

# ***How to pay EB bill through Net Banking***

# ***Customer Registration for First Time users***

1. The customer goes to <https://www.tnebnet.org/awp/login> and registers the consumer number

The screenshot shows the TNEB Online Payment website interface. The browser window title is "TNEB Online Payment - Windows Internet Explorer provided by Karur Vysya Bank". The address bar shows the URL <https://www.tnebnet.org/awp/login;jsessionid=D5CDA1562FE74E587D7BCD70CA335875.node2>. The page has a navigation menu with links: Home, My Service No, Tariff Check, Bill Status, FAQ, Guide lines, and Login. The main content area is divided into two sections: "Login" and "News & Events".

The "Login" section contains the following elements:

- Username input field
- Password input field
- Login button
- New User link
- Forgot Username / Password? link
- VeriSign Trusted logo with "VERIFY" text
- Working Hours: 00:05 hrs to 23:55 hrs All days
- Tamil text: தமிழில் பார்க்க

The "News & Events" section contains a calendar for June 2013 and a news item:

**June 2013**

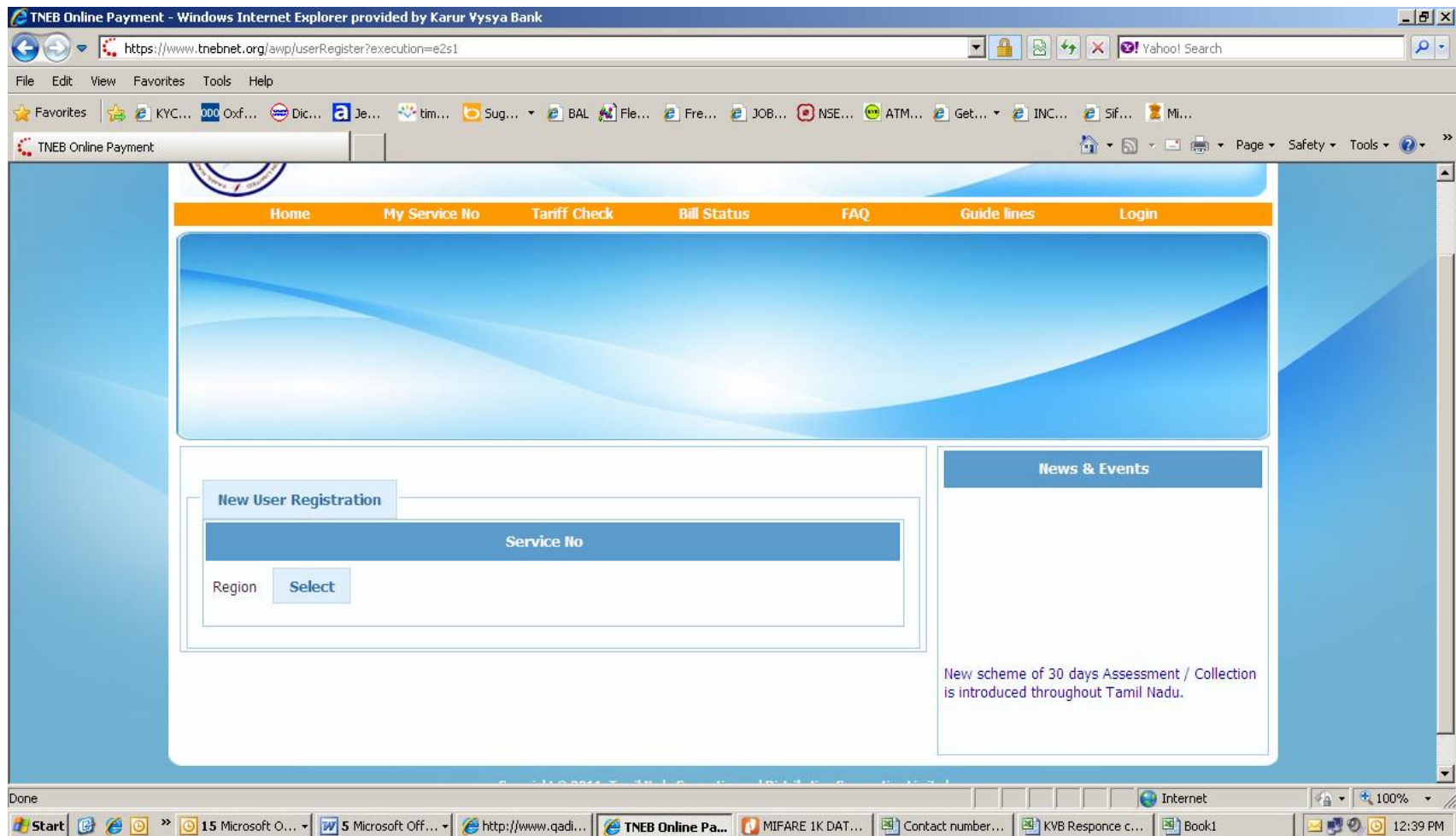
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

**News & Events**

New scheme of 30 days Assessment / Collection is introduced throughout Tamil Nadu.

