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भारत संचार निगम लिमिटेड
(भारत सरकार का उपक्रम)
BHARAT SANCHAR NIGAM LIMITED
(A Govt. of India Enterprise)

No. MOB-17/C-TOPUP-2010/57

Dated ~~June~~, 2012
12th July

- To
1. Chief General Managers,
All Telecom Circles / Metro Districts.
 2. M/s Pyro Networks Pvt. Ltd., Hyderabad

Subject:- Guidelines for Post-paid Bill Payment through C-TOPUP – Inclusion of USSD mode of payment thereof.

Earlier Reference : (i). MOB-17/C-TOPUP-2010/30 dated 05-10-2011
(ii). MOB-17/C-TOPUP-2010/42 dated 29-03-2012

Reference is invited towards this office letter at reference (i) above, wherein detailed guidelines for post paid bill payment through C-Topup were issued. Further, vide this office letter at reference (ii) above, clause 2 (xi) was modified.

2. The initial guidelines issued envisaged customized decks burnt on the SIM of the Point of Sale (POS) to affect the post paid bill payment through C-Topup. However, this required replacing the existing POS SIMs with new SIMs having the CBP-CT payment option in it. Since, replacing of POS SIMs is a very time intensive operation, it has been decided to introduce USSD channel also in addition to the existing planned SIM based method for the purpose of CBP and C-Topup. This will also reduce dependency on OTA system. All BSNL authorized POS will be able to start immediately C-Topup for prepaid and CBP for postpaid, hence forth called as C-Topup only, using USSD code defined herein, in addition to continuing with existing SIM based C-Topup process.


3. In suppression to the earlier two letters of this office referred above, revised guidelines for Post paid bill payment through C-Topup are as under:

- i. The existing C-TOPUP platform will be upgraded to accept post-paid bill payments of GSM, CDMA, Wi-MAX and Landline subscribers. This will require integration of C-TOPUP system with CMTS-B&CCS in the respective zone and also addition of post-paid bill payment related decks in C-TOPUP SIMs.
- ii. Initially, C-TOPUP system will be integrated with CMTS-B&CCS for exchanging information with regard to bills of Wireless Services. Integration with Landline CDR based billing systems will be carried out in parallel for bill payment of Landline subscribers.
- iii. The integration of the existing C-TOPUP platforms with the Billing systems would be over the secure MPLS/WAN network of BSNL. The existing C-TOPUP platforms are already integrated with OTA and SMSCs, and messages to and from POS and end customer are getting exchanged.

- iv. The existing C-TOPUP SIMs will need to be swapped by BSNL with SIMs having dual set of decks to cater to both i.e., pre-paid and postpaid subscribers using single C-TOPUP platform with the common wallet of POS (Franchisees, Sub-franchisees, Retailers, other Channel Partners and BSNL's CSCs) to serve GSM, CDMA, Wi-MAX & Landline subscribers at applicable different commission rates. The text of common decks to be burnt in C-TOPUP SIMs is enclosed as **Annexure-A**. Circles will procure new C-TOPUP SIMs with these common decks and to ensure swapping of existing C-TOPUP SIMs in a time-bound manner.
- v. In addition, a USSD based channel bearing number *222# would also be used for C-Topup platform. By dialing the access code *222# followed by the unique MPIN number allocated to each POS, the POS would be able to initiate a USSD session. Once the session is established, an interactive menu on similar lines to that of SIM based menu would guide the POS to make CBP payment through C-Topup platform. A USSD based menu is given at **Annexure-B**.
- vi. The billing data of wireless or landline subscribers, as and when generated in the billing systems, will be pushed over the secure FTP link to the C-TOPUP platform. Whenever retailers will send a request using relevant deck available in the C-TOPUP SIM by dialing USSD code, the platform will verify authenticity or request using the billing data available in it. If it is okay, the wallet of POS will be debited and record to update billing system by way of LBX file, which will be sent every two hours to the CMTS-B&CCS/CDR based billing system, will be sent. If it is not okay, suitable response to the POS will be sent through USSD/SMS.
- vii. The existing CBP-CT service providers, namely M/s. Digitech, M/s. ACL Wireless and M/s. Pyro Networks, may continue with their sales channel after signing agreement with the respective CMTS Nodal Center as E-Distributors and will get commission as per rate defined in S&D Policy of BSNL, available on BSNL website. As of now, the rate of commission for post-paid bills will be 1.25% of the paid bill amount subject to a ceiling of INR 5 per bill. Service tax will be extra. They will have to dis-connect their connectivity with the B&CCS and integrate their systems with C-TOPUP system in the respective zone through proper firewall etc. It is clarified that BSNL does not pay for the technical platform provided by E-Distributor but pays to C-TOPUP platform provider @ 4 paise per successful transaction. This arrangement will open up a number of channels for payment of post-paid bills i.e., through SIM based, USSD based, WEB based channels.
- viii. M/S Pyro will complete the entire activity of C-Topup systems integration with CMTS B&CCS and CDR based billing platforms, augmentation of capacity if needed, generation of MIS and reconciliation reports and successful verification in all four zones with making East Zone as a pilot zone.
- ix. All the business processes including that of crediting of amounts, reconciliation of amounts etc would be done on the lines of existing C-TOPUP system. However, to protect, single point of failure of these platforms, M/s Pyro will have to provide suitable redundancy such that if one platform fails, the entire work flow/business process are taken over by the other platform in other zone in a seamless fashion.
- x. Franchise will approach AO (Cash/ CMTS) in the SSA and make payment for bulk talk value. The payment of the commission to the franchise would be upfront at the prevailing rate @ 5.5 % (or as amended from time to time) with deductions of applicable taxes. 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 C-TOPUP 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.

