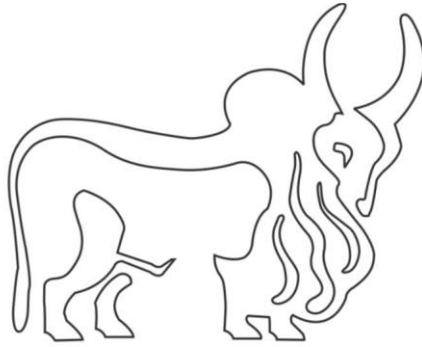




IndusInd Bank

Indie for Business

EPFO Payments
User Manual

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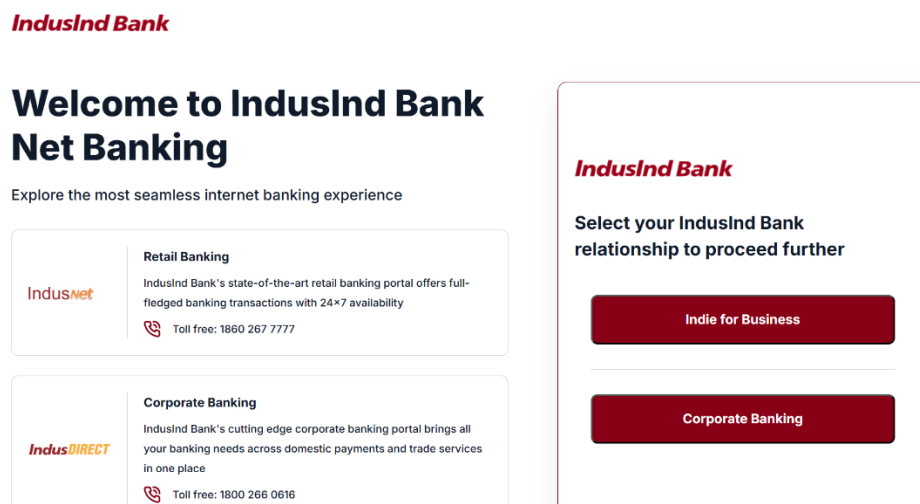
Indie for Business for EPFO Payments

Introduction

IndusInd Bank has received authorisation for collecting EPFO Payments through Online mode. By doing this integration, Bank will be able to collect EPFO Payments (Provident Contributions, Fee/Charges and Miscellaneous) through Indie for Business Channel and do Reporting to EPFO.

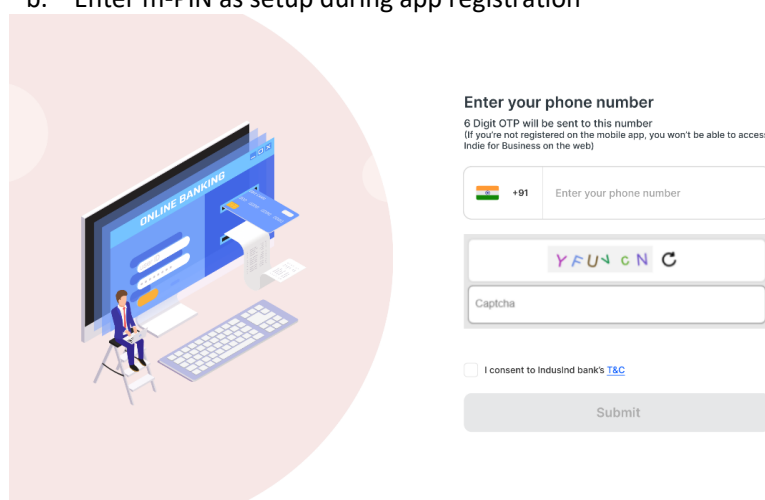
Steps to Initiate EPFO Payment (User with both Checker and Maker rights)

1. User login to EPFO and after entering all details, selects 'IndusInd Bank' for payment.
2. User is redirected to Landing Page



The image shows the IndusInd Bank Net Banking landing page. At the top, the IndusInd Bank logo is displayed. Below it, the heading "Welcome to IndusInd Bank Net Banking" is followed by the tagline "Explore the most seamless internet banking experience". The page is divided into two main sections: "Retail Banking" and "Corporate Banking". The "Retail Banking" section features the "Indusnet" logo and describes the state-of-the-art retail banking portal with 24x7 availability, including a toll-free number 1860 267 7777. The "Corporate Banking" section features the "IndusDIRECT" logo and describes the cutting-edge corporate banking portal for domestic payments and trade services, including a toll-free number 1800 266 0616. On the right side, there is a sidebar with the IndusInd Bank logo and the heading "Select your IndusInd Bank relationship to proceed further". Below this heading are two buttons: "Indie for Business" and "Corporate Banking".

3. User Selects 'Indie for Business' option and redirected to IFB Login Page
4. These users will login by entering
 - a. Mobile no. and OTP
 - b. Enter m-PIN as setup during app registration



The image shows the Indie for Business login page. On the left, there is an illustration of a person sitting at a desk with a computer monitor displaying "ONLINE BANKING". The main content area is titled "Enter your phone number" and includes a sub-header "6 Digit OTP will be sent to this number (If you're not registered on the mobile app, you won't be able to access Indie for Business on the web)". Below this, there is a form with a dropdown menu for the country code (currently set to +91) and a text input field for the phone number. Below the phone number field is a CAPTCHA image with the text "Y F U C N" and a "Captcha" label. At the bottom, there is a checkbox for "I consent to IndusInd bank's T&C" and a "Submit" button.

5. The user is shown all the details related to EPFO transaction on the left side of the screen such as TRRN, wage month total amount, amount breakup, transaction date, etc.

