

JEE-2011

Joint Entrance Examination

Payment Guidelines for JEE – 2011

Candidates can pay various fees related to JEE-2011 as per the guidelines given in this document. The payment system supports payment through the following mechanisms.

1. Payment through credit card carrying Master Card logo.
2. Payment through credit card carrying Visa logo.
3. Payment through debit card carrying Master Card logo.
4. Payment through debit card carrying Visa logo.
5. Payment through ATM card carrying Master Card logo.
6. Payment through ATM card carrying Visa logo.
7. Payment through NEFT (National Electronic Fund Transfer)

The mechanisms are further explained in detail in this document.

1. Definitions

- **Remitter's Bank:** The bank in which a person making the JEE-2011 payment has an account related to the payment mechanism. For example, the person may have an account in SBI Bank and uses SBI bank ATM card carrying Master Card logo. The remitter's bank in this example is SBI bank.
- **JEE Bank:** The bank in which JEE holds an account. Fees of all candidates are credited in this account. The JEE bank account number is publicised for NEFT payments.
- **Payment Gateway:** It is a third party system which facilitates the online payment of fees through credit/debit/ATM cards. For JEE-2011, MasterCard Internet Gateway Service (MIGS) payment gateway is used. For this payment gateway, remitter's bank can be any bank including HDFC as long as payment is made through mechanism described above.

2. Payment Procedure

Candidates can pay fees using credit/debit/ATM cards or using National Electronic Funds Transfer (NEFT). The guidelines, procedure, and details for using these modes are mentioned as under.

2.1 Payment through NEFT

A candidates can transfer the fees amount to the JEE's Account using National Electronic Funds Transfer (NEFT) facility. Through this facility, a candidate can pay the fees through remitter's bank(either using online banking payment through internet, or using offline banking by visiting the remitter's bank branch) directly to JEE bank. For more details regarding NEFT, candidates are advised to visit the Reserve Bank of India website (<http://www.rbi.org.in/scripts/FAQView.aspx?Id=60>). NEFT is an inter-bank money transfer facility regulated by RBI enabling a person to transfer the funds to JEE bank account from any remitter's bank. The following are the procedures for JEE fee payment.

- The candidate needs to avail the NEFT facility provided by the remitter bank to transfer the fees to the publicised JEE account as follows.
 - Bank: HDFC Bank
 - Branch: Civil Lines, Kanpur
 - Account Number: **01271450001113**
 - Account Holder's name: Chairman JEE
 - IFSC Code: **HDFC0000127**.

The remitter bank may charge a nominal commission from the candidate for providing the NEFT service. **HDFC Account holders cannot use the NEFT facility for payment because the JEE bank is HDFC and intra bank transfers cannot be done through NEFT. All such candidates are advised to use the payment through credit/debit cards.**

- For every transaction made using NEFT, a Unique Transfer Reference (UTR) number is given by the remitter's bank. A candidate needs to obtain this UTR number from his bank before proceeding to payment related activity on JEE website. This number may also be retained by the candidate for future references. While requesting this transfer in the remitter bank branch, the bank branches usually give their internal transaction/reference numbers. These reference numbers are only for the use of the remitter's bank and are not the UTR numbers as required by the JEE. Usually it takes few hours for the remitter bank to give the UTR number. Net banking facilities of some banks may provide the UTR number immediately.
- Once an NEFT transaction has been made and the candidate has been given the UTR number, it may take up to 2 working days before this information is conveyed to JEE. A candidate can proceed with payment related activity only after this information is received by JEE. To facilitate the NEFT payment status check, candidate may use the following procedure.
 1. Log in to the JEE online portal.
 2. Click the pay button, which in turn redirects to the payment page.
 3. Fill in the UTR number (provided by the remitter's bank) at the appropriate field.
 4. Press the 'Submit' button.
 5. If the payment status is shown as successful, the transaction is complete and the fee has been credited to JEE bank account.
 6. If the message displayed is "Invalid UTR", the candidate needs to take the following action.
 - a) Ensure that the correct UTR number has been typed.
 - b) If the UTR number is correct and 2 working days have not elapsed, candidates are advised to wait.
 - c) If the UTR number is correct and 3 working days have elapsed, candidates are advised to contact the remitter bank to check if there was any error in transaction.
 - d) If none of the above conditions are applicable, candidates are advised to contact the helpdesk with UTR number, remitter's bank details, date and place of transaction.
 7. If the message displayed is "UTR number already credited", it means that the candidate is possibly holding a UTR number of his/her friend. The candidate should confirm the UTR number immediately with remitter's bank and try again.
- A candidate needs to pay special attention to the following details which may otherwise result in non-crediting of payment.

