# MULTI-CHANNEL ELECTRONIC
# BILL PRESENTMENT AND PAYMENT SOLUTION

## Overview

Modern businesses thrive on speed & convenience to serve their clients with a robust solution to manage their receivables. Banks bear huge operational expenses to process collections for their government and corporate customers through brick & mortar infrastructure. It is important for financial institutions to enable a unified bill aggregation platform that enables alternate delivery infrastructure for bill collections and seamlessly offer the same to physical collection channels.

With the increasing adoption of electronic banking channels like ATM, POS, internet and mobile banking, it has become imperative for the banks to offer bill payment facilities through all the existing and exciting new channels through a centrally synchronized source. This will help the banks cater to customers of various market segments and their respective preferences more effectively.

UBPS enables financial institutions to offer bill payment services to their customers in a secure and convenient manner. Capitalizing on bank infrastructure, government as well as private entities can provide easy access to their customers for bill presentment and payment using various channels.

Furthermore, the adoption of UBPS by bill aggregators or national switches empowers member banks to provide these services without the once-required infrastructure and its associated costs. This in turn expands the reach of UBPS services to all the member banks of the respective payment network.

## One Stop Bill Payment

UBPS empowers the convenience of paying all your bills at one place. Using various channels such as ATM, internet banking, mobile banking, branchless banking or traditional branch banking, customers can pay bills with ease. Utility bills and payments such as electricity, telephone, gas, school fee, mobile top-ups, internet services, airline tickets, insurance payments, etc. can be paid with minimal effort from home, office or even on the go on mobile phones, tablets, etc.

## Online/Offline Connectivity Interfaces

UBPS offers both offline and online interfaces to process bill payments:

- Online Interface: For billers that host digital records of their customers and already have an online/web services interface, UBPS becomes an intermediary to connect the customers with their billers from various banking channels

- Offline Interface: For billers that do not provide an online interface for bill presentment and payment, UBPS hosts their billing data every month and records transactions against them

## Bill Payments Rules

Banks can incorporate different payment rules for different billing companies with UBPS technology. Depending on the type of billing company, it is possible to pay full, partial and even advanced payments to minimize the hassle of bill payments. Banks can also specify the bill blocking period, i.e. when the due date of a bill has passed and this period has also expired, the bill will be blocked for further actions. The Grace Period functionality allows the banks to provide a temporary grace window to its users to avoid the after due

## Features at a Glance

### *Functionality*

- Bill Presentment and Payments
- Multi-channel support
- Web Service
- Biller integration in online and offline modes
- Dynamic addition of new billers
- Configurable processing rules can act as Billing Gateway
- Web based backoffice
- Bill payment reversals
- Due Date Extension management as Grace Period

### *Infrastructure*

- System Monitor Alerts
- PCI DSS compliant
- Smart Data Archival
- Cluster aware that supports High Availability
- Certified by Microsoft

date surcharge e.g incase of public holidays. The void bill functionality allows the user to file a reversal request against payment. These flexible technological advancements allow for industry-specific adaptability, providing convenience to both the business and the customer.

## Flexible Bill Aggregation Strategy

UBPS allows banks to execute a flexible strategy for bill aggregation. It can connect to existing bill aggregators and at the same time host its own unique billers. Also it can become an aggregator itself and offer its billers to other banks.

With a combination of offline and online interfaces, UBPS can act as a billing gateway/ payment aggregator of bills for other bill gateways. A bank can use UBPS to interface directly with a few online companies, host a few offline companies on its own and communicate with other bill aggregators for the rest; without any notable impact on other systems.

## User Management & Backoffice Administration

UBPS comes with a web based backoffice management application for application administration and day-to-day operations enabled requiring a standard web browser only. The backoffice provides some useful features including: Real-time monitoring of all the external interfaces, real-time monitoring of SAF, billing company management, data exports and reconciliation reports.

## Reliable Processing

Reliability is ensured through the use of transaction processing techniques such as duplicate transaction handling, transaction reversals and Store-and-Forward (SAF) queue management solution. The system is also optimized to handle massive data and large number of transactions with ease and has proven its capacity time and again for several years.

## Accreditation

UBPS has gone through a rigorous compliance and reliability testing by Microsoft to attain Microsoft Windows 2008 R2

Connecting Merchants to bank channels for payment



certification. This certification not only ensures the best possible usage of the OS platform by UBPS but it also speaks of its reliability.

## Scalable Design And Business Continuity

UBPS is designed to process high volume of transactions over a short period of time, which typically happens near the cutoffs of billing cycle due dates.

UBPS can be setup in a High Availability and Disaster Recovery setup quite easily. With a fault tolerant mechanism, it ensures the availability of the system at all times. Monitoring alerts can be configured to handle any unexpected situations.

## Direct Host Connectivity

Another feature worth mentioning that comes with UBPS is its Web Service, which facilitates the banks that do not have a financial switch to easily integrate their channels with UBPS. Eliminating the need of SPMI messages that are required for any bill payment through UBPS. The UBPS Web Service provides yet another convenient way to accept payments.
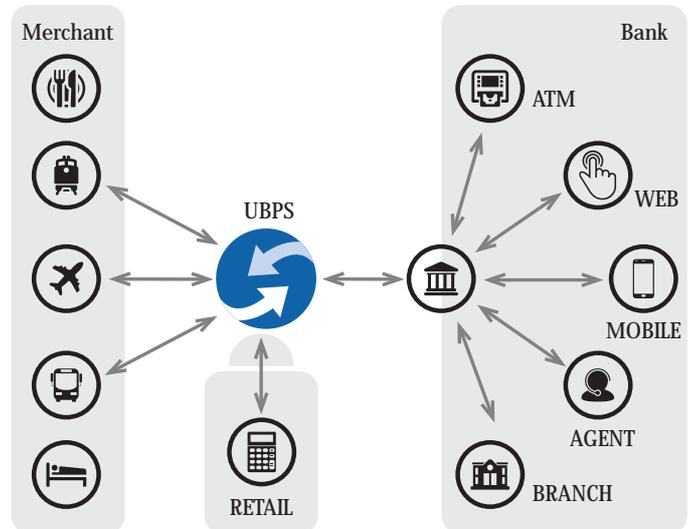
## TPS Advantage

TPS is a leading provider of cards and payment solutions trusted by over 130 customers spread across 30+ countries including Asia and Africa with increasing footprint across other regions. Our solutions focused on mobility and reliable services enable banks, telecoms, central banks, payment processors, national switches and other institutions in their mission critical digital banking, cards and payments services.

TPS offers a combination of technical and business expertise in the area of card management, prepaid cards, multi-channel issuing and acquiring, payment processing, alternate delivery channel management, bills payment gateway and processing, remittance hub and processing, payment gateways and internet & mobile banking. From inception through design and implementation to upgrades and support, TPS stays committed to the entire project lifecycle and beyond.

Our ever growing partner network is helping us discover new opportunities in Africa, GCC, Middle East and Asia Pacific region. For sales and partnering opportunities contact *sales@tpsonline.com.* For product and company details visit *www.tpsonline.com*