeMin	String	Minimum range for a particular fee configuration	O
interchangeFee.interchangeFeeDetails.percentFee	String	Percentage fee details	O
interchangeFee.interchangeFeeDetails.flatFee	String	Flat fee details	O
interchangeFee.interchangeFeeDetails.effctvFrom	String	Effective from date for the fee configuration	O
interchangeFee.interchangeFeeDetails.effctvTo	String	Effective to date for the fee configuration	O
billerPaymentModes	Array	Payment mode details of the Biller	M
billerPaymentModes.paymentMode	String	Payment modes supported by the Biller	M
billerPaymentModes.maxLimit	String	Maximum limit accepted by a Biller for a particular payment mode	O
billerPaymentModes.minLimit	String	Minimum limit accepted by a Biller for a particular payment mode	M
billerPaymentModes.supportPendingStatus	String	Flag indicating whether Pending	O

Field	Type	Description	Mandatory (M) | Optional (O)
		Status is applicable for the payment mode or not – Yes/No	
billerPaymentChannel	Array	Payment channel details of the Biller	M
billerPaymentChannels.paymentChannel	String	Payment channels supported by the Biller	M
billerPaymentChannels.maxLimit	String	Payment channels supported by the Biller	O
billerPaymentChannels.minLimit	String	Minimum limit accepted by a Biller for a particular payment channel	M
billerPaymentChannels.supportPendingStatus	String	Flag indicating whether Pending Status is applicable for the payment channel or not – Yes/No	O
billerCustomerParams	Array	Customer parameter details of the Biller	M
billerCustomerParams.paramName	String	Customer parameter name	M
billerCustomerParams.dataType	String	Customer parameter data type	M
billerCustomerParams.optional	String	Flag indicating if the Customer parameter is optional	M
billerCustomerParams.minLength	String	Minimum length of the Customer parameter	O

Field	Type	Description	Mandatory (M) | Optional (O)
billerCustomerParams.maxLength	String	Maximum length of the Customer parameter	O
billerCustomerParams.regex	String	Regular expression (regEx) is a string of characters representing permissible values of the customer parameters for a biller.	O
billerCustomerParams.values	String	Default (possible) values list against a Customer Parameter	O
billerCustomerParams.visibility	String	Visibility of the customer parameter at COUs front-end channel	M
customerParamGroups	Array	Customer Parameter Groups with respect to the various combinations supported	O
customerParamGroups.group.name	String	Name of the Parent/Sub-Group	O
customerParamGroups.group.input	String	Flag indicating the required number of tags from the group.	O
customerParamGroups.group.param	String	Customer parameter name	O
billerResponseParams	Object	Biller Responses with respect to the various amount	M

Field	Type	Description	Mandatory (M) | Optional (O)
		combinations supported	
billerResponseParams.amountOptions	Array | Object	Amount options supported by the Biller	M
billerResponseParams.amountOptions.amountBreakupSet	String	Amount combination for a particular amount option	M
billerAdditionalInfo	Array	Additional information details provided by the Biller	O
billerAdditionalInfo.paramName	String	Additional information parameter name	O
billerAdditionalInfo.dataType	String	Additional information parameter data type	O
billerAdditionalInfo.optional	String	Flag indicating if the additional information parameter is optional	O
billerAdditionalInfoPayment	Array	Additional information details provided by the Biller in Payment Response	O
billerAdditionalInfoPayment.paramName	String	Payment Additional information parameter name	O
billerAdditionalInfoPayment.dataType	String	Payment Additional information parameter data type	O

Field	Type	Description	Mandatory (M) | Optional (O)
billerAdditionalInfoPayment.optional	String	Flag indicating if the additional information parameter is optional	O

3. Get all biller regions

Endpoint

GET api/v1/billers/regions/all

Description:

This API allows to retrieves all biller regions available in the COU system.

Query Parameter

Field	Type	Description	Mandatory (M) | Optional (O)
page	Number	Page uses for the page number.	O
limit	Number	Limit uses for the number of data.	O
search	String	filter the biller's data by either regionCode or regionName.	O

Response:

- 200 OK : Regions fetched successfully.

- 401 Unauthorized : Unauthorized.

- 500 Internal Server Error : An error occurred on the server.

Response Payload:

```
{
    "code": 200,
    "status": "SUCCESS",
```

```
    "payload": {
      "data": {
        "returnItems": 5,
        "billerRegions": [
          {
            "_id": "67ff81a2d024486428ecf4a5",
            "regionCode": "IND",
            "regionName": "India"
          },
          {
            "_id": "67ff81a2d024486428ecf4a6",
            "regionCode": "IND-ANI",
            "regionName": "Andaman and Nicobar Islands"
          },
          {
            "_id": "67ff81a2d024486428ecf4a7",
            "regionCode": "IND-ANI-Port Blair",
            "regionName": "Port Blair"
          },
          {
            "_id": "67ff81a2d024486428ecf4a8",
            "regionCode": "IND-ANI-South Andaman",
            "regionName": "South Andaman"
          },
          {
            "_id": "67ff81a2d024486428ecf4a9",
            "regionCode": "IND-ANP",
            "regionName": "Andhra Pradesh"
          }
        ]
      }
    }
  }
```

Response Description

Field	Type	Description	Mandatory (M) | Optional (O)
returnItems	Number	Number of return items.	M
billerRegions	Array	ALL regions who is listed on NPCI	M

4. Get billers by region

Endpoint

GET api/v1/billers/region/{region}

Description:

This API allows to retrieves all billers available in the COU system by region.

Parameter Description

Field	Type	Description	Mandatory (M) | Optional (O)
region	String	Region Code	M

Response:

- `200 OK` : Successfully fetched the billers.

- `401 Unauthorized` : Unauthorized.

- `500 Internal Server Error` : An error occurred on the server.

Response Payload:

```
{
  "code": 200,
  "status": "SUCCESS",
  "payload": {
    "data": [
      {
          "billerId": "OANSTOP00NAT01",
          "billerName": "OANS",
          "billerAliasName": "VAL2 Alias",
          "billerCategoryName": "DTH",
          "billerMode": "OFFLINEA",
          "billerAcceptsAdhoc": "false",
          "parentBiller": "false",
          "fetchRequirement": "NOT_SUPPORTED",
          "billerOwnerShp": "Private",
```

```json
"paymentAmountExactness": "Exact",
"supportBillValidation": "OPTIONAL",
"billerEffctvFrom": "2016-07-08T00:00:00.000Z",
"billerEffctvTo": "2022-05-18T00:00:00.000Z",
"billerTempDeactivationStart": "",
"billerTempDeactivationEnd": "",
"billerDescription": "",
"planMdmRequirement": "NOT_SUPPORTED",
"Status": "ACTIVE",
"supportDeemed": "NA",
"supportPendingStatus": "NA",
"billerTimeOut": "120",
"billerCoverage":"IND",
"billerPaymentModes": [
  {
    "paymentMode": "Internet Banking",
    "minLimit": "1",
    "maxLimit": "500000000",
    "supportPendingStatus": "Yes"
  },
  {
    "paymentMode": "Debit Card",
    "minLimit": "1",
    "maxLimit": "500000000",
    "supportPendingStatus": "Yes"
  },
  {
    "paymentMode": "Credit Card",
    "minLimit": "1",
    "maxLimit": "500000000",
    "supportPendingStatus": "Yes"
  },
  {
    "paymentMode": "Prepaid Card",
    "minLimit": "1",
    "maxLimit": "500000000",
    "supportPendingStatus": "Yes"
  },
  {
    "paymentMode": "IMPS",
    "minLimit": "1",
```

```
        "maxLimit": "500000000",
        "supportPendingStatus": "Yes"
      },
      {
        "paymentMode": "Cash",
        "minLimit": "1",
        "maxLimit": "500000000",
        "supportPendingStatus": "Yes"
      },
      {
        "paymentMode": "UPI",
        "minLimit": "1",
        "maxLimit": "500000000",
        "supportPendingStatus": "Yes"
      },
      {
        "paymentMode": "Wallet",
        "minLimit": "1",
        "maxLimit": "500000000",
        "supportPendingStatus": "Yes"
      },
      {
        "paymentMode": "NEFT",
        "minLimit": "1",
        "maxLimit": "500000000",
        "supportPendingStatus": "Yes"
      }
    ],
    "billerPaymentChannels": [
      {
        "paymentChannel": "INT",
        "maxLimit": "20000000",
        "minLimit": "1",
        "supportPendingStatus": "Yes"
      },
      {
        "paymentChannel": "INTB",
        "maxLimit": "20000000",
        "minLimit": "1",
        "supportPendingStatus": "Yes"
      },
```

```json
{
    "paymentChannel": "MOB",
    "maxLimit": "20000000",
    "minLimit": "1",
    "supportPendingStatus": "Yes"
},
{
    "paymentChannel": "MOBB",
    "maxLimit": "20000000",
    "minLimit": "1",
    "supportPendingStatus": "Yes"
},
{
    "paymentChannel": "POS",
    "maxLimit": "20000000",
    "minLimit": "1",
    "supportPendingStatus": "Yes"
},
{
    "paymentChannel": "MPOS",
    "maxLimit": "20000000",
    "minLimit": "1",
    "supportPendingStatus": "Yes"
},
{
    "paymentChannel": "ATM",
    "maxLimit": "20000000",
    "minLimit": "1",
    "supportPendingStatus": "Yes"
},
{
    "paymentChannel": "BNKBRNCH",
    "maxLimit": "20000000",
    "minLimit": "1",
    "supportPendingStatus": "Yes"
},
{
    "paymentChannel": "KIOSK",
    "maxLimit": "20000000",
    "minLimit": "1",
    "supportPendingStatus": "Yes"
```

```json
      },
      {
        "paymentChannel": "AGT",
        "maxLimit": "20000000",
        "minLimit": "1",
        "supportPendingStatus": "Yes"
      },
      {
        "paymentChannel": "BSC",
        "maxLimit": "20000000",
        "minLimit": "1",
        "supportPendingStatus": "Yes"
      }
    ],
    "billerCustomerParams": [
      {
        "paramname": "a",
        "datatype": "NUMERIC",
        "optional": "false",
        "minlength": "1",
        "maxlength": "3",
        "regex": "[A-Za-z0-9\@\s\-]{8,35}",
        "values": "",
        "visibility": "true"
      },
      {
        "paramname": "a b",
        "datatype": "NUMERIC",
        "optional": "false",
        "minlength": "1",
        "maxlength": "3",
        "regex": "[A-Za-z0-9\@\s\-]{8,35}",
        "values": "",
        "visibility": "true"
      },
      {
        "paramname": "a b c",
        "datatype": "NUMERIC",
        "optional": "false",
        "minlength": "1",
        "maxlength": "3",
```

```
        "regex": "[A-Za-z0-9\@\s\-]{8,35}",
        "values": "",
        "visibility": "true"
    },
    {

        "paramname": "a b c d",
        "datatype": "NUMERIC",
        "optional": "false",
        "minlength": "1",
        "maxlength": "3",
        "regex": "[A-Za-z0-9\@\s\-]{8,35}",
        "values": "",
        "visibility": "true"
    },
    {

        "paramname": "a b c d e",
        "datatype": "NUMERIC",
        "optional": "false",
        "minlength": "1",
        "maxlength": "3",
        "regex": "[A-Za-z0-9\@\s\-]{8,35}",
        "values": "",
        "visibility": "true"
    }
],
"billerResponseParams": {
    "amountOptions": [
        "amountBreakupset": "BASE_BILL_AMOUNT"
    }
],
"customerParamGroups": {},
"billerAdditionalInfo": [],
"billerAdditionalInfoPayment": [],
"interchangeFeeConf": [
    {
            "mti": "PAYMENT",
            "responseCode": "000",
            "paymentMode": "",
            "paymentChannel": "",
            "fees": [
                "CCF1",
```

```json
                "EBF"
            ],
            "defaultFee": "true",
            "effctvFrom": "20190801",
            "effctvTo": ""
        },
        {

            "mti": "PAYMENT",
            "responseCode": "000",
            "paymentMode": "",
            "paymentChannel": "",
            "fees": [
                "CCF1",
                "EBF"
            ],
            "defaultFee": "true",
            "effctvFrom": "20190801",
            "effctvTo": ""
        },
        {

            "mti": "PAYMENT",
            "responseCode": "000",
            "paymentMode": "",
            "paymentChannel": "",
            "fees": [
                "CCF1",
                "EBF"
            ],
            "defaultFee": "true",
            "effctvFrom": "20190801",
            "effctvTo": ""
        },
        {

           "mti": "PAYMENT",
           "responseCode": "000",
           "paymentMode": "",
           "paymentChannel": "BNKBRNCH",
           "fees": [
               "CCF1",
               "EBF"
           ],
```

```json
            "defaultFee": "true",
            "effctvFrom": "20190801",
            "effctvTo": ""

        }
    ],
    "interchangeFee": [
     {
            "feeCode": "CCF1",
            "feeDesc": "Customer_Convenience_Fee",
            "feeDirection": "C2B",
            "interchangeFeeDetails":[
             {
            "tranAmtRangeMax":"9223372036854775807",
            "tranAmtRangeMin":"0",
            "percentFee": "0.00",
            "flatFee":"0",
            "effctvFrom":"2018-09-25",
            "effctvTo": ""
             }
             ]
        },
        {
            "feeCode": "PBF",
            "feeDesc": "Physical_Biller_Fee",
            "feeDirection": "B2C",
            "interchangeFeeDetails":[
             {
            "tranAmtRangeMax":"9223372036854775807",
            "tranAmtRangeMin":"0",
            "percentFee": "0.00",
            "flatFee":"0",
            "effctvFrom":"2018-09-25",
            "effctvTo": ""
             }
             ]
        },
        {
            "feeCode": "EBF",
            "feeDesc": "Electronic_Biller_Fee",
            "feeDirection": "B2C",
```

```
            "interchangeFeeDetails":[
             {
             "tranAmtRangeMax":"9223372036854775807",
             "tranAmtRangeMin":"0",
             "percentFee": "0.00",
             "flatFee":"0",
             "effctvFrom":"2018-09-25",
             "effctvTo": ""
             }
            ]
        }
      ],
      "planAdditionalInfo": []
    },
   ]
  }
}
```

Response Description

Field	Type	Description	Mandatory (M) | Optional (O)
billerId	String	Identifier of the Biller.	M
billerName	String	Alias name of the Biller.	M
billerCategoryName	String	Biller category.	M
billerMode	String	Biller mode, i.e., Online, Offline A, Offline B.	M
billerAcceptsAdhoc	String	Flag indicating if the Biller accepts adhoc payment.	M
parentBiller	String	Flag indicating if the Biller is a parent Biller	M
parentBillerId	String	Identifier of the parent Biller	O

Field	Type	Description	Mandatory (M) | Optional (O)
billerOwnerShp	String	Biller ownership, i.e., Government, PSU, Private	M
billerCoverage	String	Coverage of the Biller, i.e., National, State/UT, City/District	M
fetchRequirement	String	Indicates if the Biller allows Bill Fetch or not – possible values are MANDATORY, OPTIONAL, NOT_SUPPORTED	M
supportBillValidation	String	Indicates if the Biller allows Bill Validation or not – possible values are MANDATORY, OPTIONAL, NOT_SUPPORTED	M
paymentAmountExactness	String	Indicates if the Biller (having Mandatory Bill Fetch) allows exact payment or not – possible values are Exact, Exact and above, Exact and below	O
billerEffctvFrom	String	Effective from date of the Biller	M
billerEffctvTo	String	Effective to date of the Biller	M
billerTempDeactivationStart	String	Temporary deactivation start date of the Biller	M
billerTempDeactivationEnd	String	Temporary deactivation end date of the Biller	M

