

BILLING AND PAYMENT GUIDE

BILLING OVERVIEW

At Cyfuture AI, the billing process is designed to provide a straightforward and efficient experience for our prepaid users. This section will explore how users can purchase infra-credits, view their transaction history, and ensure they have the necessary credits to utilize our services effectively.

NOTE : Once you successfully log in the Cyfuture.ai, you get free credits of ₹100 (for Indian customers) and \$1 (for non-Indian customers).

PREPAID USER MODEL

As a prepaid user, you are required to purchase infra-credits beforehand, which you can then use to access various services offered by Cyfuture AI. This model ensures that you have complete control over your spending and allows you to budget effectively for the services you intend to use. Infra-credits are essential for utilizing our platform and can be easily acquired through a series of simple steps.

PURCHASING INFRA-CREDITS

Access the PayNow Page: Start by logging into your Cyfuture AI account and navigating to the PayNow page. This page serves as your primary tool for managing your infra-credits and transactions.

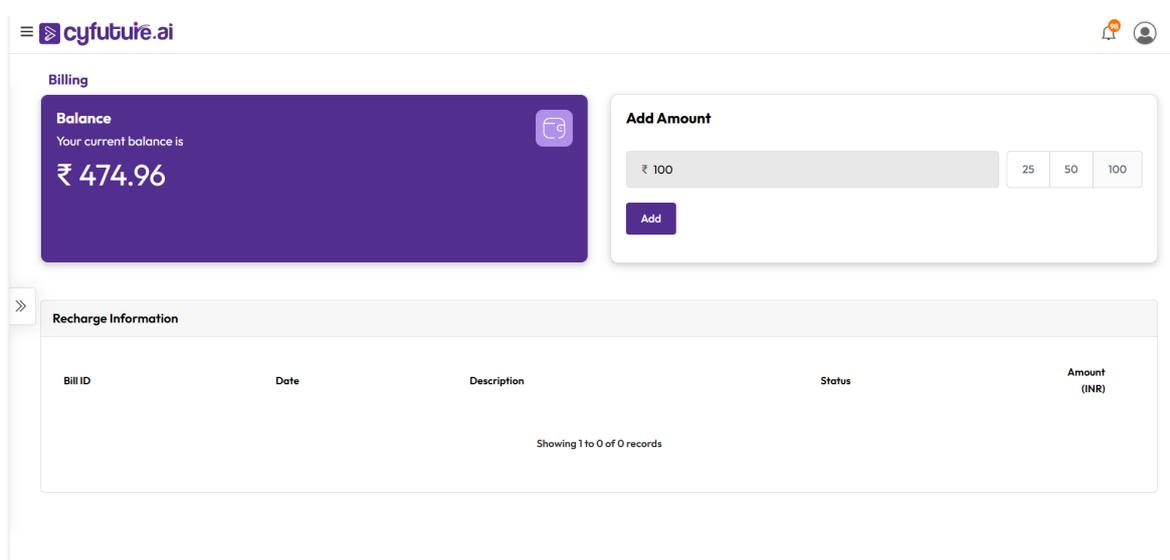
Input Required Infra Credits: In the designated field labeled 'Add Required Infra Credits', enter the number of credits you wish to purchase. Be mindful of how many credits you truly need based on your projected usage.

Proceed to Payment Gateway: Click on the 'Add' button to initiate the transaction. This action will redirect you to the payment gateway window, where you can choose your preferred payment method.

VIEWING TRANSACTION HISTORY

To effectively manage your credits, it's crucial to keep track of your recent transactions.

- You can view your last 5 transactions directly on the PayNow page. This feature allows you to easily monitor your spending and resource allocations.
- If you wish to delve deeper into your transaction history, look for the "View More Transactions" button to access a more comprehensive list of your past transactions.



