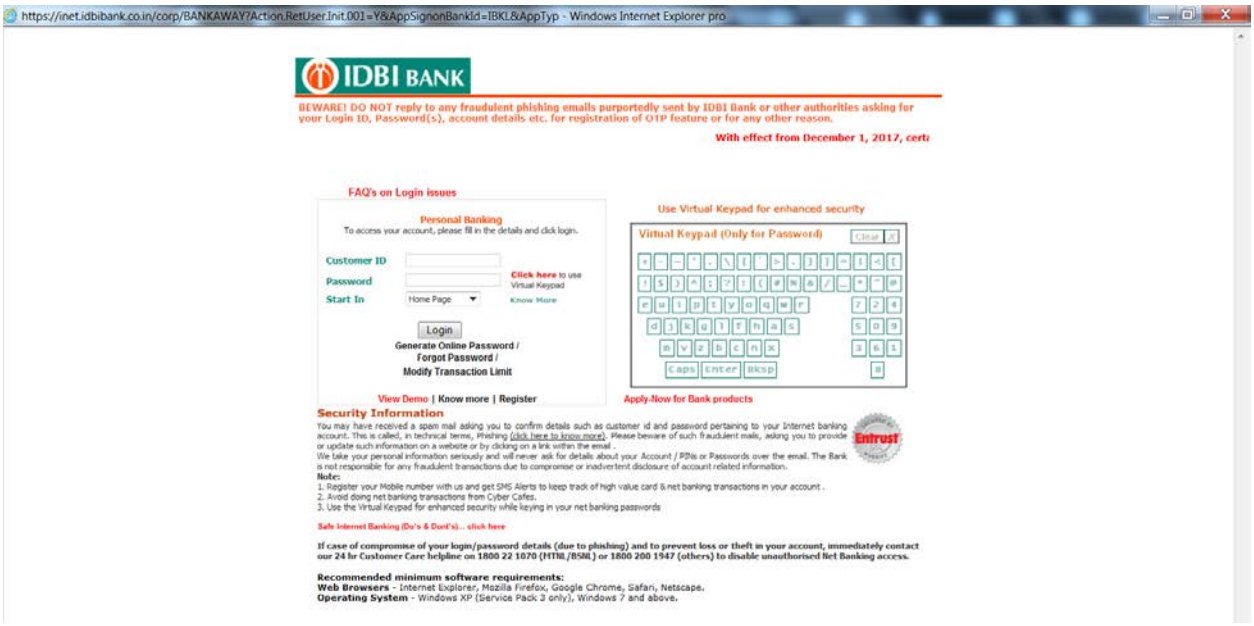
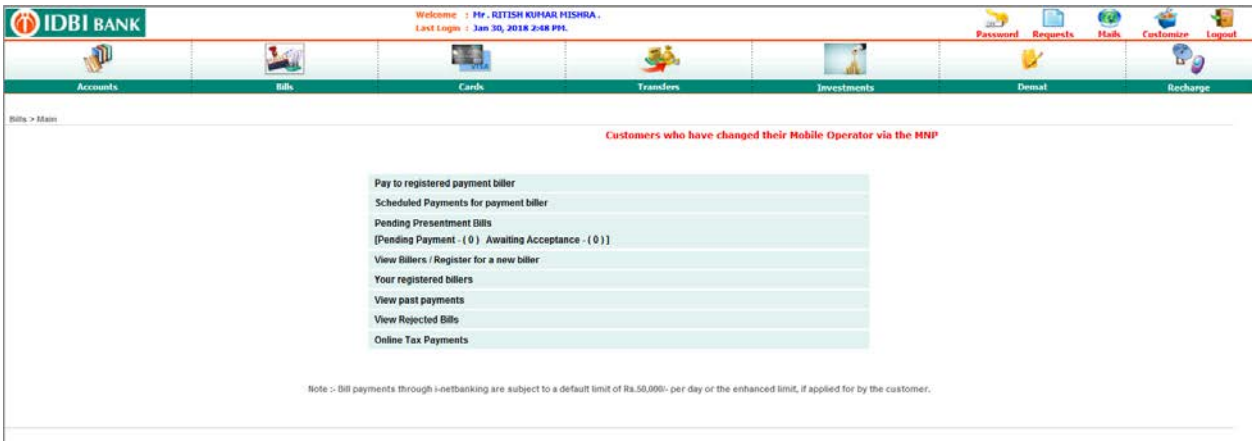
## Bill Registration Process through IDBI Net Banking