Field	Type	Description	Mandatory (M) | Optional (O)
Status	String	Status of the Biller, i.e., active, deactivated, etc	M
billerDescription	String	Additional information related to Billers	O
supportDeemed	String	Flag indicating whether deemed success is applicable for the biller or not – Yes/No	O
supportPendingStatus	Stirng	Flag indicating whether pending status is applicable for the biller or not – Yes/No	O
billerTimeOut	String	Biller outer limit for providing the response in minutes. This will be applicable only if "Support Pending Status" is Yes.	O
planMdmRequirement	String	Indicates if the Biller support Plan MDM functionality – possible values are MANDATORY, OPTIONAL, NOT_SUPPORTED	M
planAdditionalInfo	Array	Additional information details of the Plan provided by the Biller/BOU as part of Plan MDM	O
planAdditionalInfo.paramName	String	Plan Additional information	O

Field	Type	Description	Mandatory (M) | Optional (O)
		parameter name	
planAdditionalInf.dataType	String	Plan Additional information parameter data type	O
interchangeFeeConf	Array	Interchange fee configuration details of the Biller	O
interchangeFeeConf.mti	String	Message Type Indicator for the fee, i.e., fetch, payment, etc.	O
interchangeFeeConf.responseCode	String	Response code associated with the fee	O
interchangeFeeConf.paymentMode	String	Payment mode associated with the fee	O
interchangeFeeConf.paymentChannel	String	Payment channel associated with the fee	O
interchangeFeeConf.fees	Array	Fee codes for applicable interchange fee	O
interchangeFeeConf.defaultFee	String	Flag indicating if it is a default fee or not	O
interchangeFeeConf.effctvFrom	String	Effective from date for the fee	O
interchangeFeeConf.effctvTo	String	Effective to date for the fee	O
interchangeFee	Array	Interchange fee details of the Biller	O
interchangeFee.feeCode	String	Fee code associated with the Biller	O
interchangeFee.feeDesc	String	Description of the corresponding	O

Field	Type	Description	Mandatory (M) | Optional (O)
		fee code	
interchangeFee.feeDirection	String	Direction of fee movement, i.e., Customer BBPOU to Biller BBPOU or vice-versa	O
interchangeFee.interchangeFeeDetails	Array	Interchange fee details pertaining to range, type and validity	O
interchangeFee.interchangeFeeDetails.tranAmtRangeMax	String	Maximum range for a particular fee configuration	O
interchangeFee.interchangeFeeDetails.tranAmtRangeMin	String	Minimum range for a particular fee configuration	O
interchangeFee.interchangeFeeDetails.percentFee	String	Percentage fee details	O
interchangeFee.interchangeFeeDetails.flatFee	String	Flat fee details	O
interchangeFee.interchangeFeeDetails.effctvFrom	String	Effective from date for the fee configuration	O
interchangeFee.interchangeFeeDetails.effctvTo	String	Effective to date for the fee configuration	O
billerPaymentModes	Array	Payment mode details of the Biller	M
billerPaymentModes.paymentMode	String	Payment modes supported by the Biller	M
billerPaymentModes.maxLimit	String	Maximum limit accepted by a Biller for a particular payment mode	O
billerPaymentModes.minLimit	String	Minimum limit accepted by a Biller for a	M

Field	Type	Description	Mandatory (M) | Optional (O)
		particular payment mode	
billerPaymentModes.supportPendingStatus	String	Flag indicating whether Pending Status is applicable for the payment mode or not – Yes/No	O
billerPaymentChannel	Array	Payment channel details of the Biller	M
billerPaymentChannels.paymentChannel	String	Payment channels supported by the Biller	M
billerPaymentChannels.maxLimit	String	Payment channels supported by the Biller	O
billerPaymentChannels.minLimit	String	Minimum limit accepted by a Biller for a particular payment channel	M
billerPaymentChannels.supportPendingStatus	String	Flag indicating whether Pending Status is applicable for the payment channel or not – Yes/No	O
billerCustomerParams	Array	Customer parameter details of the Biller	M
billerCustomerParams.paramName	String	Customer parameter name	M
billerCustomerParams.dataType	String	Customer parameter data type	M
billerCustomerParams.optional	String	Flag indicating if the Customer	M

Field	Type	Description	Mandatory (M) | Optional (O)
		parameter is optional	
billerCustomerParams.minLength	String	Minimum length of the Customer parameter	O
billerCustomerParams.maxLength	String	Maximum length of the Customer parameter	O
billerCustomerParams.regex	String	Regular expression (RegEx) is a string of characters representing permissible values of the customer parameters for a biller.	O
billerCustomerParams.values	String	Default (possible) values list against a Customer Parameter	O
billerCustomerParams.visibility	String	Visibility of the customer parameter at COUs front-end channel	M
customerParamGroups	Array	Customer Parameter Groups with respect to the various combinations supported	O
customerParamGroups.group.name	String	Name of the Parent/Sub-Group	O
customerParamGroups.group.input	String	Flag indicating the required number of tags from the group.	O

Field	Type	Description	Mandatory (M) | Optional (O)
customerParamGroups.group.param	String	Customer parameter name	O
billerResponseParams	Object	Biller Responses with respect to the various amount combinations supported	M
billerResponseParams.amountOptions	Array | Object	Amount options supported by the Biller	M
billerResponseParams.amountOptions.amountBreakupSet	String	Amount combination for a particular amount option	M
billerAdditionalInfo	Array	Additional information details provided by the Biller	O
billerAdditionalInfo.paramName	String	Additional information parameter name	O
billerAdditionalInfo.dataType	String	Additional information parameter data type	O
billerAdditionalInfo.optional	String	Flag indicating if the additional information parameter is optional	O
billerAdditionalInfoPayment	Array	Additional information details provided by the Biller in Payment Response	O
billerAdditionalInfoPayment.paramName	String	Payment Additional information parameter name	O

Field	Type	Description	Mandatory (M) | Optional (O)
billerAdditionalInfoPayment.dataType	String	Payment Additional information parameter data type	O
billerAdditionalInfoPayment.optional	String	Flag indicating if the additional information parameter is optional	O

5. Get all billers

Endpoint

GET api/v1/getAllBillers

Description:

This API allows you to retrieve detailed information about all the billers live on BBPS. It supports pagination and filtering through query parameters.

Response:

- 200 Created : Billers fetched successfully.
- 401 Unauthorized : Unauthorized.
- 500 Internal Server Error : An error occurred on the server.

Query Parameter

Field	Type	Description	Mandatory (M) | Optional (O)
page	String	The page number to retrieve (optional, default: 1).	O
limit	Object	The number of items per page.	O
search	String	filter the biller's data	O
category	String	Category Name	O

Field	Type	Description	Mandatory (M) | Optional (O)
region	String	Region Code	O

Response Payload:

```
{
    "code": 200,
    "status": "SUCCESS",
    "payload": {
        "data": {
            "total": 4876,
            "returnItems": 1,
            "billers": [
                {
                    "billerId": "OANSTOP00NAT01",
                    "billerName": "OANS",
                    "billerAliasName": "VAL2 Alias",
                    "billerCategoryName": "DTH",
                    "billerMode": "OFFLINEA",
                    "billerAcceptsAdhoc": "false",
                    "parentBiller": "false",
                    "fetchRequirement": "NOT_SUPPORTED",
                    "billerOwnerShp": "Private",
                    "paymentAmountExactness": "Exact",
                    "supportBillValidation": "OPTIONAL",
                    "billerEffctvFrom": "2016-07-08T00:00:00.000Z",
                    "billerEffctvTo": "2022-05-18T00:00:00.000Z",
                    "billerTempDeactivationStart": "",
                    "billerTempDeactivationEnd": "",
                    "Status": "ACTIVE",
                    "billerDescription": "",
                    "planMdmRequirement": "NOT_SUPPORTED",
                    "supportDeemed": "Yes",
                    "supportPendingStatus": "Yes",
                    "billerTimeOut": "120",
                    "billerCoverage": "IND",
                    "billerPaymentModes": [
                        {
                            "paymentMode": "Internet Banking",
                            "minLimit": "1",
                            "maxLimit": "500000000",
```

```json
          "supportPendingStatus": "Yes"
        },
        {
          "paymentMode": "Debit Card",
          "minLimit": "1",
          "maxlimit": "500000000",
          "supportPendingStatus": "Yes"
        },
        {
          "paymentMode": "Credit Card",
          "minLimit": "1",
          "maxLimit": "500000000",
          "supportPendingStatus": "Yes"
        },
        {
          "paymentMode": "Prepaid Card",
          "minLimit": "1",
          "maxLimit": "500000000",
          "supportPendingStatus": "Yes"
        },
        {
          "paymentMode": "IMPS",
          "minLimit": "1",
          "maxLimit": "500000000",
          "supportPendingStatus": "Yes"
        },
        {
          "paymentMode": "Cash",
          "maxLimit": "500000000",
          "minLimit": "1",
          "supportPendingStatus": "Yes"
        },
        {
          "paymentMode": "UPI",
          "minLimit": "1",
          "maxLimit": "500000000",
          "supportPendingStatus": "Yes"
        },
        {
          "paymentMode": "Wallet",
          "minLimit": "1",
```

```
        "maxLimit": "500000000",
        "supportPendingStatus": "Yes"
      },
      {
        "paymentMode": "NEFT",
        "minLimit": "1",
        "maxLimit": "500000000",
        "supportPendingStatus": "Yes"
      },
      {
        "paymentMode": "AEPS",
        "minLimit": "1",
        "maxLimit": "500000000",
        "supportPendingStatus": "Yes"
      },
       {
        "paymentMode": "Account Transfer",
        "minLimit": "1",
        "maxLimit": "500000000",
        "supportPendingStatus": "Yes"
      },
       {
        "paymentMode": "Bharat QR",
        "minLimit": "1",
        "maxLimit": "500000000",
        "supportPendingStatus": "Yes"
      },
       {
        "paymentMode": "USSD",
        "minLimit": "1",
        "maxLimit": "500000000",
        "supportPendingStatus": "Yes"
      }

    ],
    "billerPaymentChannels": [
      {
        "paymentChannel": "INT",
        "maxLimit": "20000000",
        "minLimit": "1",
        "supportPendingStatus": "Yes"
```

```
    },
    {
      "paymentChannel": "INTB",
      "maxLimit": "20000000",
      "minLimit": "1",
      "supportPendingStatus": "Yes"
    },
    {
      "paymentChannel": "MOB",
      "maxLimit": "20000000",
      "minLimit": "1",
      "supportPendingStatus": "Yes"
    },
    {
      "paymentChannel": "MOBB",
      "maxLimit": "20000000",
      "minLimit": "1",
      "supportPendingStatus": "Yes"
    },
    {
      "paymentChannel": "POS",
      "maxLimit": "20000000",
      "minLimit": "1",
      "supportPendingStatus": "Yes"
    },
    {
      "paymentChannel": "MPOS",
      "maxLimit": "20000000",
      "minLimit": "1",
      "supportPendingStatus": "Yes"
    },
    {
      "paymentChannel": "ATM",
      "maxLimit": "20000000",
      "minLimit": "1",
      "supportPendingStatus": "Yes"
    },
    {
      "paymentChannel": "BNKBRNCH",
      "maxLimit": "20000000",
      "minLimit": "1",
```

```
              "supportPendingStatus": "Yes"
            },
            {
              "paymentChannel": "KIOSK",
              "maxLimit": "20000000",
              "minLimit": "1",
              "supportPendingStatus": "Yes"
            },
            {
              "paymentChannel": "AGT",
              "maxLimit": "20000000",
              "minLimit": "1",
              "supportPendingStatus": "Yes"
            },
            {
              "paymentChannel": "BSC",
              "maxLimit": "20000000",
              "minLimit": "1",
              "supportPendingStatus": "Yes"
            }
          ],
          "billerCustomerParams": [
            {
              "paramName": "a",
              "dataType": "NUMERIC",
              "optional": "false",
              "minLength": "1",
              "maxLength": "3",
              "regex": "[A-Za-z0-9\@\s\-]{8,35}",
              "values": "",
              "visibility": "true"
            },
            {
              "paramName": "a b",
              "dataType": "NUMERIC",
              "optional": "false",
              "minLength": "1",
              "maxLength": "3",
              "regex": "[A-Za-z0-9\@\s\-]{8,35}",
              "values": "",
              "visibility": "true"
```

```
      },
      {
        "paramName": "a b c",
        "dataType": "NUMERIC",
        "optional": "false",
        "minLength": "1",
        "maxLength": "3",
        "regex": "[A-Za-z0-9\@\s\-]{8,35}",
        "values": "",
        "visibility": "true"
      },
      {

        "paramName": "a b c d",
        "dataType": "NUMERIC",
        "optional": "false",
        "minLength": "1",
        "maxLength": "3",
        "regex": "[A-Za-z0-9\@\s\-]{8,35}",
        "values": "",
        "visibility": "true"
      },
      {

        "paramName": "a b c d e",
        "dataType": "NUMERIC",
        "optional": "false",
        "minLength": "1",
        "maxLength": "3",
        "regex": "[A-Za-z0-9\@\s\-]{8,35}",
        "values": "",
        "visibility": "true"
      }
    ],
    "billerResponseParams": {
      "amountOptions": [
        {
        "amountBreakupset": "BASE_BILL_AMOUNT"
        }
      ]
    },
    "customerParamGroups": {},
    "billerAdditionalInfo": [],
```

```json
      "billerAdditionalInfoPayment": [],
      "interchangeFeeConf": [
        {
          "mti": "PAYMENT",
          "responseCode": "000",
          "paymentMode": "",
          "paymentChannel": "",
          "fees": [
            "CCF1",
            "EBF"
          ],
          "defaultFee": "true",
          "effctvFrom": "20190801",
          "effctvTo": ""
        },
        {
          "mti": "PAYMENT",
          "paymentChannel": "BNKBRNCH",
          "responseCode": "000",
          "paymentMode": "",
          "paymentChannel": "",
          "fees": [
            "CCF1",
            "PBF"
          ],
          "defaultFee": "false",
          "effctvFrom": "20190801",
          "effctvTo": ""
        },
        {
          "mti": "PAYMENT",
          "paymentChannel": "AGT",
          "responseCode": "000",
          "paymentMode": "",
          "paymentChannel": "",
          "fees": [
            "CCF1",
            "PBF"
          ],
          "defaultFee": "false",
          "effctvFrom": "20190801",
```

```
          "effctvTo": ""
        },
        {
          "mti": "PAYMENT",
          "paymentChannel": "BSC",
          "responseCode": "000",
          "paymentMode": "",
          "paymentChannel": "",
          "fees": [
            "CCF1",
            "PBF"
          ],
          "defaultFee": "false",
          "effctvFrom": "20190801",
          "effctvTo": ""
        }
      ],
      "interchangeFee": [
        {
          "feeCode": "CCF1",
          "feeDesc": "Customer_Convenience_Fee",
          "feeDirection": "C2B",
          "interchangeFeeDetails":[
           {
          "tranAmtRangeMax":"9223372036854775807",
          "tranAmtRangeMin":"0",
          "percentFee": "0.00",
          "flatFee":"0",
          "effctvFrom":"2018-09-25",
          "effctvTo": ""
           }
           ]
        },
        {
          "feeCode": "PBF",
          "feeDesc": "Physical_Biller_Fee",
          "feeDirection": "B2C",
          "interchangeFeeDetails":[
           {
          "tranAmtRangeMax":"9223372036854775807",
          "tranAmtRangeMin":"0",
```

```
                  "percentFee": "0.00",
                  "flatFee":"0",
                  "effctvFrom":"2018-09-25",
                  "effctvTo": ""
                   }
                  ]
              },
              {

                  "feeCode": "EBF",
                  "feeDesc": "Electronic_Biller_Fee",
                  "feeDirection": "B2C",
                  "interchangeFeeDetails":[
                   {
                  "tranAmtRangeMax":"9223372036854775807",
                  "tranAmtRangeMin":"0",
                  "percentFee": "0.00",
                  "flatFee":"0",
                  "effctvFrom":"2018-09-25",
                  "effctvTo": ""
                   }
                  ]
              }
          ],
          "planAdditionalInfo": []
        }
      ]
    }
  }
}
```