The taskbar at the bottom shows the Start button, several open applications (Microsoft Office, Internet Explorer, TNEB Online Pa..., MIFARE 1K DAT..., Contact number..., KVB Responce c..., Book1), and the system clock showing 12:38 PM on 6/15/2013.

## 2. Customer selects the region.



The screenshot shows a web browser window titled "TNEB Online Payment - Windows Internet Explorer provided by Karur Vysya Bank". The address bar displays the URL "https://www.tnebnet.org/awp/userRegister?execution=e2s1". The browser's menu bar includes File, Edit, View, Favorites, Tools, and Help. The Favorites bar contains several icons, including KYC, Oxf, Dic, Je, tim, Sug, BAL, Fle, Fre, JOB, NSE, ATM, Get, INC, Sif, and Mi. The main content area features a navigation menu with links for Home, My Service No, Tariff Check, Bill Status, FAQ, Guide lines, and Login. Below the navigation menu is a large blue banner. The main content area is divided into two sections: "New User Registration" and "News & Events". The "New User Registration" section contains a form with a "Service No" field and a "Region" dropdown menu with a "Select" button. The "News & Events" section contains a text box with the following text: "New scheme of 30 days Assessment / Collection is introduced throughout Tamil Nadu." The Windows taskbar at the bottom shows the Start button, several open applications (15 Microsoft Office, 5 Microsoft Office, http://www.qadi..., TNEB Online Pa..., MIFARE 1K DAT..., Contact number..., KVB Responce c..., Book1), and the system tray with the time 12:39 PM.

3. The region Code and the region name are being displayed for selection by the customer.

The screenshot shows a web browser window titled "TNEB Online Payment - Windows Internet Explorer provided by Karur Vysya Bank". The address bar displays "https://www.tnebnet.org/awp/userRegister?execution=e2s2". The page content includes a table with the following data:

Region code	Region Name	Action
01	Chennai-North	Select
02	Villupuram	Select
03	Coimbatore	Select
04	Erode	Select
05	Madurai	Select
06	Trichy	Select
07	Tirunelveli	Select
08	Vellore	Select
09	Chennai-South	Select

To the right of the table is a "News & Events" section with the following text:

Assessment / Reading (ie The first 5 days is the due period and the next 15 days is the notice period).

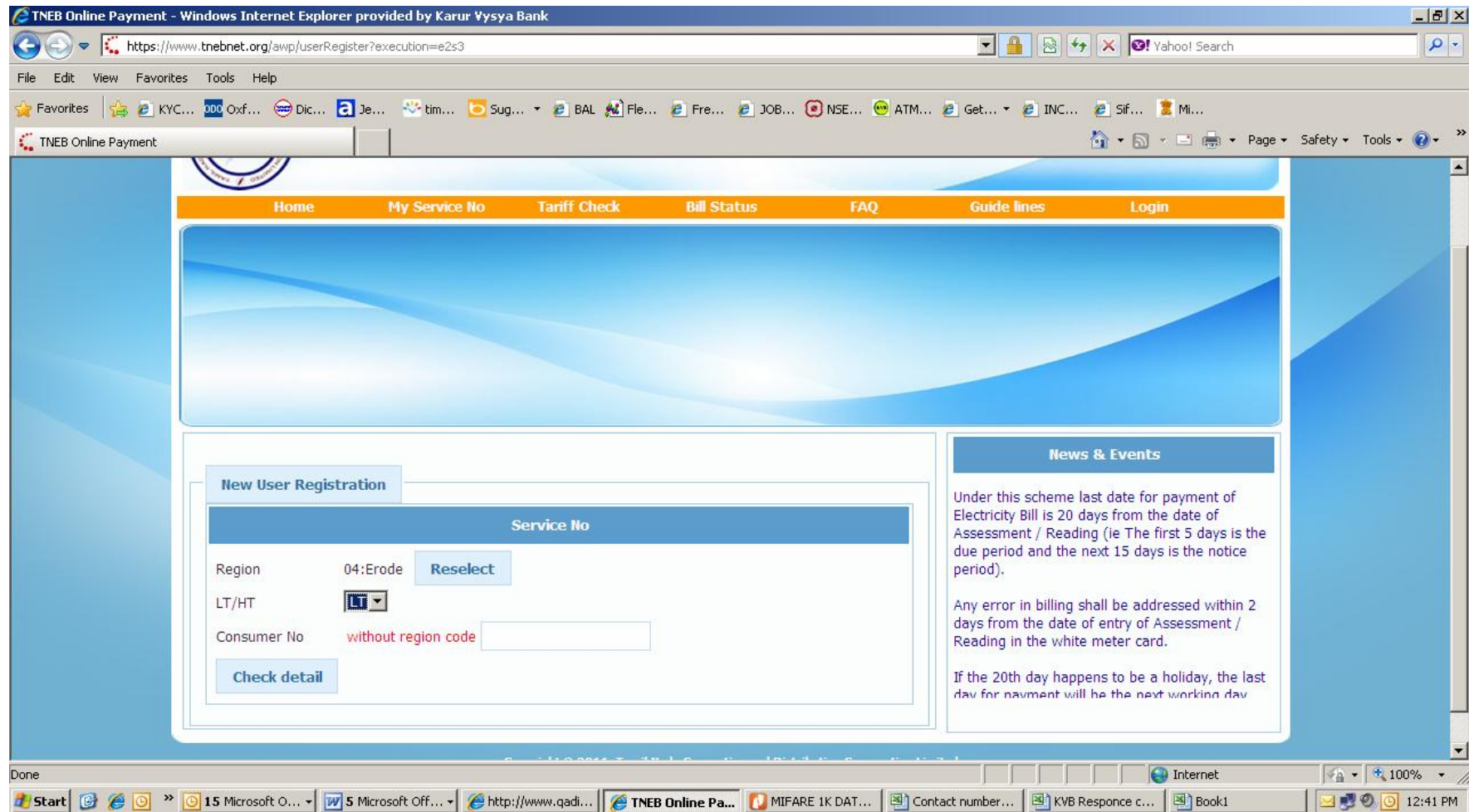
Any error in billing shall be addressed within 2 days from the date of entry of Assessment / Reading in the white meter card.

