



No. : BSNLCO-NPBB/11(15)/1/2020-NWP-BB

Dated 20 .05.2020

To,
All CGMs
Telecom Circles
BSNL

Sub: BSNL In-house E-pay Platform for Bill collection by FTTH Partners –regarding

Reference: 303/2015-FTTH/NWP-BB/Testing/Pt Dated 4.4.2019

1. Vide Letter referred, approval was conveyed for engaging Third party payment aggregator for online payment from customers on behalf of FTTH Partners and subsequently M/s Pinnacle was engaged by ITPC.
2. For collecting the Bill payments of the customer, FTTH Partner had to register with the portal maintained by M/s Pinnacle wherein the FTTH Partner has to provide the Bank account details .This was done to facilitate online bill collection by FTTH Partner.
3. As the Volume of Business through FTTH Partner has been constantly increasing, it was deliberated to develop in-house BSNL Epay system. Subsequently development and Integration work have been carried out by Kerala Circle and ITPC Circle and in house E-pay Platform has been developed.
4. BSNL e-PAY application allows customer to make payment online (integrated on all India Payment Portal). The payment is updated to BSNL Billing system As per the Simplified flow, when a customer visits BSNL portal for Bill payment, the portal checks whether the customer is maintained by BSNL or partner. If the customer is maintained by BSNL partner, then it checks , whether the partner is registered in BSNL epay , if it is found that the partner is registered then it checks whether this BSNL epay registered FTTH partner has a balance in its FTTH wallet (More than the bill amount). If these checks are successful, the portal will fetch the bill details and sub _Biller (Tip Identity) from BSNL epay system, the customer will make the payment as Epay registered partner payment , the system will deduct the wallet by an equivalent amount , else payment is Processed as a regular payment (either customer is non TIP or partner is not BSNL Epay registered or the wallet balance is lower than the bill amount) . The payment gateway will realize the payment using Credit/Debit/UPI/Net banking/Wallet and generate receipt for the payment. The OTF will then be sent to partner FTTH wallet suitably.
5. The in-house developed BSNL Epay portal has been integrated with M/s Bill desk (Payment aggregator). Each FTTH partner/TIP has to submit their bank account details in the Nodal Account Format provided by Bill desk, duly certified by their Bank.



6. The Role of BSNL E-pay team, Zonal ITPC Data center Data, Role of Bank Integrator and Role of E-pay Payment portal for facilitating the new process have been identified and detailed in Annexure attached.

7. Transaction reporting & Reconciliation of the Payments collected through BSNL E-pay:

- a. As receipt is sent to customer for successful transaction through email or sms, similarly, if a transaction fails then the BSNL payment portal shall send a suitable notification to the customer to contact AO (TR), as printed in the bill. So for every failed or successful transaction the customer is notified accordingly.
- b. BillDesk will provide feed file to BSNL ePAY system for reconciling with the daily TID reports. This shall be made available to the Partners and circles in BSNL epay application. (Sales Report TSR)
- c. Additionally, automated emails shall be set up for sending reports to the respective TIP.
- d. The SDC audit team of ITPC shall be auditing the process on daily basis with escalation list generation and action to be taken w r t updation of wallet / payment, so they are in sync. The mismatches of customer deduction and partner account shall be escalated to BSNL Epay , so concerned circle's TR unit (circle nodal of BSNL Epay) , can take up with bill desk .

Training for reconciliation/support for individual franchisees shall be done by BSNL EPAY team.

e. Bill Desk Transaction Fee/ charges for various payment categories are as below:

- a. Rupay Debit Cards and UPI – Nil
- b. Visa/Master Debit Cards – 1.00% plus taxes
- c. Credit cards, – 1.20% plus taxes
- d. Net Banking: Rs.12/- plus taxes per transaction for HDFC Bank and Rs.8/- for others
- e. The charges will be deducted from the daily settlement and net amount will be remitted to Franchisee account.UPI and Rupay Debit Card rates will be revised basis the regulatory guidelines if any, in future