The screenshot shows the 'Payment Details' screen of the IndusInd Bank mobile app. The header includes the bank logo and the user's name, Mr. Nilesh Pathak. A progress bar at the top indicates the current step is 'Payment Details' (1), followed by 'Transaction Confirmation' (2) and 'Transaction Status' (3). A timer at the top of the main content area states 'Kindly complete the transaction within 04:59'. The 'Payment Details' section on the left lists the following information:

Payment Details	
TRRN Number	234785674591234
Merchant Name	EPFO
Challan Type	MISC
Wage Month	JUL2025
Total Amount	₹ 48,548
Establishment Code	875347951234675
Bank Identification Code	638

Below the table is a link to 'View Details'. To the right of the details is a 'Select Profile' dropdown menu with the placeholder text 'Select User Profile'. At the bottom, there is a checkbox for 'I accept Terms & Conditions for EPFO Payment through Indie For Business.' and two buttons: 'Cancel' and 'Continue'.

6. The user is given a dropdown on the right side to select the profile using which they wish to make the payment.

This screenshot is similar to the previous one, but the 'Select Profile' dropdown menu is expanded, showing a list of user profiles. The list includes:

- SKS Enterprises
- Knockbe Technologies
- Thermtech LLP
- ABCL Corporation

The rest of the screen, including the 'Payment Details' table and the bottom navigation bar, remains the same as in the previous screenshot.

7. Based on selected profile, the user is shown the list of available accounts along with available balance. The user agrees to the T&Cs and clicks on Confirm button.

Welcome to IndusInd Bank
Mr. Nilesh Pathak

1 Payment Details 2 Transaction Confirmation 3 Transaction Status

Kindly complete the transaction within 04:59

Payment Details

TRRN Number	234785674591234
Merchant Name	EPFO
Challan Type	MISC
Wage Month	JUL2025
Total Amount	₹ 48,548
Establishment Code	875347951234575
Bank Identification Code	638

Select Profile *
SKS Enterprises

Pay From *

- 2134 1234 5429
IndusInd Current Account
Balance: ₹ 5,00,00.00
- 2134 1234 3865
IndusInd Current Account
Balance: ₹ 5,00,00.00
- 2134 1234 8804
IndusInd Overdraft Account
Balance: ₹ 5,00,00.00

☒ I accept [Terms & Conditions](#) for EPFO Payment through IndusInd For Business.

Cancel Continue

8. The user is shown the confirmation screen with all the details of the transaction along with the selected account number.

Welcome to IndusInd Bank
Mr. Nilesh Pathak

1 Payment Details 2 Transaction Confirmation 3 Transaction Status

Kindly complete the transaction within 04:59

Confirmation
Please check the below details

Total Amount	₹ 40,548
TRRN Number	234785675491234
Merchant Name	EPFO
Wage Month	JUL2025
Establishment Code	19587469598745124
Bank Identification Code	638
Debit Account	213412343865 IndusInd Current Account

Back Submit

9. An OTP will be sent to the user's registered mobile number.



IndusInd Bank
INDIE
for business

Kindly complete the transaction within 04:59

Please authorize your transaction using the One Time Password

Enter OTP

Please enter 6 digit OTP sent to *****7898

• • • • • •

Resend OTP in 00:59

2 out of 3 attempts left

Submit

IndusInd Current Account

Back Submit

10. Once the transaction is completed, the user will be shown the success screen along with the Challan Reference Number.



IndusInd Bank
INDIE
for business

Welcome to IndusInd Bank
Mr. Nilesh Pathak

Payment Details Transaction Confirmation Transaction Status

✓

Success!

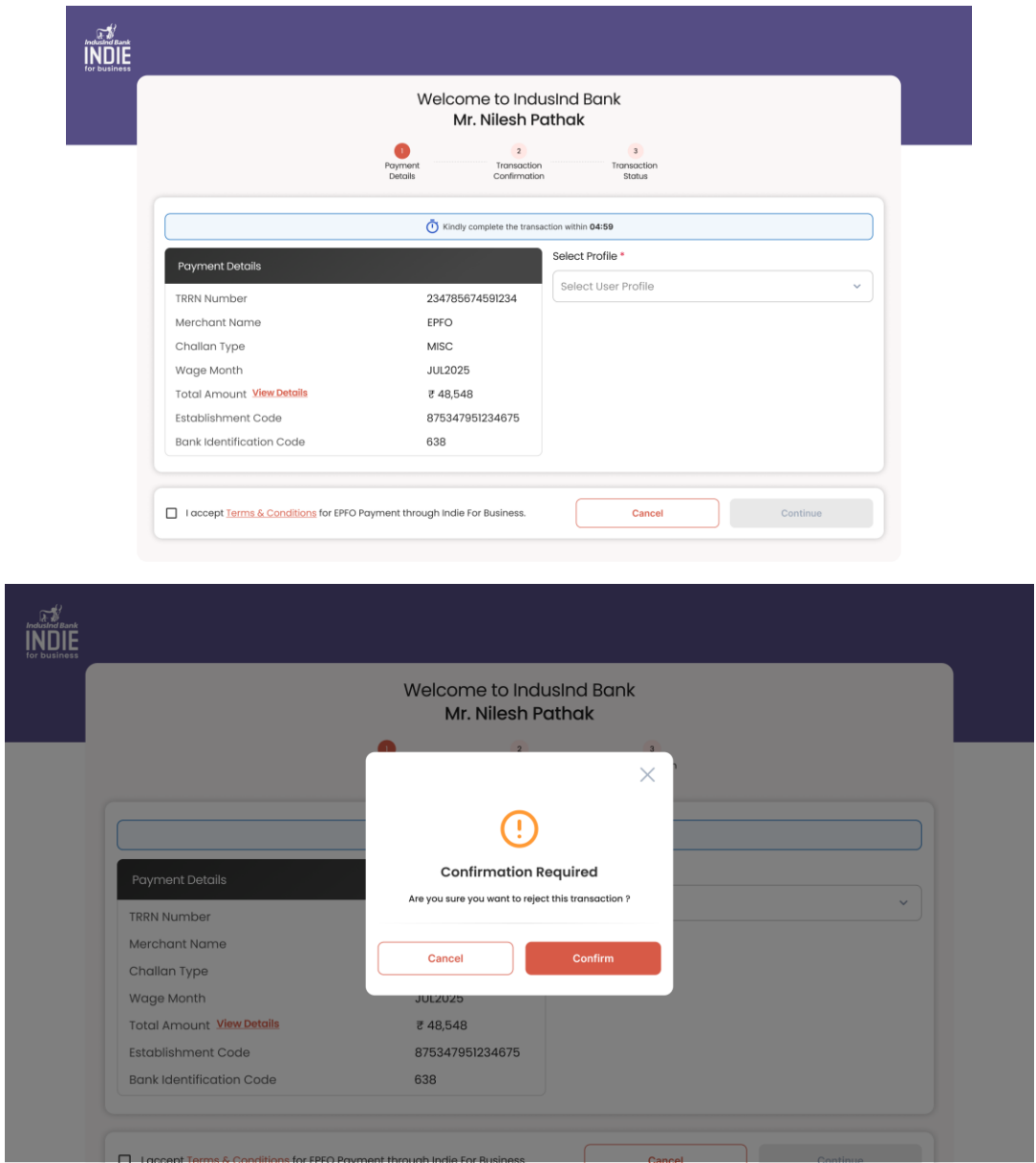
Dear Customer, Your request for EPFO payment of ₹ 40,980.00 has been processed successfully.