If the 20th day happens to be a holiday, the last day for payment will be the next working day.

Assessment / Reading will be taken once in two months.

The Windows taskbar at the bottom shows several open applications, including "15 Microsoft O...", "5 Microsoft Off...", "http://www.qadi...", "TNEB Online Pa...", "MIFARE 1K DAT...", "Contact number...", "KVB Responce c...", and "Book1". The system clock shows "12:40 PM".

4. Customer is taken to another page where he inputs the Consumer Number and the type of Connection and inputs his name and selects a User ID and Password.



5. Once registered, Customer will get the activation E-Mail in his registered mail with TNEB. He has to open his registered E-Mail ID-Inbox and open the mail from T.N.E.B. for registration. The content mail welcomes the customer and there is a registration URL which the customer has to click to complete the process.

# ***T.N.E.B Bill Payment for registered Users***



# Customer Logins with the registered USER ID and Password.

**Login**

Username

Password

[Login](#)

[New User](#)

[Forgot Username / Password?](#)

**தமிழில்  
பார்க்க**

**Working Hours:**  
00:05 hrs to 23:55 hrs  
All days

**June 2013**

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

**News & Events**

New scheme of 30 days Assessment / Collection is introduced throughout Tamil Nadu.

Under this scheme last date for payment of Electricity Bill is 20 days from the date of Assessment / Reading (ie The first 5 days is the due period and the next 15 days is the notice period).

Any error in billing shall be addressed within 2 days from the date of entry of Assessment / Reading in the white meter card.

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This website is best viewed in IE 8+, Firefox 3+ and Google chrome 3+ @ 1024 x 768 resolution

Billing page is populated. Customer can select populated row with the Amount or if there is no amount, the customer can pay advance amount. The first step of payment is initiated by clicking the square blue box in the Payment Details row just after the “Due Date Column”.

The screenshot shows the TNEB Online Payment interface. At the top, the header reads "TAMILNADU GENERATION AND DISTRIBUTION CORPORATION LTD". Below the header, there are navigation links for "FAQ", "Guide lines", and "Logout". The user's login status is displayed as "Last login :Thu, 30 May 2013 06:52:19" and "Current login:Thu, 6 Jun 2013 12:42:52".