Response Description

Field	Type	Description	Mandatory (M) | Optional (O)
billerId	String	Identifier of the Biller.	M
billerName	String	Alias name of the Biller.	M
billerCategoryName	String	Biller category.	M

Field	Type	Description	Mandatory (M) | Optional (O)
billerMode	String	Biller mode, i.e., Online, Offline A, Offline B.	M
billerAcceptsAdhoc	String	Flag indicating if the Biller accepts adhoc payment.	M
parentBiller	String	Flag indicating if the Biller is a parent Biller	M
parentBillerId	String	Identifier of the parent Biller	O
billerOwnerShp	String	Biller ownership, i.e., Government, PSU, Private	M
billerCoverage	String	Coverage of the Biller, i.e., National, State/UT, City/District	M
fetchRequirement	String	Indicates if the Biller allows Bill Fetch or not – possible values are MANDATORY, OPTIONAL, NOT_SUPPORTED	M
supportBillValidation	String	Indicates if the Biller allows Bill Validation or not – possible values are MANDATORY, OPTIONAL, NOT_SUPPORTED	M
paymentAmountExactness	String	Indicates if the Biller (having Mandatory Bill Fetch) allows exact payment or not – possible values are Exact, Exact and above, Exact and below	O

Field	Type	Description	Mandatory (M) | Optional (O)
billerEffctvFrom	String	Effective from date of the Biller	M
billerEffctvTo	String	Effective to date of the Biller	M
billerTempDeactivationStart	String	Temporary deactivation start date of the Biller	M
billerTempDeactivationEnd	String	Temporary deactivation end date of the Biller	M
Status	String	Status of the Biller, i.e., active, deactivated, etc	M
billerDescription	String	Additional information related to Billers	O
supportDeemed	String	Flag indicating whether deemed success is applicable for the biller or not – Yes/No	O
supportPendingStatus	String	Flag indicating whether pending status is applicable for the biller or not – Yes/No	O
billerTimeOut	String	Biller outer limit for providing the response in minutes. This will be applicable only if "Support Pending Status" is Yes.	O
planMdmRequirement	String	Indicates if the Biller support Plan MDM functionality – possible values	M

Field	Type	Description	Mandatory (M) | Optional (O)
		are MANDATORY, OPTIONAL, NOT_SUPPORTED	
planAdditionalInfo	Array	Additional information details of the Plan provided by the Biller/BOU as part of Plan MDM	O
planAdditionalInfo.paramName	String	Plan Additional information parameter name	O
planAdditionalInf.dataType	String	Plan Additional information parameter data type	O
interchangeFeeConf	Array	Interchange fee configuration details of the Biller	O
interchangeFeeConf.mti	String	Message Type Indicator for the fee, i.e., fetch, payment, etc.	O
interchangeFeeConf.responseCode	String	Response code associated with the fee	O
interchangeFeeConf.paymentMode	String	Payment mode associated with the fee	O
interchangeFeeConf.paymentChannel	String	Payment channel associated with the fee	O
interchangeFeeConf.fees	Array	Fee codes for applicable interchange fee	O
interchangeFeeConf.defaultFee	String	Flag indicating if it is a default fee or not	O
interchangeFeeConf.effctvFrom	String	Effective from date for the fee	O

Field	Type	Description	Mandatory (M) | Optional (O)
interchangeFeeConf.effctvTo	String	Effective to date for the fee	O
interchangeFee	Array	Interchange fee details of the Biller	O
interchangeFee.feeCode	String	Fee code associated with the Biller	O
interchangeFee.feeDesc	String	Description of the corresponding fee code	O
interchangeFee.feeDirection	String	Direction of fee movement, i.e., Customer BBPOU to Biller BBPOU or vice-versa	O
interchangeFee.interchangeFeeDetails	Array	Interchange fee details pertaining to range, type and validity	O
interchangeFee.interchangeFeeDetails.tranAmtRangeMax	String	Maximum range for a particular fee configuration	O
interchangeFee.interchangeFeeDetails.tranAmtRangeMin	String	Minimum range for a particular fee configuration	O
interchangeFee.interchangeFeeDetails.percentFee	String	Percentage fee details	O
interchangeFee.interchangeFeeDetails.flatFee	String	Flat fee details	O
interchangeFee.interchangeFeeDetails.effctvFrom	String	Effective from date for the fee configuration	O
interchangeFee.interchangeFeeDetails.effctvTo	String	Effective to date for the fee configuration	O
billerPaymentModes	Array	Payment mode details of the Biller	M
billerPaymentModes.paymentMode	String	Payment modes supported by the	M

Field	Type	Description	Mandatory (M) | Optional (O)
		Biller	
billerPaymentModes.maxLimit	String	Maximum limit accepted by a Biller for a particular payment mode	O
billerPaymentModes.minLimit	String	Minimum limit accepted by a Biller for a particular payment mode	M
billerPaymentModes.supportPendingStatus	String	Flag indicating whether Pending Status is applicable for the payment mode or not – Yes/No	O
billerPaymentChannel	Array	Payment channel details of the Biller	M
billerPaymentChannels.paymentChannel	String	Payment channels supported by the Biller	M
billerPaymentChannels.maxLimit	String	Payment channels supported by the Biller	O
billerPaymentChannels.minLimit	String	Minimum limit accepted by a Biller for a particular payment channel	M
billerPaymentChannels.supportPendingStatus	String	Flag indicating whether Pending Status is applicable for the payment channel or not – Yes/No	O
billerCustomerParams	Array	Customer parameter details	M

Field	Type	Description	Mandatory (M) | Optional (O)
		of the Biller	
billerCustomerParams.paramName	String	Customer parameter name	M
billerCustomerParams.dataType	String	Customer parameter data type	M
billerCustomerParams.optional	String	Flag indicating if the Customer parameter is optional	M
billerCustomerParams.minLength	String	Minimum length of the Customer parameter	O
billerCustomerParams.maxLength	String	Maximum length of the Customer parameter	O
billerCustomerParams.regex	String	Regular expression (RegEx) is a string of characters representing permissible values of the customer parameters for a biller.	O
billerCustomerParams.values	String	Default (possible) values list against a Customer Parameter	O
billerCustomerParams.visibility	String	Visibility of the customer parameter at COUs front-end channel	M
customerParamGroups	Array	Customer Parameter Groups with respect to the various combinations supported	O

Field	Type	Description	Mandatory (M) | Optional (O)
customerParamGroups.group.name	String	Name of the Parent/Sub-Group	O
customerParamGroups.group.input	String	Flag indicating the required number of tags from the group.	O
customerParamGroups.group.param	String	Customer parameter name	O
billerResponseParams	Object	Biller Responses with respect to the various amount combinations supported	M
billerResponseParams.amountOptions	Array | Object	Amount options supported by the Biller	M
billerResponseParams.amountOptions.amountBreakupSet	String	Amount combination for a particular amount option	M
billerAdditionalInfo	Array	Additional information details provided by the Biller	O
billerAdditionalInfo.paramName	String	Additional information parameter name	O
billerAdditionalInfo.dataType	String	Additional information parameter data type	O
billerAdditionalInfo.optional	String	Flag indicating if the additional information parameter is optional	O
billerAdditionalInfoPayment	Array	Additional information details provided	O

Field	Type	Description	Mandatory (M) | Optional (O)
		by the Biller in Payment Response	
billerAdditionalInfoPayment.paramName	String	Payment Additional information parameter name	O
billerAdditionalInfoPayment.dataType	String	Payment Additional information parameter data type	O
billerAdditionalInfoPayment.optional	String	Flag indicating if the additional information parameter is optional	O

6. Get biller by Id

Endpoint

GET api/v1/biller/{billerId}

Description:

This API allows the retrieval of a biller by ID available in the COU system.

Field	Type	Description	Mandatory (M) | Optional (O)
billerId	Alphanumeric	Biller id	M

Response:

- `200 OK` : Billers fetched successfully

- `401 Unauthorized` : Unauthorized.

Response Payload:

```json
{
    "code": 200,
    "status": "SUCCESS",
    "payload": {
        "data":
        {
            "billerId": "OANSTOP00NAT01",
            "billerName": "OANS",
            "billerAliasName": "VAL2 Alias",
            "billerCategoryName": "DTH",
            "billerMode": "OFFLINEA",
            "billerAcceptsAdhoc": "false",
            "parentBiller": "false",
            "fetchRequirement": "NOT_SUPPORTED",
            "billerOwnership": "Private",
            "paymentAmountExactness": "Exact",
            "supportBillValidation": "OPTIONAL",
            "billerEffctvFrom": "2016-07-08T00:00:00.000Z",
            "billerEffctvTo": "2022-05-18T00:00:00.000Z",
            "billerTempDeactivationStart": "",
            "billerTempDeactivationEnd": "",
            "Status": "ACTIVE",
            "billerDescription": "",
            "supportDeemed": "NA",
            "planMdmRequirement": "NOT_SUPPORTED",
            "supportPendingStatus": "NA",
            "billerTimeOut": "120",
            "billerCoverage":"IND",
            "billerPaymentModes": [
                {
                    "paymentMode": "Internet Banking",
                    "minLimit": "1",
                    "maxlimit": "500000000",
                    "supportPendingStatus": "Yes"
                },
                {
                    "paymentMode": "Debit Card",
                    "minLimit": "1",
                    "maxlimit": "500000000",
                    "supportPendingStatus": "Yes"
                },
```

```json
{
    "paymentMode": "Credit Card",
    "minLimit": "1",
    "maxlimit": "500000000",
    "supportPendingStatus": "Yes"
},
{
    "paymentMode": "Prepaid Card",
    "minLimit": "1",
    "maxlimit": "500000000",
    "supportPendingStatus": "Yes"
},
{
    "paymentMode": "IMPS",
    "minLimit": "1",
    "maxlimit": "500000000",
    "supportPendingStatus": "Yes"
},
{
    "paymentMode": "Cash",
    "minLimit": "1",
    "maxLimit": "500000000",
    "supportPendingStatus": "Yes"
},
{
    "paymentMode": "UPI",
    "minLimit": "1",
    "maxLimit": "500000000",
    "supportPendingStatus": "Yes"
},
{
    "paymentMode": "Wallet",
    "minLimit": "1",
    "maxLimit": "500000000",
    "supportPendingStatus": "Yes"
},
{
    "paymentMode": "NEFT",
    "minLimit": "1",
    "maxLimit": "500000000",
    "supportPendingStatus": "Yes"
```

```json
        }
    ],
    "billerPaymentChannels": [
        {
            "paymentChannel": "INT",
            "maxLimit": "20000000",
            "minLimit": "1",
            "supportPendingStatus": "Yes"
        },
        {
            "paymentChannel": "INTB",
            "maxLimit": "20000000",
            "minLimit": "1",
            "supportPendingStatus": "Yes"
        },
        {
            "paymentChannel": "MOB",
            "maxLimit": "20000000",
            "minLimit": "1",
            "supportPendingStatus": "Yes"
        },
        {
            "paymentChannel": "MOBB",
            "maxLimit": "20000000",
            "minLimit": "1",
            "supportPendingStatus": "Yes"
        },
        {
            "paymentChannel": "POS",
            "maxLimit": "20000000",
            "minLimit": "1",
            "supportPendingStatus": "Yes"
        },
        {
            "paymentChannel": "MPOS",
            "maxLimit": "20000000",
            "minLimit": "1",
            "supportPendingStatus": "Yes"
        },
        {
            "paymentChannel": "ATM",
```

```
          "maxLimit": "20000000",
          "minLimit": "1",
          "supportPendingStatus": "Yes"
        },
        {
          "paymentChannel": "BNKBRNCH",
          "maxLimit": "20000000",
          "minLimit": "1",
          "supportPendingStatus": "Yes"
        },
        {
          "paymentChannel": "KIOSK",
          "maxLimit": "20000000",
          "minLimit": "1",
          "supportPendingStatus": "Yes"
        },
        {
          "paymentChannel": "AGT",
          "maxLimit": "20000000",
          "minLimit": "1",
          "supportPendingStatus": "Yes"
        },
        {
          "paymentChannel": "BSC",
          "maxLimit": "20000000",
          "minLimit": "1",
          "supportPendingStatus": "Yes"
        }
      ],
      "billerCustomerParams": [
        {
          "paramName": "a",
          "dataType": "NUMERIC",
          "optional": "false",
          "minLength": "1",
          "maxLength": "3",
          "regex": "[A-Za-z0-9\@\s\-]{8,35}",
          "values": "",
          "visibility": "true"
        },
        {
```

```json
        "paramName": "a b",
        "dataType": "NUMERIC",
        "optional": "false",
        "minLength": "1",
        "maxLength": "3",
        "regex": "[A-Za-z0-9\@\s\-]{8,35}",
        "values": "",
        "visibility": "true"
    },
    {
        "paramName": "a b c",
        "dataType": "NUMERIC",
        "optional": "false",
        "minLength": "1",
        "maxLength": "3",
        "regex": "[A-Za-z0-9\@\s\-]{8,35}",
        "values": "",
        "visibility": "true"
    },
    {
        "paramName": "a b c d",
        "dataType": "NUMERIC",
        "optional": "false",
        "minLength": "1",
        "maxLength": "3",
        "regex": "[A-Za-z0-9\@\s\-]{8,35}",
        "values": "",
        "visibility": "true"
    },
    {
        "paramName": "a b c d e",
        "dataType": "NUMERIC",
        "optional": "false",
        "minLength": "1",
        "maxLength": "3",
        "regex": "[A-Za-z0-9\@\s\-]{8,35}",
        "values": "",
        "visibility": "true"
    }
],
"billerResponseParams": {
```

```
          "amountOptions": {
            "amountbreakupset": "BASE_BILL_AMOUNT"
          }
        },
        "customerParamGroups": {},
        "billerAdditionalInfo": [],
        "billerAdditionalInfoPayment": [],
        "interchangeFeeConf": [
          {
            "mti": "PAYMENT",
            "responsecode": "000",
            "fees": [
              "CCF1",
              "EBF"
            ],
            "defaultFee": "true",
            "effctvFrom": "20190801"
          },
          {
            "mti": "PAYMENT",
            "paymentChannel": "BNKBRNCH",
            "responseCode": "000",
            "fees": [
              "CCF1",
              "PBF"
            ],
            "defaultFee": "false",
            "effctvFrom": "20190801"
          },
          {
            "mti": "PAYMENT",
            "paymentChannel": "AGT",
            "responseCode": "000",
            "fees": [
              "CCF1",
              "PBF"
            ],
            "defaultFee": "false",
            "effctvFrom": "20190801"
          },
          {
```

```json
          "mti": "PAYMENT",
          "paymentChannel": "BSC",
          "responseCode": "000",
          "fees": [
            "CCF1",
            "PBF"
          ],
          "defaultFee": "false",
          "effctvFrom": "20190801"
      }
    ],
    "interchangeFee": [
    {
          "feeCode": "CCF1",
          "feeDesc": "Customer_Convenience_Fee",
          "feeDirection": "C2B",
          "interchangeFeeDetails":[
           {
          "tranAmtRangeMax":"9223372036854775807",
          "tranAmtRangeMin":"0",
          "percentFee": "0.00",
          "flatFee":"0",
          "effctvFrom":"2018-09-25",
          "effctvTo": ""
           }
           ]
       },
       {
          "feeCode": "PBF",
          "feeDesc": "Physical_Biller_Fee",
          "feeDirection": "B2C",
          "interchangeFeeDetails":[
           {
          "tranAmtRangeMax":"9223372036854775807",
          "tranAmtRangeMin":"0",
          "percentFee": "0.00",
          "flatFee":"0",
          "effctvFrom":"2018-09-25",
          "effctvTo": ""
           }
           ]
```

```
            },
            {
                "feeCode": "EBF",
                "feeDesc": "Electronic_Biller_Fee",
                "feeDirection": "B2C",
                "interchangeFeeDetails":[
                 {
                "tranAmtRangeMax":"9223372036854775807",
                "tranAmtRangeMin":"0",
                "percentFee": "0.00",
                "flatFee":"0",
                "effctvFrom":"2018-09-25",
                "effctvTo": ""
                 }
                 ]
            }
        ],
        "planAdditionalInfo": []
    },

  }
}
```