1. Login to IDBI Bank net Banking from IDBI Bank website - https://www.idbi.com




2. Post login click on "Bills" Tab to check the sub options available under the bills menu option. Next click on "View Billers / Register for a new Biller".

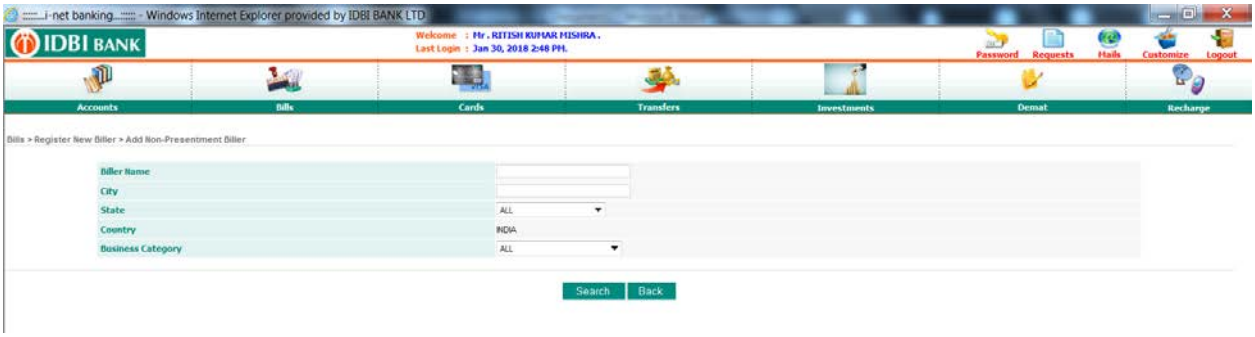


3. In the next page, two options are available as :-

*a) Non-Presentment Billers :-* Under this mode of bill payment, bills are not presented on Internet banking. Customers can pay any amount in favor of the biller or based upon the physical bill received at home the payment may be made. Customers can make a payment as soon as they register (one time registration) their consumer / biller related details.

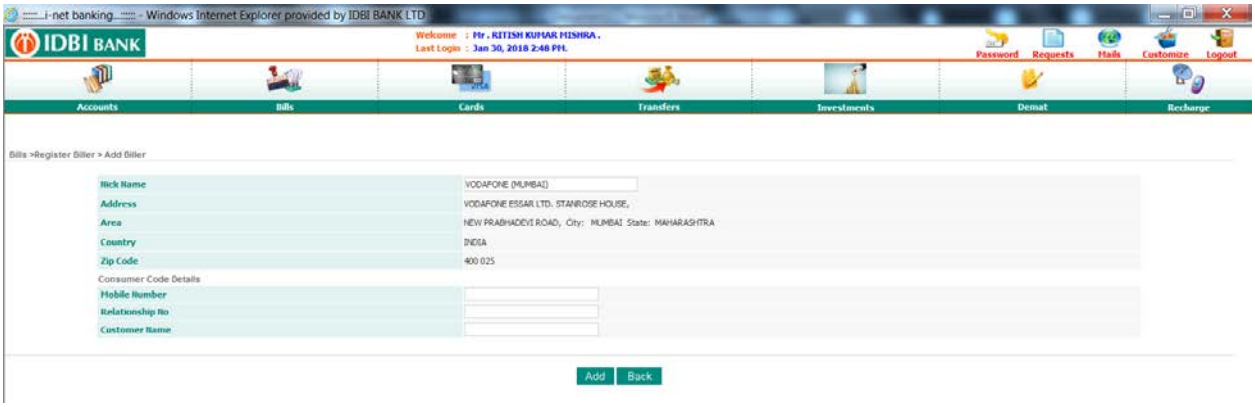
*b) Presentment Billers :-* Under this mode of bill payment, the bills can be viewed on Internet banking before making the payment. This is in addition to the physical bills received by the Customers through normal mode. Customers have to register themselves for each biller for which they want to avail the facility. Registration is a one-time process. The bills are electronically presented through Internet Banking from the next billing cycle onwards by the utility. Customer can also set a standing payment instruction with an upper limit and the bills under this limit will get paid automatically from the account. Customer is alerted by email about the bill due date and the bills get paid on the due date from the account.

