Circular No.- NPCI/2022-23/BBPS/006 04th November, 2022

To,
All BBPOUs
Bharat Bill Payment System,
NPCI Bharat BillPay Ltd.

Respected Sir/Madam,

**Enhancement: Biller Fetch Master Data Management (MDM) API**

Members to take a note that Bharat Bill Payment System offers an Application Programming Interface (API) to retrieve the configuration details of the billers (Biller Fetch MDM API). With the launch of new features viz. UPMS and Clickpay and new category viz. B2B Payments, the Biller MDM API has been updated with requisite tags for passing biller info with regards to new features and categories. The details of the API are further explained in the Annexure.

Key details below:
1. Introduction of new features & category
2. Modifications of the API
3. Request and response XML Schema Definitions
4. Request and response XML Samples

The updated API is available in sand box and production environment. We expect the implementation of all changes by the BBPOUs to be completed as part of Enhancement 13 by 23rd December, 2022.
We request members to take note of the same and bring the contents of the circular to the notice of the relevant personnel down the line.

Enclosed.
Annexure: Biller Fetch MDM API Details

Yours sincerely,

Noopur Chaturvedi
Designation of signatory
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Annexure: **Biller Fetch MDM API**

## Introduction

Bharat Bill Payment System (BBPS) has launched new features viz. UPMS and Clickpay and new category viz. B2B Payments.

Unified Presentment Management System (UPMS) – This will enable the COUs to extend the facility of registering for recurring payment mandates to customers making bill payments on their platform. Mandates can be collected for all billers that are enabled on UPMS feature.

**Clickpay** – Customers will be guided to bill payment screen in the COU App by clicking on a link (URL) sent to them over SMS, email, WhatsApp etc. Once the customer clicks on the ClickPay link, the information embedded in the link is read by the COU/AI App and displayed to the customer. Customer reviews the displayed bill details and thereafter proceed to make the payment, without the need of typing any detail.

**B2B Category** – Under this category invoice payment would be facilitated in which any seller would be able to collect receivables from his buyer. For eg. A retailer would be able to make invoice payments to his distributor or a distributor would be able to make invoice payments to his manufacturer or brand owner. For this category, BBPS has introduced multiple invoice fetch and payment under a single transaction

Bharat Bill Payment System (BBPS), as part of its API suit, offers an API, called Biller MDM API, to retrieve the configuration details of the billers. With the launch of new features mentioned above, we have added new optional tags to the Biller MDM Request and Response APIs, which would help identify the billers that are enabled for UPMS & Clickpay. For B2B Category, the biller MDM API would provide additional details specific to B2B billers and optional tags have been introduced for same. The purpose of this circular is to share the details of the new tags added to biller MDM API Request & Response.

## API Details

These changes have been implemented for both version 1.0 and version 2.0 of Biller MDM APIs

URL: **POST** /BillerFetchRequest/1.0/urn: referenceId:{referenceId}
URL: **POST** /BillerFetchRequest/2.0/urn: referenceId:{referenceId}

**Specifications:**

**Biller MDM Request API tags:**

(i) **<SearchByFeature>** → This is to filter and return data for only those billers that support the features listed. Initiator can send multiple commas separated values too. This is an Optional Tag. Currently, this supports the values: "Clickpay", "Upms"

Note:
a) A combination of any of the optional tags <SearchMyBiller>, <Search>, <SearchByTime> or **<SearchByFeature>** can be used to as per required filters to get customised results in Biller MDM API version 1.0
b) Optional tags <SearchMyBiller>, <Search>, <SearchByTime> or **<SearchByFeature>** can also be used with pagination in order to get customized results in Biller MDM API version 2.0

**Biller MDM Response API tags:**

(i) **<upmsEnabled>** → This flag indicates whether the biller is enabled for UPMS. All records for UPMS enabled billers will mandatorily have this flag, for other biller records, it is an Optional Tag.

(ii) **<upmsbillerParams>** → This is an optional tag to pass biller specific parameters required at time of registration.