Field	Type	Description	Mandatory (M) | Optional (O)
billerId	String	Identifier of the Biller.	M
billerName	String	Alias name of the Biller.	M
billerCategoryName	String	Biller category.	M
billerMode	String	Biller mode, i.e., Online, Offline A, Offline B.	M
billerAcceptsAdhoc	String	Flag indicating if the Biller accepts adhoc payment.	M

Field	Type	Description	Mandatory (M) | Optional (O)
parentBiller	String	Flag indicating if the Biller is a parent Biller	M
parentBillerId	String	Identifier of the parent Biller	O
billerOwnerShp	String	Biller ownership, i.e., Government, PSU, Private	M
billerCoverage	String	Coverage of the Biller, i.e., National, State/UT, City/District	M
fetchRequirement	String	Indicates if the Biller allows Bill Fetch or not – possible values are MANDATORY, OPTIONAL, NOT_SUPPORTED	M
supportBillValidation	String	Indicates if the Biller allows Bill Validation or not – possible values are MANDATORY, OPTIONAL, NOT_SUPPORTED	M
paymentAmountExactness	String	Indicates if the Biller (having Mandatory Bill Fetch) allows exact payment or not – possible values are Exact, Exact and above, Exact and below	O
billerEffctvFrom	String	Effective from date of the Biller	M
billerEffctvTo	String	Effective to date of the Biller	M

Field	Type	Description	Mandatory (M) | Optional (O)
billerTempDeactivationStart	String	Temporary deactivation start date of the Biller	M
billerTempDeactivationEnd	String	Temporary deactivation end date of the Biller	M
Status	String	Status of the Biller, i.e., active, deactivated, etc	M
billerDescription	String	Additional information related to Billers	O
supportDeemed	String	Flag indicating whether deemed success is applicable for the biller or not – Yes/No	O
supportPendingStatus	String	Flag indicating whether pending status is applicable for the biller or not – Yes/No	O
billerTimeOut	String	Biller outer limit for providing the response in minutes. This will be applicable only if "Support Pending Status" is Yes.	O
planMdmRequirement	String	Indicates if the Biller support Plan MDM functionality – possible values are MANDATORY, OPTIONAL, NOT_SUPPORTED	M
planAdditionalInfo	Array	Additional information	O

Field	Type	Description	Mandatory (M) | Optional (O)
		details of the Plan provided by the Biller/BOU as part of Plan MDM	
planAdditionalInfo.paramName	String	Plan Additional information parameter name	O
planAdditionalInf.dataType	String	Plan Additional information parameter data type	O
interchangeFeeConf	Array	Interchange fee configuration details of the Biller	O
interchangeFeeConf.mti	String	Message Type Indicator for the fee, i.e., fetch, payment, etc.	O
interchangeFeeConf.responseCode	String	Response code associated with the fee	O
interchangeFeeConf.paymentMode	String	Payment mode associated with the fee	O
interchangeFeeConf.paymentChannel	String	Payment channel associated with the fee	O
interchangeFeeConf.fees	Array	Fee codes for applicable interchange fee	O
interchangeFeeConf.defaultFee	String	Flag indicating if it is a default fee or not	O
interchangeFeeConf.effctvFrom	String	Effective from date for the fee	O
interchangeFeeConf.effctvTo	String	Effective to date for the fee	O
interchangeFee	Array	Interchange fee details of the	O

Field	Type	Description	Mandatory (M) | Optional (O)
		Biller	
interchangeFee.feeCode	String	Fee code associated with the Biller	O
interchangeFee.feeDesc	String	Description of the corresponding fee code	O
interchangeFee.feeDirection	String	Direction of fee movement, i.e., Customer BBPOU to Biller BBPOU or vice-versa	O
interchangeFee.interchangeFeeDetails	Array	Interchange fee details pertaining to range, type and validity	O
interchangeFee.interchangeFeeDetails.tranAmtRangeMax	String	Maximum range for a particular fee configuration	O
interchangeFee.interchangeFeeDetails.tranAmtRangeMin	String	Minimum range for a particular fee configuration	O
interchangeFee.interchangeFeeDetails.percentFee	String	Percentage fee details	O
interchangeFee.interchangeFeeDetails.flatFee	String	Flat fee details	O
interchangeFee.interchangeFeeDetails.effctvFrom	String	Effective from date for the fee configuration	O
interchangeFee.interchangeFeeDetails.effctvTo	String	Effective to date for the fee configuration	O
billerPaymentModes	Array	Payment mode details of the Biller	M
billerPaymentModes.paymentMode	String	Payment modes supported by the Biller	M
billerPaymentModes.maxLimit	String	Maximum limit accepted by a Biller for a	O

Field	Type	Description	Mandatory (M) | Optional (O)
		particular payment mode	
billerPaymentModes.minLimit	String	Minimum limit accepted by a Biller for a particular payment mode	M
billerPaymentModes.supportPendingStatus	String	Flag indicating whether Pending Status is applicable for the payment mode or not – Yes/No	O
billerPaymentChannel	Array	Payment channel details of the Biller	M
billerPaymentChannels.paymentChannel	String	Payment channels supported by the Biller	M
billerPaymentChannels.maxLimit	String	Payment channels supported by the Biller	O
billerPaymentChannels.minLimit	String	Minimum limit accepted by a Biller for a particular payment channel	M
billerPaymentChannels.supportPendingStatus	String	Flag indicating whether Pending Status is applicable for the payment channel or not – Yes/No	O
billerCustomerParams	Array	Customer parameter details of the Biller	M
billerCustomerParams.paramName	String	Customer parameter name	M

Field	Type	Description	Mandatory (M) | Optional (O)
billerCustomerParams.dataType	String	Customer parameter data type	M
billerCustomerParams.optional	String	Flag indicating if the Customer parameter is optional	M
billerCustomerParams.minLength	String	Minimum length of the Customer parameter	O
billerCustomerParams.maxLength	String	Maximum length of the Customer parameter	O
billerCustomerParams.regex	String	Regular expression (regEx) is a string of characters representing permissible values of the customer parameters for a biller.	O
billerCustomerParams.values	String	Default (possible) values list against a Customer Parameter	O
billerCustomerParams.visibility	String	Visibility of the customer parameter at COUs front-end channel	M
customerParamGroups	Array	Customer Parameter Groups with respect to the various combinations supported	O
customerParamGroups.group.name	String	Name of the Parent/Sub-Group	O

Field	Type	Description	Mandatory (M) | Optional (O)
customerParamGroups.group.input	String	Flag indicating the required number of tags from the group.	O
customerParamGroups.group.param	String	Customer parameter name	O
billerResponseParams	Object	Biller Responses with respect to the various amount combinations supported	M
billerResponseParams.amountOptions	Array | Object	Amount options supported by the Biller	M
billerResponseParams.amountOptions.amountBreakupSet	String	Amount combination for a particular amount option	M
billerAdditionalInfo	Array	Additional information details provided by the Biller	O
billerAdditionalInfo.paramName	String	Additional information parameter name	O
billerAdditionalInfo.dataType	String	Additional information parameter data type	O
billerAdditionalInfo.optional	String	Flag indicating if the additional information parameter is optional	O
billerAdditionalInfoPayment	Array	Additional information details provided by the Biller in Payment Response	O

Field	Type	Description	Mandatory (M) | Optional (O)
billerAdditionalInfoPayment.paramName	String	Payment Additional information parameter name	O
billerAdditionalInfoPayment.dataType	String	Payment Additional information parameter data type	O
billerAdditionalInfoPayment.optional	String	Flag indicating if the additional information parameter is optional	O

7. Fetch Plans

Endpoint:

```
POST /api/v1/plans/all
```

Description:

This API allows you to retrieve detailed information of the Plans of the biller.

Response:

- `200 ok` : Successfully fetched the plan details.
- `400 Bad Request` : Bad Request.
- `401 Unauthorized` : Unauthorized.
- `422 Unprocessable Entity` : Invalid bill ID or missing required parameters.
- `500 Internal Server Error` : An error occurred on the server.

Request Payload :

```
{
    "refId": "SRAD51FE8GH3R2LY90QDPOT4EIA63051407",
    "search": [
        "MACH00000NATCX"
    ]
}
```

Payload Description

Field	Type	Description	Mandatory (M) | Optional (O)
refId	String	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction, Fixed Length -35	M
search	Array	Array of string (Biller Id) , biller id should be 14 character long.	O

Response Payload:

```
{
  "code": 200,
  "status": "SUCCESS",
  "payload": {
   "planDetails": [
    {
      "id": "1",
      "billerid": "BSNL00000NATHL",
      "categorytype": "INT_ROAMING",
      "categorysubtype": {
        "subtype": "6 Month"
      },
      "amountinrupees": "100.0",
      "plandescription": "STV for Prepaid International Roaming in Srilanka Canada Iceland Free Out going Local calls 20 Min Free Outgoing calls to India 20 Min Free Incoming calls 10 Min 50 MB Data valid for 1 day. To avail International Roaming services it is is mandatory to replace Normal SIM with International Roaming SIM .",
      "planadditionalinfo": {
        "Tag": [
```

```
              {
                "paramName": "Type",
                "paramValue": "RECHARGE"
              },
              {
                "paramName": "Talktime",
                "paramValue": "0"
              },
              {
                "paramName": "Validity",
                "paramValue": "1"
              },
              {
                "paramName": "Circle",
                "paramValue": "Andaman"
              },
              {
                "paramName": "Data",
                "paramValue": "50 MB"
              }
            ]
          },
          "effctvfrom": "2021-01-01",
          "effctvto": "2021-12-31",
          "status": "ACTIVE"
        }
      ]
    }
  }
```

Response Description

Field	Type	Description	Mandatory (M) | Optional (O)
billerId	String	Unique identifier for the biller. Fixed length -14	M
planDetails	Object	Plan Details data	M
planDetails.id	String	Unique ID against the Plan for a Biller	M
planDetails.categorytype	String	Plan Category	M
planDetails.categorysubtype	Object	subCategory listing object	M

Field	Type	Description	Mandatory (M) | Optional (O)
planDetails.categorysubtype.subtype	String	Sub category of the Plan	O
planDetails.amountinrupees	String	Plan Amount	M
planDetails.plandescription	String	Plan Description	M
planDetails.planadditionalinfo	String	Additional information parameters provided by the Biller for a Plan	O
planDetails.planadditionalinfo.<Tag>	String	Additional information parameters provided by the Biller for a Plan, and its additional data	O
planDetails.effctvfrom	String	Effective From Date of the Plan	M
planDetails.effctvto	String	Effective To Date of the Plan	O
planDetails.status	String	Status of the Plan. Possible values ACTIVE/DEACTIVATED	M

8. Bill Fetch

Description:

Bill fetch APIs allow you to retrieve detailed information about a specific bill using required parameters like agentId, refId, customerParams, etc.

a) INT (Internet)

Endpoint:

POST /api/v1/bill/fetch/int

Response:

- `200 ok` : Successfully fetched the bill details.
- `400 Bad Request` : Bad Request.
- `401 Unauthorized` : Unauthorized.
- `422 Unprocessable Entity` : Invalid bill ID or missing required parameters.
- `500 Internal Server Error` : An error occurred on the server.

Request Payload :

```
{
  "refId": "PLUTOSETCW1ZX128BBV9KYSASC643031647",
  "customerDetails": {
    "EMAIL": "john.doe@me.com",
    "REMITTER NAME": "Shikha" //optional
  },
  "customerMobileNumber": "9651137248",
  "agentId": "IPAYUAT2022101363258",
  "billerId": "ECHA00000NATDO",
  "deviceDetails": {
    "MAC": "54-E1-AD-27-FE-E3",
    "IP": "45.118.159.37"
  },
  "customerParams": {
    "Vehicle  Registration  Number":"DL2CQN2571"
  },
  "timeStamp": "2020-01-10T16:47:02+05:30"
}
```

Payload Description

Field Name	Type	Description	Mandatory (M) | Optional (O)
refId	String	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction, Fixed Length -35	M
agentId	String	Unique identification code allocated to the agent, Fixed length- 20	M
billerId	String	Unique identification code allocated to the biller- Fixed Length - 14	M
customerDetails	Object	Customer related details	M
customerDetails. <keys>	String	Customers Details keys & its values	M
customerMobileNumber	String	Customer's mobile number	M
customerParams	Object	Customer-related parameters for bill fetch	M
customerParams. <keys>	String	Customer bill fetch related reference field	M

Field Name	Type	Description	Mandatory (M) | Optional (O)
deviceDetails.MAC	String	MAC address of the device from which the transaction was initiated	M
deviceDetails.IP	String	IP address of the device used for the transaction	M
directBillChannel	String	Type of the transaction in case of QR/PL, i.e. L{1/2}{QR/PL}	O
timeStamp	String	Time stamp for the ISO format. Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g. 2017-02-14T13:10:15+05:30)	M

Response Payload:

```
"code": "200",
 "status": "SUCCESS",
 "payload": {
  "refId": "PLUTOSETCW1ZX128BBV9KYSASC643031647",
  "timeStamp": "2020-01-10T16:47:02+05:30",

  // billerResponse can be array if multiple bills are there.

  "billerResponse": {
   "amount": "120000",
   "accountHolderName": "Manoj Chekuri",
   "dueDate": "2020-09-24",
   "billDate": "2020-01-02",
   "billPeriod": "ONETIME",
   "billNumber": "1232332",
   "otherDetails": {
    "Amount 1": "5000",
    "Amount 2": "4000",
    "Amount 3": "3000"
   }
  },
  // OR
   "billerResponse": [
     {
       "amount": "1000000",
       "billDate": "2024-01-20",
```

```
        "billNumber": "challan Number 1",
        "customerName": "Shubham"
      },
      {
        "amount": "1500000",
        "billDate": "2024-01-15",
        "billNumber": "challan Number 2",
        "customerName": "Shubham"
      },
      {
        "amount": "3000000",
        "billDate": "2024-01-15",
        "billNumber": "challan Number 2",
        "customerName": "Shubham"
      }
    ],
    "approvalRefNum": "AB123456",
    "additionalParams": {
     "BlRspFld1": "34",
     "BlRspFld2": "34",
     "BlRspFld3": "34"
    }
  }
}
```

Field Name	Type	Description	Mandatory (M) | Optional (O)
refId	String	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction, Fixed Length -35	M
timeStamp	String	TimeStamp. Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g. 2017-02-14T13:10:15+05:30).	M
billerResponse	Object/ Array	Response of the biller.	M
billerResponse.amount	String	Amount of the bill	M

Field Name	Type	Description	Mandatory (M) | Optional (O)
billerResponse.accountHolderName	String	Name of customer	O
billerResponse.billDate	String	Generation date of the bill	O
billerResponse.dueDate	String	Due date of the bill	O
billerResponse.billPeriod	String	Billing period of the bill	O
billerResponse.billNumber	String	Generation date of the bill	O
billerResponse.otherDetails	Object	Other details of amount	O
billerResponse.OtherDetails.<Key>	String	Other detail's key and value pair	O
approvalRefNum	String	Internal reference number which may be used by the Biller BBPOU for a transaction – default value "AB123456″	M
additionalParams	Object	Additional information parameters provided by the Biller for a successful transaction.	O
additionalParams.<keys>	String	Additional information's data.	O

b) MOB (Mobile)

Endpoint:

POST /api/v1/bill/fetch/mob

Response:

- 200 Created : Successfully fetched the bill details.

