



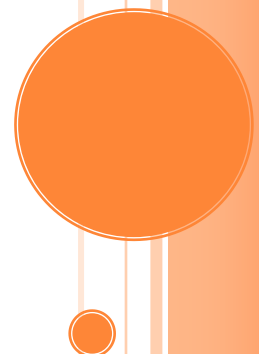
# BILL VALIDATION API

*Version 1.0*

API to validate parameters before making a payment call for biller's on Quick Pay mode. The aim of this API is to minimize the business declines.

BillAvenue

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# STATEMENT OF CONFIDENTIALITY

*Version 1.0*

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## 1. Overview of Bill Validation API

Currently in the BBPS, for payment only Billers (QuickPay), there is no mechanism to validate a Customer's account before payment initiation and hence it increases the probability of business declines. Thus, in addition to other controls, there is a need for a Bill Validation API for payment only Billers, which will help avoid the need for reversals on account of invalid customer parameters or any other valid reasons.

Any payment only type of Biller (Fetch column value NOT\_SUPPORTED) supporting the Bill Validation API will have a flag (NOT\_SUPPORTED/OPTIONAL/MANDATORY) at the time of its on-boarding. The Biller MDM will have one more additional tag to indicate if the Biller supports validation or not. Depending on the flag value the following scenarios may arise:

- 1. Flag value is NOT\_SUPPORTED:** This payment only type of Biller does not support Bill Validation and the Customer has to only initiate Payment requests for this Biller.
- 2. Flag value is OPTIONAL:** This payment only type of Biller supports Bill Validation and the Agent Institution/Agent has an option of validating the Customer account before making a payment.
- 3. Flag value is MANDATORY:** This payment only type of Biller mandates a Bill Validation before making a payment and the Agent Institution/Agent has to validate the Customer account before making a payment.

### Bill Validation Leg:



## 2. Bill Validation API

The basic post parameters required to be passed in this API call remains same as for rest of the API. Following are the list of five post parameters:

- a. accessCode
- b. encRequest
- c. requestId
- d. instituteId
- e. ver

Sample request and response XML's mentioned in this document need to be encrypted and posted as **encRequest** parameter whereas, you can retrieve the XML response post decryption of encrypted response returned from our system.

### **NOTE:**

As highlighted earlier some biller's may impose strict bill validation check before invoking payment API and the same will be flagged as MANDATORY in Biller Info API response for that biller along with other configuration values. To validate the same Agent Institution / Agent system need to ensure that **same requestId** is passed in Bill Payment API against which successful validation was received for that bill.

## 2.1 Bill Validation API Request

```
<?xml version="1.0" encoding="UTF-8"?>
<billValidationRequest>
  <agentId>CC01CC01513515340681</agentId>
  <billerId>OTNS00005XXZ43</billerId>
  <inputParams>
    <input>
      <paramName>a</paramName>
      <paramValue>10</paramValue>
    </input>
    <input>
      <paramName>a b</paramName>
      <paramValue>20</paramValue>
    </input>
    <input>
      <paramName>a b c</paramName>
      <paramValue>30</paramValue>
    </input>
    <input>
      <paramName>a b c d</paramName>
      <paramValue>40</paramValue>
    </input>
    <input>
      <paramName>a b c d e</paramName>
      <paramValue>50</paramValue>
    </input>
  </inputParams>
</billValidationRequest>
```

XML Element	Description	Required
<agentId>	Agent ID as shared post successful on-boarding.	Yes
<billerId>	Biller ID for whom details need to be validated.	Yes
<inputParams>	All inputs to be passed as defined in Biller Info for the Biller.	Yes
<input>	Customer input parameter set	Yes
<paramName>	Customer input parameter name as defined by Biller in Biller Info configuration.	Yes
<paramValue>	Customer input value against the parameter name entered by the end user.	Yes

## 2.2 Bill Validation API Response

### Successful Response:

```
<?xml version="1.0" encoding="UTF-8"?>
<billValidationResponse>
  <responseCode>000</responseCode>
  <responseReason>Successful</responseReason>
  <complianceCode></complianceCode>
  <complianceReason></complianceReason>
  <approvalRefNo>AB123456</approvalRefNo>
  <additionalInfo>
    <info>
      <infoName>a</infoName>
      <infoValue>10</infoValue>
    </info>
    <info>
      <infoName>a b</infoName>
      <infoValue>20</infoValue>
    </info>
    <info>
      <infoName>a b c</infoName>
      <infoValue>30</infoValue>
    </info>
  </additionalInfo>
</billValidationResponse>
```

### Failure Response:

```
<?xml version="1.0" encoding="UTF-8"?>
<billValidationResponse>
  <responseCode>200</responseCode>
  <responseReason>Failure</responseReason>
  <complianceCode>BVR001</complianceCode>
  <complianceReason>Incorrect / invalid customer
account</complianceReason>
</billValidationResponse>
```

XML Element	Description	Required
<responseCode>	Code for success or failure of a request.	Yes
<responseReason>	Reason for above code – “Successful” or “Failure”	Yes
<complianceCode>	Reason code for failure if any.	Conditional
<complianceReason>	Description of failure if any.	Conditional
<approvalRefNo>	Code from BOU in case of successful validation.	Conditional
<additionalInfo>	Any additional info if passed by the biller.	Conditional
<info>	Set of additional info in infoName (Key) and infoValue (Value) pair.	Conditional

### 3. Bill Validation Error Codes

Following is the list of error code that can be referred to in case of Bill Validation failure:

Sr. #	Compliance Code	Compliance Reason
1.	BVR001	Incorrect / invalid customer account
2.	BVR002	Invalid combination of customer parameters
3.	BVR003	Recharge amount does not exist for Biller
4.	VE001	Agent ID required
5.	VE002	Agent ID nomenclature invalid
6.	VE003	Agent ID invalid
7.	VE004	Biller ID required
8.	VE005	Biller ID nomenclature Invalid
9.	VE006	Biller ID invalid
10.	VE007	Customer input parameter name required
11.	VE008	Customer input parameter value required
12.	VE009	Customer input parameter min length mismatch
13.	VE010	Customer input parameter max length mismatch
14.	VE011	Customer input parameter data type mismatch
15.	VE012	Customer input parameter mismatch
16.	VE013	Duplicate Request ID

Please note the error codes starting with **BVR** series are generated by NPCI whereas, error codes starting with **VE** are BillAvenue generated error codes. These error codes are subject to changes and may differ in production environment.