



No. 27-1/2011-S&M-CM/75

Dated 20th December 2013

To

Chief General Managers,
All Telecom Circles / Metro Districts,
BSNL.

Subject:- Guidelines for Post-paid Bill & Landline Bill Payment through C-TOPUP

Guidelines vide letter No. MOB-17/C-TOPUP-2010/57 dated 12th July 2012 were meant for using common wallet of Franchisee/ Retailer's for Prepaid Recharge/ Topup and also for postpaid bill payment using USSD as service channel. There was inherent problem of commission adjustment in the process. Franchisees were getting upfront commission @5.5% at the time of stock purchase by them. The same stock was also used for **CBP (Ctopup Bill Payments)** transactions having lesser commission rate resulting into recovery of commission for each CBP transaction. Recovery of commission was not being liked by Franchisees and hence it did not pick up. In order to address this issue, separate wallets for Prepaid Ctopup and for Postpaid Ctopup (CBP) have been introduced in all four zones.

2. Franchisees & Retailers are now required to take stock for two wallets separately. Stock for Prepaid wallet will be given with upfront commission @ 5.5% inclusive of Service Tax and stock for Postpaid wallet (CBP) will be given without any upfront commission as the commission will be credited online into the Franchisee wallet after each transaction @2% inclusive of Service Tax limited to Rs. 10/- per bill. The rate of commissions may be revised by BSNL from time to time depending on market situation.
3. In view of above, earlier guidelines vide No. MOB-17/C-TOPUP-2010/57 dated 12th July 2012, hereby stands superseded by these guidelines, which will be applicable for GSM, CDMA, WiMAX and also for Landline Bill payment through C-Topup.
4. The existing C-TOPUP platforms have been integrated with Zonal CMTS B&CCS for GSM, CDMA & Wi-MAX bill payments and with Zonal CDR based billing systems through a central Mediation server at ITPC Hyderabad for Landline bill payments. The integration of the C-TOPUP platforms with the CMTS-B&CCS systems & mediation server is over the secure MPLS/WAN network of BSNL. The C-TOPUP platforms are already integrated with OTA and SMSCs, and messages to and from POS and end customer are getting exchanged.
5. **Process flow for GSM, CDMA & WiMax:** The billing data of wireless subscribers, as and when generated in the billing systems, is being pushed over the secure FTP link to the C-TOPUP platform. Whenever a retailer sends a

request using USSD string, the platform verifies authenticity using the billing data available in it. If it is okay, the wallet of POS is debited and record to update billing system by way of LBX file is sent automatically every two/ four hours to the respective CMTS-B&CCS. One SMS is sent by the Ctopup system to the subscriber confirming acceptance of payment and second SMS to the POS confirming successful transaction and current wallet balance. On updation of record in the B&CCS after execution of LBX file, B&CCS send SMS to the customer confirming successful payment.

- 5.1 If verification of authenticity fails due to reasons like number is not valid, amount is less than total billed amount or it is a duplicate payment, suitable response to the POS is sent by Ctopup system. The text of messages has already been standardized by DGM (B&CCS) and DGM (C-TOPUP), North zone. As the Billing information is pre-validated so there may not be failure for bill payment acceptance at the B&CCS.
6. **Process flow for Landline:** The Billing Data of landline customers, which is available in the Mediation Server at ITPC Hyderabad, is accessed by CTOPUP system using API. Whenever a retailer sends USSD message, CTOPUP system gets billing information like name of the customer, customer's billing account number, bill amount, SSA Code and other parameters, as per integration document, within a maximum time limit of 30 seconds. The same information is presented to the Retailer to allow him to proceed with payment process. On completion, Ctopup System posts the payment details in the Mediation server using given API. Unique Transaction Identity Number for each type of Payment channel like Franchisee-Retailer, DSA, e-Distributor or CSC etc. is generated by the Topup system and the same is transmitted alongwith payment information to the Mediation server. SMS is sent by the Ctopup system to the POS confirming acceptance of payment alongwith Unique Transaction Identity Number and current wallet balance. On successful updation of payment in the CDR based Billing system, SMS will be generated by CDR based Billing system & sent to the alternate mobile number captured with the Landline number.
 - 6.1 The landline Bill payment status is updated on-line in the portal system, which further synchronizes this information with the PMS server at regular scheduled interval, currently 2 hours. The Unique Transaction Identity Number generated by CTopup, is used by PMS to identify the payments for reporting purpose. Separate series starting with 88822XXXXXX is used to enable identification of the CTopup channelwise payments. This number works as a unique identifier across all the three platforms. Customer can present the same Transaction Id number to SSA in case of any dispute or confirmation etc. Once the Transaction Id number is generated by the Ctopup system and the payments are pushed to CDR based Billing system through the Mediation server, the reversals to Franchisee/Retailer through Ctopup system are not allowed or are to be done.
 - 6.2 Report has been designed and hosted in CDR Reporting server for SSAs and Circle nodes to view total payments received through CTopup system. This Report will furnish SSA-wise information with regard to the total CTopup Payments received by the SSA. This report can be tallied with Report generated in the CTopup system. The amount shown in the report is gross billed amount without any commission information. Revenue will be absorbed by the payment

originating SSA and the CDR system will account this revenue to the main SSA to which landline customer belongs through book adjustment on Bill & Keep basis, like it is done in case of counter payment in any SSA. This shall also to be followed for revenue generated for roaming(Out of zone) prepaid transactions.