Challan Reference Number: 024010314002507

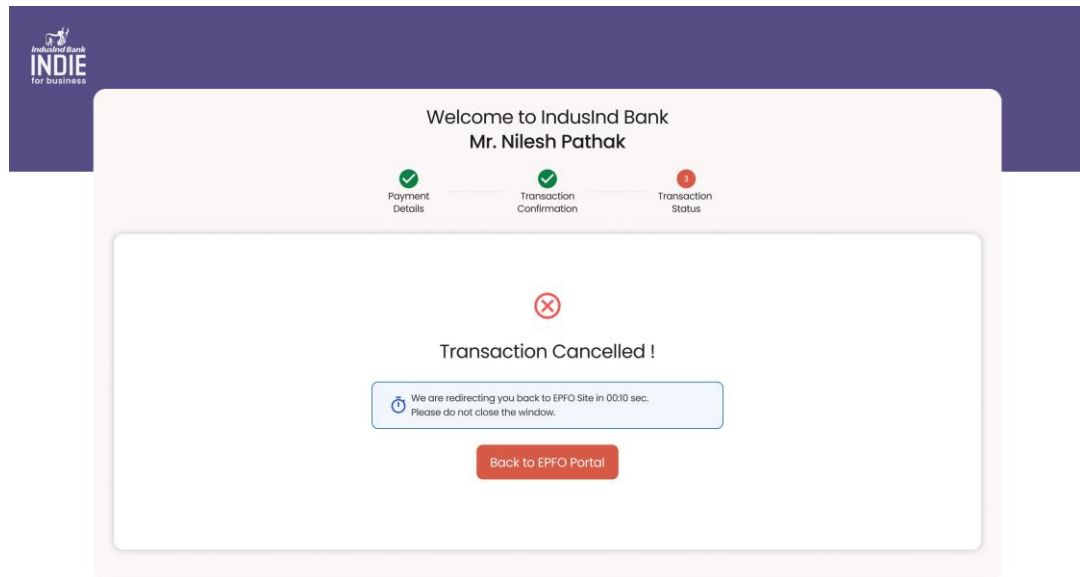
We are redirecting you back to EPFO Site in 00:10 sec.
Please do not close the window.

Back to EPFO Portal

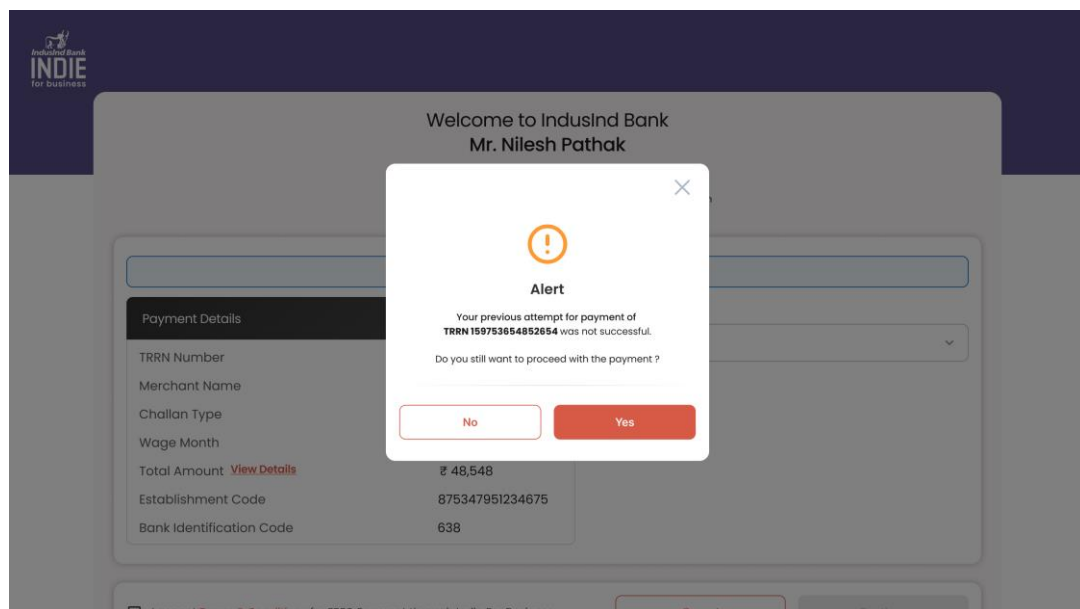
11. In case the user clicks on 'Cancel' at step #5, confirmation screen will pop-up.



