

**Manual for**  
**Utility Bill Payments through IConnect**  
**2016 Version 1.0**

**April 2016**

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## **PREMABLE:**

Utility Payments services are additional values added payments services, currently offered electronic banking channels. Several value added services can be offered using iconnect such as Mobile/Land Line payment, Electricity Bills, Insurance Bills Payments, Credit Card Payment, Prepaid Top-up, College and school Fees etc.

All this service can be avail through i-connect. This service is available to the customer having i-connect services.

Corporate houses, company account holders and other individual account holders can avail this service by requesting i-connect services from any branch of Siddhartha Bank Ltd.

## **ABBREVIATIONS**

SBL- Siddhartha bank Limited

NTC: Nepal Telecom

IOE: Institute of Engineering, Pulchowk

PSD- Payment Solution Department

IT- Information Technology Department

## OBJECTIVES

To provide customers an additional facility and to act as value added product to the existing products and account of the Bank.

## SCOPE AND LIMITATION

Utility payments using banking channels helps customer to simplify their day to day activity as they don't need to rush to various service providers for payment of Bills. At the mean time these kinds of services helps to attract new customer and add values to our existing banking products.

Currently Bank is offering following services under Utility Bill Payment services through IConnect:

- **NTC Post Paid** : For payment of NTC Post Paid mobile phone bill
- **American Life Insurance Company**: For paying premium of American Life Insurance Company
- **NTC Land Line**: For payment of NTC Land Line Bill
- **IOE Pulchowk Campus**: For payment of Fees of IOE Pulchowk Campus
- **Prepaid Domestic**: For Topup on Domestic Prepaid Card which includes (Domestic Prepaid, Student Prepaid and Medical Prepaid Card)
- **Hello Paisa**: For top up of Hello Paisa mobile wallet
  
- **Credit Card**: For payment of SBL Credit Card dues
  
- **Kathmandu Engineering College** : For payment of fees of Kathmandu Engineering College
  
- **IOE Entrance examination**: For payment of IOE Entrance examination Fees
  
- **Khumbu Bijuli Company (P) Ltd.**: For payment of Bill of Khumbu Bijuli

- **Sagarmatha Engineering College:** For Payment of Fees of Sagarmatha Engineering College
  
- **eSewa:** For Topup of eSewa wallet

## **DEFINATIONS**

IConnect: Internet banking services enabled by the Bank for all categories of the customers. Also some time referred as FCDB (Flexcube Direct Banking)

## PAYMNET PROCEDURE: BILLER REGISTRATION

There are two steps for Utility Bill Payment through IConnect. First customer needs to Register Biller information of Utility Service Providers from the list available with the Bank. The customer can register the biller through following procedure:

- **Path: Bill Payment > > Register Biller > > Add New Biller**

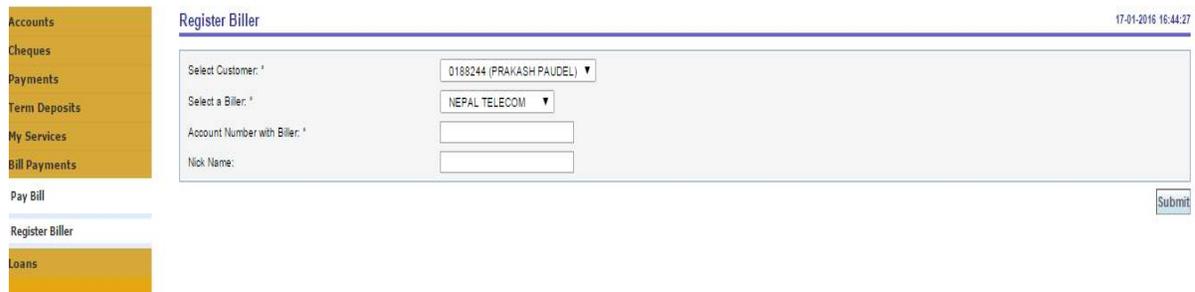


Accounts  
Cheques  
Payments  
Term Deposits  
My Services  
Bill Payments  
Pay Bill  
Register Biller  
Loans

Status Messages  
⚠ No Biller registered for this customer id

Biller Information 17-01-2016 16:42:21  
Add New Biller

- Click on “**Add New Biller**” following Screen will appear:



Accounts  
Cheques  
Payments  
Term Deposits  
My Services  
Bill Payments  
Pay Bill  
Register Biller  
Loans

Register Biller 17-01-2016 16:44:27

Select Customer: \* 0188244 (PRAKASH PAUDEL) ▼  
Select a Biller: \* NEPAL TELECOM ▼  
Account Number with Biller: \*  
Nick Name:

Submit

- **Select Customer:** Default CIF Number.
- **Select a Biller:** Biller Information or Utility provider list.