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भारत संचार निगम लिमिटेड

(भारत सरकार का उपक्रम)

BHARAT SANCHAR NIGAM LIMITED

(A Govt. of India Enterprise)

8. GST: Invoices for transaction fee would be generated in the name of TIP BSNL. These would be marked as paid since the charges are deducted from the daily settlement. GST invoices will be issued to the TIP by Billdesk
9. All the Existing FTTH Partner /TIP /Partners using wallet shall have the option to migrate to BSNL E-Pay. However, a franchisee can be registered with only one Epay system at any given time.
10. BSNL will not incur any charges towards Bill Desk PG services, however suitable agreement shall be signed by CGM ITPC Circle with Billdesk.
11. Necessary Instruction shall be issued by CGM(ITPC) to all the circles .
12. This has got the approval of Director (CFA)

(Sushma Mishra)
GM (NWP-BB)

Copy to:

Director (CFA), BSNL CO, New Delhi.
CGM (ITPC)/CGM(BBNW)



Annexure

1. Role of ePay Payment Portal (epay.bsnl.in):-

- a) This is developed and managed byITPC Dev unit with the help of Kerala Circle .
- b) The ePay Payment portal will reconcile the transactions on daily basis with PG.
- c) The ePay Portal will send a list of successful transactions on T+1 day to the e-Pay team and to SDC team for carrying out audit.
- d) TIPs not having sufficient Balance and whose Bank account details are not mapped will be processed as normal BSNL payments.

2. Role of Bank Integrators (BillDesk at present)

- a) Bank Integrator (BillDesk) have to configure Individual Bank accounts of the TIPs provided by BSNL ePAY team corresponding to the sub-biller ID (unique ID for each TIP)
- b) Sub_Biller ID received in the transaction request is the basis for the settlement
- c) The Funds are to be credited to the account mapped with the sub-biller ID received by them in the transaction request.
- d) The Bank Integrators have to disburse (credit) the amount to the Individual TIP accounts as per the Sales TSR (Transaction Status Report) published to them by BSNL e-Pay system on T+1 day.
- e) The Bank Integrators will deduct the applicable charges
- f) Refund is to be processed to those transactions which are not available in the Sales TSR on T+1 day before 1800 hrs.
- g) The Bank Integrators shall share fund transfer statement for loading in the ePay System for making it available to TIPs.
- h) Refund list will be shared to BSNL ePay for loading on the system and sending SMS. (Not many refunds are anticipated as precautions are taken while initiating transactions however refunds may become necessity due to broken transactions or multiple payment in complete attempts by the user)
- i) All refunds and charge backs are to be adjusted to the account of respective sub_biller (TIP) any issues arise on this are to be resolved mutually between TIP and Bank Integrators. (BSNL will extend any assistance in case TIP is not having adequate balance or funds to complete the charge back)
- j) BSNL will not allow for any refunds and charge backs from BSNL accounts.

3. Role of BSNL E-Pay Team (Kerala and respective circle nodal officers): It will be done by system as per the training of circle nodal officers by Kerala team. Most of the job is automated at system level, Kerala team will supervise or monitor the functions given here.



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- a) ePAY team at circle will follow On-boarding of TIP as per the protocol required by the bank, On-boarding process document shared separately.
 - b) BSNL e-Pay system will generate a unique sub-biller ID for each dealer ID in Pyro FTTH
 - c) If there is any technical problem with any wallet such FTTH wallets are to be blocked for making any BSNL e-Pay transactions to avoid inconvenience to the customers till the problem is resolved.
 - d) Any transaction not appearing in Pyro shall be re-pushed again if online payment is success.
 - e) Generation of BSNL e-pay successful transactions report by reconciling the successful transactions reports provided by FTTH wallet system.
 - f) Obtaining the Payout report and Refund report from Bank Integrators and reconcile the same for correctness and for publishing the report to the Franchisees/TIPs.

4.Role of Zonal Data Center Teams:

- a) Collection of successful transaction data from different sources like ePay Payment Portal, Pyro FTTH wallet system, BSNL e-Pay Application