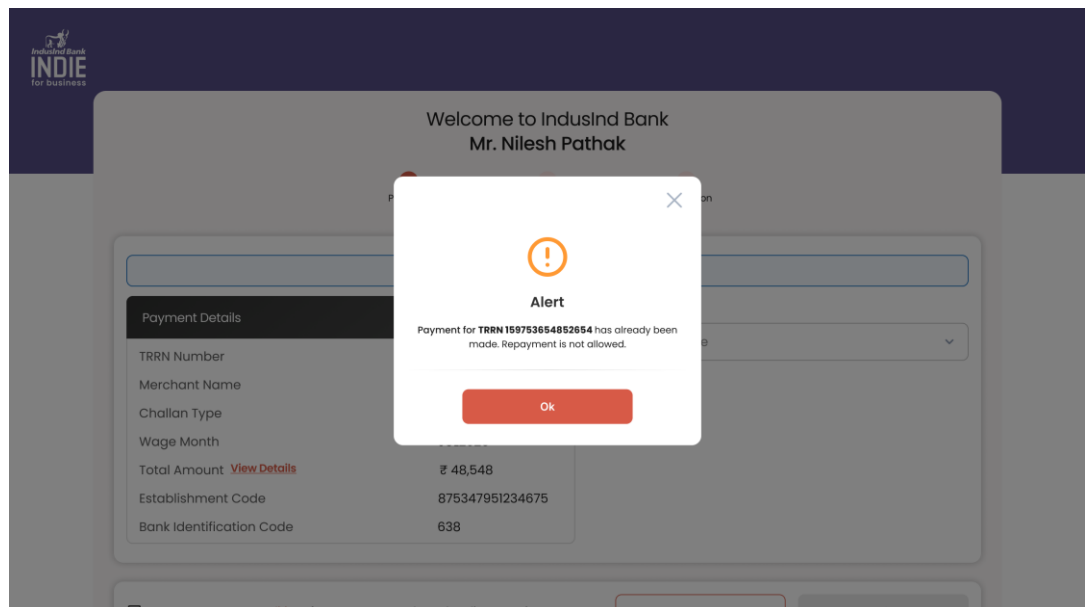
12. On successful confirmation transaction will get cancelled.



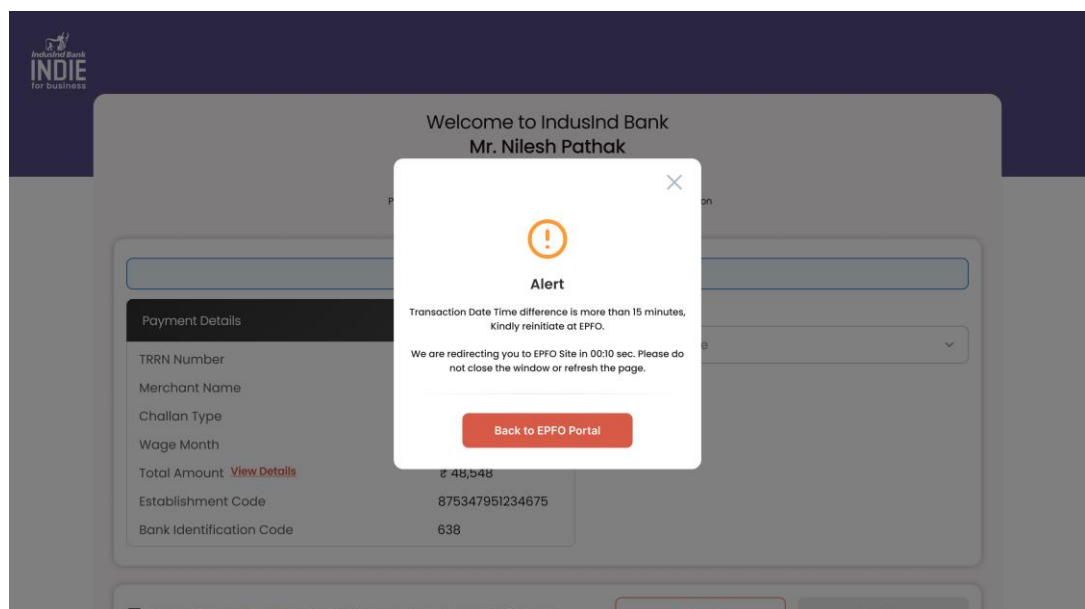
13. On initiation after step #4 above, in case previous transaction is failed, confirmation will be taken from the user to proceed with current transaction. User will have to click on 'Yes' to proceed with the payment and journey from step #5 will follow. On clicking 'No' user will be redirected back to EPFO portal.



14. On initiation after step #4 above, if the bank receives a new payment request with the same TRRN for a successful or in-process transaction, Alert message is displayed. User will be redirected back to EPFO portal.