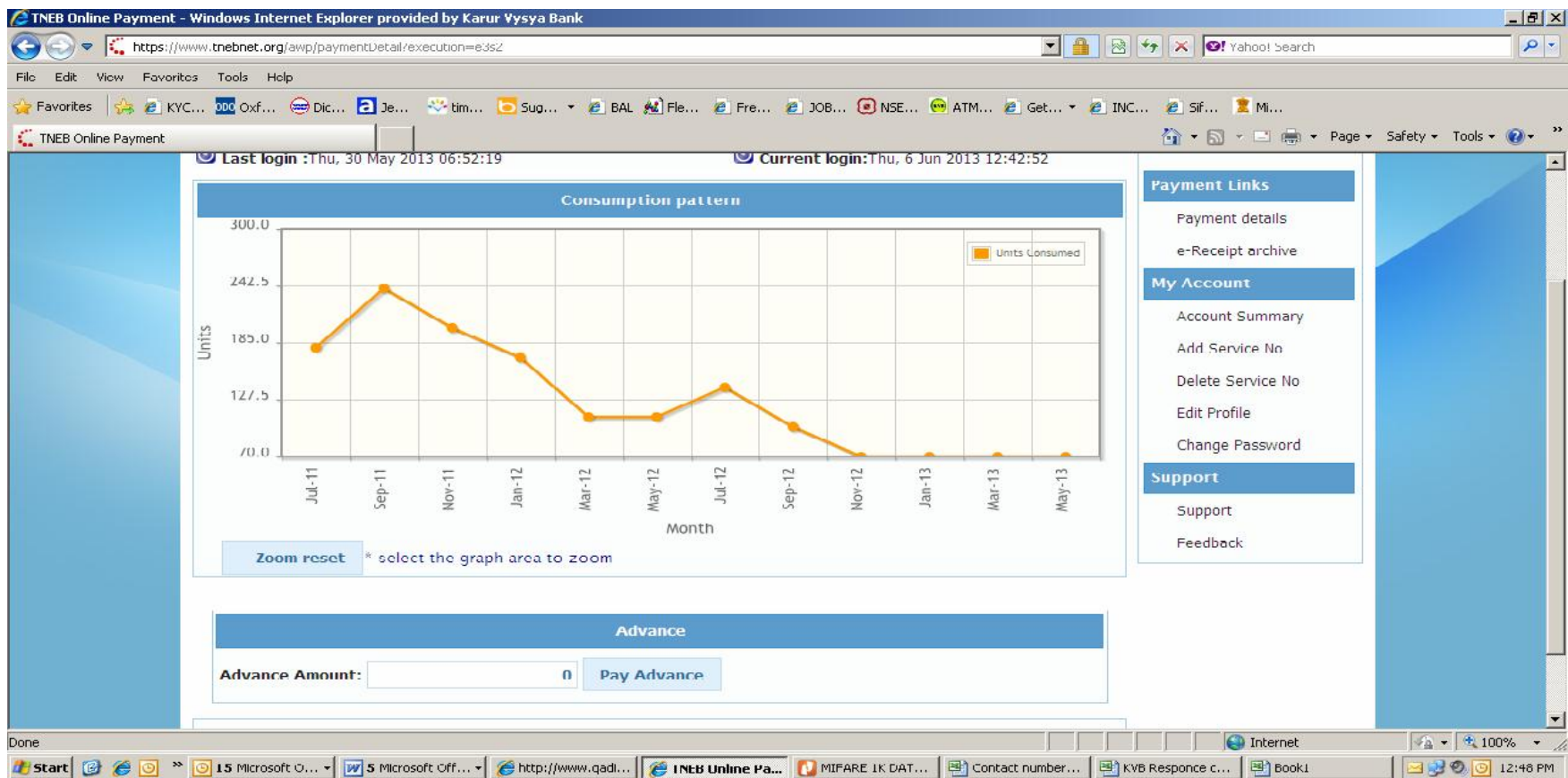
The main content area is titled "Payment Details" and contains a table with the following data:

Consumer No	Consumer Name	Consumer Address	Bill Amt(Rs.)	Due Date	
06012006734	GEETHARANI	periyar nagar karur	Rs.Nil	-	<input type="checkbox"/>

On the right side of the page, there are several menu sections: "Payment Links" (Payment details, e-Receipt archive), "My Account" (Account Summary, Add Service No, Delete Service No, Edit Profile, Change Password), and "Support" (Support, Feedback).

The Windows taskbar at the bottom shows the Start button, several open applications including Microsoft Office, and the system clock indicating 12:46 PM on 6 Jun 2013.

If there is no amount due, then it will reflect in the bill amount column as “Rs.Nil”. In that case the advance amount can be keyed in by the customer. Otherwise the total outstanding will be reflected under the bill amount column along with the due date column. A consumption chart is displayed for the benefit of the Customer.



After keying in the advance amount, in the case of “Nill” outstanding or checking the box against the outstanding amount, i.e the blue Blue Box after the due date in the row, the payment options are populated..

The screenshot displays the TNEB Online Payment interface within a Windows Internet Explorer browser. The browser's address bar shows the URL <https://www.tnbcnct.org/owp/paymentDetail?execution=c3s2>. The page title is "TNEB Online Payment".

The main content area features a line graph showing a value of 0.0 over a period from July 2011 to May 2013. Below the graph is a "Zoom reset" button and a note: "\* select the graph area to zoom".

Below the graph, the "Total Amount: Rs. 100.0" is displayed. An "Advance" section contains an input field for "Advance Amount" with the value "100" and a "Pay Advance" button.