7. **Rate of Commission to Channel Partners:** The rate of commission to BSNL appointed Franchisees will be uniform for post-paid bills & also for Landline bills payments. It will be 2% of the paid bill amount inclusive of tax with upper capping of Rs. 10/- per bill as per letter No.27-1/2013-S&M-CM/63 dated 01.07.2013 read with another letter No. 27-1/2011-S&M-CM/67 dated 27.09.2013 till further orders.
8. **Direct commission to Franchisees & Retailers/ POS:** There is need to make payment of commission directly to Retailer/ POS in addition to Franchisee. Based on guidelines from the corporate office & in accordance with BSNL CM S&D Policy 2012 amended from time to time, the apportioned payment of commission will be done to Franchisee as well as to Retailers/ POS immediately after successful transaction.
- 8.1 Daily transaction logs as well as Daily report of commission credited into wallets of Franchisee and its linked Retailers/ POS will be generated for pulling of the same by Sancharsoft systems, which will account for TDS based on PAN number of Franchisee. Monthly commission statement on commission and TDS for each Franchisee & Retailers/ POS will be generated by Sancharsoft and pushed on 7th of every month for effecting adjustment in their wallet balance. Guidelines regarding Accounting Treatment & recovery of TDS, Service Tax & Licensee fee issued vide letter No. MOB-17/CBPCT-2010 (Pt)/60 dated 23.08.2012 (**Annexure-I**) will continue to be applicable, *inter-alia*.

- 8.2 The apportionment of commission payable to Franchisee and its Retailers/ RDs will be according to the following percentages:-

	Franchisee	RD	Retailer
Two Tier	25%	Nil	75%
Three Tier	10%	15%	75%
RD-Direct	Nil	15%	75%
DSA	Nil	Nil	75%

9. BSNL will also pay to C-TOPUP platform provider @ 4 paise per successful transaction as is being done for Prepaid mobile transactions. To protect, single point of failure of these platforms, the service provider will have to ensure suitable redundancy in the system in each zone.
10. All the business processes, which are not mentioned herein, including that of crediting of amounts, reconciliation of amounts etc would be done on the same lines of existing C-TOPUP system and issued vide letter No MOB-17/Tech-2006-Ctopup-Pyro/17 dated 18-9-2006 (Available on intranet) with subsequent amendments, if any.

11. The existing C-TOPUP SIMs will continue to work for OTA based Ctopup transactions for Prepaid business. However, USSD based Ctopup channel will work for Prepaid as well as for Postpaid business. A brief on the process is at ***Annexure-II***.
12. For purchasing Stock, Franchisee/ POS will approach AO (Cash/ CMTS) in the SSA and make payment for bulk talk value. The AO will issue him/her receipt by treating this amount as advance deposit, to be converted later into revenue, bifurcated between GSM, CDMA, Wi-MAX & Landline as per daily & monthly report of successful transactions generated by C-TOPUP system. The AO will make entry of payment deposit details in the CTOPUP system through CSR WAN terminal and further follow the procedure as defined in C-TOPUP guidelines dated 18-9-06 with amendments from time to time.
13. Ctopup system will deduct complete bill amount from the postpaid wallet and will credit the commission amount post-successful transaction on-line into the same wallet.
14. Payment equal to the billed amount or higher amount will only be permitted to be paid via C-Topup system. No short payments will be allowed. Payments would be accepted even after pay by date.
15. **Reconciliation:** Both billing systems (CMTS B&CCS and CDR based Billing system) will generate bill payment reports with details like Transaction ID, LBX-ID, Date & Time, Destination MSISDN, Circle Code, Amount, Invoice No. etc. received through CTOPUP system. Ctopup solution provider will provide recon utility to use such report/ data and generate a reconciliation report by comparing it with CTopup system report. This will facilitate smooth reconciliation by AO (Zonal Ctopup) on daily basis for the zone.
16. Similar reconciliation between the C-Topup System authorizations and IN(s) System transactions is expected to be carried out by AO (Zonal Ctopup) on daily basis for the concerned circles/ Zone as the same was emphasized vide letter No. MOB-17/C-TopUp-2011/129 dated 30-8-2013. Recon utility for this may be developed & provided by Ctopup solution provider.
17. Another, reconciliation by Circle Reconciliation officer will ensure tally of the total amount credited into the franchisee's account during the month and the total amount of successful transactions, both for CMTS B&CCS and also for CDR based Billing system, done by the franchisee and its retailers using the daily balance report and topup summary report from the C-Topup system. This will ensure that, the franchisees are not able to accept payment for more than the wallet credited amount. The balance available of the Franchisee at the end of month can be taken as initial balance in the next month.
18. Daily transactions report will be generated by the Ctopup system and will be used by the respective Circle Ctopup Nodal Officer (CCNO), Circle Ctopup Reconciliation Officer (CCRO) in charge for daily & monthly reconciliation and the AO (Zonal Ctopup) in-charge for reconciliation with CMTS B&CCS as well as for CDR based Billing system. In addition to the daily information of

Transactions done, the AO (Zonal Ctopup) will send a consolidated monthly Transactions & Payments realized report to the respective CCNOs & CCRO for cross verification purpose and close the disputes.

This issues with approval of competent authority and may please be brought to the notice of all concerned for implementation with immediate effect.



(Upendra Bakolia)
Addl. GM(S&M-CM)

Copy to :-

- (i.) CMD / All Directors, BSNL Board. – for kind information please.
- (ii.) CGM (ITPC) Pune/ GM (Dev) ITPC Hyderabad for arranging to make suitable provisions in the CDR based PMS and other systems of basic services.
- (iii.) Sr. GM, Nodal Centre North /East /West / South Zone
- (iv.) All PGMs/ Sr. GMs/ GMs, BSNL CO –through intranet only
- (v.) M/s Pyro Networks P Ltd, Hyderabad