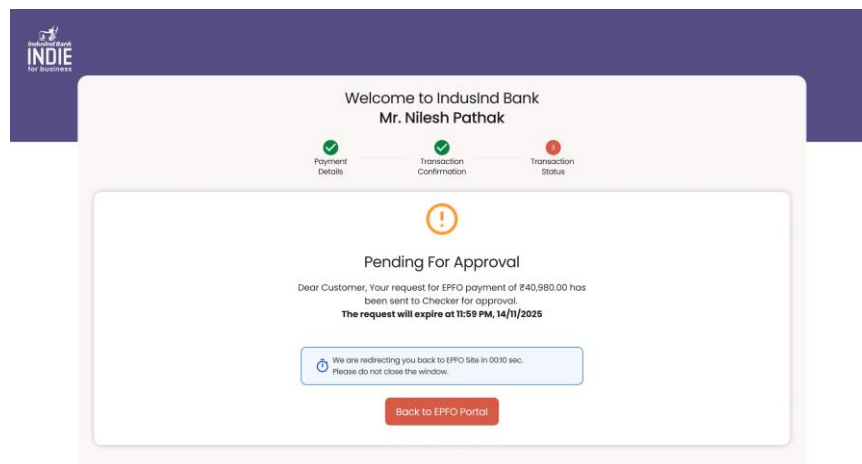


15. If user is not able to make payment within 15 minutes, payment session gets expired and user is redirected to EPFO Portal.



Steps to Initiate EPFO Payment (User with Maker only rights)

1. The Steps mentioned to Initiate EPFO Payment for user with Maker Only rights will remain the same as for user with both Checker and Maker rights.
2. On successful submission Maker Only will be displayed success message that request is shared with Checker for approvals.

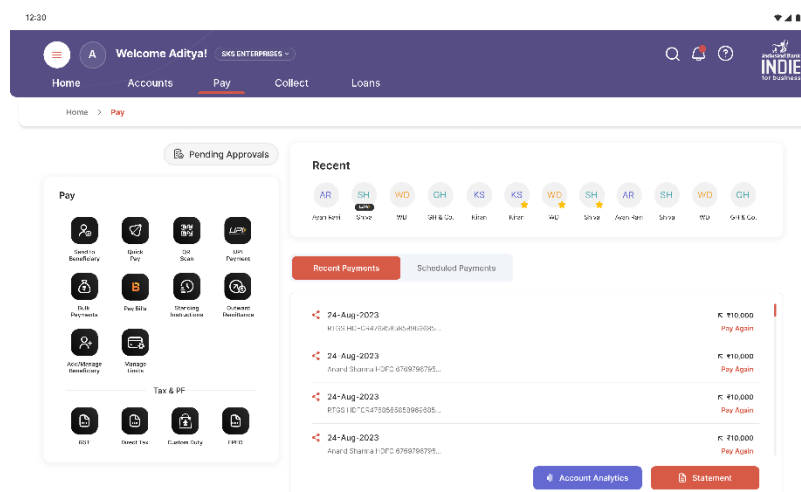


Payment Approval Steps for Checker Only or multiple Checkers (MOP is Jointly/Severally)

1. These users will login via web browser using the link - <https://indiebiz.indusind.bank.in/>
 - a. Enter mobile no. and OTP
 - b. Enter m-PIN as setup during app registration
2. Checker will get notification for approval and can check the details on Indie for Business under Pay from Homepage or profile section or Notifications

Navigation:

- i. Home/Profile → Pay → EPFO (Under Tax and PF) → Tax & PF → Pending on Me or
- ii. Home/Profile → Pay → Pending Approvals → Tax & PF → Pending on Me or
- iii. At your fingertips → EPFO → Tax & PF → Pending on Me



3. User need to click on the pending request for viewing the details by clicking on '>'.

12:30

A

Welcome Aditya!

SKS ENTERPRISES

Home

Accounts

Pay

Collect

Loans

INDIE

Home

>

Pay

>

Pending Approvals

Payments

Tax & PF

Service

Pending on Me

Pending on Others

Closed

Search

If any transaction is not approved on the same day, that transaction will be failed.

Beneficiary Name	Request ID	Requested By	Requested Date	Amount	Actions
EPFO	4987654892251	Naman B	10/11/2025	₹1,89,000	>
EPFO	98715166206516	Rahul Verma	11/11/2025	₹6,20,000	>
EPFO	1234567890123	Anjali S	12/11/2025	₹2,50,000	>
EPFO	4567891234567	Amit K	13/11/2025	₹3,75,000	>
EPFO	7890123456789	Sita R	14/11/2025	₹4,00,000	>

4. User will be displayed details of EPFO request submitted, and will have to agree to T&C and click on 'Approve'. User will have to enter the OTP and upon approval, success message will be displayed, and Challan Number will be provided to the user. In case of multiple checkers, request will be submitted to other checkers for approval.

12:30

A

Welcome Aditya!

SKS ENTERPRISES

Home

Accounts

Pay

Collect

Loans

INDIE

Home

>

Pay

>

Pending Approvals

EPFO Dashboard

Payment Details

TRRN Number

234785674591234

Merchant Name

EPFO

Challan Type

MISC

Wage Month

JUL2025

Total Amount

₹ 1,89,000

Establishment Code

875347951234675

Bank Identification Code

638

☒ I accept [Terms & Conditions](#)