The "PAYMENT OPTIONS" section is titled "Payment Gateway (Any credit/debit card) - Banking charges extra". It lists four payment gateway options, each with a checkbox and associated bank charges:

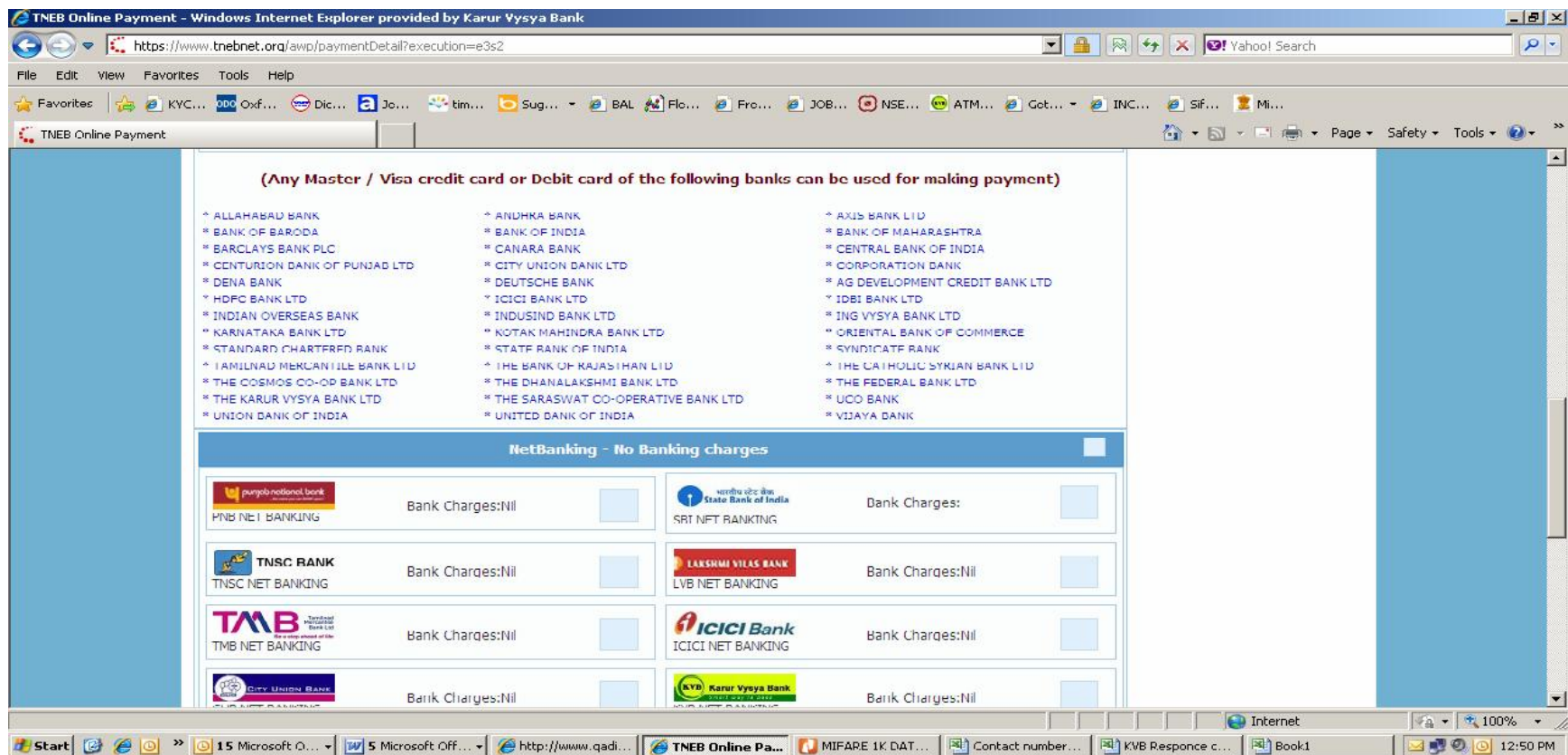
Payment Gateway	Bank Charges	Selection
BANK OF BARODA	1.2359%	<input type="checkbox"/>
IDBI BANK	1.1364%	<input type="checkbox"/>
AXIS BANK	1.1364%	<input type="checkbox"/>
ICICI Bank	2.0946%	<input type="checkbox"/>

Below the table, a note states: "(Any Master / Visa credit card or Debit card of the following banks can be used for making payment)".

On the right side of the page, there is a sidebar with links for "Change Password", "Support", and "Feedback".

The Windows taskbar at the bottom shows the Start button, several open applications (including Microsoft Office and TNEB Online Payment), and the system clock showing 12:49 PM on 15/09/2012.

Payment Mode can be through Payment Gateway (which accepts Debit Card/credit Card) and Internet Banking. If we scroll down the page, we will find Debit Card Payment mode and Internet banking Payment mode can be found along with the list of the banks who provide it for EB Bill Payment.



Customer selects Internet Banking and submits the same for a Final invoice for confirmation with Terms and conditions.