AVAILABLE PAYMENT METHODS

Cyfuture AI provides a variety of payment methods to cater to the preferences of our users:

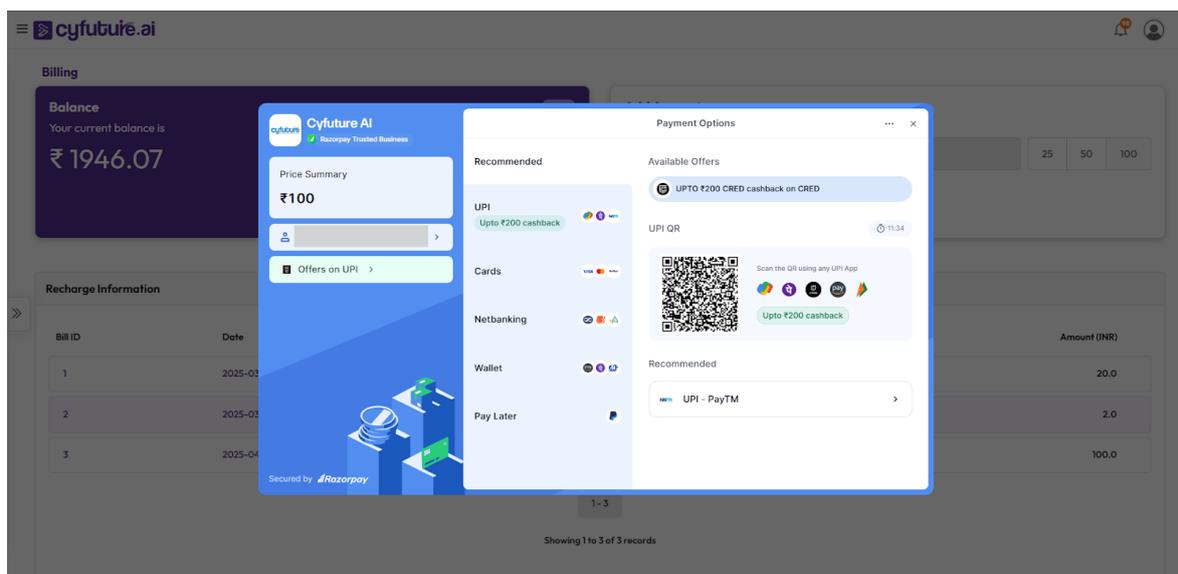
- **Credit and Debit Cards:** We support Indian and International cards including Visa, Mastercard, and American Express.
- **Net Banking:** Choose your preferred bank from our list to complete payments directly through your bank's interface.
- **E-Wallets:** Use popular e-wallets to quickly and conveniently process your payments.
- **UPI:** Enter your UPI address or scan a QR code to make payments through applications such as BHIM, Google Pay, Paytm, and more.

CONCLUSION

By following these steps, users can purchase the necessary infra-credits and manage their transaction history efficiently. Understanding the billing process at Cyfuture AI ensures users can optimize their resources and maximize the value derived from our services. Stay informed and engaged with your billing practices to leverage the full potential of what Cyfuture AI has to offer.

PAYMENT METHODS

Cyfuture AI offers a range of payment options to make acquiring infra-credits as convenient and efficient as possible. Selecting the right method can enhance your user experience, ensuring quick and seamless transactions. Below, we provide detailed explanations of each available payment method, their process, and important security considerations.



1. CREDIT AND DEBIT CARDS

The most widely used payment method, credit and debit cards are accepted from both Indian and international institutions, including brands like Visa, Mastercard, and American Express.

How It Works:

- **Transaction Process:** When you select this option, you will be prompted to fill in your card details—specifically your card number, expiration date, and CVV. Once submitted, the payment is processed through a secure gateway.

Important Details:

- **Security:** When paying with a card, ensure that the payment gateway employs SSL (Secure Sockets Layer) to encrypt your data. Cyfuture AI utilizes advanced encryption technologies to safeguard your financial information.
- **User Experience:** This method allows for instant transactions, so you receive your infra-credits nearly immediately after the payment is confirmed.

