Online Payment Guidelines through Bank Website / Insta Pay.

1. *Insta Pay Facility is provided by Bank to its consumer's.*

2. *To make an energy bill payment by Insta Pay consumer should visit to his bank web portal.*

3. *Here payment link having words like Insta Pay, db Quick Bill Pay, Utility Bill Payment, Speed Bill Pay, Pay Bills, Online Bill Payment, Easy Bill Pay, Bill Payment is available.*

4. *Click on Accept Button to accept terms and conditions of bank.*

5. *Then provide 11Digit LT Consumer No / 5 Digit HT Consumer No. & payment amount.*

6. *After a confirmation of consumer NO. & payment amount proceed further for select payment mode like Credit card / Debit card / Net Banking.*

7. *Provide Credit / Debit Card Details or Net Banking Passwords as required by Bank web portal & make the payment.*

Here a case study of SBI Insta Pay is given below

Welcome to
State Bank of India
INTERNET BANKING

PERSONAL BANKING   Login 🔒

                              Login Lite 🔒

Our internet banking portal provides personal
banking services that gives you complete control
over all your banking demands online.

                              More →

Features

- **DDA Booking - Online Payment**
- Register for SBI Net Banking
- Online SB Account Application
- Buy online life insurance cover of Rs.1 Crore for
  Rs.18 per day.
- Forex Outward Remittance Scheme
- Mobile & DTH Recharge / Utility Bill Payment

CORPORATE BANKING   Login 🔒

Corporate Banking application provides features
to administer and manage non personal accounts
online.

                              More →

Features

- Collect Fee Online - State Bank Collect
- User management at your fingertips
- Bulk file upload facility for payments
- Pay Central & State Govt Taxes
- Pay EPF subscription online
- Utility Bill Payment
- Merchant Payments
- Easy synchronization with Corporate ERP
  System

OTHER SERVICES

- SBI Finder NEW
- Reprint Remittance Form - MOPS
- Govt. of Rajasthan e-GRAS
- OnlineSBI Global
- Genuine Applications !
- Customer Complaint Form
- Supply Chain Finance
- Secure Card Transactions
- Merchant Acquiring Business - POS
- SBI e-File ! Explore
- Foreign Travel/EZ-Pay/Gift Cards
- Mobile Banking Services
- NRI Services
- SBI Express Remit
- SBI F.A.S.T.
- Debit Card Loyality

Click Utility
Bill Payment

Start

1:29 PM
9/10/2014

State Bank of India - Personal Banking - Windows Internet Explorer

https://retail.onlinesbi.com/personal/instapay_oxipay.html

State Bank of India - Perso... ✕

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State Bank of India   BarodaConnect - A Hi-Te...   Suggested Sites ▾   Web Slice Gallery ▾

Page ▾   Safety ▾   Tools ▾

SBI-InstaPay / SBI-OxiPay

Back

SBI-OxiPay (via Oxigen)

SBI●
oxigen.

- Mobile Top-up
- DTH Recharge
- Toll Recharge
- Broadband Recharge
- Bill (Utility) Payments
- Movies, Music & Sports

No prior registration required!

Experience SBI-OxiPay Now!

SBI-InstaPay (via BillDesk)

BillDesk
All your payments. Single location.

SBI●

- Utility Bills (electricity, telephone, mobile phone, gas etc.)
- Credit Card Bills
- Insurance Premium
- Magazine Subscription
- Donations to religious or charitable organisations
- Mobile/DTH Recharge

No prior registration required!

Click SBI-InstaPay for enriched experience.

- e-TDR/e-STDR
- SBI e-Tax
- SBI e-File
- Demat
- ASBA
- Mobile / DTH Recharge
- Contact Us
- **Safe Online Banking**
  State Bank empowers you with Knowledge, Tips and Features.
- **Merchant List for Online Payment**

How secure ... OnlineSBI?

Privacy Statement | Disclosure | Terms of Service(Terms & Conditions)

VeriSign Secured

© State B...   ...t 1024 x 768 resolution in I.E 7 or above, Mozilla 3.5 or above, Google Chrome 3 or above, Safari 5.0 +

Click SBI-InstaPay

🔍 75% ▾

Start

1:30 PM
9/10/2014

https://retail.onlinesbi.com/personal/instapay_oxipay.html

SBI-InstaPay (via BillDesk)

▸ Utility Bills (electricity, telephone, mobile phone, gas etc.)

▸ Credit Card Bills

▸ Insurance Premium

▸ Magazine Subscription

▸ Donations to religious or charitable organisations

▸ Mobile/DTH Recharge

No prior registration required!

Click SBI-InstaPay for enriched experience.

BillDesk
All your payments. Single location.

SBI

Contact Us

Safe Online Banking
State Bank empowers you with Knowledge, Tips and Features.

Merchant List for Online Payment

Disclaimer

This hyperlink is provided for your convenience and will lead to resources located on servers maintained and operated by third parties over whom SBI does not have any control and SBI accepts no responsibility or liability for any of the material contained on those servers. You will be using such hyperlinks on third party websites at your own risk and responsibility and SBI will not be responsible for any loss, damage, costs & charges, direct or indirect incurred by you, arising out of or in connection with your access to the external website or for any deficiency in the products and services of the third party or for the failure or disruption of the website of the third party.