(iii) **<clickpayEnabled>** → This flag indicates whether the biller is enabled for Clickpay. All records for Clickpay enabled billers will mandatorily have this flag, for other biller records, it is an Optional Tag.

(iv) **<clickpayValue>** → This indicates the clickpay link that biller is enabled for. Default value is 'L3PL'. This is an Optional tag.

Note:

a. The tags enlisted above will be passed in Biller MDM Response for billers enabled on UPMS and/or Clickpay respectively, irrespective whether initiating entity has used the <SearchByFeature> filter in Biller MDM Request or not.
b. The tags enlisted above will be passed in Biller MDM Response for all billers. Where the billers are not enabled for the feature, the tag will be passed with value 'False'.

(v) **<billerSubCategoryName>** → For B2B Category Billers, this will indicate the sub category of the respective biller. All records for B2B billers will mandatorily have this flag, for other biller records, it is an Optional Tag.

(vi) **<billerResponseType>** → This is an existing tag with a new accepted value 'List' for all B2B Category billers. This indicates that the Bill Fetch Response will contain multiple <BillerResponse> blocks containing details of multiple invoices to be paid.

Other Configuration Changes:

(vii) **<billerAcceptsAdhoc>** → If this flag is 'True' then <**paymentAmountExactness**> tag will be blank (tag will be passed with no value). If the flag is 'False' then <**paymentAmountExactness**> tag will be passed with respective value – 'EXACT', 'EXACT_UP', 'EXACT_DOWN'.

## API Specifications

**XML Schema Definition**

**XSD for Biller MDM Fetch Request**

```
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" xmlns:bbps="http://bbps.org/schema"
targetNamespace="http://bbps.org/schema" elementFormDefault="unqualified"
attributeFormDefault="unqualified">
  <xs:include schemaLocation="BBPS-Common.xsd" />
  <xs:element name="BillerFetchRequest" type="bbps:BillerFetchRequestType">
    <xs:annotation>
      <xs:documentation>BBPS Biller Fetch Request</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="BillerFetchRequestType">
   <xs:sequence>
    <xs:element type="bbps:headType" name="Head" minOccurs="1" maxOccurs="1" />
    <xs:element type="bbps:searchMyBiller" name="SearchMyBiller" minOccurs="0" maxOccurs="1" />
    <xs:element type="bbps:searchType" name="Search" minOccurs="0" maxOccurs="1" />
    <xs:element type="bbps:searchByTime" name="SearchByTime" minOccurs="0" maxOccurs="1" />
    <xs:element type="bbps:searchByFeature" name="SearchByFeature" minOccurs="0" maxOccurs="1"/>

    <!—Version 2.0 Biller MDM with Pagination -->
     <xs:element type="bbps:paging" name="Paging" minOccurs="0" maxOccurs="1" />
     <xs:element type="xs:string" name="afterbillerid" minOccurs="0" maxOccurs="1" />
     <xs:element type="xs:string" name="beforebillerid" minOccurs="0" maxOccurs="1" />
     <xs:element type="xs:integer" name="limit" minOccurs="0" maxOccurs="1" />
   <!—Version 2.0 Biller MDM with Pagination -->

  </xs:sequence>
  </xs:complexType>
  <xs:complexType name="searchType">
    <xs:sequence>
     <xs:element type="xs:string" name="billerId" minOccurs="0" maxOccurs="unbounded" />
     <xs:element type="xs:string" name="billerName" minOccurs="0" maxOccurs="unbounded" />
     <xs:element type="xs:string" name="billerCategoryName" minOccurs="0" maxOccurs="unbounded" />
     <xs:element type="xs:string" name="paymentMode" minOccurs="0" maxOccurs="unbounded" />
     <xs:element type="xs:string" name="paymentChannel" minOccurs="0" maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="searchByTime">
    <xs:sequence>
      <xs:element type="xs:string" name="time" minOccurs="0" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="searchMyBiller">
    <xs:attribute type="bbps:myBiller" name="mybiller" />
  </xs:complexType>
  <xs:simpleType name="myBiller">
    <xs:restriction base="xs:string">
      <xs:enumeration value="Yes" />
      <xs:enumeration value="No" />
    </xs:restriction>
```

```
  </xs:simpleType>
  <!—Version 2.0 Biller MDM with Pagination -->
  <xs:complexType name="paging">
    <xs:sequence>
      <xs:element type="xs:string" name="afterbillerid" minOccurs="0" maxOccurs="1" />
      <xs:element type="xs:string" name="beforebillerid" minOccurs="0" maxOccurs="1" />
      <xs:element type="xs:integer" name="limit" minOccurs="0" maxOccurs="1" />
    </xs:sequence>
    <xs:attribute type="xs:string" name="id" use="required" />
  </xs:complexType>
    <xs:simpleType name="searchByFeature">
    <xs:restriction base="xs:string">
      <xs:enumeration value="Upms" />
      <xs:enumeration value="Clickpay" />
      <xs:enumeration value="Upms,Clickpay" />
      <xs:enumeration value="Clickpay,Upms" />
    </xs:restriction>
  </xs:simpleType>
</xs:schema>
```