Selected Profile

SKS Enterprises

Paying From

2134 1234 5429

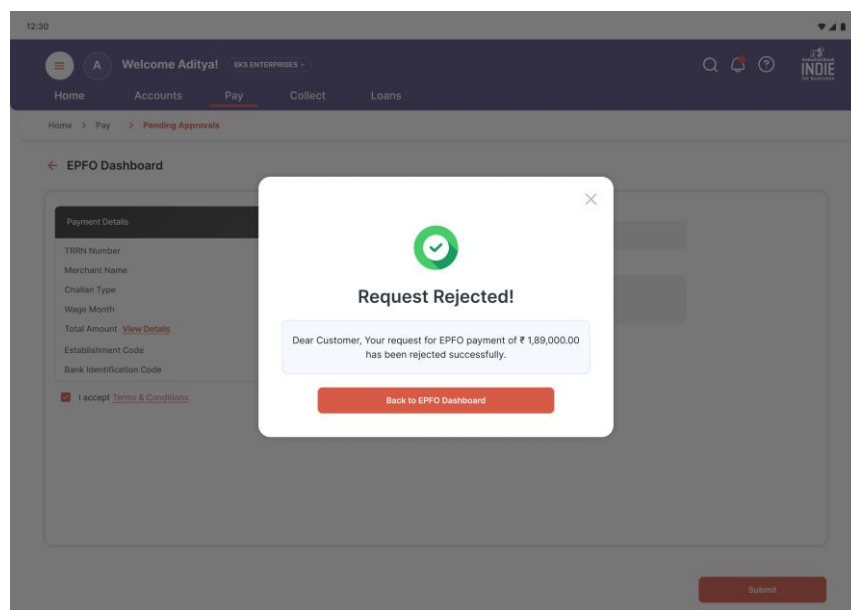
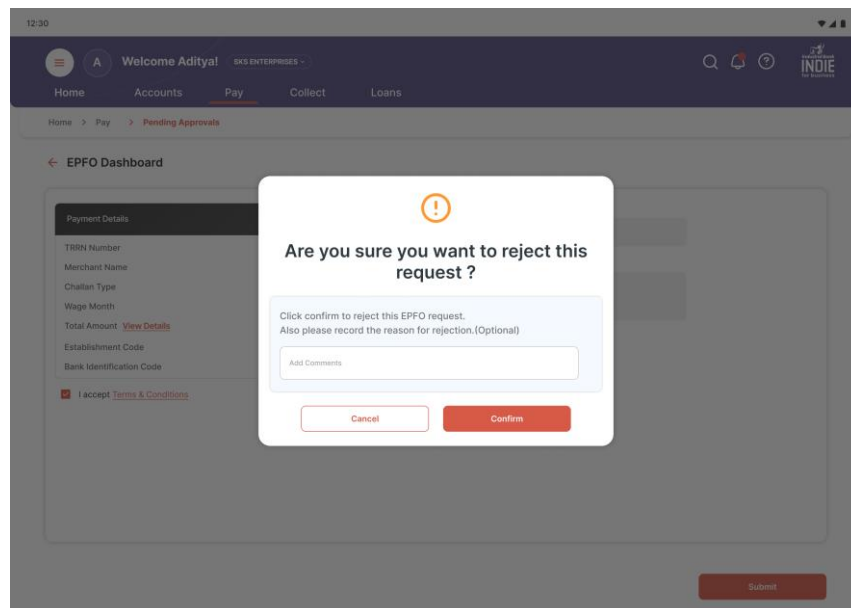
Industrial Overdraft Account

Balance: ₹10,00,000

Reject

Approve

5. Upon rejection, user will have to give reason for rejection and click 'Confirm'.



EPFO Dashboard

User can track EPFO payment status on Indie for Business App by accessing the EPFO dashboard under Tax & PF section.

Maker Only Dashboard

1. These users will login via web browser to access Indie for Business web portal using the link - <https://indiebiz.indusind.bank.in/>
 - a. Enter mobile no. and OTP
 - b. Enter m-PIN as setup during app registration
2. User can navigate to EPFO Dashboard under Pay from Homepage or Profile Section or Notifications

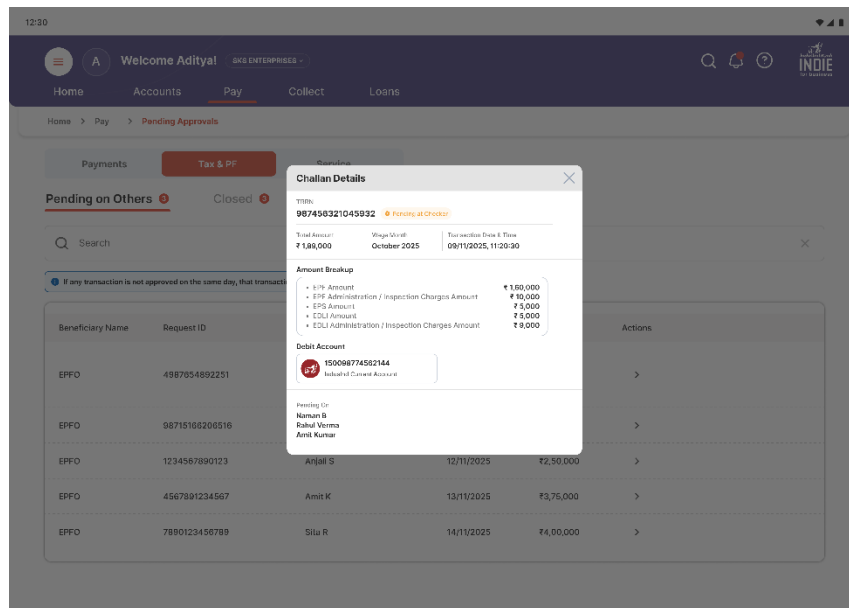
Navigation:

- iv. Home/Profile → Pay → EPFO (Under Tax and PF) → Tax & PF → Pending on Others or
- v. Home/Profile → Pay → Pending Approvals → Tax & PF → Pending on Others or
- vi. At your fingertips → EPFO → Tax & PF → Pending on Others