**TANGEDCO**  
**TAMILNADU GENERATION AND DISTRIBUTION CORPORATION LTD**

FAQ    Guide lines    Logout

Last login :Thu, 30 May 2013 06:52:19      Current login:Thu, 6 Jun 2013 12:42:52

Consumer No	06012006734
Name	GEETHARANI
Bank	KVB NET BANKING
Advance Amount	Rs. 100.00
Banking Charges	-Nil-
Total Amount	Rs. 100.00

**TERMS AND CONDITIONS OF BILL PAYMENT SERVICE**  
**PAYMENT AUTHORIZATION AND PAYMENT REMITTANCE**

The Service will use its best efforts to make all your payments properly. However, the Service shall incur no liability if the Service is unable to complete any payments initiated by you because of the existence of any one or more of the following circumstances:

1. If, though no fault of the Service, your Payment Account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your overdraft account;
2. The payment processing center is not working properly and you know or have been

**Payment Links**  
 Payment details  
 e-Receipt archive

**My Account**  
 Account Summary  
 Add Service No  
 Delete Service No  
 Edit Profile  
 Change Password

**Support**  
 Support  
 Feedback

A final Bill/invoice is populated with terms and conditions. The Customer having ticked the box for reading and agreeing to the Terms and conditions clicks and confirms the pay.

The screenshot shows the TNEB Online Payment interface in Internet Explorer. The browser address bar shows the URL: <https://www.tnebnet.org/awp/paymentDetail?execution=e3s3>. The page title is "TNEB Online Payment".

At the top, it shows login information: "Last login :Thu, 30 May 2013 06:52:19" and "Current login:Thu, 6 Jun 2013 12:42:52".

The main content area features a table with the following data:

Consumer No	06012006734
Name	GEETHARANI
Bank	KVB NET BANKING
Advance Amount	Rs. 100.00
Banking Charges	-Nil-
Total Amount	Rs. 100.00

Below the table, there is a section for terms and conditions:

The Service will use its best efforts to make all your payments properly. However, the Service shall incur no liability if the Service is unable to complete any payments initiated by you because of the existence of any one or more of the following circumstances:

1. If, though no fault of the Service, your Payment Account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your overdraft account;
2. The payment processing center is not working properly and you know or have been advised by the Service about the malfunction before you execute the transaction;
3. You have not provided the Service with the correct Payment Account information, or the correct name, address, phone number, or account information for the Payee; and/or,
4. Circumstances beyond control of the Service (such as, but not limited to, fire, flood, or

At the bottom of the terms section, there is a checkbox that is checked, with the text: "I have read the above terms & conditions and agree to pay". Below this is a "Confirm Pay" button.

On the right side of the page, there are two vertical menus:

- Payment Links**
  - Payment details
  - e-Receipt archive
- My Account**
  - Account Summary
  - Add Service No
  - Delete Service No
  - Edit Profile
  - Change Password
- Support**
  - Support
  - Feedback

At the bottom of the page, there is a copyright notice: "Copyright © 2011. Tamil Nadu Generation and Distribution Corporation Limited. This website is best viewed in IE 8+, Firefox 3+ and Google chrome 3+ @ 1024 x 768 resolution".

The Windows taskbar at the bottom shows several open applications, including Microsoft Office, Internet Explorer, and various utility programs. The system clock shows 12:51 PM.

# KVB Customer is taken to his Internet Banking Module

Windows Internet Explorer provided by Karur Vysya Bank

Address bar: <https://www.kvbnet.co.in/retail/merchant?Q29uc3VtZXJObz0wNjAxMjAwNjczNCZlZG99WESFQIZDdXJyZW5jeT1JTlImQmlsbEFtdD0xMDAmQ>

File Edit View Favorites Tools Help

Search: Yahoo! Search

Welcome to KVB Bank Direct Pay

**Customer Awareness**

Dear Customer,

Please DO NOT respond to any SMS / Email advising you of Lottery winnings/ Offers of cheap funds / other fictitious gifts etc. Please Do NOT provide your personal details or Passwords to such Offers.

Regards,  
General Manager - Operations.

**KVB Karur Vysya Bank**  
Smart way to bank

**Internet Banking**

Retail Users : [Retail Login](#)

Corporate Users : [Corporate Login](#)

Done

Taskbar: Start, 15 Microsoft O..., 5 Microsoft Off..., http://www.qadi..., Welcome to KV..., MIFARE 1K DAT..., Contact number..., KVB Responce c..., Book1, 12:52 PM



The credentials/User ID and Password has to be entered.