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Accept   Reject

Top

How secure & safe is OnlineSBI?

...ment | Disclosure | Terms of Service(Terms & Conditions)

Click on Accept

Start

1:31 PM
9/10/2014

BillDesk
All your payments. Single location.

SBI Instapay

Welcome to SBI Instapay.

Now, you have the convenience of making payments for your utility bills.

1. **Process:** Simply select the options below & click on "Submit". Provide correct payment details on the next page & you are done.
2. **Time to Transfer:** Your payment details will be sent to the relevant biller by BillDesk; It may take up to 2 working days for the payment details to be processed by the biller and hence you are requested to make your payment minimum 2 working days before the due date of your bill.
3. **Eligibility:** This facility is available to State Bank of India(SBI) customers. No registration is required.

Type of Payment

- ⦿ **Utility Payments**   Paschim Gujarat Vij Company Limited ▼
- ○ **Postpaid Mobile**   -- Select Mobile Operator -- ▼
- ○ **Prepaid Mobile**   -- Select Mobile Operator -- ▼
- ○ **Credit Card**   -- Select Credit Card -- ▼

Consumer should select utility bill payment option as provided by bank web site and select PGVCL as DISCOM

BillDesk
All your payments. Single location.

SBI Instapay

Simply enter the details as per your current bill and the amount that you wish to pay. You are requested to ensure that the Consumer Number are correctly entered.

Paschim Gujarat Vij Company Limited

Consumer Number	31606027859
Payment Amount	100
Select Payment Option	State Bank of India Net...

PGVCL Paschim Gujarat Vij Company Limited

Consumer Number : 12345678910
Transaction Amount : 2400.00

Back   Su...

Please note:
• Please enter correct biller details. SBI is not responsible for the co... details entered by the user.
• **Payment Date:** To ensure no service disruptions or late payment c... ted to pay your bills at least 3 working days before the due date.
• **Rejection of Payment:** If the biller details provided ...

Then Provide 11 Digit LT Consumer No. / 5 Digit HT Consumer No. and select payment mode like internet banking / Debit Card etc

Welcome to OnlineSBI - Windows Internet Explorer

https://www.billdesk.com/pgidsk/pgmerc/sbi/PGVCLINSTA_sbi_pay.jsp

State Bank of India | Welcome to OnlineSBI ✕

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BillDesk
All your payments. Single location.

SBI Instapay

Please click on 'Submit' to proceed further . In case you wish to change the details of your request please click on 'Back'

Paschim Gujarat Vij Company Limited

Consumer Number	31606027859
Consumer Name	RANABHAI A KHIMSURIYA
Payment Amount	100.00

PGVCL Paschim Gujarat Vij Company Limited

Consumer Number : 12345678910

Transaction Amount : 2400.00

Back   Submit

Please note:
• **Payment Date:** To ensure no service dis...   ...t least 3 working days

After that system will display consumer name & payment amount.

Please confirm that same and click on "Submit" Button.

Then system will be redirected to payment gate way and consumer is required to provide user ID & Password as required by Bank Website

भारतीय स्टेट बैंक
State Bank of India
The Banker to Every Indian

Online SBI

Login

10-Sep-2014 [11:18 AM IST]

User Name *

Password *

☐ Enable Virtual Keyboard

Submit   Reset

Online Virtual Keyboard

~	!	@	#	$	%	^	&	*	(	)	_	+
`	0	7	5	3	4	2	6	8	9	1	-	=
q	t	r	w	e	i	p	u	y	o	{	}		
f	g	a	d	s	j	k	h	l	[	]	\	/
z	c	x	v	m	b	n	<	>	;	:	'	"
CAPS LOCK				CLEAR					,	?	.

Consumer is required to log in, if payment mode is selected net banking

Phishing

PASCHIM GUJARAT VIJ COMPANY LTD site.

encryption certified by VeriSign.

Start

11:22 AM
9/10/2014

https://www.billdesk.com/pgidsk/ProcessPayment?wpage=1rImd5nrjVxIbmBW9SvbiYM2

State Bank of India | Billdesk Payment Gateway

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Page Safety Tools

BillDesk
All your payments. Single location.

BillDesk Payment Gateway

Verified by VISA   MasterCard SecureCode.

Merchant Name: **PGVCL**   Payment Amount: **Rs 100.00**

Payment Information (Please enter your card details to authorise this transaction...)

Card Number *   VISA MasterCard Maestro Diners Club INTERNATIONAL

Please enter your card number without any space   Virtual Numpad

Name on Card*   Please enter your name specified on the card

Expiry Date*   01 ▾ 2014 ▾

CVV2/CVC2 Number *   What is CVV/CVC2?   Virtu...

If payment mode is "Debit Card" , consumer is required to provide details accordingly.

Type the exact characters you see in the picture *   A2i XBU

Cancel   Make Payment

130%

Start   11:23 AM   9/10/2014

Note : 1.   Payment made by Insta Pay mode will credited after 3 working days from the date of payment transaction.
2.   No any charges from PGVCL for energy bill payment made by Insta Pay