## Register Biller

20-04-2016 09:58:30

Select Customer: *	0188244 (PRAKASH PAUDEL) ▼
Select a Biller: *	NTC POST PAID ▼
Account Number with Biller: *	NTC POST PAID AMERICAN LIFE INSURANCE COMPANY NTC LAND LINE I.O.E. PULCHOWK CAMPUS PREPAID DOMESTIC EPMS INTERNATIONAL HELLO PAISA CREDIT CARD <b>KATHMANDU ENGINEERING COLLEGE</b> IOE ENTRANCE EXAMINATION KHUMBU BIJULI COMPANY (P) LTD SAGARMATHA ENGINEERING COLLEGE ESEWA
Nick Name:	
<input type="button" value="Submit"/>	

- **Account Number with Biller:** Biller Identification like
  - Mobile number for NTC Postpaid
  - Policy No for Insurance Premium
  - Land line No for NTC land Line (e.g. 14442919 – with district code without leading zero)
  - Card Number for Credit Card
  - Mobile Number (eSewa ID) FOR eSewa etc.
- **Nick Name:** Name for your remembrance, e.g Creditpay for Credit Card Payment. Only single word is allowed for NIC Name (no spaces and special characters allowed)

Once Click on Submit, system will seek confirmation by displaying details.

## Register Biller - Verify

20-04-2016 15:37:34

Customer Name:	0188358 (RABEEN MALLA)
Biller Name:	NTC LAND LINE
Account Number with Biller:	14443410
Nick Name:	LANDLINE
<input type="button" value="Change"/> <input type="button" value="Confirm"/>	

If it is correct, select Confirm or change for correction.

After confirmation of details, following message will be appeared.

 **Biller Registration Successful**

**Register Biller - Confirm** 20-04-2016 10:06:17

Configured Biller Information is displayed like:

Biller Information						20-04-2016 10:12:39
	Customer Name	Registered On	Nick Name	Biller Name	Account number	
<input type="checkbox"/>	0188244	20-04-2016 10:07:28	CREDITPAY	CREDIT CARD	4364390000001245	<input type="button" value="Delete"/> <input type="button" value="Add New Biller"/>

## Billers Configuration of Credit Card:

Accounts  
Cheques  
Payments  
Term Deposits  
My Services  
Bill Payments  
Pay Bill  
Register Biller  
Loans

Status Messages  
Biller Registration Successful  
20-04-2016 10:08:17

Register Biller - Confirm

Customer Name: 0188244 (PRAKASH PAUDEL)  
Biller Name: CREDIT CARD  
Account Number with Biller: 4384390000001245  
Nick Name: CREDITPAY

OK

Once confirm, following details of Biller information displayed:

Biller Information  
20-04-2016 10:44:45

	Customer Name	Registered On	Nick Name	Biller Name	Account number
<input type="checkbox"/>	0188244	20-04-2016 10:07:28	CREDITPAY	CREDIT CARD	4384390000001245

Delete Add New Biller

## PAYMENT PROCEDURE-PAY BILLS

Once registration of Biller is completed, customer can make payment to such Biller through IConnect. Following procedure needs to be followed for the making payment of bills:

Path: Go to **Bill Payment**>>**Pay Bill**

Pay Bills  
20-04-2016 10:21:44

Biller Details

Select Customer: \*  
Select a Biller: \*  
Select Account: \*

Policy / Consumer / Serial / Bill Number: \*  
DOB / Bill Date: \*  
Payment Amount: \*

e.g. 985XXXXX for NTC POSTPAID/ Policy No. for Insurance  
DOB for IOE/KEC/SEC

Submit

- **Select Customer:** Select CIF from drop down list
- **Select a Biller:** Select Biller from drop down list
- **Select Account:** Select a Account from drop down list
- **Policy/Consumer/Serial/Bill Number:** This is actual payment number like
  - Mobile Number for NTC Post Paid

- Policy Number for Insurance Premium
- Card Number for Credit Card
- Serial (may be roll) Number for payment of IOE Fee etc.
- DOB/Bill Date:
  - Today's date
  - DOB for payment of Fees of IOE/KEC/SEC
- Payment Amount: Enter the Amount to be paid

e.g.

- Click "**submit** "

- Following Screen will appear for verification of information entered after submit:

- Please verify details for correctness of information. If incorrect, select change and made corrections. If correct, Click **Confirm**:
- Once Confirm, following final confirmation screen will appear:

Accounts  
 Cheques  
 Payments  
 Term Deposits  
 My Services  
 Bill Payments  
**Pay Bill**  
 Register Biller  
 Loans

Status Messages  
 ✓ 000997: Transaction submitted for Pay Bill having reference 978282385357053 has been Auto Authorized.

**Pay Bills - Confirm** 17-01-2016 17:22:43

Reference Number:	978282385357053
Customer Name:	0188244 (PRAKASH PAUDEL)
Bill:	CREDIT CARD PAYMENT
Account:	00188244120
Bill Number:	4384390000001047
Bill Date:	17-01-2016
Payment Amount:	10 (NPR)
Host Reference Number:	001BPAT160170008

Click on **OK** to exit.

## LIMIT AND VELOCITY

Utility services will be allowed to the customers who have been availed the service of fund transfer facility of i-connect as per following limit and velocity:

User Type	Per TXN limit (Rs.)	Daily Limit	Velocity
Staff	40,000	200,000	10
Retail Customer	40,000	200,000	10
Corporate	100,000	500,000	10