



✚ What is Online Bill Payment?

YES BANK's Online Bill Payment facility is a convenient service for receiving and paying your utilities bills online. You can now view and pay your bills online, directly from your YES BANK account at anytime. This service is available across multiple billers in various cities across the country, to make payments to billers who accept online payments.

✚ What bills can I pay using this facility?

You can pay bills for all the registered billers of YES BANK. For a complete list of billers, please visit http://www.yesbank.in/online_bill_payment.htm.

✚ What are the various payment options available for Bill Payment?

There are two types of payment that can be made:

1. **Payments to Registered Billers:** You need to add these Billers by using the Add Biller option. You can view your bills online before you make payments. Simply register your biller details and wait for your bill to appear online. You will be notified about the presentment of your online bill by SMS / Email on your registered mobile number & Email ID. You can either set up Autopay instructions for YES BANK to debit your account and make payments to the service provider on your behalf. Please note that since the bill is presented, the biller normally does not accept part payments and late payments. The payment can be made only when the bill is generated and presented to you.
2. **One Time Payments to Billers:** These are the billers who accept payment without registration. The One-Time Pay option button appears when you want to pay your bills. This facility depends on whether the Biller accepts one-time payment or not. You can make a payment instantly based on the physical bill. All you have to do is provide the desired biller details and enter the amount you wish to pay. As your payments are not linked to any bill, you can choose to pay any amount and not necessarily the exact amount mentioned in your bill. All you need to do is register the biller and start making payments immediately afterwards.

Types of billers are categorised as:

A> Presentment type of Billers : The bills for these billers are presented in your account for every bill cycle. Eg: Telephone, Water, Electricity Billers.

B> Payment only type of Billers : There is no bill which is presented for these billers eg: Donation, Subscription type of billers.

✚ How do I use Bill Pay⁺ facility?

Using YES BANK's Bill Pay⁺ Facility is EASY!



- ❖ Log on to YES BANK's Internet Banking and click on the “Bill Payments” tab post successful login
- ❖ To add a new biller, click on the “Add biller” link on the left hand side navigation bar. Select your location & the service provider across Mobile, Telephone, Electricity, Insurance, Charity, Donations, Subscriptions, etc.
- ❖ Provide the necessary information online to enroll yourself with the Biller for the service.
- ❖ You can either do a one time payment without registration (depending on the biller registration process) or register for future online bill payments.
- ❖ You can set up the Autopay instruction on the billers to auto-debit your account for payments against bills presented by the biller by Set/Modify/Delete option.
- ❖ You can also set up the SMS/email alerts for bills which will be sent to you as and when a bill presented as also when the same is paid by you.

✚ How do I enable Bill Pay+ (Autopay) for a biller?

Bill Pay+ (Autopay) can be enabled by using the ‘Set/Modify/Delete Autopay’ option and then clicking on ‘Set’ against the registered biller. Autopay can be set for already registered billers or the option is given to set Autopay post addition of a biller. You need to choose the payment amount limit for the biller. You can set up a limitless auto-debit instruction (by saying ‘Yes’ to pay the due amount in full) where bills for any amount will be scheduled for payment. In case you wish to review the bills above a certain amount before making payments, then you may also setup a limited auto-debit instruction (by saying ‘No’ for paying the entire bill amount). Bills within the limit will automatically be scheduled for payment.

Autopay will be effective from the next billing cycle. For bills which have already been presented before you have given Autopay instructions, please use the ‘Pay Bill’ option for payment.

✚ Can I activate Bill Pay+ for all types of billers?

Yes, **Bill Pay+** can be set up for all types of billers - ‘Presentment’, ‘Presentment & Payment’ and ‘Payment Only’ Billers.

For ‘**Presentment**’ and ‘**Presentment & Payment**’ type of billers, you will be given the option to pay the entire bill amount or set an Autopay limit. Presented bills will be paid subject to the limit set by you.

For ‘**Payment Only**’ type of billers you can choose the frequency of payment (monthly,



quarterly, half yearly, annually), payment date, start date and end date and payment amount. The amount will be paid on the date specified by you.

✚ When will the bills be scheduled for payment for auto payments?

On presentment of the bill to your account it will immediately be scheduled for payment 4 working days before the bill due date. All bills scheduled for payment can be viewed in the 'Scheduled Bill' option.

✚ Should the scheduled date be the date on which the payment is actually due?

It is advisable that the scheduled date you give be at least 4 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 YES BANK and make the payment to the biller.

✚ How can I delete a bill scheduled for Bill Pay+?

Simply click on 'Delete' against the bill scheduled for auto payment in the 'Scheduled Bills' option. The bill will then move from the 'Scheduled Bill' option to 'View/Pay Bills'. Also when you modify the set Autopay instruction by selecting "NO" for Autopay for the specified biller, the autopay instruction will be deleted.

✚ If I delete a scheduled bill, will I be able to make the payment through YES BANK Bill Pay+?

Yes, once you delete the bill, the same will move to 'Pay Bills'. You can pay your bills 3 days prior to the due date.

✚ What is an Autopay limit? If my bill amount exceeds the Autopay limit, will the bill get processed?

The Autopay limit is an amount specified by you, above which if a bill is presented, the same will not be paid e.g. if you have set a limit Rs. 1000 for Airtel biller, and the bill presented to you is Rs 1010 - the bill will not get processed automatically. If the bill amount exceeds the Autopay limit, the bill will not get paid automatically. You will receive an alert about the payment failure due to this reason. Such bills can then be paid through 'Pay Bill' up to three days prior to the bill due date.

✚ How many days prior to the due date are bills processed through Bill Pay+?

For 'Presentment' and 'Presentment and Payment' type billers - Bill will be processed 4 days prior to the due date through Autopay.



Incase of 'Payment Only' type of billers payments will be made as per the payment amount, frequency of payment, date of payment is mentioned by you.

✚ Can I set frequency of payment or specify a fixed payment amount for Bill Pay+ billers?

Yes, this is possible for Payment only type of billers. You can specify the payment amount, frequency of payment (monthly, quarterly, half yearly, annually), payment start date and end date.

✚ Will I receive any alerts for Bill Pay+?

Yes, you will receive SMS and Email alerts for Autopay. You need to set the alerts for **Bill Pay+** through the alerts module in Bill Payments.

✚ How can I modify the Autopay details set for a biller?

You can modify Autopay biller details by clicking on Set/Modify and selecting the 'Modify' button against the biller you wish to edit the details for.

✚ Will I still receive my paper bill?

You will continue to receive your physical bill from the biller as always as per your arrangement with the biller, even after registering for the service with us.

✚ How can I view the status of my paid bills?

You can view the status of all the paid bills through "Payment History" option.