- xi. The Franchise will have the choice to transfer stock from his wallet to its Sub-franchisee or Retailers using USSD channel in addition to the existing practice and accordingly, the wallets of Franchisee, Sub-franchisee and Retailers will be updated in C-TOP UP system automatically.
- xii. These wallets will be common for Recharge/Topup of prepaid subscriber accounts and also for payment of post paid bills of GSM, CDMA, Landline or Wimax subscribers of BSNL.
- xiii. Since, the commission rate in respect of payment of post paid bills, as of now, will be @ 1.25% subject to a ceiling of INR 5 instead against 5.5% in case of pre paid recharge/topup, C-TOP UP system will aggregate the logs of all post paid bill payments done through Retailers, Sub-franchisees or by Franchisee directly at the end of day, during night hours and make available to all concerned.
- xiv. For each transaction involving bill payment, the C-Topup system will deduct an amount equivalent to the transacted bill amount from the account of the POS and an amount equivalent to the difference in the commission structure of the Recharge / Topup for Prepaid (which is currently 5.5 %) and bill payment (which is currently 1.25 %) subject to a maximum of INR 5 from the account of the franchise. Franchise MIS database will be updated during the same night to enable franchise to know the adjustment in their commission amount in the wallet. A sample commission calculation sheet, in this regard, is enclosed at **Annexure-C**.
- xv. For each transaction involving bill payment through C-Topup, the C-Topup platform will check that the requisite amount is available in the account of POS and that of the franchise. Once, it is confirmed that the requisite amounts are available, then only the bill payment will be actuated by the C-Topup system. In this regard, a minimum of INR 5000 will have to be necessarily maintained by the Franchise in his/her account. Conversely, the C-Topup platform will not allow the Franchisee to transfer any talk time to the POS, if the balance in his account is INR 5000 or less.
- xvi. Payment equal to the billed amount or higher amount will be permitted to be paid via C-TOPUP system. No short payments will be allowed. Payments would be accepted even after pay by date.


(Than Singh)
12.7.12
AGM (VAS-Tech)

Copy to :-

- (i) CMD / All Directors, BSNL Board. – for kind information please.
- (ii) CGM (ITPC) – for necessary action with regard to point (ix) above.
- (iii) Sr. GM, Nodal Centre North /East /West / South Zone - requested to ensure the implementation of the CBP-CT services based on the guidelines issued.
- (iv) All PGMs/ Sr. GMs/ GMs, BSNL CO –through intranet only
- (v) M/s Digitech Telematics P Ltd/ M/s ACL Wireless Ltd, Gurgaon.