4. Under non - presentment biller, click on "Search" button and browse through the billers across pages to identify the biller which is to be regsitered for.



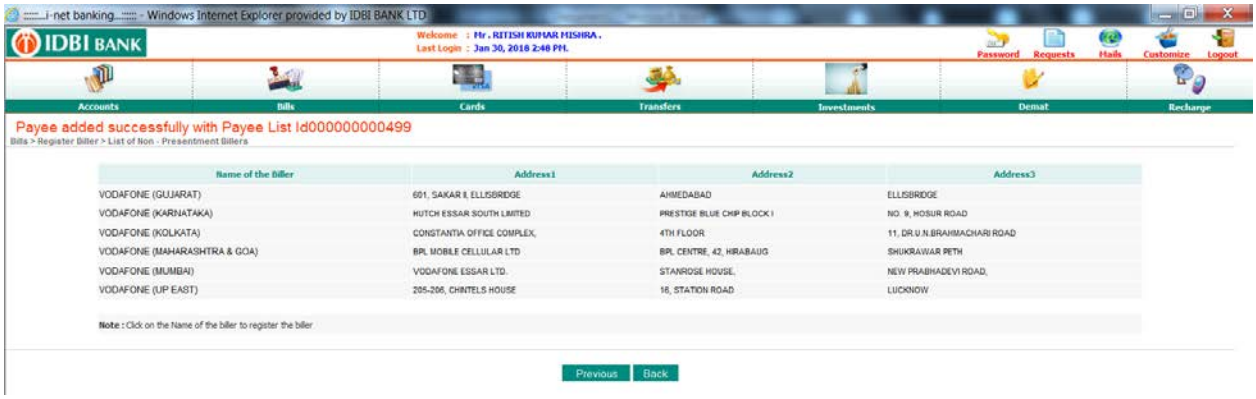
5. Select the biller and click on it for the regsitration process.

6. Enter the bill details as per the information sought for the particular biller & click on "Add" button.



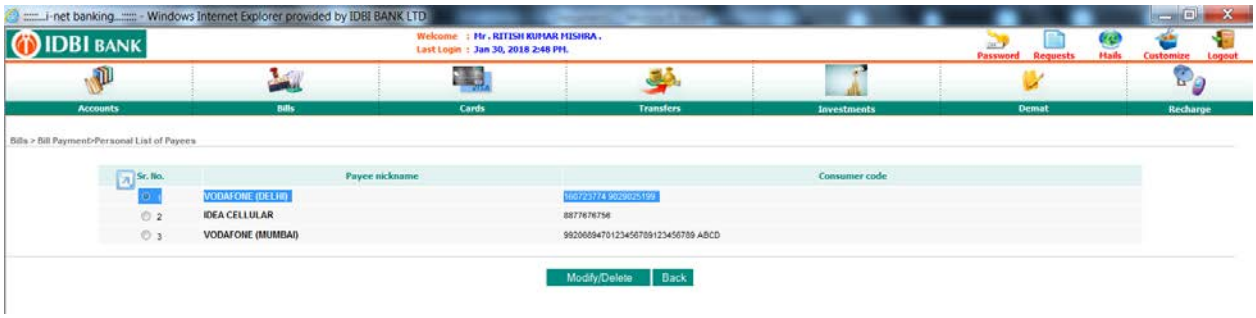
7. Enter the cust id & transaction password to register the biller.