**XSD for Biller MDM Fetch Response**

```
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" xmlns:bbps="http://bbps.org/schema"
targetNamespace="http://bbps.org/schema" elementFormDefault="unqualified"
attributeFormDefault="unqualified">
  <xs:include schemaLocation="BBPS-Common.xsd" />
  <xs:element name="BillerFetchResponse" type="bbps:BillerFetchResponseType">
    <xs:annotation>
      <xs:documentation>BBPS Biller Fetch Response</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:complexType name="BillerFetchResponseType">
    <xs:sequence>
     <xs:element type="bbps:headType" name="Head" minOccurs="1" maxOccurs="1" />
     <xs:element type="bbps:Biller" name="biller" minOccurs="0" maxOccurs="unbounded" />
     <xs:element type="bbps:SearchResult" name="searchResult" minOccurs="0" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="Biller">
    <xs:sequence>
      <xs:element type="xs:string" name="billerId" minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:string" name="billerName" minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:string" name="billerAliasName" minOccurs="1" maxOccurs="1" />
```

```
<xs:element type="xs:string" name="billerCategoryName" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:string" name="billerSubCategoryName" minOccurs="0" maxOccurs="1" />
<xs:element type="xs:string" name="billerMode" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:string" name="billerResponseType" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:boolean" name="billerAcceptsAdhoc" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:boolean" name="parentBiller" minOccurs="1" maxOccurs="1" />
<xs:element type="xs:string" name="parentBillerId" minOccurs="1" maxOccurs="1" />
<xs:element name="billerOwnerShp" type="xs:string" minOccurs="1" maxOccurs="1" />
<xs:element name="billerCoverage" type="xs:string" minOccurs="1" maxOccurs="1" />
<xs:element type="bbps:FetchRequirement" name="fetchRequirement" minOccurs="1"
maxOccurs="1" />
<xs:element name="paymentAmountExactness" type="xs:string" minOccurs="0" maxOccurs="1" />
<xs:element name="supportBillValidation" type="xs:string" minOccurs="0" maxOccurs="1" />
<xs:element name="billerEffctvFrom" type="xs:string" minOccurs="1" maxOccurs="1" />
<xs:element name="billerEffctvTo" type="xs:string" minOccurs="1" maxOccurs="1" />
<xs:element name="billerTempDeactivationStart" type="xs:string" minOccurs="0" maxOccurs="1" />
<xs:element name="billerTempDeactivationEnd" type="xs:string" minOccurs="0" maxOccurs="1" />
<xs:element type="bbps:PaymentModeLimit" name="billerPaymentModes" minOccurs="1"
maxOccurs="unbounded" />
<xs:element type="bbps:PaymentChannelLimit" name="billerPaymentChannels" minOccurs="1"
maxOccurs="unbounded" />
<xs:element type="bbps:ParamConfig" name="billerCustomerParams" minOccurs="1"
maxOccurs="unbounded" />
<xs:element type="bbps:CustomerParamGroups" name="customerParamGroups" minOccurs="0"
maxOccurs="1" />
<xs:element type="bbps:BillerResponseParams" name="billerResponseParams" minOccurs="1"
maxOccurs="1" />
<xs:element type="bbps:BillerPlanResponseParams" name="billerPlanResponseParams"
minOccurs="1" maxOccurs="1" />
<xs:element type="bbps:ParamConfig" name="billerAdditionalInfo" minOccurs="1"
maxOccurs="unbounded" />
<xs:element type="bbps:ParamConfig" name="billerAdditionalInfoPayment" minOccurs="1"
maxOccurs="unbounded" />
<xs:element type="bbps:InterchangeFeeConf" name="interchangeFeeConf" minOccurs="1"
