

## Bills2Pay FAQ's

### **Q. How can I make utility bill payments using my RBL Bank Credit Card?**

A. You can login on Mycard App and select "Pay Utility Bills" option from the Home Page. You can also select this option from the menu on the left side.

### **Q. Can I make an instant payment to a biller?**

A. RBL MyCard App allows you to pay your bills immediately without the need to register for most billers. Simply click on "Pay Utility Bills" and click on the category for which you want to make a payment. Do note that it may take up to 3 working days for payment to get updated with the biller.

### **Q. What is Register & Pay?**

A. With Register and Pay option, you can make a payment against bill presentment. You will receive bills from the biller from your account & you may then pay them from RBL MyCard App using your RBL Bank Credit Card. Cardmembers will receive email alerts every time a new bill is generated for payment and also reminders as the due date approaches.

### **Q. Can I register for Standing Instructions for my Utility Bill?**

A. Yes, Customer has option to opt for Standing Instruction payment for biller by clicking on Automatic on RBL MyCard App. This requires a one-time registration, post which payments will get auto-debited to the Card account, subject to sufficient credit limit on Card account.

### **Q. How much time will it take to register for Standing Instruction payment for a utility bill?**

A. It may take between 5 to 45 days depending on the biller. For billers that do not present a bill such as Mobile Recharges, Donation or DTH billers, the debit will happen on the Start date which you select at the time of setting up Auto-pay.

### **Q. I have registered for Standing Instruction. When will my bill get paid?**

A. Bills will get paid 5 days prior to due date and confirmation alert will be sent real time on registered mobile number and email ID.

### **Q. What happens to my Auto-pay if I upgrade my Card?**

A. The Auto-pay gets automatically transferred to the new Card.

### **Q. What happens to my Auto-pay if my Card is lost or stolen?**

A. The Auto-pay will be transferred to the new re-issued Card.

### **Q. I have erroneously made double payment how will I get refund?**

A. Customer needs to contact the biller for any refund issue.

### **Q. Is there any extra charge for making utility bill payment through Bills2Pay?**

A. No, there are no extra charges for making utility bill payment through this mode.

### **Q. Can I withdraw Standing Instruction for Utility Bill Payment?**

A. Yes, Customer has option to withdraw Standing Instruction anytime he wants. Customer will have to select "Edit Auto-pay" option from the Automatic screen for the selected biller and then click on "Stop Auto-pay"

### **Q. I am registered for Register and Pay, but not getting option to enter amount or make payment.**

A. Bill is fetched basis the entered details. For Electricity, Mobile Postpaid, Broadband, Landline, Gas and Water bills, Cardmember needs to click on "Fetch bill" and make payment for full bill amount. In case bill is not generated or there is no outstanding, option to enter amount or make payment is not available.

**Q. I have already made payment using Register and Pay, but it is still showing as Pay Now.**

A. Pay Now option will be removed post bill due date.

**Q. How can I raise a complaint?**

A. You can easily raise & track your utility bill payment related complaint using the “**Help**” section under “**Pay Utility Bills**” in RBL MyCard App.

**Q. I have raised complaint, by when will get revert on same?**

A. Your complaint will be resolved within 7 working days.

**Q. I have raised complaint on RBL MyCard App for my transaction, but not ok with the resolution provided. I want to reopen the complaint.**

A. Please contact the customer service centre on RBL Bank helpline number 022-62327777.

SuperCard members are requested to place their request with the helpline number 022-711-90900.

**Q. I was trying to make payment for my bill but I have received alert that my transaction is failed?**

A. Transaction can fail in the following scenarios:

- Card is in blocked status
- There is insufficient limit
- Biller details are incorrectly entered
- Invalid recharge amount is selected

In case Card account is debited, and a real time refund confirmation is received, the same will be reversed on the Card account in 2 working days. Cardmember can view the transaction / reversal details in RBL MyCard App.

**Q. I have received alert that utility bill payment has been failed but I have not done any transaction?**

A. This could be on account of below reasons:

1. Auto-Pay was disabled for a bill that was presented or a payment that was showing under Upcoming payments. Check with customer if he has cancelled Auto-Pay instruction and ask customer to ignore message.
2. Auto-pay was scheduled but there was insufficient balance on the Card/ Account.

**Q. I am unable to make payment.**

A. Please recheck biller details entered and try again.

**Q. I am not receiving bills from the biller. What could be the reason?**

A. Please ensure that bill details were entered correctly. The same can be checked under the Register & Pay section. A communication will be sent once the biller intimates us about failure of biller registration.

**Q. I was shown that a biller was successfully registered, but I got a message that the biller registration failed after a few days.**

A biller may reject a registration request within 7- 14 days in case invalid biller details have been used to register. Bills will not be presented by the biller in that case. You will also need to manually remove the biller under Register & Pay.