

CASE STUDY

Utility Bill Payment Service

UBPS



1LINK goes live with
Utility Bill Payment
Service



TPS

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Case Study



Challenge

- To implement Utility Bill Payment Service (UBPS) at iLINK platform that would facilitate member banks customers to pay utility bills any-time any-where, whereby removing reconciliation anomalies and overheads.
- To implement UBPS at participating member banks, so that their UBPS server will be integrated with iLINK switch.

Solution

- Utility Bill Payment Service (UBPS) is an Electronic Bills Presentment and Payment (EBPP) system.
- UBPS enables the banks to deploy bill presentment and payment service through their electronic delivery channels.

Result

- iLINK has implemented Utility Bill Payment System (UBPS) on their platform that enables member banks to offer the bill payment service through their electronic delivery channels banks.
- As a result of this 8 member banks are live with iLINK-UBPS service.

1LINK started its journey way back in 1997 when two banks took initiative of forming shared switch, now 1LINK (Guarantee) Limited is a consortium of major banks that own and operate the largest representative shared financial services network of Pakistan with a combined strength of over 2200+ online ATMs in 150 cities across the country. The network is continuously expanding as more member banks are engaged in the deployments of ATMs.

1LINK Shared ATM network provides round-the-clock access of ATMs to member banks customers. 1LINK has a wide range of products and services, which are being utilized by its member banks.

Since its inception the TPS is the driving force behind 1LINK switch.

The Need

A significant increase in the number of utility services subscribers has drastically increased the number of transactions, making deposit and collection of utility bills tedious, inefficient and costly. In addition faulty reconciliation of bills from different collection points has been hampering the growth and quality of service of these companies. To make this process efficient and cost effective, the need for an automated Utility Bill Payment Service was felt.

The Challenge

The bill payment process and customer service standard could only be solved with a centralized platform that facilitates bill payment any-time any-where, whereby removing reconciliation anomalies and overheads.

1LINK was a perfect platform to present an advanced payment service as it had the connectivity to all major banks and electronic transactions from ADCs were already being routed through it. Responding to the customer needs, TPS yet again

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Utility Bills Payment System(UBPS) is a one window facility, whereby customers of 1LINK participating member banks would be able to pay their Utility bills through various electronic delivery channels like ATMs, Internet, IVR and call centers etc., round the clock on 24 x 7 basis anywhere in Pakistan.

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*Khayyam Mahmood Butt
CEO
1LINK (Guarantee) limited
Pakistan*

came up with a model of service (Utility Bill Payment System) which the 1LINK member banks readily adapted.

The Solution

Utility Bill Payment Service (UBPS) is an Electronic Bills Presentment and Payment (EBPP) system, intended to facilitate 1LINK member banks to offer bill presentment and payment service through their electronic delivery channels, capitalizing on the banks' self-service banking network and infrastructure.

UBPS provides a single source of all billing data, by maintaining a billing data repository from all utility companies. UBPS also maintains database of customers' relationships with the utility companies, and facilitates the reconciliation and settlement between a bank and a utility company.

Result & Benefits

Utility Bill Payment System (UBPS) on 1LINK switch was successfully launched on 31st July 2007 for the gas sector of Pakistan, powered by TPS technologies; which have taken 1LINK to new heights towards modernizing e-Payment systems and e-Commerce objectives of the e-Banking marketplace.

Currently eight banks are LIVE with 1LINK-UBPS service and more banks are gearing up for certification.

Member banks that choose to present UBPS to its customers will have the advantage of offering the service through its ATM network or any other delivery channel that the bank prefers. This provides an added benefit to the bank as new utility companies are being interfaced with 1LINK, the member bank's customer can easily pay a greater variety of bills. Now the bank does not have to interface with different utility companies to offer bill payment, rather just have one interface with 1LINK which can cover all utility companies.



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