- 400 Bad Request : Bad Request.

- 401 Unauthorized : Unauthorized.

- 422 Unprocessable Request : Invalid or missing required parameters.

- 500 Internal Server Error : An error occurred on the server.

Request Payload :

```
{
  "refId": "PLUTOSPGNLCXYMDKO2LI3GPC7R243041055",
  "customerDetails": {
    "EMAIL": "john.doe@me.com",
```

```
    "REMITTER NAME": "Shikha" //optional
  },
  "customerMobileNumber": "9651137248",
  "agentId": "IPAYUAT2022101363258",
  "billerId": "ECHA00000NATDO",
  "deviceDetails": {
   "IP": "45.118.159.37",
   "IMEI": "359043378703547",
   "OS": "Android",
   "APP": "NextGenPay"
  },
  "customerParams": {
   "Vehicle  Registration  Number":"DL2CQN2571"
  },
  "timeStamp": "2022-10-30T10:59:05+05:30"
 }
```

Payload Description

Field Name	Type	Description	Mandatory (M) | Optional (O)
refId	String	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction, Fixed Length -35	M
agentId	String	Unique identification code allocated to the agent, Fixed length- 20	M
billerId	String	Unique identification code allocated to the biller- Fixed Length - 14	M
customerDetails	Object	Customer related details	M
customerDetails.<keys>	String	Customers details keys & its values	M
customerMobileNumber	String	Customer's mobile number	M
customerParams	Object	Customer-related parameters for bill fetch	M
customerParams.<keys>	String	Customer bill fetch related reference field	M
deviceDetails.IMEI	String	IMEI number for the device	M
deviceDetails.IP	String	IP address of the device used for the transaction	M
deviceDetails.OS	String	Operation System for the Device Details	M
deviceDetails.APP	String	Application for the Device Details	M

Field Name	Type	Description	Mandatory (M) | Optional (O)
directBillChannel	String	Type of the transaction in case of QR/PL, i.e. L{1/2}{QR/PL}	O
timeStamp	String	Time stamp for the ISO format. Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g. 2017-02-14T13:10:15+05:30)	M

Response Payload:

```
{
  "code": "200",
  "status": "SUCCESS",
  "payload": {
    "refId": "PLUTOSPGNLCXYMDKO2LI3GPC7R243041055",
    "timeStamp": "2022-10-30T10:59:05+05:30",
    // billerResponse can be array if multiple bills are there.

    "billerResponse": {
      "amount": "120000",
      "accountHolderName": "Manoj Chekuri",
      "dueDate": "2021-09-24",
      "billDate": "2021-01-02",
      "billPeriod": "ONETIME",
      "billNumber": "1232332",
      "otherDetails": {
        "Amount 1": "5000",
        "Amount 2": "4000",
        "Amount 3": "3000"
      }
    },
    // OR
    "billerResponse": [
        {
          "amount": "1000000",
          "billDate": "2024-01-20",
          "billNumber": "challan Number 1",
          "customerName": "Shubham"
        },
        {
```

```
                "amount": "1500000",
                "billDate": "2024-01-15",
                "billNumber": "challan Number 2",
                "customerName": "Shubham"
            },
            {
                "amount": "3000000",
                "billDate": "2024-01-15",
                "billNumber": "challan Number 2",
                "customerName": "Shubham"
            }
        ],
    "approvalRefNum": "AB123456",
    "additionalParams": {
        "BIRspFld1": "34",
        "BIRspFld2": "34",
        "BIRspFld3": "34"
    }
  }
}
```

c) AGT (Agent)

Endpoint:

```
POST /api/v1/bill/fetch/agt
```

Response:

- `201 Created` : Successfully fetched the bill details.

- `400 Bad Request` : Bad Request.

- `401 Unauthorized` : Unauthorized.

- `422 Unprocessable Request` : Invalid or missing required parameters.

- `500 Internal Server Error` : An error occurred on the server.

Request Payload :

```
{
  "refId": "PLUTOS3XK3Z60S68MPIGCM4Y6XE43041122",
  "customerDetails": {
    "EMAIL": "john.doe@me.com",
```

```
    "REMITTER NAME": "Shikha" //optional
  },
  "customerMobileNumber": "9651137248",
  "agentId": "IPAYUAT2022101363258",
  "billerId": "ECHA00000NATDO",
  "deviceDetails": {
    "MOBILE": "9651137248",
    "GEOCODE": "12.9667,77.5667",
    "POSTAL_CODE": "110002",
    "TERMINAL_ID": "34897214"
  },
  "customerParams": {
    "Vehicle  Registration  Number":"DL2CQN2571"
  },
  "timeStamp": "2024-10-30T11:22:28+05:30"
}
```

Payload Description

Field Name	Type	Description	Mandatory(M) | Optional(O)
refId	String	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction	M
agentId	String	Unique identification code allocated to the agent, Fixed length- 20	M
billerId	String	Unique identification code allocated to the biller- Fixed Length - 14	M
customerDetails	Object	Customer related details	M
customerDetails.<keys>	String	Customers Details keys & its values	M
customerMobileNumber	String	Customer's mobile number	M
customerParams	Object	Customer-related parameters for bill fetch	M
customerParams.<keys>	String	Customer bill fetch related reference field	M
deviceDetails.TERMINAL_ID	String	Terminal ID from which the transaction was initiated	M
deviceDetails.MOBILE	String	Mobile number of the agent initiating the transaction	M
deviceDetails.GEOCODE	String	Geocode of the location from which the transaction was initiated	M

Field Name	Type	Description	Mandatory(M) | Optional(O)
deviceDetails.POSTAL_CODE	String	Postal code of the location from which the transaction was initiated	M
directBillChannel	String	Type of the transaction in case of QR/PL, i.e. L{1/2}{QR/PL}	O
timeStamp	String	Time stamp for the ISO format. Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g. 2017-02-14T13:10:15+05:30)	M

Response Payload:

```
{
  "code": "200",
  "status": "SUCCESS",
  "payload": {
    "refId": "PLUTOS3XK3Z60S68MPIGCM4Y6XE43041122",
    "timeStamp": "2021-01-10T22:02:35+05:30",
    // billerResponse can be array if multiple bills are there.

    "billerResponse": {
      "amount": "120000",
      "accountHolderName": "Manoj Chekuri",
      "dueDate": "2021-09-24",
      "billDate": "2021-01-02",
      "billPeriod": "ONETIME",
      "billNumber": "1232332",
      "otherDetails": {
        "Amount 1": "5000",
        "Amount 2": "4000",
        "Amount 3": "3000"
      }
    },
    // OR
    "billerResponse": [
      {
        "amount": "1000000",
        "billDate": "2024-01-20",
        "billNumber": "challan Number 1",
        "customerName": "Shubham"
```

```
                },
                {
                    "amount": "1500000",
                    "billDate": "2024-01-15",
                    "billNumber": "challan Number 2",
                    "customerName": "Shubham"
                },
                {
                    "amount": "3000000",
                    "billDate": "2024-01-15",
                    "billNumber": "challan Number 2",
                    "customerName": "Shubham"
                }
            ],
        "approvalRefNum": "AB123456",
        "additionalParams": {
          "BlRspFld1": "34",
          "BlRspFld2": "34",
          "BlRspFld3": "34"
        }
      }
    }
```

9. Bill Validation

Endpoint

POST /api/v1/bill/validate

Description:

This API can be used by all BBPS and Connect billers who support bill validation with the following options:

OPTIONAL

MANDATORY

NOT_SUPPORTED

Response:

- `200 Ok` : Bill validation successful.
- `400 Bad Request` : Bad Request.
- `401 Unauthorized` : Unauthorized.
- `422 Bad Request` : Invalid or missing refId/required parameters.
- `500 Internal Server Error` : An error occurred on the server.

Request Payload :

```
{
  "agentId": "PO01PO02INT000000001",
  "refId": "PLUTOSOJTVXN591KA9GQUPMEH4T43041355",
  "billerId": "NETFLIX00NAT01",
  "customerParams": {
    "Consumer_No": "281570227296",
    "BU": "1279"
  }
}
```

`Payload Description`

Field	Type	Description	Mandatory (M) | Optional (O)
refId	String	Unique reference ID for the bill.	M
agentId	String	Unique identification code allocated to the agent, Fixed length- 20	M
billerId	String	Unique identification code allocated to the biller- Fixed Length - 14	M
customerParams	Object	This field contains an object where the keys represent parameter names like email, phone, etc. and the values are the data of the corresponding key for bill validation.	M
customerParams.<keys>	String	Customer bill fetch related reference field	M

Response Payload:

```
{
  "code": 200,
```

```
  "status": "SUCCESS",
  "payload": {
   "refId": "R5Q0XK8YPN17XBVN8QMN1H9RW1D43041622",
   "reason": {
     "approvalRefNum": "AB123456",
     "responseCode": "000",
     "responseReason": "Successful",
     "complianceRespCd": "BVR001",
     "complianceReason": "Successfully  Validated"
   },
   "additionalInfo": {
     "BlRspFld1": "57",
     "BlRspFld2": "88",
     "BlRspFld3": "99"
   }
  }
 }
```

Response Description

Field	Type	Description	Mandatory (M) | Optional (O)
refId	String	Unique reference ID, Fix Length - 35	M
agentId	Object	Unique identifier for the agent.	O
billerId	String	Unique identifier for the biller.	O
reason	Object	Response details of the transaction	M
reason.approvalRefNum	String	Internal reference number which may be used by the Biller BBPOU for a transaction – default value "AB123456"	O
reason.responseCode	String	Carries the response code indicating success or failure of the transaction	M
reason.responseReason	String	Description of the response code – possible values are "Successful" or "Failure"	M
reason.complianceRespCd	String	Carries the compliance code indicating the reason for a failed	O

Field	Type	Description	Mandatory (M) | Optional (O)
		transaction – not required for a successful transaction	
reason.complianceReason	String	Description of the compliance code – not required for a successful transaction	O
additionalInfo	Object	Validation response parameters sent by the Biller for a successful transaction, i.e., response code is '000'	O
additionalInfo.<keys>	String	Additional information data	O

10. Bill Payment

Description:

This API enables the payment of a specific bill using its unique identifier. It is essential for processing bill payments after verifying the bill details through the bill validation API. The payment API ensures that the transaction is securely executed, and it returns the status and details of the payment.

a) INT (Internet)

Endpoint:

POST /api/v1/bill/payment/int

Response:

- `200 OK` : Bill payment successful.
- `400 Bad Request` : Bad Request.
- `401 Unauthorized` : Unauthorized.
- `422 Unprocessable Request` : Invalid or missing required parameters.
- `500 Internal Server Error` : An error occurred on the server.

Request Payload :

```json
{
  "refId": "PLUTOS3XR8UZE5I94B56BA8TX8E43091114",
  "agentId": "IPAYUAT2022101363258",
  "billerId": "ECHA00000NATDO",
  "customerParams": {
    "Vehicle  Registration  Number":"DL2CQN2571"
  },
  "deviceDetails": {
    "MAC": "54-E1-AD-27-FE-E3",
    "IP": "45.118.159.37"
  },
  "customerDetails": {
    "EMAIL": "customer@example.com",
    // Applicable only when amount is above 50k refer notes for more information
    "REMITTER NAME": "Shubham",
  },
  "customerMobile": "8953176688",
  "isQuickPay": "No",
  // "If billerResponse is an array in billFetch response, the amount object must include an a
mountBreakup array".

  "amount": {
    "amount": "10033",
    "custConvFee": "0",
    "splitPayAmount": "5021",
    "tags": {
      "Amount1": "5000",
      "Amount2": "5000",
      "Amount3": "5000",
      "Amount4": "5000"
    }
  },
  // OR
  "amount": {
      "amount": "4500000",
      "custConvFee": "354",
      "amountBreakup": [
        {
          "billNumber": "challan Number 2",
          "amount": "1500000"
        },
```

```json
        {
            "billNumber": "challan Number 4",
            "amount": "3000000"
        }
    ]
  },
  "paymentInformation": {
        "Payment Account Info": "4386280020697301|123456",
  },
  "txn": {
    "ts": "2021-01-10T22:02:45+05:30",
    "paymentRefId": "ABCD1234abcd"
  },
  "paymentMethod": {
    "splitPay": "No",
    "OFFUSPay": "Yes",
    "paymentMode": "Internet Banking|Debit Card|Credit Card|IMPS|Cash|UPI|Wallet|NEFT|Prepaid Card|AEPS|Account Transfer|Bharat QR|USSD"
  }
}
```

Payload Description

Field Name	Type	Description	Mandatory (M) | OPTIONAL (O)
refId	String	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction. Fixed Length - 35	M
agentId	String	Unique identification code allocated to the agent. Fixed Length -20	M
billerId	String	Unique identification code allocated to the biller. Fixed Length - 14	M
customerParams	Object	Details of the Customer viewing / paying the bill	M
customerParams.<keys>	String	Customer bill payment related reference field	M
customerDetails	Object	Customer bill fetch related details	M

Field Name	Type	Description	Mandatory (M) | OPTIONAL (O)
customerDetails.<keys>	String	Customer bill fetch related reference field tag	M
deviceDetails	Object	Details of Device from which the transaction was initiated.Contains details of the device used for payment. Ex. IP, MAC.	M
deviceDetails.MAC	String	MAC address of the device from which the transaction was initiated (MAC format)	M
deviceDetails.IP	String	IP address of the device used for the transaction in (IPv4 format)	M
amount	Object	Amount of the bill	M
accountHolderName	String	Name of customer	O
billDate	String	Generation date of the bill. Fixed Length – 10, e.g. 2016-01-01	O
dueDate	String	Due date of the bill. Fixed Length – 10, e.g. 2016-01-01	O
billPeriod	String	Billing period of the bill. Min Length – 1, Max Length – 50 Possible values are: ONETIME, DAILY, WEEKLY, BIMONTHLY, MONTHLY, QUARTERLY, HALFYEARLY, YEARLY and ASPRESENTED.	O
billNumber	String	Unique identifier of the bill. Min Length – 1, Max Length – 100	O
tags	Object	Other data send by biller	O
tags.<Key>	String	Other detail's key and value pair	O
customerMobile	String	Customer mobile Number Fixed Length - 10	M
isQuickPay	String	Flag indicating if the payment is initiated without a fetch or not (Yes/No).	M
paymentMethod.OFFUSPay	String	Flag indicating if it is an electronic ON-US or OFF-US transaction	M
paymentMethod.splitPay	String	Flag indicating if the bill is paid using two different payment modes	M