maxOccurs="unbounded" />
<xs:element type="bbps:InterchangeFee" name="interchangeFee" minOccurs="1"
maxOccurs="unbounded" />
<xs:element type="xs:string" name="Status" minOccurs="0" maxOccurs="1" />
<xs:element type="xs:string" name="billerDescription" minOccurs="0" maxOccurs="1" />
<xs:element type="xs:string" name="supportDeemed" minOccurs="0" maxOccurs="1" />
<xs:element type="xs:string" name="supportPendingStatus" minOccurs="0" maxOccurs="1" />
<xs:element type="xs:string" name="billerTimeOut" minOccurs="0" maxOccurs="1" />
```

```
      <xs:element type="bbps:PlanMDMRequirement" name="planMdmRequirement" minOccurs="0"
maxOccurs="1" />
      <xs:element type="bbps:ParamConfig" name="planAdditionalInfo" minOccurs="0"
maxOccurs="unbounded" />
      <xs:element type="xs:boolean" name="upmsEnabled" minOccurs="0" maxOccurs="1" />
      <xs:element type="bbps:ParamConfig" name="upmsbillerParams" minOccurs="0"
maxOccurs="unbounded" />
      <xs:element type="xs:boolean" name="clickpayEnabled" minOccurs="0" maxOccurs="1" />
      <xs:element type="xs:string" name="clickpayValue" minOccurs="0" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="PaymentModeLimit">
    <xs:sequence>
      <xs:element type="xs:string" name="paymentMode" minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:long" name="maxLimit" minOccurs="0" maxOccurs="1" />
      <xs:element type="xs:long" name="minLimit" minOccurs="0" maxOccurs="1" />
      <xs:element type="xs:string" name="supportPendingStatus" minOccurs="0" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="PaymentChannelLimit">
    <xs:sequence>
      <xs:element type="xs:string" name="paymentChannel" minOccurs="1" maxOccurs="1" />
      <xs:element type="xs:long" name="maxLimit" minOccurs="0" maxOccurs="1" />
      <xs:element type="xs:long" name="minLimit" minOccurs="0" maxOccurs="1" />
      <xs:element type="xs:string" name="supportPendingStatus" minOccurs="0" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="ParamConfig">
    <xs:sequence>
      <xs:element type="xs:string" name="paramName" />
      <xs:element type="bbps:DataType" name="dataType" />
      <xs:element type="xs:boolean" name="optional" />
      <xs:element type="xs:int" name="minLength" minOccurs="0" maxOccurs="1" />
      <xs:element type="xs:int" name="maxLength" minOccurs="0" maxOccurs="1" />
      <xs:element type="xs:string" name="regex" minOccurs="0" maxOccurs="1" />
      <xs:element type="xs:string" name="values" minOccurs="0" maxOccurs="1" />
      <xs:element type="xs:boolean" name="visibility" minOccurs="0" maxOccurs="1" />
      <xs:element type="xs:boolean" name="unique" minOccurs="0" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
  <xs:simpleType name="DataType">
    <xs:restriction base="xs:string">
```

```
      <xs:enumeration value="NUMERIC" />
      <xs:enumeration value="ALPHANUMERIC" />
    </xs:restriction>
  </xs:simpleType>
  <xs:complexType name="BillerResponseParams">
    <xs:sequence>
      <xs:element type="bbps:ParamConfig" name="params" minOccurs="1" maxOccurs="unbounded" />
      <xs:element type="bbps:AmountOption" name="amountOptions" minOccurs="1"
maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="BillerPlanResponseParams">
    <xs:sequence>
      <xs:element type="bbps:ParamConfig" name="params" minOccurs="1" maxOccurs="unbounded" />
      <xs:element type="bbps:AmountOption" name="amountOptions" minOccurs="1"
maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="CustomerParamGroups">
    <xs:sequence>
      <xs:element type="bbps:Group" name="group" minOccurs="1" maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="Group">
    <xs:sequence>
      <xs:element type="xs:string" name="param" minOccurs="1" maxOccurs="unbounded" />
      <xs:element type="bbps:Group" name="group" minOccurs="0" maxOccurs="unbounded" />
    </xs:sequence>
    <xs:attribute type="xs:string" name="name" use="required" />
    <xs:attribute type="xs:string" name="input" use="optional" />
  </xs:complexType>
  <xs:complexType name="AmountOption">
    <xs:sequence>
     <xs:element type="xs:string" name="amountBreakupSet" minOccurs="1" maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="InterchangeFeeConf">
    <xs:sequence>
      <xs:element name="mti" type="xs:string" minOccurs="1" maxOccurs="1" />
      <xs:element name="paymentMode" type="xs:string" minOccurs="1" maxOccurs="1" />
      <xs:element name="paymentChannel" type="xs:string" minOccurs="1" maxOccurs="1" />
      <xs:element name="responseCode" type="xs:string" minOccurs="1" maxOccurs="1" />
```

```
      <xs:element name="fees" type="xs:string" minOccurs="1" maxOccurs="unbounded" />
      <xs:element name="defaultFee" type="xs:boolean" />
      <xs:element name="effctvFrom" type="xs:string" minOccurs="0" />
      <xs:element name="effctvTo" type="xs:string" minOccurs="0" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="InterchangeFee">
    <xs:sequence>
      <xs:element name="feeCode" type="xs:string" minOccurs="1" maxOccurs="1" />
      <xs:element name="feeDesc" type="xs:string" minOccurs="1" maxOccurs="1" />
      <xs:element name="feeDirection" type="bbps:InterchangeFeeDirection" minOccurs="1"
maxOccurs="1" />
      <xs:element name="interchangeFeeDetails" type="bbps:InterchangeFeeDetailsType" minOccurs="1"
maxOccurs="unbounded" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="InterchangeFeeDetailsType">
    <xs:sequence>
      <xs:element name="tranAmtRangeMax" type="xs:long" />
      <xs:element name="tranAmtRangeMin" type="xs:long" />
      <xs:element name="percentFee" type="xs:decimal" minOccurs="1" maxOccurs="1" />
      <xs:element name="flatFee" type="xs:decimal" minOccurs="1" maxOccurs="1" />
      <xs:element name="effctvFrom" type="xs:string" minOccurs="1" maxOccurs="1" />
      <xs:element name="effctvTo" type="xs:string" minOccurs="1" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="SearchResult">
    <xs:sequence>
      <xs:element type="xs:string" name="result" minOccurs="1" maxOccurs="1" />
    </xs:sequence>
  </xs:complexType>
  <xs:simpleType name="InterchangeFeeDirection">
    <xs:restriction base="xs:string">
      <xs:enumeration value="B2C" />
      <xs:enumeration value="C2B" />
    </xs:restriction>
  </xs:simpleType>
  <xs:simpleType name="FetchRequirement">
    <xs:restriction base="xs:string">
      <xs:enumeration value="MANDATORY" />
      <xs:enumeration value="OPTIONAL" />
      <xs:enumeration value="NOT_SUPPORTED" />
```

```
    </xs:restriction>
  </xs:simpleType>
  <xs:simpleType name="PlanMDMRequirement">
    <xs:restriction base="xs:string">
      <xs:enumeration value="MANDATORY" />
      <xs:enumeration value="OPTIONAL" />
      <xs:enumeration value="CONDITIONAL" />
      <xs:enumeration value="NOT_SUPPORTED" />
    </xs:restriction>
  </xs:simpleType>
</xs:schema>
```

