

Corp Electronic Payment Gateway Service is a comprehensive and integrated payment system for merchants to collect receivables through multiple payment modes i.e., Any Bank's Debit Cards, Credit Cards, Net Banking, UPI, Wallet, Cash Challan and NEFT/RTGS.

Who can avail this facility?

- Institutions accepting any kind of fee payments: fixed/staggered/variable.
- Utility companies such as electricity board, water board, telecom companies, Municipal corporations etc. for their bills collection.
- Govt. organizations like Forest dept., Port trusts etc., for all kinds of fee payments.
- Insurance Companies/Housing societies for their dues collection.
- Temples/Religious Organizations etc. for donations, offerings and booking various poojas.

Does the e- Payment Gateway (ePG) accept cards/Net Banking issued by any Bank?

- Yes, the ePG will support Net Banking of all major Banks, Cards issued by VISA/Master/Maestro, UPI and Wallet.

Unique features of the solution:

- Simple but efficient and hassle free fee/bill collection mechanism.
- Substantial indirect cost advantage to the organizations.
- Multiple payment modes can be opted by Payers as per their convenience.
- Dashboard facility to download the MIS reports and to track the payment history as well.
- No ERP system/software application or Website is required.
- Payers can make payments directly through Corporation Bank's website (<http://www.corpbank.com>) by selecting the institution of their choice.
- Less Turnaround Time (TAT) to make the facility live.
- Auto-reminder facility to receive the payments on due dates.

How it Works:

❖ Case 1: When the Institution/Merchant doesn't have the Website:

Corporation Bank offers “Corp Electronic Payment Gateway” system which is the Next Generation Fee/Bill Payment Processing Platform. This Platform facilitates the institution to offer Payer a convenient way to pay their fees through a wide range of payment options. Some of the unique features are as follows:

- The institution adapting this system need not have an ERP or own an application or have a website.
- The institution administrator is given full access to setup the Institution logo & name, configure and manage user fee information. Therefore, there is no dependency on Bank or any external team for institution.
- The data confidentially can be ensured within the institution by giving the access only to authorized personnel of the institution. Administrator can filter the information displayed to the user on a need to know basis.
- Role based, time based, location based access can be provided to sub users in the organization to access reports.
- The comprehensive user-friendly dashboard enables the administrator to access information related to all users, transactions and MIS etc.,
- All the configuration/data/status updated online is available to both admin/ user in real-time. For example, the fees successfully updated by administrator are available to the user instantly; similarly the details of payment made by user are available to administrator instantly.
- Payers can access the portal through Corporation Bank's website (<http://corpbank.com>) and log in securely by entering the ID provided by the Institutions.
- The registered payer will also get OTP before verifying his/her fee/bill details.
- Once the Payers decide to make the payment, the payer will be redirected to the Payment Gateway page where all approved payment options will be displayed.
- Once the transaction is processed, the transaction status will be displayed and receipt can be downloaded. Administrator can choose to configure automated alerts to payer mail ID/mobile with details of transaction along with receipt copy.
- The user has the facility to download and print the payment receipt at any time from his dashboard.

❖ Case 2: When the Institution already has Website/ERP/Application:

- The payment gateway facility will be enabled so that institution can initiate payment requests from institution website/ERP/application and redirect users to Payment gateway where all payment modes will be displayed.
- The payment gateway will share transaction details in real-time to Institution's Website/ERP application by way of return URL and institution can generate receipt instantly for completed transactions.
- The institution will also be given dashboard facility to track the payments made by the payers and also to generate transaction reports as well.

Benefits for Educational Institutions:

- Corp Electronic Payment Gateway Education system is customized to suit the need of Schools, Colleges, Universities, and any educational institution collecting fees from Payers spread across a wide geography.
- The system offers seamless service to education institution with a capability for the institution to accept multiple payment modes and real time data validation.
- Education institution saves a lot of administrative work and reconciliation hassles through Integrated MIS reports across multiple modes of payment.
- Integration is not mandatory - Option of data sharing by way of simple excel file upload.

Benefits for Government Organizations & other Merchants:

- Corp Electronic Payment Gateway for Government organizations is an end to end system to Government departments with a need to collect various fees and taxes from the consumers across wide geographies. Consumers can now make hassle free payments smartly through the Corp Electronic Payment Gateway system.
- No more long queues and Government departments can now save a lot of administrative work and reconciliation hassles through Integrated MIS reports across multiple modes of payment.
- For Departments not currently in the online space, the Bank facilitates microsite for accepting payments. The payments page can be co-branded with the Government department's branding thus enabling the department to create their presence in the online space.
- The wide range of payment options would facilitate timely collection of amounts due to the department.
- Furthermore the department can benefit from the SMS and email alert feature with the payment link to the payers. This feature enables the payers to complete their payments on the move.

Credit of funds:

- The fees collected through various options given above will be credited to institution collection account as per the Payments and settlement act, 2007.

For any queries, contact us:

- To know more please contact your nearest Corporation Bank branch
- **Call: 0824-2861622/623; Mail id: epg@corpbank.co.in/caps2@corpbank.co.in**

Facility is subject to sanction by the Bank