Field Name	Type	Description	Mandatory (M) | OPTIONAL (O)
paymentMethod.paymentMode	String	The payment mode which is accepted from the Customer	M
amount.amount	String	Amount paid for the transaction **OR** sum of amountBreakup	M
amount.amountBreakup	Array	This field specifies the selected amount to be paid.	M
amount.custConvFee	String	Agent platform charge	O
amount.splitPayAmount	String	Amount paid through the second payment mode	O
amount.tag.name	String	Amount paid by the customer indicating different amount option combinations, Name of the amount field assigned by the Biller	O
amount.tag.value	String	Value of the amount field	O
paymentInformation	Object	Payment information of the instrument which is used for making the bill payment (this block is not passed by BBPCU to Biller BBPOU	M
paymentInformation["Payment Account Info"]	String	It contains Information related to paymentMode	M
txn.directBillChannel	String	Type of the transaction in case of QR/PL, i.e. L{1/2}{QR/PL}	O
txn.directBillContentId	String	Min length – 12, Max length – 17 and First 5 digits should be valid Julian date Unique ID pertaining to the QR/PL	O
txn.paymentRefId	String	Unique ID generated at the time of Payment Confirmation, such as PG Reference Number, RRN, etc.. Min Length – 4 & Max Length – 80	M

Response Payload:

```
{
  "code": 200,
  "status": "SUCCESS",
  "payload": {
```

```
    "refId": "PLUTOS3XR8UZE5I94B56BA8TX8E43091114",
    "timeStamp": "2021-01-10T22:02:45+05:30",
    "reason": {
      "approvalRefNum": "139786275",
      "responseCode": "000",
      "responseReason": "Successful"
    },
    "additionalParams": {
      "transactionID": "000335858",
      "txnReferenceId": "IF315114ENAFE2JTM0G8",
      "billerReferenceNumber": "1233564167",
      "<otherkey>": "<otherValue>"
    }
  }
}
```

Response Description

Field	Type	Description	Mandatory (M) | Optional (O)
refId	String	Unique reference ID, Fix Length - 35	M
timeStamp	String	Time of payment	M
additionalParams	Object	Bill payment additional data	M
transactionID	String	Transaction Id from the bank	M
txnReferenceId	String	Transaction reference number used by the Customer for referring to a Payment transaction, Fixed length -12 or 20	M
billerReferenceNumber	String	Biller Reference Number	O
otherkey	String	Other data from the biller	O
payload.reason	Object	Response details of the payment	O
payload.reason.approvalRefNum	String	Internal reference number which may be used by the Biller for a transaction – default value "AB123456″.	O
payload.reason.responseCode	String	Carries the response code indicating success or failure of the transaction	O

Field	Type	Description	Mandatory (M) | Optional (O)
payload.reason.responseReason	String	Description of the response code – possible values are "Successful" or "Failure"	O

b) MOB (Mobile)

Endpoint:

POST /api/v1/bill/payment/mob

Response:

- `200 OK` : Bill payment successful.
- `400 Bad Request` : Bad Request.
- `401 Unauthorized` : Unauthorized.
- `422 Unprocessable Request` : Invalid or missing required parameters.
- `500 Internal Server Error` : An error occurred on the server.

Request Payload :

```
{
  "refId": "PLUTOS3XR8UZE5I94B56BA8TX8E43091114",
  "agentId": "IPAYUAT2022101363258",
  "billerId": "ECHA00000NATDO",
  "customerParams": {
   "Vehicle  Registration  Number":"DL2CQN2571"
  },
  "deviceDetails": {
   "IP": "45.118.159.37",
   "IMEI": "123456789012345",
   "OS": "Android",
   "APP": "NextGenPay"
  },
  "customerDetails": {
   "EMAIL": "customer@example.com",
   // Applicable only when amount is above 50k refer notes for more information
   "REMITTER NAME": "Shubham",
```

```
  },
  "customerMobile": "8953176688",
  "isQuickPay": "No",
  // If billerResponse is an array in billFetch response, the amount object must include an am
ountBreakup array.

  "amount": {
   "amount": "10033",
   "custConvFee": "0",
   "splitPayAmount": "5021",
   "tags": {
    "Amount1": "5000",
    "Amount2": "5000",
    "Amount3": "5000",
    "Amount4": "5000"
   }
  },
  // OR
  "amount": {
     "amount": "4500000",
     "custConvFee": "354",
     "amountBreakup": [
       {
          "billNumber": "challan Number 2",
          "amount": "1500000"
       },
       {
          "billNumber": "challan Number 4",
          "amount": "3000000"
       }
     ]
  },
  "paymentInformation": {
    "Payment Account Info": "9120226043@ybl",
  },
  "txn": {
   "ts": "2021-01-10T22:02:45+05:30",
   "paymentRefId": "ABCD1234abcd"
  },
  "paymentMethod": {
   "splitPay": "No",
```

```
    "OFFUSPay": "Yes",
    "paymentMode": "Internet Banking|Debit Card|Credit Card|IMPS|Cash|UPI|Wallet|NEFT|P
repaid Card|AEPS|Account Transfer|Bharat QR|USSD"
  }
}
```

Payload Description

Field Name	Type	Description	Mandatory (M) | OPTIONAL (O)
refId	String	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction. Fixed Length - 35	M
agentId	String	Unique identification code allocated to the agent	M
billerId	String	Unique identification code allocated to the biller	M
customerParams	Object	Details of the Customer viewing / paying the bill	M
customerParams.<keys>	String	Customer bill payment related reference field	M
customerDetails	Object	Customer bill fetch related details	M
customerDetails.<keys>	String	Customer bill fetch related reference field tag	M
deviceDetails	Object	Details of Device from which the transaction was initiated. Contains details of the device used for payment.	M
deviceDetails.IMEI	String	IMEI number for the device	M
deviceDetails.IP	String	IP address of the device used for the transaction	M
deviceDetails.OS	String	Operation System for the Device Details	M
deviceDetails.APP	String	Application for the Device Details	M
accountHolderName	String	Name of customer	O
billDate	String	Generation date of the bill. Fixed Length – 10, e.g. 2016-01-01	O

Field Name	Type	Description	Mandatory (M) | OPTIONAL (O)
dueDate	String	Due date of the bill. Fixed Length – 10, e.g. 2016-01-01	O
billPeriod	String	Billing period of the bill. Min Length – 1, Max Length – 50 Possible values are: ONETIME, DAILY, WEEKLY, BIMONTHLY, MONTHLY, QUARTERLY, HALFYEARLY, YEARLY and ASPRESENTED.	O
billNumber	String	Unique identifier of the bill. Min Length – 1, Max Length – 100	O
tags	Object	Other data send by biller	O
tags.<Key>	String	Other detail's key and value pair	O
customerMobile	String	Customer mobile Number Fixed Length - 10	M
isQuickPay	String	Flag indicating if the payment is initiated without a fetch or not (Yes/No).	M
paymentMethod.OFFUSPay	String	Flag indicating if it is an electronic ON-US or OFF-US transaction	M
paymentMethod.splitPay	String	Flag indicating if the bill is paid using two different payment modes	M
paymentMethod.paymentMode	String	The payment mode which is accepted from the Customer	M
amount.amount	String	Amount paid for the transaction **OR** sum of amountBreakup	M
amount.amountBreakup	Array	This field specifies the selected amount to be paid.	M
amount.custConvFee	String	Agent platform charge	O
amount.splitPayAmount	String	Amount paid through the second payment mode	O
amount.tag.name	String	Amount paid by the customer indicating different amount option combinations, Name of the amount field assigned by the Biller	O
amount.tag.value	String	Value of the amount field	O

Field Name	Type	Description	Mandatory (M) | OPTIONAL (O)
paymentInformation	Object	Payment information of the instrument which is used for making the bill payment (this block is not passed by BBPCU to Biller BBPOU	M
paymentInformation["Payment Account Info"]	String	It contains Information related to paymentMode	M
txn.directBillChannel	String	Type of the transaction in case of QR/PL, i.e. L{1/2}{QR/PL}	O
txn.directBillContentId	String	Min length – 12, Max length – 17 and First 5 digits should be valid Julian date Unique ID pertaining to the QR/PL	O
txn.paymentRefId	String	Unique ID generated at the time of Payment Confirmation, such as PG Reference Number, RRN, etc.. Min Length – 4 & Max Length – 80	M

Response Payload:

```
{
  "code": 200,
  "status": "SUCCESS",
  "payload": {
   "refId": "PLUTOS3XR8UZE5I94B56BA8TX8E43091114",
   "timeStamp": "2021-01-10T22:02:45+05:30",
   "additionalParams": {
     "transactionID": "000335858",
     "txnReferenceId": "IF315114ENAFE2JTM0G8",
     "billerReferenceNumber": "1233564167",
     "<otherkey>": "<otherValue>"
   }
  }
}
```

Response Description

Field	Type	Description	Mandatory (M) | Optional (O)
refId	String	Unique reference ID, Fix Length - 35	M
timeStamp	String	Time of payment	M
additionalParams	Object	Bill payment additional Data	M
transactionID	String	Transaction Id from the bank	M
txnReferenceId	String	Transaction reference number used by the Customer for referring to a Payment transaction, Fixed length -12 or 20	M
billerReferenceNumber	String	Biller Reference Number	M
otherkey	String	Other data from the biller	O

c) AGT(Agent)

Endpoint:

POST /api/v1/bill/payment/agt

Response:

- 200 OK : Bill payment successful.
- 400 Bad Request : Bad Request.
- 401 Unauthorized : Unauthorized.
- 422 Unprocessable Request : Invalid or missing required parameters.
- 500 Internal Server Error : An error occurred on the server.

Request Payload :

```
{
  "refId": "PLUTOS3XR8UZE5I94B56BA8TX8E43091114",
  "agentId": "IPAYUAT2022101363258",
  "billerId": "ECHA00000NATDO",
  "customerParams": {
    "Vehicle  Registration  Number":"DL2CQN2571"
  },
  "deviceDetails": {
```

```
    "MOBILE": "9651137248",
    "GEOCODE": "12.9667,77.5667",
    "POSTAL_CODE": "110002",
    "TERMINAL_ID": "34897214"
  },
  "customerDetails": {
    "EMAIL": "customer@example.com",
    // Applicable only when amount is above 50k refer notes for more information
    "REMITTER NAME": "Shubham",
  },
  "customerMobile": "8953176688",
  "isQuickPay": "No",
  // If billerResponse is an array in billFetch response, the amount object must include an am
ountBreakup array.

  "amount": {
    "amount": "10033",
    "custConvFee": "0",
    "splitPayAmount": "5021",
    "tags": {
      "Amount1": "5000",
      "Amount2": "5000",
      "Amount3": "5000",
      "Amount4": "5000"
    }
  },
  // OR
  "amount": {
      "amount": "4500000",
      "custConvFee": "354",
      "amountBreakup": [
        {
          "billNumber": "challan Number 2",
          "amount": "1500000"
        },
        {
          "billNumber": "challan Number 4",
          "amount": "3000000"
        }
      ]
  },
```

```
  "paymentInformation": {
    "Payment Account Info": "Cash Payment",
  },
   "txn": {
   "ts": "2025-07-28T22:02:45+05:30",
   "paymentRefId": "ABCD1234abcd"
  },
  "paymentMethod": {
   "splitPay": "No",
   "OFFUSPay": "Yes",
   "paymentMode": "Internet Banking|Debit Card|Credit Card|IMPS|Cash|UPI|Wallet|NEFT|P
repaid Card|AEPS|Account Transfer|Bharat QR|USSD"
  }
}
```

Payload Description

Field Name	Type	Description	Mandatory (M) | OPTIONAL (O)
refId	String	Unique identification assigned by the initiating BBPOU to unambiguously identify the transaction. Fixe d Length - 35	M
agentId	String	Unique identification code allocated to the agent	M
billerId	String	Unique identification code allocated to the biller	M
customerParams	Object	Details of the Customer viewing / paying the bill	M
customerParams.<keys>	String	Customer bill payment related reference field	M
customerParam	Object	Customer bill fetch related details	M
customerParams.<keys>	String	Customer bill fetch related reference field tag	M
deviceDetails	Object	Details of Device from which the transaction was initiated. Contains details of the device used for payment.	M
deviceDetails.MOBILE	String	Mobile number of the agent initiating the transaction	M

Field Name	Type	Description	Mandatory (M) | OPTIONAL (O)
deviceDetails.GEOCODE	String	Geocode of the location from which the transaction was initiated	M
deviceDetails.POSTAL_CODE	String	Postal code of the location from which the transaction was initiated	M
deviceDetails.TERMINAL_ID	String	Terminal ID from which the transaction was initiated.	M
accountHolderName	String	Name of customer	O
billDate	String	Generation date of the bill. Fixed Length – 10, e.g. 2016-01-01	O
dueDate	String	Due date of the bill. Fixed Length – 10, e.g. 2016-01-01	O
billPeriod	String	Billing period of the bill. Min Length – 1, Max Length – 50 Possible values are: ONETIME, DAILY, WEEKLY, BIMONTHLY, MONTHLY, QUARTERLY, HALFYEARLY, YEARLY and ASPRESENTED.	O
billNumber	String	Unique identifier of the bill. Min Length – 1, Max Length – 100	O
tags	Object	Other data send by biller	O
tags.<Key>	String	Other detail's key and value pair	O
customerMobile	String	Customer mobile Number Fixed Length - 10	M
isQuickPay	String	Flag indicating if the payment is initiated without a fetch or not (Yes/No).	M
paymentMethod.OFFUSPay	String	Flag indicating if it is an electronic ON-US or OFF-US transaction	M
paymentMethod.splitPay	String	Flag indicating if the bill is paid using two different payment modes	M
paymentMethod.paymentMode	String	The payment mode which is accepted from the Customer	M
amount.amount	String	Amount paid for the transaction OR sum of amountBreakup	M
amount.amountBreakup	array	This field specifies the selected amount to be paid.	M
amount.custConvFee	String	Agent platform charge	O

Field Name	Type	Description	Mandatory (M) | OPTIONAL (O)
amount.splitPayAmount	String	Amount paid through the second payment mode	O
amount.tag.name	String	Amount paid by the customer indicating different amount option combinations, Name of the amount field assigned by the Biller	O
amount.tag.value	String	Value of the amount field	O
paymentInformation	Object	Payment information of the instrument which is used for making the bill payment (this block is not passed by BBPCU to Biller BBPOU	M
paymentInformation["Payment Account Info"]	String	It contains Information related to paymentMode	M
txn.type	String	Type of risk	M
txn.directBillChannel	String	Type of the transaction in case of QR/PL, i.e. L{1/2}{QR/PL}	O
txn.directBillContentId	String	Min length – 12, Max length – 17 and First 5 digits should be valid Julian date Unique ID pertaining to the QR/PL	O
txn.paymentRefId	String	Unique ID generated at the time of Payment Confirmation, such as PG Reference Number, RRN, etc.. Min Length – 4 & Max Length – 80	M

Response Payload:

```
{
  "code": 200,
  "status": "SUCCESS",
  "payload": {
    "refId": "PLUTOS3XR8UZE5I94B56BA8TX8E43091114",
    "timeStamp": "2021-01-10T22:02:45+05:30",
    "additionalParams": {
      "transactionID": "000335858",
      "txnReferenceId": "IF315114ENAFE2JTM0G8",
      "billerReferenceNumber": "1233564167",
      "<otherkey>": "<otherValue>"
```

```
    }
  }
 }
```

Response Description

Field	Type	Description	Mandatory (M) | Optional (O)
refId	String	Unique reference ID, Fix Length - 35	M
timeStamp	String	Time of payment	M
additionalParams	Object	Bill payment additional Data	M
transactionID	String	Transaction Id from the bank	M
txnReferenceId	String	Transaction reference number used by the Customer for referring to a Payment transaction, Fixed length -12 or 20	M
billerReferenceNumber	String	Biller Reference Number	M
otherkey	String	Other data from the biller	O

11. Complaint Disposition

Endpoint:

```
GET /api/v1/complaint/disposition
```

Description:

This API is used to give the disposition of a complaint. Description of the complaint where the customer may provide some additional information on the reason for raising the complaint

Response:

- 200 OK : Successfully raised the complaint request.
- 401 Unauthorized : Unauthorized.
- 500 Internal Server Error : An error occurred on the server.