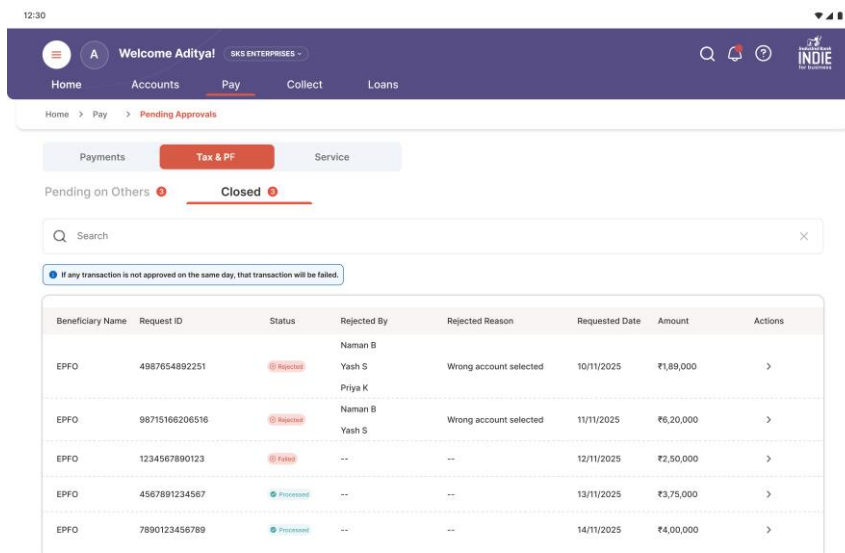
The screenshot displays the Indie for Business app interface. At the top, a dark blue header bar contains the user's name 'Welcome Aditya!', the company name 'SKS ENTERPRISES', and navigation icons for Home, Accounts, Pay, Collect, and Loans. Below the header, a breadcrumb trail shows 'Home > Pay > Pending Approvals'. A secondary navigation bar includes 'Payments', 'Tax & PF' (highlighted in red), and 'Service'. The main section is titled 'Pending on Others' with a 'Closed' status indicator. A search bar is present above a table of pending transactions. A warning message states: 'If any transaction is not approved on the same day, that transaction will be failed.' The table lists five transactions with columns for Beneficiary Name, Request ID, Pending On, Requested Date, Amount, and Actions.

Beneficiary Name	Request ID	Pending On	Requested Date	Amount	Actions
EPFO	4987854892251	Naman B Rahul Verma Amit Kumar	10/11/2025	₹1,89,000	>
EPFO	98715166206516	Rahul Verma	11/11/2025	₹6,20,000	>
EPFO	1234567890123	Anjali S	12/11/2025	₹2,50,000	>
EPFO	4567891234567	Amit K	13/11/2025	₹3,75,000	>
EPFO	7890123456789	Sita R	14/11/2025	₹4,00,000	>

- Under 'Pending on Others' Tab, user will be able to view the details of requests pending on Checker for Approval.



- On clicking 'Closed' Tab, user will be able to view the requests that are Successful, were Rejected by any of the checkers or Expired requests.



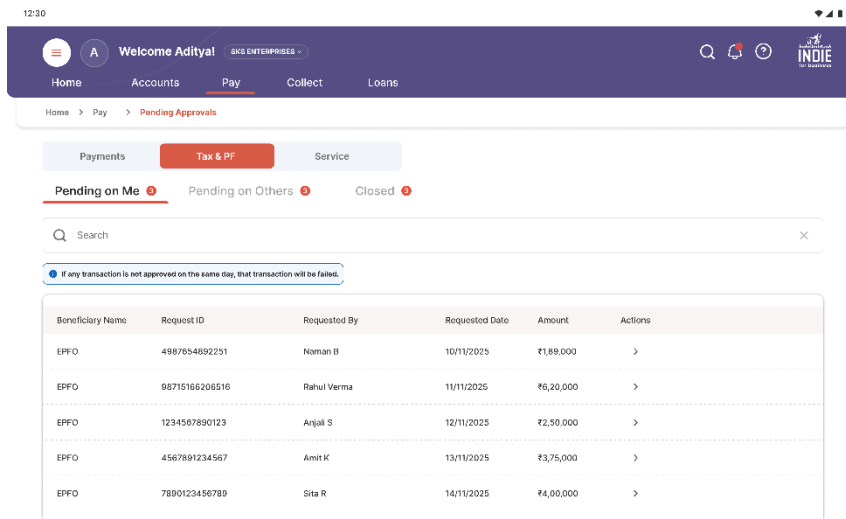
Checker Only and Checker with Maker rights Dashboard

- These users will login via web browser using the link - <https://indiebiz.indusind.bank.in/>
 - Enter mobile no. and OTP
 - Enter m-PIN as setup during app registration
- User can navigate to EPFO Dashboard under Pay from Homepage or profile section or Notifications.