8. On successful addition of a biller, confirmation message is displayed.

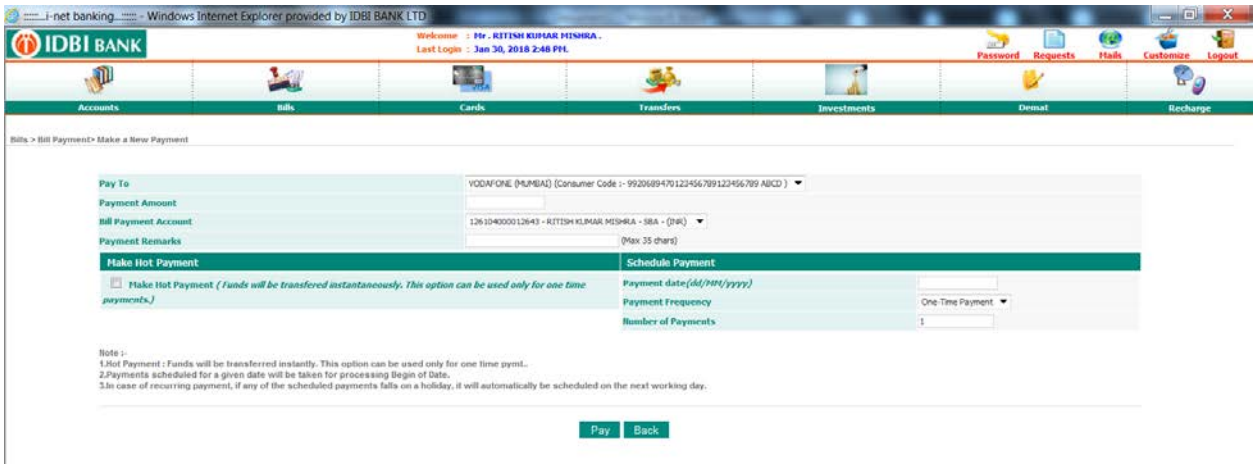



9. Click on "Your Registered Biller" to check the bill details which have been registered.

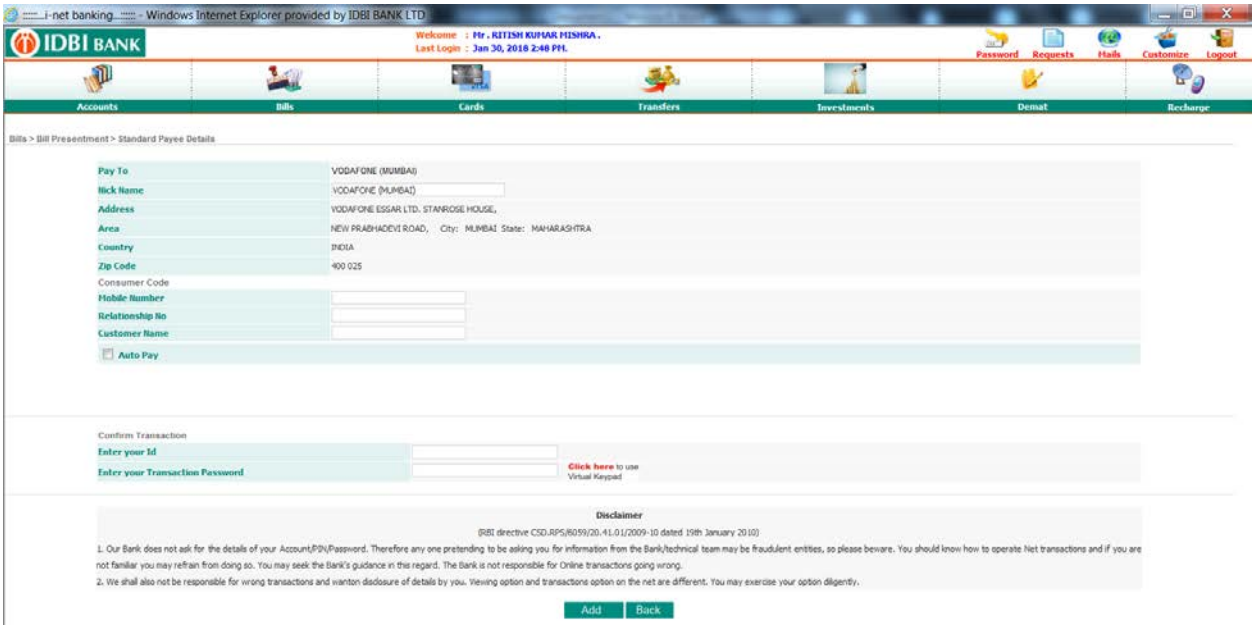
10. The biller details is displayed to be selected and do any modification/deletion thereafter.