Welcome to KVB Bank Direct Pay - Windows Internet Explorer provided by Karur Vysya Bank

https://www.kvbn... Yahoo! Search

File Edit View Favorites Tools Help

Welcome to KVB Bank Direct Pay

Customer Login

I / We acknowledge and accept the **Terms and Condition** applicable and available on the site

Login ID -

Password -

Note: Password is case sensitive

**LOGIN**

Virtual Keyboard

3 6 5 4 8 1 7 2 9 0  
l s w p k h x e z d  
q a c b m v j o g t  
i n u r f y  
Caps Lock Back Space Clear

» [Trouble Logging in?](#)  
» [Forgot your Password?](#)  
» [Online Security Measures](#)  
» [Phishing \(Security Awareness\)](#)

**NEW**

» **Lock or Unlock** your Login ID by sending an sms from your registered mobile number to 56161 / 9244770000 with the text KVBNET xxxxxx LOCK / UNLOCK where xxxxxx denotes Login ID.  
» Online NRE Term Deposit Opening  
» Online Term Deposit Opening  
» Online Tax Payment (Direct Taxes)

**Flagship Products**

» Mobile Banking  
» Utility Bill Payment  
» Multi-city Account  
» Internet Banking  
» Gold Coins

**Browser requirements for NetBanking**  
You Must Have Internet Explorer 5.5 or above to access netBanking. This Browser supports our security features of 128-bit encryption while accessing NetBanking site.  
[Click here](#) to upgrade your browser

**IMPORTANT**

15 Microsoft O... 5 Microsoft Off... http://www.qadi... Welcome to KV... MIFARE 1K DAT... Contact number... KVB Responce c... Book1

Internet 100% 12:52 PM




Welcome to KVB Bank Direct Pay - Windows Internet Explorer provided by Karur Vysya Bank

https://www.kvbnct.co.in/retail/merchant?Q29uc3VtZkx0bz0wNjAxMjAwNjczNCZlZkx0ZGU9VE5FQjZkdDk3yZW5jeT1JTlImQmlsbEFTdD0xMDAmQ

File Edit View Favorites Tools Help

Welcome to KVB Bank Direct Pay



Welcome - Mr. SHIBU C GEORGE Last Login - 01/06/2013 18:09 [Logout](#)

<b>Balance Available Limit</b>	200,000.00 INK
<b>Balance Available</b>	67827.39
<b>Transfer Amount *</b>	100
<b>Service Charge Amount *</b>	0
<b>Transaction Currency</b>	INK

*\*indicates mandatory fields*

### Merchant Details

<b>Client Code</b>	06012006734	<b>Merchant Code</b>	TNEB
<b>Merchant Reference Number</b>	30448503	<b>Transaction Currency</b>	INR
<b>Transaction Date</b>	06/06/2013 12:48 PM	<b>Merchant Name</b>	TNEB
<b>Reference No 1</b>	<b>Bill Month</b>	06	<b>Reference No 2</b> <b>Bill Year</b> 2013

Done

Start | 15 Microsoft O... | 5 Microsoft Off... | http://www.qadi... | Welcome to KV... | MIFARE 1K DAT... | Contact number... | KVB Response c... | Book1 | 12:55 PM



# Amount is confirmed and payment initiated

Welcome to KVB Bank Direct Pay - Windows Internet Explorer provided by Karur Vysya Bank

https://www.kvbneta.co.in/retail/merchant?Q29uc3VtZXJObz0wNjAxMjAwNjczNCZlZDdXJyZW5jeT1JTlImQmlsbEFtdD0xMDAmQ

File Edit View Favorites Tools Help

Welcome to KVB Bank Direct Pay

**KVB Karur Vysya Bank**  
Smart way to bank

Welcome - Mr. SHIBU C GEORGE Last Login - 01/06/2013 18:09 >>Logout

Source Account	SB - STAFF 1250156000001623
Transfer Amount	100.00 INR
Service Charge Amount	0.00 INR
Transfer Description	

Indicative Projections

Balance in Source Account After Transfer	67,727.39 INR
--	---------------

Merchant Details

Client Code	06012006734	Merchant Code	TNEB		
Merchant Reference Number	30448503	Transaction Currency	INR		
Transaction Date	06/06/2013 12:48 PM	Merchant Name	TNEB		
Reference No 1	Bill Month	06	Reference No 2	Bill Year	2013

Done

Start | 15 Microsoft O... | 5 Microsoft Off... | http://www.qadi... | Welcome to KV... | MIFARE 1K DAT... | Contact number... | KVB Responce c... | Book1 | 12:55 PM

A message for generation of OTP is displayed.

The screenshot shows a Windows Internet Explorer browser window displaying the Karur Vysya Bank website. The address bar shows the URL: <https://www.kvbnet.co.in/retail/merchant?Q29uc3VtZXJObz0wNjAxMjAwNjczNCZlZDdXJyZW5jeT1JTIImQmlsbEFtdD0xMDAmQ>. The page title is "Welcome to KVB Bank Direct Pay". The user is identified as "Mr. SHIBU C GEORGE" and the last login time is "01/06/2013 18:09". A "Logout" link is visible in the top right corner.