2. NET BANKING

Net banking provides another secure avenue for transaction processing, allowing users to pay directly from their bank accounts.

How It Works:

- **Selecting a Bank:** After choosing net banking as your payment option, a list of participating banks will appear. Select your bank, and you will be redirected to the bank's secure login page.
- **Credentials:** Log in using your net banking credentials and follow the prompts to authorize the payment.

Important Details:

- **Security:** Most banks use two-factor authentication, providing an extra layer of security where a one-time password (OTP) is sent to your registered mobile number.
- **User Experience:** Payments may take slightly longer than card payments due to the bank verification process, but typically, transactions complete in real time.

3. E-WALLETS

E-wallets are transforming the way users conduct transactions online. Popular choices include Paytm, PhonePe, and other platform-specific e-wallets.

How It Works:

- **Choosing an E-Wallet:** Select your desired e-wallet option at the payment stage. You will be taken to the wallet's interface to log in and authorize payment.

Important Details:

- **Security:** Most e-wallet services employ robust security protocols, including encryption and OTP verification, ensuring that your financial data remains secure.
- **User Experience:** E-wallets can provide an effortless payment process, especially for users who already maintain a balance in their wallets. Transactions are usually completed within moments.

4. UNIFIED PAYMENTS INTERFACE (UPI)

UPI has rapidly become a favorite payment method in India due to its speed and efficiency. It allows users to transfer money directly between bank accounts via multiple apps.

How It Works:

- **Choosing UPI:** When selected as your payment option, you will either enter your UPI ID or scan a QR code provided. You will then receive a payment request in your UPI-enabled app.
- **Approval:** Open the app from which you want to make the payment, and authorize the transaction using your app's security feature, such as fingerprint or PIN.

Important Details:

- **Security:** UPI transactions are generally considered safe, with banks implementing multiple layers of security. Ensure that you are using a known and trusted UPI app to maximize security.
- **User Experience:** UPI offers instantaneous payment confirmation, making it highly efficient for users.

SUMMARY OF PAYMENT METHODS

Payment Method	Process Overview	Speed	Security Features
Credit/Debit Cards	Enter card details	Instant	SSL encryption and CVV verification
Net Banking	Bank login for direct payment	Real-time	Two-factor authentication
E-Wallets	Authenticate through app	Instant	Encryption and OTP verification

Payment Method	Process Overview	Speed	Security Features
UPI	Enter UPI ID or scan QR code	Instant	Multi-layer security

By leveraging these diverse payment methods, users at Cyfuture AI can enjoy a smooth and secure transaction experience while efficiently managing their infra-credits.

CREDIT AND DEBIT CARD PAYMENTS

Making payments via credit and debit cards at Cyfuture AI is a simple and efficient process that ensures your infra-credits are readily available. Below are the requirements and steps to facilitate smooth transactions using this method.

SUPPORTED CARD TYPES

Cyfuture AI currently supports a variety of credit and debit cards, enabling both domestic and international transactions. Accepted card types include:

- Visa
- Mastercard
- American Express

This broad acceptance means you can conveniently use your existing cards to make purchases.

PAYMENT PROCESS

Select Payment Method: Once you have entered the desired amount of infra-credits you wish to purchase on the PayNow page, select the credit or debit card option.

Enter Card Details: You will be prompted to provide essential card information, including:

- **Card Number:** The 16-digit number on your card.
- **Expiration Date:** Indicates when your card will no longer be valid.
- **CVV:** The 3-digit security code usually found on the back of your card.

Proceed to Payment: After filling in the necessary information, submit your details through the secure payment gateway.

LIMITATIONS TO CONSIDER

Daily Transaction Limits: Be aware that your card issuer may impose limits on the amount you can spend or the number of transactions allowed per day. Check with your bank if you anticipate a significant purchase.