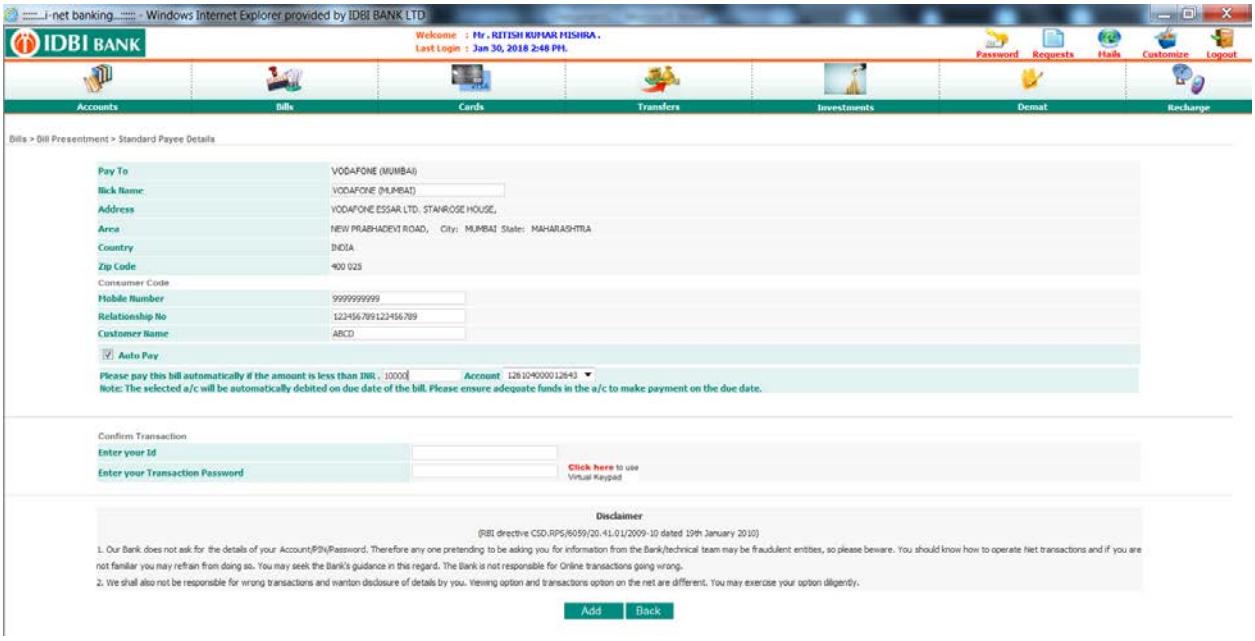

11. Further, Click on Make Payment option to pay the bill pertaining to the "Non-Presentment" bill as registered. Options for Hot Payment as well as schedule payment option is available for payment of non-presentment bills.



12. For Presentment biller, the same process as for Non-presentment biller is to be followed. The additional option available under presentment biller is the option for "Auto Pay". This feature enables the user to select a specific debit account number with an upper amount capping, so as to effect the payment as and when the bill is presented by the biller.




13. After feeding the biller details, Auto Pay option selection, enter the net banking transaction credentails to add the specific presentment biller.

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# FAQs

Q1. Electronic Bill Presentment and Payment (View & Pay)

Electronic Bill Payment is a service that allows you to view as well as pay your bills using i-netbanking, Mobile banking, ATMs and automated Phone banking service, 24 hours a day.