The main content area is titled "Transaction Pin + OTP". It contains a message box with the following text: "An OTP has been sent to you registered Mobile Number : +91-xxx-xxxxxx2332. Please enter the OTP along with the Transaction Password to proceed with the transaction." Below this message, there are two input fields: "Enter 4 Digit Transaction Password" and "Enter OTP". A "Submit" button is located below these fields. To the right of the message box, there is a note: "OTP Option which will be enabled after 30seconds." Below this note, there are "Clear" and "ReGenerate OTP (30)" buttons.

A "Message from webpage" dialog box is overlaid on the page, displaying a warning icon and the text: "An OTP has been sent to you Mobile Number : +91-xxxxxx2332." with an "OK" button.

At the bottom of the page, there is a "Disclaimers" section with the following text:

- 1. Only one OTP is valid at a time, even if the user has generated multiple OTP.
- 2. The OTP will be valid only for one Transaction - successful or failure.
- 3. The OTP will be valid for 7 minutes.

The browser's taskbar at the bottom shows several open applications, including "15 Microsoft O...", "5 Microsoft Off...", "http://www.qadi...", "Welcome to KV...", "MIFARE 1K DAT...", "Contact number...", "KVB Response c...", and "Book1". The system clock shows "12:57 PM".

# Amount is confirmed and payment initiated

Welcome to KVB Bank Direct Pay - Windows Internet Explorer provided by Karur Vysya Bank

https://www.kvbneta.co.in/retail/merchant?Q29uc3VtZXJObz0wNjAxMjAwNjczNCZlZDdXJyZW5jeT1JTlImQmlsbEFtdD0xMDAmQ

File Edit View Favorites Tools Help

Welcome to KVB Bank Direct Pay

**KVB Karur Vysya Bank**  
Smart way to bank

Welcome - Mr. SHIBU C GEORGE Last Login - 01/06/2013 18:09 >>Logout

Source Account	SB - STAFF 1250156000001623
Transfer Amount	100.00 INR
Service Charge Amount	0.00 INR
Transfer Description	

Indicative Projections

Balance in Source Account After Transfer	67,727.39 INR
--	---------------

Merchant Details

Client Code	06012006734	Merchant Code	TNEB		
Merchant Reference Number	30448503	Transaction Currency	INR		
Transaction Date	06/06/2013 12:48 PM	Merchant Name	TNEB		
Reference No 1	Bill Month	06	Reference No 2	Bill Year	2013

Done

Start | 15 Microsoft O... | 5 Microsoft Off... | http://www.qadi... | Welcome to KV... | MIFARE 1K DAT... | Contact number... | KVB Responce c... | Book1 | 12:55 PM



Once the Customer Keys in the T-PIN and OTP in their respective fields, the Payment cycle begins and the request message for authorization are sent for authorization to Core banking. Once authorized, the success message is posted back to the T.N.E.B page by way of the Transition of the KVB Page to T.N.E.B Status page. The status page shows the success of the transaction with Transaction No and E-Mail is sent to the registered mail by T.N.E.B server. Email Alerts and SMS alerts (if registered for) from the bank end also would be sent from the bank server for having completed the Transaction successfully.

Payment receipt is shown below. One can also print this receipt by clicking the “Print “Icon on the Left hand side, positioned a little above the E-Receipt Column.

The screenshot displays the TNEB Online Payment portal in a Windows Internet Explorer browser. The page header features the TANGEDCO logo and the text "TAMILNADU GENERATION AND DISTRIBUTION CORPORATION LTD". A navigation menu includes links for Home, My Service No, Tariff Check, Bill Status, FAQ, Guide lines, and Login. The main content area shows an E-Receipt for Karur Vysya Bank. On the left side of the receipt, there is a "Print" icon. The receipt details are as follows:

Tamilnadu Generation and Distribution Corporation Limited			
E-Receipt cum ASD Demand Notice/Intimation			
Service No:	06012006734	Name:	Geetharani
Bill Amount:	10	Bill Month/Year:	7/2013
Receipt No	PGCAXI31859439	Receipt Date:	Monday, 1 July 2013 19:42
Amount Debited:	10.11	Bank Transaction.No:	2000396599

On the right side of the page, there is a "News & Events" section with the following text:

**News & Events**  
New scheme of 30 days Assessment / Collection is introduced throughout Tamil Nadu.  
Under this scheme last date for payment of Electricity Bill is 20 days from the date of Assessment / Reading (ie The first 5 days is the due period and the next 15 days is the notice period).  
Any error in billing shall be addressed within 2 days from the date of entry of Assessment / Reading in the white meter card.



There are times when the amount gets debited in the account (Customer comes to know about it through SMS alerts or E-Mail Alerts) but the above kind of success message is not displayed or the T.N.E.B page is blank. In such cases one can quote the Transaction no. and amount (with date) from the SMS alert or E-Mail Alert and represent with T.N.E.B or any of the K.V.B branches for confirmation of final settlement or refund through charge back.

***THANK YOU***