**Sample Request / Response:**

**Biller MDM Fetch Request Sample (v2.0 with Pagination)**

```
<?xml version="1.0" encoding="UTF-8" ?>
<ns2:BillerFetchRequest xmlns:ns2="http://bbps.org/schema">
  <Head ver="1.0" ts="2022-07-18T15:13:50+05:30" origInst="AK01"
refId="UNLZFBELKABPUKR1DZHRF1ZUVGM21991513"/>
  <SearchByFeature>Upms,Clickpay</SearchByFeature>
  <Paging>
    <limit>12</limit>
  </Paging>
</ns2:BillerFetchRequest>
```

**Biller MDM Fetch Request Sample**

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns2:BillerFetchResponse xmlns:ns2="http://bbps.org/schema">
    <Head ver="1.0" ts="2022-11-03T19:09:03+05:30" origInst="BBCU"
refId="KURFOUVIGF0RGEF3HTHU4OHXTJVZBA7ENOW"/>
    <biller>
        <billerId>DUMM00000NATTY</billerId>
        <billerName>dummy</billerName>
        <billerAliasName>dummy</billerAliasName>
        <billerCategoryName>Broadband Postpaid</billerCategoryName>
        <billerMode>OFFLINEA</billerMode>
        <billerResponseType>SINGLE</billerResponseType>
        <billerAcceptsAdhoc>false</billerAcceptsAdhoc>
        <parentBiller>false</parentBiller>
        <billerOwnerShp>PSU</billerOwnerShp>
        <billerCoverage>IND</billerCoverage>
        <fetchRequirement>MANDATORY</fetchRequirement>
        <paymentAmountExactness>Exact</paymentAmountExactness>
        <supportBillValidation>NOT_SUPPORTED</supportBillValidation>
        <billerEffctvFrom>2019-11-08</billerEffctvFrom>
        <billerEffctvTo>2019-11-27</billerEffctvTo>
        <billerTempDeactivationStart></billerTempDeactivationStart>
        <billerTempDeactivationEnd></billerTempDeactivationEnd>
        <billerPaymentModes>
            <paymentMode>Internet Banking</paymentMode>
            <minLimit>1</minLimit>
```

```
        </billerPaymentModes>
        <billerPaymentModes>
            <paymentMode>Debit Card</paymentMode>
            <minLimit>1</minLimit>
        </billerPaymentModes>
        <billerPaymentModes>
            <paymentMode>Credit Card</paymentMode>
            <minLimit>1</minLimit>
        </billerPaymentModes>
        <billerPaymentModes>
            <paymentMode>Prepaid Card</paymentMode>
            <minLimit>1</minLimit>
        </billerPaymentModes>
        <billerPaymentModes>
            <paymentMode>IMPS</paymentMode>
            <minLimit>1</minLimit>
        </billerPaymentModes>
        <billerPaymentModes>
            <paymentMode>Cash</paymentMode>
            <minLimit>1</minLimit>
        </billerPaymentModes>
        <billerPaymentModes>
            <paymentMode>UPI</paymentMode>
            <minLimit>1</minLimit>
        </billerPaymentModes>
        <billerPaymentModes>
            <paymentMode>Wallet</paymentMode>
            <minLimit>1</minLimit>
        </billerPaymentModes>
        <billerPaymentModes>
            <paymentMode>NEFT</paymentMode>
            <minLimit>1</minLimit>
        </billerPaymentModes>
        <billerPaymentModes>
            <paymentMode>AEPS</paymentMode>
            <minLimit>1</minLimit>
        </billerPaymentModes>
        <billerPaymentModes>
            <paymentMode>Account Transfer</paymentMode>
            <minLimit>1</minLimit>
        </billerPaymentModes>
        <billerPaymentModes>
            <paymentMode>Bharat QR</paymentMode>
            <minLimit>1</minLimit>
        </billerPaymentModes>
        <billerPaymentModes>
            <paymentMode>USSD</paymentMode>
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