Response Payload:

```json
{
    "code": 200,
    "status": "SUCCESS",
    "payload": {
        "dispositions": [
            {
                "disposition": "D11",
                "description": "Transaction Successful, Amount Debited but service not received"
            },
            {
                "disposition": "D12",
                "description": "Transaction Successful, Amount Debited but Service Discconect or Service Stopped."
            },
            {
                "disposition": "D13",
                "description": "Transaction Successful, Amount Debited but LPSC Late Payment Surcharge Charges add in next bill."
            },
            {
                "disposition": "D21",
                "description": "Erroneously paid in wrong account."
            },
            {
                "disposition": "D22",
                "description": "Duplicate Payment."
            },
            {
                "disposition": "D23",
                "description": "Erroneously paid the wrong amount."
            },
            {
                "disposition": "D31",
                "description": "Payment information not received from Biller or Delay in receiving payment information from biller."
            },
            {
                "disposition": "D32",
                "description": "Bill Paid but Amount not adjusted or still showing due amount."
            }
```

```
        ]
    }
}
```

Field	Type	Description	Mandatory (M) | Optional (O)
dispositions	Array	disposition list with description.	M
disposition	string	Categorization of what happened in the transaction.	M
description	string	description of each disposition.	M

Disposition Messages List

No.	Disposition	Description
1.	D11	Transaction Successful, Amount Debited but service not received.
2.	D12	Transaction Successful, Amount Debited but Service Discconect or Service Stopped.
3.	D13	Transaction Successful, Amount Debited but LPSC Late Payment Surcharge Charges add in next bill.
4.	D21	Erroneously paid in wrong account.
5.	D22	Duplicate Payment.
6.	D23	Erroneously paid the wrong amount.
7.	D31	Payment information not received from Biller or Delay in receiving payment information from biller.
8.	D32	Bill Paid but Amount not adjusted or still showing due amount.

12. Raise Complaint

Endpoint:

```
POST /api/v1/complaint/raise
```

Description:

This API allows to raise a complaint of a transaction.

Response:

- `200 OK` : Successfully raised the complaint request.
- `400 Bad Request` : Bad Request.
- `401 Unauthorized` : Unauthorized.
- `422 Unprocessable Entity` : Invalid bill ID or missing required parameters.
- `500 Internal Server Error` : An error occurred on the server.

Request Payload:

```
{
    "refId": "BE05HYTSSWQTSXRCTYHUNJULKJa50921853",
    "description": "test Description 1",
    "disposition": "D12",
    "txnReferenceId": "IF315164A0TLY16UED6X",
    "agentId": "IF31IF03INT524833871",
    "customerMobile": "8953176688",
    "customerEmailId": "shubham-mishra@plutos.one",
    "customerName": "Shubham Mishra",
    "ts": "2025-06-16T15:09:02+05:30"
}
```

Payload Description:

Field	Type	Description	Mandatory (M) | Optional (O)
refId	String	Unique reference ID, Fixed Length - 35	M
description	String	Free text to provide additional information pertaining to the complaint. Description should be between 1 to 500 characters.	M
disposition	String	Pre-defined list of dispositions for tickets. Categorization of what happened in the transaction.	M
txnReferenceId	String	Unique txnReferenceId received in the payment response.	M

agentId	String	Agent unique id Fixed Length - 20	M
customerMobile	String	customer mobile number	O
customerEmailId	String	Customer Email Id	O
customerName	String	Name of the customer	O
ts	String	Time stamp for the ISO format. Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g. 2017-02-14T13:10:15+05:30)	M

Response Payload:

```
{
    "code": 200,
    "status": "SUCCESS",
    "payload": {
        "refId": "BE05HYTSSWQTSXRCTYHUNJULKJa50921853",
        "responseReason": "SUCCESS",
        "ticketId": "IF3125167854673",
        "ticketStatus": "ASSIGNED",
        "assigned": "",
        "responseCode": "000",
        "ticketType": "DISPUTE"
    }
}
```

Response Description:

Field	Type	Description	Mandatory (M)	Optional (O)
payload.refId	String	Unique reference ID, Fixed Length - 35	M
payload.responseReason	String	Description of the response code	M
payload.ticketId	String	Ticket ID generated by BBPCU to check the Ticket status, re-assign or close a Ticket subsequently	M
payload.ticketStatus	String	Status of ticket	M

payload.assigned	String	Unique identification assigned by the initiating BBPOU for chaining a request and response message. Fixed Length - 35	O
payload.responseCode	String	Carries the response code indicating success or failure of the transaction	M
payload.ticketType	String	Identification of the type of the ticket	M

Complaint Raise Time:

The customer can raise a complaint only after below time (Cooling period TAT) Hours basis the category of the biller

Category	Time
Electricity	72
Water	72
Gas	24
DTH	24
Mobile Prepaid	24
Mobile Postpaid	24
Broadband Postpaid	24
Landline Postpaid	24
Loan Repayment	48
Insurance	0

Category	Time
Credit Card Repayment	72
Fastag Recharge	0
LPG Gas	24
Cable TV	24
Donation	24
Education Fees	24
Housing Society	48
NCMC Recharge	0
Subscription	0
Municiple Taxes & Services	72

13. Check Complaint's Status

Endpoint:

```
POST /api/v1/complaint/status
```

Description:

This API allows you to retrieve the status of a specific complaint using its identifiers.

Response:

- `200 OK` : Successfully fetched the complaint's status.
- `400 Bad Request` : Bad Request.
- `401 Unauthorized` : Unauthorized.
- `422 Unprocessable Entity` : Invalid bill ID or missing required parameters.
- `500 Internal Server Error` : An error occurred on the server.

Request Payload:

```
{
    "refId": "BE5FRTAWIJHTCYIUHBARqj7DUHa50921853",
    "agentId": "IF31IF03INT524833871",
    "ticketId": "IF3125167854673",
    "ts": "2025-06-16T15:10:02+05:30"
}
```

Payload Description:

Field	Type	Description	Mandatory (M) | Optional (O)
refId	String	Unique reference ID, Fixed Length - 35	M
agentId	String	Agent unique id Fixed Length - 20	M
ticketId	String	Ticket ID generated by BBPCU to check the Ticket status, re-assign or close a Ticket subsequently	M
ts	String	Time stamp for the ISO format. Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g. 2017-02-14T13:10:15+05:30)	M

Response Payload:

```
{
    "code": 200,
```

```
    "status": "SUCCESS",
    "payload": {
        "refId": "BE5FRTAWIJHTCYIUHBARqj7DUHa50921853",
        "responseReason": "SUCCESS",
        "ticketId": "IF3125167854673",
        "ticketStatus": "ASSIGNED",
        "description": "test Description 1",
        "responseCode": "000",
        "ticketType": "DISPUTE"
    }
}
```

Response Description:

Field	Type	Description	Mandatory (M) | Optional (O)
payload.refId	String	Unique reference ID, Fixed Length - 35	M
payload.responseReason	String	Description of the response code	M
payload.ticketId	String	Ticket ID generated by BBPCU to check the Ticket status, re-assign or close a Ticket subsequently	M
payload.ticketStatus	String	Status of ticket	M
payload.description	String	Description of the complaint	M
payload.responseCode	String	Carries the response code indicating success or failure of the transaction	M
payload.ticketType	String	Identification of the type of the ticket	M

Please find the following scenarios for failure response:

Complaint Raise:

1. NO TRANSACTION FOUND Case
   Response Reason: "No Transaction Found"

2. Duplicate request for same `txnReferenceId`.
   Response Reason: "Sorry, we are unable to raise a new Ticket for Transaction Id because ticket is already exist OR in IN-PROCESS state, Please try again later!"

Complaint Status:

1. If `Ticket_Id` is invalid

   Response Reason: "No Transaction Found"

Ticket Status:

Ticket Status	Ticket Status To Consumer
TICKET RAISED	Complaint Received
ASSIGNED , DEFAULT_RESOLVED	In Progress
RESOLVED/CLOSED	Resolved
REFUNDED	Resolved and Refunded

14. Check Transaction Status

Using `txnRefrenceId` **or** `paymentReferenceId`

Note: Either `txnReferenceId` or `paymentReferenceId` must be provided in the request payload.

Endpoint:

```
POST /api/v1/complaint/transaction-status
```

Description:

This API allows you to retrieve the status of a specific transactions using its identifiers.

Response:

- `200 OK` : Transaction Status fetched successfully.

- `400 Bad Request` : Bad Request.

- `422 Unprocessable Entity` : Invalid bill ID or missing required parameters.

- `500 Internal Server Error` : An error occurred on the server.

Request Payload :

```
{
  "refId": "PLUTOS48R3FA4BUM0PJ1PEPMI2U43062247",
  "txnReferenceId" : "OU212508H057",
  "complaintType": "Transaction",
  "agentId":"OU01OU02INT000000001"
}
```

Field	Type	Description	Mandatory (M) | Optional (O)
refId	String	Unique reference ID , Fixed Length - 35	M
txnReferenceId	String	A transaction reference Id used by the customer to refer to a payment transaction. **Fixed Length**: 12 or 20 characters.	O
paymentReferenceId	String	A unique reference number used by the customer to identify a bill payment transaction. This corresponds to the refId which is used in bill payment. **Fixed Length**: 35 characters.	O
complaintType	String	Type of request - Transaction or service based	M
agentId	String	Agent unique id Fixed Length - 20	M

Response Payload:

```
{
  "code": 200,
  "status": "SUCCESS",
  "payload": {
   "refId": "PLUTOS48R3FA4BUM0PJ1PEPMI2U43062247",
   "txnStatus": "SUCCESS",
   "billerId": "ONNSTNS00NAT01",
   "additionalParams": {
    "agentId": "OU01XXXXINT001123456",
    "billerId": "ONNSTNS00NAT01",
    "approvalRefNum": "AB12345001",
    "txnReferenceId": "OU011010XTZVU2DAW9SO",
    "mti": "PAYMENT",
    "txnDate": "2021-01-10T17:19:53+05:30",
    "amount": "100000",
    "txnStatus": "SUCCESS",
    "complianceRespCd": "23423",
    "complianceReason": "234234",
    "disputeId": "OU012021021027717238",
    "disputeDate": "2021-02-10 14:36:44.436",
    "disputeType": "REFUND",
```

```
      "disputeStatus": "ACCEPTED",
      "disputeAmount": "-100000",
      "caId": "324",
      "caDate": "23",
      "caStatus": "32423",
      "caAmount": "23423",
      "caPenalty": "4234",
      "paymentRefId": "OU011010PUDQS23GR8MM70T7Z9E71L14JH3XBTVJ0RO"
    }
  }
}
```

Response Description

Field	Type	Description	Mandatory (M) | Optional (O)
refId	String	Unique reference ID , Fixed Length - 35	M
txnStatus	String	Status of the transaction – successful or failure	M
billerId	String	Biller unique id Fixed Length - 14	M
additionalParams	Object	Actual response of transaction status	M
agentId	String	Agent unique id Fixed Length - 20	M
approvalRefNum	String	Name of BBPOU to which the complaint is assigned	O
txnReferenceId	String	Transaction reference number used by the Customer for referring to a Payment transaction	M
amount	String	Bill payment amount	M
txnDate	String	Date of the transaction	M
complianceRespCd	String	Carries the compliance code indicating the reason for a failed transaction – not required for a successful transaction	M
complianceReason	String	Description of the compliance code – not required for a successful transaction	M
disputeId	String	Dispute ID against the transaction	M
disputeDate	String	Dispute Creation Date	M
disputeType	String	Type of the Dispute	M

Field	Type	Description	Mandatory (M) | Optional (O)
disputeStatus	String	Status of the Dispute	M
disputeAmount	String	Dispute Amount	O
caId	String	Credit Adjustment Id against the transaction	M
caDate	String	Credit Adjustment creation date	M
caStatus	String	Status of Credit Adjustment	M
caAmount	String	Credit Adjustment Amount	M
caPenalty	String	Penalty Amount against Credit Adjustment	M
paymentRefId	String	Unique ID generated at the time of Payment Confirmation, such as PG Reference Number, RRN, etc..	O

Error Pattern

```
{
    "code": 400,
    "status": "FAILURE",
    "payload": {
        "errors": [
        {
            "reason": "Plans request with refId FVS1HUCNQRD4JYSUXS9VV0D3NK34319152
1 already exists.",
                "errorCode": 400
        }
      ]
    },
    "message": "Bad Request"
}
```

Response:

- 400 Bad Request : Bad Request.

- 401 Unauthorized : Unauthorized.

- 422 Unprocessable Entity : Invalid or missing required parameters.

Field	Type	Description	Mandatory (M) | Optional (O)
payload.errors	Object/Array of Object	Error details	M

15. Track LPG Gas Booking Status

Endpoint:

POST /api/v1/booking/track

Description:

This API allows you to track the LPG gas booking status after making successful payment. Users can check the booking status up to three times a day.

Response:

- `200 OK` : Booking status track successfully.

- `400 Bad Request` : Bad Request.

- `422 Unprocessable Entity` : Invalid request parameters.

- `500 Internal Server Error` : An error occurred on the server.

Request Payload :

```
{
    "refId": "PLUTOS120466660661169114C1221861709",
    "agentId": "IF31IF03INT524833871",
    "billerId": "HPCL00000IC311",
    "customerParams": {
        "Booking ID": "2-003807794783"  // approvalRefNum
    },
    "timeStamp": "2025-10-10T14:14:00+05:30"
}
```

`Payload Description`

Field	Type	Description	Mandatory (M) | Optional (O)
refId	String	Unique reference ID , Fixed Length - 35	M
agentId	String	Unique identification code allocated to the agent, Fixed length- 20	M
billerId	String	Unique identification code allocated to the biller- Fixed Length - 14	M
customerParams	Object	Customer-related parameters for tracking status	M

Field	Type	Description	Mandatory (M) | Optional (O)
customerParams['Booking ID']	String	Booking ID [approvalRefNum] is received in the payment response after a successful payment.	M
timeStamp	String	Time stamp for the ISO format. Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g. 2017-02-14T13:10:15+05:30)	M

Response Payload:

```
{
    "code": 200,
    "status": "SUCCESS",
    "payload": {
        "refId": "PLUTOS12046BG60661169114C1221861709",
        "timeStamp": "2025-10-10T15:23:52+05:30",
        "billerResponse": [
            {
                "BookingID": "2-003807794783",
                "Booking Date Time": "2025-08-22T11:30:00+05:30",
                "Status": "Cancelled",
                "StatusDateTime": "2025-08-23T12:47:00+05:30",
                "Distributor Name": "Ganesh Gas",
                "Distributor Number": "9834679087",
                "CentralHelplineNumber": "9118001234567",
                "invoiceLink": "http://dummy.com",
                "DeliveryAgentName": "John Doe",
                "DeliveryAgentNumber": "98XXXXXX76",
                "ETA": "2025-08-29T12:00:00+05:30"
            }
        ]
    }
}
```

Response Description

Field	Type	Description	Mandatory (M) | Optional (O)
payload.refId	String	Unique reference ID, Fixed Length - 35	M
payload.timeStamp	String	Time stamp for the ISO format. Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g. 2017-02-14T13:10:15+05:30)	M
payload.billerResponse	String	Response from the biller.	M
payload.billerResponse[0].BookingId	Object	Booking ID [approvalRefNum] is received in the payment response after a successful payment.	M
payload.billerResponse[0]['Booking Date Time']	String	The date and time when the LPG gas was booked.	M
payload.billerResponse[0].status	String	The current status of the booking.	M
payload.billerResponse[0].StatusDateTim	String	The date and time when the booking status was last updated.	M
payload.billerResponse[0]['Distributor Name']	String	LPG Gas distributor name	M
payload.billerResponse[0]['Distributor Number']	String	The contact number of the gas distributor.	M
payload.billerResponse[0].CentralHelplineNumber	String	The centralized customer support number for gas-related queries or complaints.	M
payload.billerResponse[0].invoiceLink	String	A link to download or view the booking invoice.	M
payload.billerResponse[0].DeliveryAgentName	String	Gas Delivery agent name.	M
payload.billerResponse[0].DeliveryAgentNumber	String	Gas Delivery agent number.	M

Field	Type	Description	Mandatory (M) | Optional (O)
payload.billerResponse[0].ETA	String	Expected date and time of Arrival.	M

Notes: -

- To initiate a transaction, the agent needs to generate a token from auth API which has been shared in the later section with the mentioned scopes for each API and that token will expire within 4 hours. So in every 4 hour the merchant needs to generate a refresh token.

