

NPCI/2023-24/BBPS/025

21st February 2024

To

All BBPOUs

Bharat Bill Payment System,

NPCI Bharat BillPay Ltd.

Respected Sir/Madam,

Subject: Introduction of payment mode 'UPI Autopay' for BBPS Payments

NPCI Bharat BillPay Limited (hereinafter referred to as "NBBL"), in collaboration with UPI AutoPay has enabled recurring mandate payment through UPI for the end users. In this regard, we wish to inform the BBPOUs about the introduction of the new payment mode i.e. "UPI AutoPay". The payment mode will be accepted across all fetch enabled billers where UPI is accepted.

UPI AutoPay is a feature that allows customers to register an e-mandate using any UPI application for making recurring bill payments viz. mobile bills, electricity bills, EMI payments, insurance, mutual funds (SIPs) etc. While the mandate creation is a one-time activity, it allows user's account to be debited as per the set frequency/cycle, reducing the need to authorize the transaction every time*. (*Up to the prescribed limit defined for UPI AutoPay)

The BBPOUs are advised to facilitate UPI AutoPay as a new payment mode on their front-end screens by 30th April 2024.

The API specification for the same has been attached in annexure for your reference along with this circular.

Yours Sincerely,

Sd/-

Noopur Chaturvedi

Chief Executive Officer (CEO)

NPCI Bharat BillPay Ltd.

Enclosure:

Annexure: UPI Autopay API Changes

NPCI Bharat BillPay Limited

(A wholly owned subsidiary of NPCI)

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Annexure

UPI Autopay API Changes

Introduction

Bharat Bill Payment System (BBPS) is now integrated with UPI to facilitate fetch & payment for transactions registered under UPI Autopay mandates. In line with this integration, UPI Autopay has been introduced as a separate payment mode in the BBPS.

API Details

These changes have been implemented for BBPS Payment APIs. OUs to take note of the same.

URL: **POST** /BillPaymentRequest/1.0/urn:referenceId:{referenceId}

BPS Payment Request API tags:

- (i) **<paymentMode>** → This is an existing attribute within **<Payment Method>** tag; with enumerated list data type. "UPIAutoPay" is added as a new accepted value

```
<PaymentMethod paymentMode="UPIAutoPay" quickPay="No" splitPay="No" />
```

All Initiating channels applicable for paymentMode = UPI are applicable for paymentMode = UPIAutoPay viz. INT | INTB | MOB | MOBB | POS | MPOS | BNKBRNCH | AGT | BSC

- (ii) **<PaymentInformation.Tag>** → This is an existing tag where VPA is passed for UPI transactions. This is modified to accept UMN along with VPA for UPI Autopay transactions

```
<PaymentInformation>
```

```
<Tag name="UMN|VPA" value="test123@provider|account@provider" />
```

```
</PaymentInformation>
```

Accepted data type for UMN: 'Alphanumeric with special char @'

- Changes required at Customer Operating Unit (COU): Enable UPIAutoPay as a payment mode and utilize above mentioned tags for the same.
- Changes required at Biller Operating Unit (BOU): Accept UPIAutoPay as a payment mode for the biller configured for UPI autopay.

Note: All the billers enabled for UPI as a payment mode, will be enabled for UPI AutoPay as a payment mode as well. Only applicable for fetch enabled billers.

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