



22, Ground floor, Ewart House, Hutatma Chowk, Homi Modi Street, Fort, Mumbai-400023

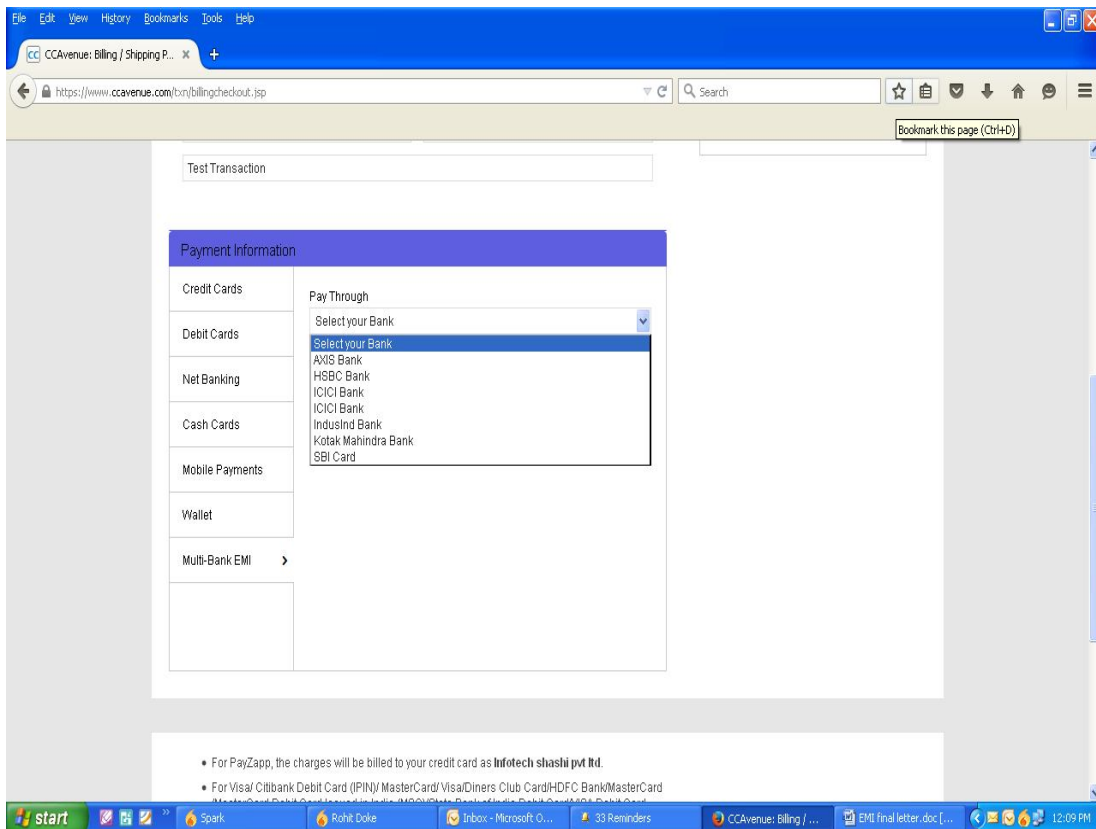
Web Site: www.centralbankofindia.co.in

HELP DOCUMENT

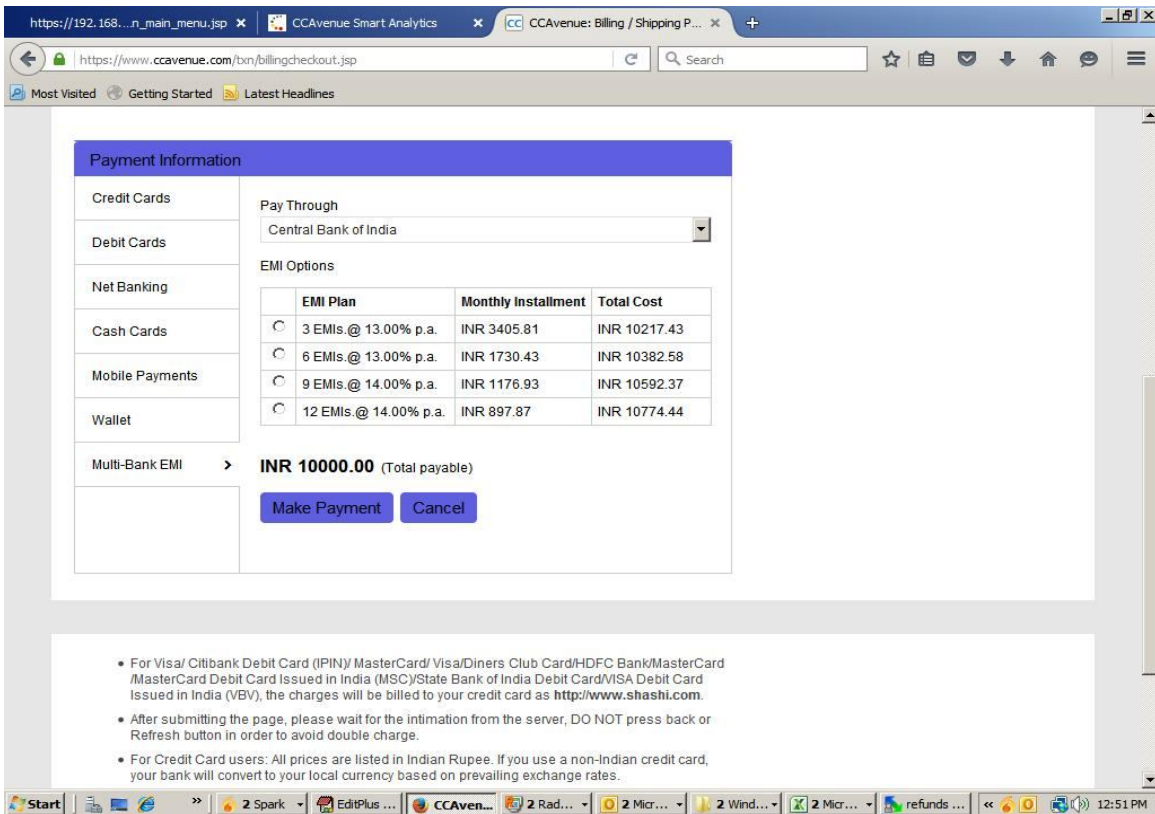
ANNEXURE I

Payment Process: -

1. At the merchant's website, customer select the product say worth Rs. 10000 in Shopping Card and proceed for Payment.
2. After clicking **pay now**, he selects Credit Cards EMI as a payment option.
3. In the Credit Cards section, he chooses OUR **BANK EMI** option.



- Customer will get display of EMI amount for 3/6/9/12 months payback period **PLUS** your bank's interest rates for that particular period.



- Customer need to choose the EMI plan (for e.g. 6 months @ 13%) and proceeds with the payment and the transaction get successfully completed.

Billing Process –

- At back office, all these transactions are updated in the system where converted into EMI.
- EMI plus Interest & Service Tax charges for the converted transactions along with other normal billed transactions is charged in the customer billing.

End