

# ICAI Website

## Online Payments (ECS & Payment Gateway):

### a) Mandated Payments (ECS):

The Institute has tied up with **Bill Junction Payments Ltd- a network company of ICICI Bank** to introduce a very convenient mode to pay for annual membership, COP and Airmail charges from practically anywhere across the country. This pioneering and innovative service of **Electronic Clearing System of the Reserve Bank Of India** is being brought to better facilitate members in payment of annual dues.

Under the new system, members need not visit the Institute, to make payments for annual charges. They need not even have to write a cheque or get a demand draft made in case they have a bank account in the **nine cities (Delhi, Mumbai, Calcutta, Chennai, Bangalore, Ahmedabad, Chandigarh, Hyderabad and Pune)**.

Their annual dues will be automatically debited from their **bank account with any bank** through the **RBI Electronic Clearing System (ECS)** in a completely secured and protected environment. Needless to say, the process is simple and straightforward.

**Step-1:** In order to avail of the service members need to fill-up a simple mandate form, **which will be a one-time activity**. They need to provide their membership details and their bank account details from which they want to pay their charges and sign the mandate form. **The Bank Account can be with any bank in the nine cities listed above. Onetime registration charges are Rs. 20/-**

**Step-2:** They need to attach a blank cancelled unsigned cheque as a proof of members Bank Account with the mandate form

**Step-3:** The Institute will raise annual fees due against their membership and send them the demand notice. Simultaneously, the fee details will be sent to Bill Junction Payments after receipt of the mandate form from their end.

**Step-4:** Once they have filled the mandate form they need not come to the Institute at any time to deposit.

**Step-5:** The service provider will send them e-mail and an SMS informing the date on which their account will be debited for the exact amount towards payment of the fees to enable funding of their account during that period (very important).

**Step-6:** The fees amount will be debited from their Bank account through the **Reserve Bank of India National Clearing Cell** by the exact amount and paid back to ICAI on the due date. ICAI will update their records against the fees received and the service provider will give them a communication by SMS and e-mail confirming successful payment of fees to the Institute.

This service comes to members at a **one-time customer enablement charge of Rs 20/- (Rupees Twenty only)** and a **transaction processing charge of Rs 7.50/- only (Rupees seven & paise fifty only)**, which will be debited, from their account after receipt of mandate form.

It is our constant effort to make the process of fee-collection and record keeping automated and efficient to

members and **save from the problems of late fines and membership expiration**. This service would also save the effort in terms of time and money from regular interaction with the Institute and leads to convenience & comfort. The Institute intends to start this process of electronic fees collection for fees falling due in the month of April 2004.

All the members are requested to opt for the service by way of sending the mandate form.

#### b) Payment Gateway:

Along with the mandated payments, The Institute is implementing ICAI Bank payment gateway solution as well to enable members to pay fees using credit cards. Members desirous of paying fees using credit cards may look forward For details which, will be made available on the Institute's website in due course of time. The solution will be similar- to buying a railway ticket online.

#### II) WAP (mobile) site of the Institutes:.

The WAP protocol is the leading standard for information services on wireless terminals like digital mobile phones. WML is the language used to create pages to be displayed in a WAP browser.

The WAP protocol was designed to show internet contents on wireless terminals like mobile phones.

The Institute has WAP enabled its website [www.icaai.org](http://www.icaai.org). The URL of the WAP site of the Institute [www.icaai.org/mobile/mainmenu.wml](http://www.icaai.org/mobile/mainmenu.wml)

In case you are having a Reliance India Mobile (RIM), WAP site can be accessed by using R-World R-Menu - More Services - Surf without any further subscription. In case of mobiles from any other service provider, you need to WAP enable your- mobile by way of subscribing to GPRS service to access the WAP site.

#### What is WAP?

The wireless industry came up with the idea of WAP. The point of this standard was to show internet

contents wireless clients, like mobile phones.

- WAP stands for **Aireless Application Protocol**
- WAP is an **application communication protocol**
- WAP is used to **access services and information**
- WAP is **inherited** from Internet standards
- WAP is for **handheld** devices such as **mobile phones**
- WAP is a protocol designed for micro browsers
- WAP enables the creating of **web applications** for mobile devices.
- WAP uses the **mark-up language WML** (not HTML)

#### WAP Micro Browsers

To fit into a small wireless terminal WAP uses a Micro Browser. A. Micro Browser is a small piece of software that makes minimal demands on hardware, memory and CPU. It can display information written in a restricted mark-up language called WML.

The Micro Browser can also interpret a reduced version of JavaScript called WML Script.

#### What is WML?

WML stands for Wireless Markup Language. It is a make-up language inherited from HTML, but WML is based on XML., sc) It is much stricter than HTML.

WML is used to create pages that can be displayed in a WAP browser. Pages in WML are called DECKS. Decks are constructed as a set of CARDS.

JS (IT-Systems-EDP)