FAQ - NetBanking Payments

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General Questions

1. What is net banking?

Net banking, also known as internet banking, allows you to conduct various banking transactions online, including transferring funds, paying bills, and making payments through your bank account.

2. Is netbanking available as a payment option for all transactions on the website?

No, the availability of netbanking as a payment option is determined at the company's discretion. Administrators may choose to enable or disable netbanking as a payment method based on various factors such as payment gateway agreements and user preferences.

3. Which payment provider do you use for netbanking payments?

Currently, we are using TechProcess as our payment provider for netbanking transactions.

4. Which banks are supported by TechProcess for netbanking payments?

TechProcess supports most reputed banks in India. You will be able to select the banks as determined by your company administrator.

Making Payments

5. How do I make a payment using netbanking?

To make a payment using netbanking:
- Choose the netbanking payment mode on payment details step and click on '**Pay now'**.
- Select your bank from the provided list and click on **'Proceed to pay'**.
- You'll be redirected to your bank's netbanking portal.
- Log in to your netbanking account and authorize the payment.

6. Why don't I see my bank in the list of available options during netbanking payment?

If you cannot find your bank in the list of available options, it means that your bank is not currently enabled as a supported option for netbanking payments on our platform.

7. What if I only have an account with a bank that's not listed?

If your bank is not listed in the netbanking options, you can consider using an alternative payment method available during exercise process, such as Cheque/DD/RTGS etc.

8. How are the transaction charges determined for each bank?

The transaction charges associated with netbanking payments vary depending on the bank you choose. Each bank has its own policies and fees for processing online transactions.

9. What information do I need to provide during the payment process?

During the payment process, you will need to provide your bank's credentials, such as your username and password for netbanking.

10. Is my payment information secure?

Yes, your payment information is secure. TechProcess employs industry-standard encryption and security measures to ensure the confidentiality of your data.

11. What are the different payment statuses?

The payment statuses include:

- **Success**: The payment was successful, and your transaction will be processed.
- **Failure:** The payment was not successful. You may need to try again or choose a different payment method.
- **Pending**: The payment is under review or awaiting confirmation. Please wait for further updates.
- **Aborted**: The payment process was terminated before completion.

12. What should I do if my payment status is "Pending"?

If your payment status is "Pending," please wait for a while. It might take some time for the payment to be confirmed. If the status doesn't change, consider contacting our customer support for assistance.

13. My payment status shows "Failure". What should I do?

If your payment status is "Failure", you may want to:
- Double-check your entered payment details for accuracy.
- Ensure that your account has sufficient funds.
- Contact your bank to confirm if there are any issues with your netbanking account.
- Try the payment again or choose an alternative payment method.

14. I received an "aborted" payment status. What's next?

If your payment status is "Aborted", the payment process was terminated before completion. You can try making the payment again or choose a different payment method.

Troubleshooting questions

15. My payment was deducted, but the status is "Failure." What should I do?

If your payment was deducted from your bank account but the status shows "Failure", don't worry. In such cases, the amount is usually refunded to your account within 4-7 business days. If the refund doesn't occur within a reasonable time frame, contact our customer support [**support@qapita.com**] with the payment details for assistance.

16. The payment process froze or was interrupted. What should I do?

If the payment process froze or was interrupted, first check if you received any payment confirmation or email. If not, you may need to try making the payment again. If your bank account shows a deduction without a confirmation, contact our customer support [**support@qapita.com**] with the payment details for resolution.

17. I completed the payment, but the transaction is not showing in my account. What should I do?

If your payment was successful, but the transaction details are not reflecting in your exercise request, give it some time as there might be a delay in updating. If the transaction details still don't appear after a reasonable period, reach out to our customer support [**support@qapita.com**] with your payment details.

18. How can I contact customer support for payment-related issues?

You can contact our customer support via [**support@qapita.com**] for any payment-related queries or issues. Please provide as much information as possible, including payment details and Exercise request ID, to expedite the resolution process.