Register your biller details with us. We will send you an email alert when your next bill becomes due for payment. You may then use any of our channels mentioned above to make payment.

Q2. Pay at Once

This facility is available through our i-netbanking service only. Just log in to your net banking account, register your bill details and make payment to your biller right away before the due date by entering the amount.

Q3. What is Auto Pay?

Register your consumer / bill details and I-net banking will automatically pay the bills every month from the selected account.

Set a standing payment instruction with an upper limit and the bills under this limit will get paid automatically from your account on the due date.

AutoPay is available only for View & Pay (Presentment) type of billers. You are alerted by way of an email when the bill is due for payment. The bills get paid on the due date from the account subject to availability of clear funds.

Q4. How do I register for a biller? How long does it take?

You can register for a biller online by logging into i-netbanking, Locate and Select your Utility which will either be under the list of biller for “View & Pay” or “Pay at once” category or both. Select your Utility Biller and add your consumer details. Create your Personal list of payees/billers for whom you wish to make regular payments. The bills would be presented online, in the next billing cycle for your utility, after due verification of your registration details by the utility.

For “View & Pay” type of billers the AutoPay instructions can be made while registering the biller.

Q5. How do I make a payment for my registered billers?

1. Bill Payment through i-netbanking:

To make a payment for a registered “View & Pay” Biller, go to the “View & Pay” Option under the Bill Payment section, select the pending bill, and choose to pay instantaneously or schedule it for a later date. For a Payment only Biller, you need to navigate to the “Pay at once” option under the Bill Payment section, and select your registered biller for payment and choose to pay instantaneously or schedule it for a later date.

Q6. What is Hot Payment?

Hot Payment is the facility to make a bill payment instantly (before the due date). Your account is debited at once but the payment is sent to the biller on the next working day.

Q7. When is my scheduled payment processed?

A scheduled payment is processed on the specified scheduled date (end of day). The payment is sent to the biller on the next working day. Please note that the Schedule Payment facility is available only for payments made through ‘i-netbanking.

Q8. Can I cancel a scheduled payment?

Yes! You can cancel a scheduled payment (from the scheduled payment option under the Bill Payment section of i-net banking) anytime before execution of the scheduled date.

However if you have set up a recurring payment schedule for a “Pay at Once” (Payment Type) biller, canceling a scheduled payment would cancel all subsequent payments for that recurring schedule and not just a specific single payment.

Q9. Should the scheduled date I give be the date the payment is actually due?

It is advisable that the scheduled date you give be at least 2 working days before the due date, since it takes the Biller a couple of days to update their records with the electronic payment received from the Bank.

Q10. What if I don't have enough money to cover a scheduled transfer?

If you do not have enough money in your account your scheduled payment will not be made. It will reflect as a “failed payment” in your Past Payments. However, you can re-schedule the payment for any other date before the due-date after funding your account.

Q11. How do I cancel AutoPay?

You can alter your AutoPay instructions through i-netbanking. If you wish to cancel or change only a single instruction and not the standing AutoPay instruction, you can change that particular Scheduled Payment option after it has been auto-scheduled, and before the due date for that bill.

Q12. Can I make payments after the due date or can I pay my bill in multiple transactions?

Most billers do not allow the facility to make part payments and do not accept payments after the due date especially “View and Pay” (Presentment type) of billers. However, “Pay at once” type of billers only do accept part payments and payments after due-date. Payments after due date are to be made manually at the billers designated centers.

Q13. Is there an amount limit for paying a bill?

Yes, all Bill payments are subject to the daily transaction limit (default or enhanced) applied to the customer. Care should be taken to ensure that the bill amount falls within the applied default / enhanced limit for the transaction type.

Q14. Can I pay somebody else's bill?

It is possible to pay the bill of any person from your account by registering the bill /consumer details.

Q15. Will I still receive my paper bill?

You will continue to receive your Physical bill as always even after registering for the service.

Q16. Will I be charged for using this facility?

The facility of Bill Payments comes free of cost to the customer. He will get a rebate (utility specific) from the utility providers for making payments through electronic channels.

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