1. Pay the appropriate fee in a single NEFT transaction. Partial or multiple transactions are not accepted. If a candidate pays partial fee (less than the stipulated fee), the fee status remains as unpaid. All such partial payments are not accounted for and are not refunded. Such candidates will be required to submit the entire fee again in a single transaction.
2. It is the candidate's responsibility to ensure that an exact amount is paid via NEFT. Any amount paid above the stipulated fee will not be refunded.

2.2 Payment through Credit/Debit/ATM Cards

Candidates can pay the required fee through JEE counselling Online Portal using Credit/Debit/ATM cards. This is an online payment mode where the candidate can receive an instant acknowledgement regarding the success or failure of the transaction.

- A candidate can use a Credit/Debit/ATM card of any bank bearing "VISA" or "MasterCard" logo (as shown below), to credit the fee to the JEE bank account.



- To pay the required fee online using Credit/Debit/ATM cards, a candidate needs to take the following steps.
 - i) Log in to the JEE Counselling Online Portal.
 - ii) Click the pay button, which will in turn redirect to the payment page.
 - iii) On the payment page select the option for 'Pay through Credit/Debit/ATM Card', and click the button.
 - iv) The candidate will then be redirected to the MIGS payment gateway, where they must provide the details as required by the payment gateway – card number, card expiry date, CVV number etc. Candidates are informed that the JEE portal doesn't collect or retain any such information of the payee. For more details candidate are advised to see the privacy policies on JEE Counselling Online Portal.
 - v) After the confirmation at MIGS payment gateway, the credentials provided will be authenticated by the remitter's bank and the payment will be authorized only if the authentication is successful. Some remitter's bank might deduct the amount and keep in their pool account for subsequent transfer after authorization. In case the authorization is not successful the pooled amount is returned back to the payee after some delay as determined by the remitter's bank.
 - vi) After the payment is successfully credited to the JEE bank account, the web page will be redirected back to the JEE Counselling Online Portal, where the candidates can check their fee payment status as "Successfully Paid". **Till the fee payment status is shown as successful on JEE Counselling Online Portal, the corresponding fees is not paid even if it is debited from the payee's account by the remitter's bank and kept in the pool account.**
- In case of an error during online payment, an appropriate error message will appear as shown below. The action to be taken by the candidate is also mentioned.

Error Message	Action Required by Candidate
Unknown Payment Gateway Error	There was an unknown error with the gateway. The candidate needs to retry the payment. If the error persists, the candidate may choose alternate card/mechanism.
Bank Declined Transaction	The remitter's bank did not allow the transaction possibly due to failed authorization. The candidate needs to retry the payment.
No Reply from Bank	The remitter's bank did not respond. The candidate needs to retry the payment.
Card Expired	The payee's card is expired. The candidate needs to use another valid card and retry the payment.
Insufficient Funds	The funds in the remitter's account were insufficient to complete this transaction. The candidate must correct this condition and retry the payment.
Error Communicating with the Bank	There were communication failures with the remitter's bank. The candidate should retry after some time.
Address Verification and Card Security Code Failed	The user credentials (address and card CVV number) verification failed. The candidate should retry the payment.
Card Security Code Failed	Verification of the card's CVV number failed. The candidate should retry the payment.
Payment Server System Error	Some error with the payment server. The candidate should retry the payment later.
Transaction Aborted	The transaction was aborted by the remitter's bank/payee. The candidate should retry the payment.
Transaction Cancelled	The transaction was cancelled by the remitter's bank/payee. The candidate should retry the payment.
3D Secure Authentication failed	The authentication of the card holder (for example password) failed. The candidate should retry the payment.
Transaction Locked (Please try the transaction again later)	The candidate should retry the payment later.
Cardholder is not enrolled in Authentication scheme	The candidate must get in touch with the remitter's bank. The candidate should retry the payment only after enrolment.
Transaction was not processed - Reached limit of retry attempts allowed	You have surpassed the allowed attempts to make a transaction. The candidate should retry the payment later.
Address Verification Failed	Address of the card holder was unverified. The candidate should retry the payment.