Geographic Restrictions: International cards might have restrictions based on your card's country of issuance or the respective banking regulations.

TIPS FOR A SMOOTH TRANSACTION

Ensure Accurate Details: Double-check all entered details for accuracy to prevent payment failure due to incorrect information.

Check Card Validity: Verify that your card is current and has not expired. An expired card or one that has reached its credit limit will impede processing.

Use Secure Connections: Always conduct transactions over a secure internet connection to safeguard your financial information.

Monitor for Notifications: Upon successful transaction completion, a confirmation will usually be sent via email or SMS. Keep an eye on these channels for transaction updates.

By following these guidelines, you can effectively use credit and debit cards to manage your infra-credit purchases seamlessly at Cyfuture AI.

NET BANKING PAYMENTS

Net banking offers a secure and convenient option for prepaid users of Cyfuture AI to purchase infra-credits directly from their bank accounts. This payment method allows users to manage their finances without needing to rely on physical cards or e-wallets.

PAYMENT PROCEDURE

Select Net Banking: After navigating to the PayNow page and entering the desired number of infra-credits to purchase, select the net banking option.

Choose Your Bank: A list of participating banks will appear. Users need to select their bank from this list. Once a bank is selected, you will be redirected to the bank's secure login page.

Log In: Enter your net banking credentials, such as your user ID and password. Ensure you are using a private and secure network to enhance security.

Authorization: After logging in, you may be prompted to enter additional information, such as a One-Time Password (OTP) sent to your registered mobile number. This extra layer of security helps to verify your identity and authorize the transaction.

Confirmation: Once the payment is authorized, you will see a confirmation message. This usually happens in real-time, allowing for immediate processing of your infra-credits.

SECURITY MEASURES

Cyfuture AI prioritizes user security during net banking transactions. Below are some security features in place to protect your information:

Two-Factor Authentication: Most banks employ two-factor authentication that requires you to verify your identity through an OTP sent to your registered phone number. This process adds an additional layer of protection against unauthorized access.

Secure Connection: Transactions are processed over secure lines, indicated by "https://" in the URL, ensuring that your data remains encrypted.

Bank Security Protocols: Your bank will have its security measures in place, including monitoring for suspicious activities and fraud detection protocols.

USER EXPERIENCE

Using net banking is generally fast, with most transactions completing in real-time once authorized. However, keep in mind that the speed may depend on your bank's processing times. If any issues arise, a customer support service is typically available through your banking institution to assist with troubleshooting.

By following these steps and being aware of the security measures in place, users can confidently use net banking for their purchases on the Cyfuture AI platform.

E-WALLET PAYMENTS

Utilizing e-wallets for payments at Cyfuture AI presents users with a modern and efficient method for purchasing infra-credits. E-wallets streamline transactions, providing a quick alternative that many users find convenient. Below, we outline the steps to make payments via e-wallets, alongside some of the popular services supported and best practices to ensure a smooth experience.

STEPS TO MAKE PAYMENTS USING E-WALLETS

Select E-Wallet Option: While on the PayNow page, choose your preferred e-wallet option from the available payment methods.

Log In to Your E-Wallet: After selecting your e-wallet, you will be redirected to the respective platform's interface. Log in with your credentials, ensuring you are using a secure network.

Authorize Transaction: Review the payment amount, then confirm the transaction. Depending on the e-wallet provider, you may need to provide additional verification, such as a two-factor authentication code or biometric approval.

Receive Confirmation: Once the payment is processed, you will receive confirmation via email or notification through your e-wallet app, indicating that your purchase of infra-credits was successful.

POPULAR E-WALLETS SUPPORTED

Cyfuture AI supports various e-wallets, enhancing flexibility and catering to diverse user preferences. Some of the most commonly used options include:

- Paytm
- PhonePe
- Google Pay
- Amazon Pay

These platforms are known for their user-friendly interfaces and quick processing capabilities, minimizing any delays in obtaining your infra-credits.