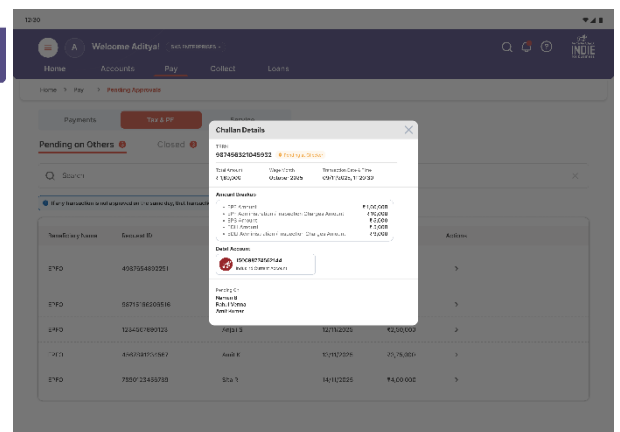
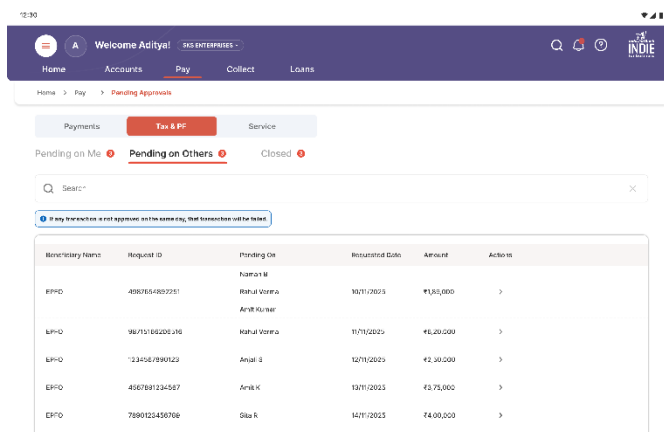
Navigation:

- Home/Profile → Pay → EPFO (Under Tax and PF) → Tax & PF → Pending on Me or
- Home/Profile → Pay → Pending Approvals → Tax & PF → Pending on Me or
- At your fingertips → EPFO → Tax & PF → Pending on Me

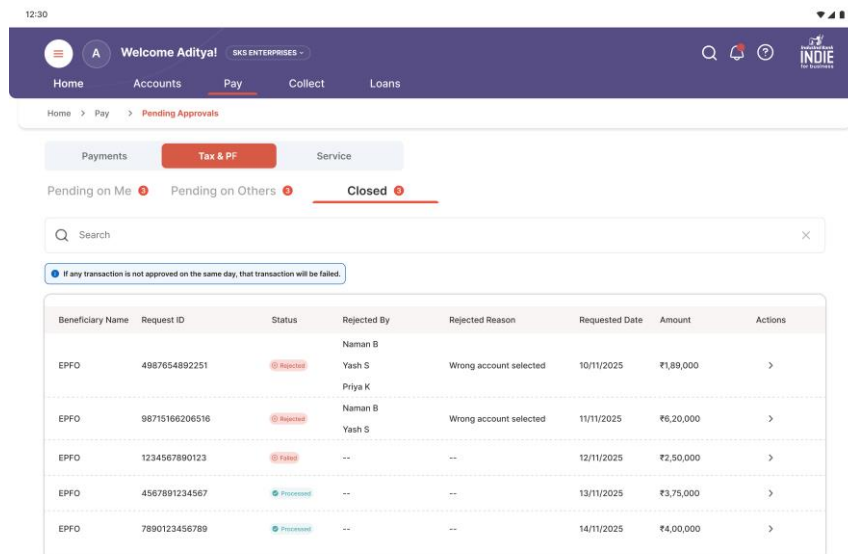
- Under 'Pending on Me' Tab, user will be able to view the details of requests pending their approval.



- Under 'Pending on Others' Tab, user will be able to view the details of requests pending on Checker for Approval.



5. On clicking 'Closed' Tab, user will be able to view the requests that are Successful, were Rejected by any of the checkers or Expired requests.



FAQs

1. What is the timeframe to complete the payment?

The payment must be completed within 15 minutes. If the timer expires, the session will close, and you must return to the EPFO portal and initiate the payment again.

2. I see an alert saying, "No active accounts found." What should I do?

This means no bank accounts are mapped to the selected profile. Please select another user profile OR contact your Relationship Manager to activate/update accounts.

3. Why can't I select some accounts in the list?

Some accounts may be disabled due to insufficient balance, account restrictions, inactive or blocked accounts. A message will be shown below the account indicating the reason.

4. I am getting a message saying the previous attempt for this TRRN was not successful. Can I still proceed?

Yes, You will see a confirmation message asking if you want to retry. Select 'Yes' to continue with the payment.

5. I'm getting an alert that payment for this TRRN is already made. What does it mean?

It means the EPFO challan was already paid earlier. Duplicate or repeat payments are not allowed for the same TRRN.

6. Why am I seeing an alert about “Transaction Date Time difference is more than 15 minutes”?

This means the payment session has exceeded the allowed time window. Please re-initiate the payment from the EPFO portal.

7. What if I enter an incorrect OTP?

If the OTP is incorrect, you get 3 attempts to submit the correct OTP. After 3 failed attempts, your account will be temporarily locked for 30 minutes.

8. I submitted my payment. How do I know if it was successful?

A success page will confirm Payment amount and Challan reference number

9. What happens if the payment is not approved before End Of Day (EOD)?

If the Checker does not approve before EOD, the payment request expires and must be re-initiated from the EPFO portal. A fresh approval is required.

10. What does the “Pending on Me” tab show?

These are EPFO payment requests that you must approve as a Checker. If the payment is not approved by EOD it will expire and the payment will have to be re-initiated from the EPFO Portal.

11. What does the “Pending on Others” tab show?

These are payment requests created by you or your team, but waiting for another checker to approve them.

12. How will approver get notified to approve the payment?

A notification will be sent User can see the ‘notifications section’ to view alerts sent to them

13. What does the “Closed” tab show?

This section lists all EPFO payment requests that are ‘Approved’, ‘Rejected’ or ‘Expired’

14. Once rejected, can the same request be approved later?

No, rejection closes that request permanently. The user must re-initiate the EPFO payment from the portal.

15. Who decides who the Checker is?

The Checker is determined based on your company’s account access setup with IndusInd Bank.