

Frequently Asked Questions

- **How do I register and make payments through Register & Pay?**

Complete a onetime registration and you can continue to add and delete any number of billers from the list of billers provided. Select the biller and provide all details required. You can then set auto pay instruction or make instant payment of your bills using your Standard Chartered debit or credit card.

- **How many bills, can I register for?**

There is no restriction on the number of bills that you can register for as long as the biller is available in the list provided. You can also register bills of your family, friends and landlord provided you have their consent.

- **What is auto pay limit?**

While setting up auto pay instruction, you have an option to define a threshold amount as auto pay limit. If your bill amount exceeds this limit then the payment will be rejected.

- **How will I know that my bill has been received and paid?**

After successful registration and auto pay setup, your bills will be paid automatically from next billing cycle before due date. You will receive Email and SMS alert as and when the bills are received and paid. If you have not registered for auto pay, then you need to login and pay your bills.

- **When will my credit/debit card be charged and when will the utility company receive my bill payment?**

Once the bill payment is initiated your credit/debit card will be charged immediately and the payment will be credited to your account with utility biller in 3-4 working days time.

- **What proof of payment do I have when I pay through this service?**

When your payment is successfully processed, you will get a biller code and reference number in your card/account statement narration.

- **How do I stop a payment after it has been scheduled for auto pay?**

You can login to Register & Pay service and click Stop Payment option up to 10 days before your due date.

- **Can I cancel a payment after it has been processed?**

You cannot cancel a payment after it has been processed successfully. You should contact your biller for any dispute.

- **How do I modify/deactivate the auto pay instruction?**

You can login and modify/delete the auto pay instruction as and when you want. Your request will be processed within 2 working days. Also the auto pay instruction will be deactivated in case your debit/credit card is expired or replaced.

- **Can I make instant payment without registration?**

Go to Quick Pay section and click on Pay Now. Simply select your biller, enter bill details with due amount and select payment mode to proceed. No registration of billers required.

- **What is BBPS?**

Bharat Bill Payment System (BBPS) is an integrated bill payment system which offers wider coverage of billers and faster settlement of transactions.

- **How do I know the status of my payment?**

For payments done via Quick Pay, go to Transaction Inquiry menu, enter your mobile number and OTP to get the status of your transaction. For payments done via Register & Pay service, you can login and check the payment history.

- **My account has been debited but status of transaction shows failed. When will I get refund?**

If the payment has not been processed to the biller then the amount will be reversed to you within 2 business days.

- **How can I raise a complaint if my bill is not paid?**

For payments done via Quick Pay, you can register two types of complaints using BBPS Complaint Management service:

- Transaction based complaints
- Service based complaints

For payments done via Register & Pay service, you may contact the call centre and raise complaints.

- **Are there any charges levied for this service?**

No, this service is offered to you absolutely free of charges at present.