BEST PRACTICES FOR E-WALLET PAYMENTS

Maintain Updated Balance: Regularly check your e-wallet balance to ensure adequate funds are available for transactions. This will help prevent payment failures due to insufficient funds.

Secure Your Account: Enable any available security features offered by your e-wallet, such as two-factor authentication or transaction alerts, to protect against unauthorized access.

Keep Your App Updated: Regularly update your e-wallet app to benefit from the latest security patches and features, which can provide enhanced performance and protection.

Stay Informed on Fees: Be aware of any transaction fees associated with using your e-wallet, as they may vary by service provider.

CONCLUSION

Making payments through e-wallets at Cyfuture AI simplifies the process of acquiring infra-credits. By following the steps outlined above and adhering to best practices, users can enjoy a seamless and secure transaction experience.

UPI PAYMENTS

Unified Payments Interface (UPI) has significantly transformed the landscape of digital payments in India, allowing users to transact swiftly and securely. UPI's unique system enables users to carry out banking transactions seamlessly across various platforms, making it a popular choice among Cyfuture AI users seeking to purchase infra-credits.

HOW TO PAY USING UPI

To utilize UPI for your payment at Cyfuture AI, follow these simple steps:

Select UPI as Your Payment Method: During the checkout process on the PayNow page, choose UPI from the list of available payment options.

Enter Your UPI ID: Provide your UPI ID (a unique identifier assigned to your bank account) into the designated field. Alternatively, you can opt to scan a QR code presented on the screen.

Receive Payment Request: Once your UPI ID is submitted, a payment request will be forwarded to your UPI app. Open your preferred UPI application (like BHIM, Google Pay, or Paytm) to view the pending transaction.

Authenticate the Payment: Approve the payment request within the app. You may need to enter a PIN or verify using a biometric method, such as a fingerprint.

Payment Confirmation: After successful completion, you will receive an instant notification both from Cyfuture AI and your UPI app confirming the transaction.

NOTABLE UPI APPS

UPI supports a variety of applications that facilitate fast and convenient transactions. Some of the most popular apps include:

- BHIM
- Google Pay
- Paytm
- PhonePe
- WhatsApp Pay

These apps not only allow users to send and receive money but also enable them to make payments for services seamlessly.

TIPS FOR SUCCESSFUL UPI TRANSACTIONS

To ensure a smooth transaction experience when using UPI, consider the following tips:

Keep Your App Updated: Regularly update your UPI application to benefit from the latest features and security patches.

Check Internet Connectivity: Make sure you have a stable internet connection when initiating transactions, as connectivity issues can disrupt the process.

Use a Valid UPI ID: Always double-check your UPI ID or QR code to avoid errors that might cause payment failures.

Monitor Transaction Notifications: Stay vigilant for notifications from both Cyfuture AI and your UPI app to confirm the successful processing of your transaction.

By leveraging the UPI payment method, users can enjoy a fast, secure, and straightforward way to purchase infra-credits at Cyfuture AI, further enhancing their service experience.

Bills

Search records Show 10

S NO	Bill ID	Billing Date	Status	Amount (INR)	View
1	CYAI/2024-2025/0000885	2025-04-04	Paid	53.46	VIEW
2	CYAI/2024-2025/0000850	2025-04-03	Paid	0.03	VIEW
3	CYAI/2024-2025/0000815	2025-04-02	Paid	0.02	VIEW
4	CYAI/2024-2025/0000514	2025-03-27	Paid	0.42	VIEW
5	CYAI/2024-2025/0000224	2025-03-15	Paid	0.12	VIEW
6	CYAI/2024-2025/0000171	2025-03-13	Paid	0.03	VIEW
7	CYAI/2024-2025/0000119	2025-03-11	Paid	0.00	VIEW
8	CYAI/2024-2025/0000053	2025-03-08	Paid	0.04	VIEW