- All the amount data is in **PAISA** format.

- `custConvFee` is Platform charge which is decided by the Agent & it is in the PAISA format.

- Agents also need to fetch all the categories or regions first and then on the basis of it billers information can be fetched via mentioned APIs for both in the later section. The category and biller APIs can be fetched once or twice in a week because the information will not change frequently for both categories and billers.

- The `refId` now includes the first five characters of the organization's name to improve transaction tracking and identification.
  e.g.. PLUTOS14SEZRHTJQFKYLXJCVYTG12311144

- **customerParams** can get from the **biller's** data.

- **fetchRequirement** To initiate a transaction merchant first need to fetch the bill for a particular biller and this fetch request will only be initiated when the fetchOption parameter, in biller API response, have the values
  `MANDATORY`
  `OPTIONAL`
  `NOT_SUPPORTED`

- Similarly the other options like `isAdhoc` is for identifying whether a biller is accepting the adhoc payment or not. The detailed description of it has been mentioned in the later section. You can move to that section via clicking on the link mentioned below.

- **billerMode** is for identifying the type of biller. A biller can come under three categories
  `ONLINE`
  `OFFLINE A`
  `OFFLINE B`

- **supportBillValidation** is for identifying whether a biller payment request should be validated by biller before accepting actual payment or not. It can be three types as mentioned below.

- **planMdmRequirement** is for identifying whether a biller payment request should fetch plan by biller before accepting actual payment or not. It can be three types as mentioned below.

- **paymentAmountExactness** Scenario

The paymentAmountExactness tag in the Biller MDM Response is applicable only when fetchOption value is MANDATORY and
isAdhoc value is false.
For example, if fetch response amount is Rs. 100 then the payment amount can be the following & also check the payment min
& max amount of biller then proceed.
EXACT – Only Rs. 100 can be paid.
EXACT_AND_ABOVE – Rs. 100 or more can be paid.
EXACT_AND_BELOW – Rs. 100 or less can be paid.
There might be a scenario where a Biller may pass on various amount values as part of Bill Fetch Response like Early or Late Payment.
These values are applicable only when all the conditions below hold true for a biller.
fetchOption is MANDATORY.
isAdhoc field is false.
Biller accepts EXACT payment.

- The other details like **paymentModesAllowed** and **paymentChannelsAllowed** provide the information about the particular biller's allowed payment modes and channels through which it can pay the bills. The detailed information of all channels and modes are explained in the payment API section.

- **Implementation of Remitter Details for all categories**:
  1)For bill payment transactions above ₹50,000, the following information must be provided in customerDetails:
     a. Remitter Name

- **Implementation of Credit Card Category:**
  - It is mandatory to include the Remitter Name in the payment request.
  - In the Bill Fetch API, the remitter name is optional under customerDetails.

- In case of pending transactions, agents can request for the latest status of the particular transaction in the later stage via payment transaction status API.

> 💡 For some Special Cases, as below please use Status API, it will provide the correct status for payment.
>
> - Connection Failure/ Socket Issue
>
> - CU is Down:
>
> - Payment Status as Pending

- **CustomerParams VS CustomerParamsGroups Scenario**
  - The customerParams will contain a List of Map for each biller with details of unique parameters required in subsequent requests.
  - The customerParamGroups tag in the biller MDM response returns the possible groups in which customer can share the input. This should be   handled by agents for billers, when all parameters in customerParams tag has optional field as true.
  - Suppose a biller, say Indian Oil Corporation Limited, has customerParams tag as below:

```
[
  {
      "paramName": "Mobile Number",
      "dataType": "NUMERIC",
      "optional": true,
      "minLength": 10,
      "maxLength": 10,
      "minValue": null,
      "maxValue": null,
      "regex": "^[0-9]{10}$",
      "values": null
  },
  {
    "paramName": "Consumer Number",
     "dataType": "ALPHANUMERIC",
     "optional": true,
     "minLength": 1,
     "maxLength": 10,
     "minValue": null,
     "maxValue": null,
     "regex": "^[0-9A-Za-z]{1,10}$",
     "values": null
  },
  {
     "paramName": "Distributor Code",
```

```json
        "dataType": "NUMERIC",
        "optional": true,
        "minLength": 6,
        "maxLength": 6,
        "minValue": null,
        "maxValue": null,
        "regex": "^[0-9]{6}$",
        "values": null
    },
    {

        "paramName": "Consumer ID",
        "dataType": "NUMERIC",
        "optional": true,
        "minLength": 16,
        "maxLength": 16,
        "minValue": null,
        "maxValue": null,
        "regex": "^[0-9]{16}$",
        "values": null

    }
]
```

Here all parameters have optional as true, so the groups should be made as per the customerParamGroups tag value as below.

```json
{
  "customerParamGroups": [
    {
      "params": [
        "Mobile Number"
      ],
      "name": "Group1",
      "input": "1",
      "groups": [
        {
          "params": [
            "Consumer Number",
            "Distributor Code"
          ],
          "name": "Group1.1",
          "input": "2",
```

```
            "groups": []
        },
        {
            "params": [
                "Consumer ID"
            ],
            "name": "Group1.2",
            "input": "1",
            "groups": []
        }
    ]
    }
    ]
}
```

In the scenario, the customer can pass inputs in either of the three groups as per mentioned below.

1. "Mobile Number" , OR

2. "Consumer Number" and "Distributor Code" , OR

3. "Consumer ID"

Payment Mode & Payment Information

	Payment mode	Description	Required Payment Account Info
1	Credit Card	Credit Card	CardNum|AuthCode
2	Debit Card	Debit Card	CardNum|AuthCode
3	Prepaid Card	Prepaid Card	CardNum|AuthCode
4	Internet Banking	Internet Banking	IFSC|AccountNo
5	NEFT	National Electronic Fund Transfer	IFSC|AccountNo
6	UPI	Unified Payments Interface	VPA (Virtual Payment Address)
7	Cash	Cash	Remarks
8	AEPS	Aadhar Enabled Payment System	Aadhaar|IIN (Issuer Identification Number)
9	IMPS	Immediate Payment Service	MMID|MobileNo (Mobile Money Identifier)
10	Wallet	Wallet	WalletName|MobileNo
11	Account Transfer	Account Transfer	IFSC|AccountNo

	Payment mode	Description	Required Payment Account Info
12	Bharat QR	Bharat QR	IFSC|AccountNo
13	USSD	USSD	Remarks

Payment Mode VS Initiating Channel Combinations

	Payment Mode	INT	MOB	AGT
1	Cash	N	N	Y
2	Internet Banking	Y	Y	N
3	Credit Card	Y	Y	Y
4	Debit Card	Y	Y	Y
5	Prepaid Card	Y	Y	Y
6	IMPS	Y	Y	Y
7	NEFT	Y	Y	Y
8	UPI	Y	Y	Y
9	Wallet	Y	Y	Y
10	AEPS	N	Y	Y
11	Account Transfer	N	N	N
12	Bharat QR	N	Y	Y
13	USSD	N	Y	N

References: -

Attribute: ts │ timeStamp
Presence: Mandatory
Definition: Header timestamp will be populated when the message is created and will be updated at each leg of the transaction.
Data Type: ISODateTime
Compliance: Tolerance of +/- 299 seconds from the current BBPCU time for Bill Fetch and Bill Payment messages.
                Since time stamp plays a critical role, it is highly recommended that BBP OU systems are time synchronized with
                global NTP server.
Format :   Fixed Length – 25 i.e., YYYY-MM-DDThh:mm:ss+hh:mm (e.g. 2017-02-14T13:

10:15+05:30) Where,
YYYY = four-digit year
MM = two-digit month number (01 indicates January, etc.)
DD = two-digit day of month (01 through 31)
T = separator used between date and time
hh = two digits of hour (00 through 23) (am/pm NOT allowed)
mm = two digits of minute (00 through 59)
ss = two digits of second (00 through 59)
+hh:mm = time zone difference from GMT in hours and minutes. The default value of this at tribute is assumed to be IST (+05:30).

Attribute: refId
Presence: Mandatory
Definition: Code generated by the BBPOU that acquires the customer for every bill fetch t ransaction initiated
                        and used across all messages. UUID logic defined by ISO to be used for generation of the reference number.
Data Type: Alphanumeric
Compliance: Unique identification assigned by the initiating BBPOU to unambiguously ide ntify the transaction
 which is passed on, unchanged, throughout the entire end-to-end chain.
 The reference ID should be same for fetch / validation and payment request as well as in re sponse for all
 transactions including reversals.
Format : Fixed Length – 35
(Random Alpha Numeric – 27, Julian Date of the Transaction Date (YDDD) – 4, Time of the T ransaction Initiation (HHMM) – 4)

Attribute: paymentRefId
Presence: Mandatory
Definition: This data element will contain a unique reference ID generated at the time
                        of customer account debit at PG.
Data Type: Alphanumeric
Compliance: This field is applicable for all payment transactions. COUs are expected
                        to ensure that the Julian date used is of Current Date.
Format: Min Length – 4 & Max Length – 80
i) Originating Institution ID (Customer OU Id or Participating AI Id) - 04, Random alphanumer ic - 08

ii) Originating Institution ID (Customer OU Id or Participating AI Id) - 04, Julian Date - 04 and Random alphanumeric - 12

Attribute: directBillChannel
Presence: Conditional
Definition: This data element will contain the channel through which the transaction was initiated in the case of QR/PayLink.
Data Type: Alphanumeric
Compliance: This field is applicable for QR/PayLink type of transactions.
Format: L1QR/L1PL/L2QR/L2PL/L3QR/L3PL

Attribute: directBillContentId
Presence: Conditional
Definition: This data element will contain the unique content id of the QR/PL, generated by Biller.
                This is required in case of L3{QR/PL}.
Data Type: Alphanumeric
Compliance: This field is applicable for L3 QR/PayLink type of transactions.
Format: Min length – 12, Max length – 17 and First 5 digits should be valid Julian date.

Attribute: dueDate
Presence: Conditional
Definition: This field denotes due date of the bill.
Data Type: ISO Date
Compliance: Data format and type.
i) To be populated as "9999-01-01" where due date is unavailable.
ii) For a payment transaction without a fetch, the due date value should be current date.
iii) For Biller Categories Mobile Postpaid, Gas, Water, Landline Postpaid, DTH, Broadband Postpaid
and Electricity all the attributes are MANDATORY, for others only "amount" is MANDATORY
Format: Fixed Length – 10, e.g. 2016-01-01 date.

Attribute: billDate
Presence: Conditional
Definition: This field denotes due date of the bill.
Data Type: ISO Date
Compliance: Data format and type.
i) To be populated as "0001-01-01" where bill generation date is unavailable.
ii) For a payment transaction without a fetch, the due date value should be current date.

iii) For Biller Categories Mobile Postpaid, Gas, Water, Landline Postpaid, DTH, Broadband P
ostpaid
and Electricity all the attributes are MANDATORY, for others only "amount" is MANDATORY
Format: Fixed Length – 10, e.g. 2016-01-01 date.

Attribute: billNumber
Presence: Conditional
Definition: This field denotes the bill number of the bill fetch / payment message requeste
d.
Data Type: Alphanumeric Special
Compliance: Data format and type.
i) To be populated as "NA" where bill number is unavailable
ii) For a payment transaction without a fetch, the bill number value should be "NA".
iii) For Biller Categories Mobile Postpaid, Gas, Water, Landline Postpaid, DTH, Broadband P
ostpaid
and Electricity all the attributes are MANDATORY, for others only "amount" is MANDATORY
Format: Min Length – 1, Max Length – 100

Attribute: billPeriod
Presence: Conditional
Definition: The bill period of the bill fetch / payment requested.
Data Type: Alphanumeric Special
Compliance: Data format and type.
i) Possible values are: ONETIME, DAILY, WEEKLY, BIMONTHLY, MONTHLY, QUARTERLY,
HALFYEARLY, YEARLY and ASPRESENTED.
ii) To be populated as "NA" where bill period is unavailable
iii) For a payment transaction without a fetch, the bill period value should be "NA".
iv) For Biller Categories Mobile Postpaid, Gas, Water, Landline Postpaid, DTH, Broadband P
ostpaid
and Electricity all the attributes are MANDATORY, for others only "amount" is MANDATORY
Format: Min Length – 1, Max Length – 50

Attribute: ticketId
Presence: Conditional
Definition: Ticket ID generated by BBPCU to check the complaint/ticket status, re-assign o
r close a complaint/ticket subsequently.
Data Type: Alphanumeric
Compliance: Data format and type.
Format: Fixed Length – 15; 1st 4 characters of Tran Ref ID – 4, Julian Date of the Compla

int Registration
Date (YYDDD) - 5, Random Numeric – 6

Attribute: billerId
Presence: Conditional
Definition: Biller ID of the Biller involved in the transaction.
Data Type: Alphanumeric
Compliance: Data format and type.
Format: Fixed Length – 14, e.g. TATAPWR00DEL01
Where,
1. Short identifier of the biller (may be augmented with trailing zeroes) - 9
2. Coverage - 3
3. Random number - 2

Attribute: agentId
Presence: Conditional
Definition: Agent ID of the Agent involved in the transaction.
Data Type: Alphanumeric
Compliance: Data format and type.
Format: Fixed Length – 20, e.g. OU01OU02INT000000001
Where,
1. Customer BBPOU ID – 4
2. Agent Institution ID – 4
3. Agent Payment Channel Code – 3
4. Random number – 9

Contribution : -

Date	Version	Prepared By	Reviewed By	Approved By	Description
02-09-2024	1.0	Ambuj Singh	Sarthak Gupta	Dibyasom Puhan	Base version of API Specifications
04-11-2024	1.1	Ambuj Singh	Sarthak Gupta	Dibyasom Puhan	Added Some more details and flow of API and added response Details also
12-03-2025	1.2	Shubham Mishra	Amit Kumar	Dibyasom Puhan	Added Complaint

					Disposition API, improved response structures, and enhanced payload structure for better clarity and usability
28-07-2025	1.3	Shikha Kumari, Shubham Maske	Shubham Mishra	Amit Kumar	Added Complaint Raise & Status API, Implementation of Remitter Details for amount above 50,000 for all categories and Implementation of Remitter Details for Credit Card Category
10-10-2025	1.4	Shubham Maske	Shubham Mishra	Amit Kumar	Added multiple billerResponse (amounts) changes. Added new Api to track the LPG Gas Booking status