



Responding to its customers' needs, 1LINK successfully launched Utility Bill Payment Service on the 1LINK switch and enabled its member banks to offer bill payment and presentment service through their electronic delivery channels.

# 1LINK goes live with Utility Bill Payment Service

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1LINK started its journey bank in 1997 when two banks took the initiative to form a shared ATM switch. It 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. The shared ATM network provides round-the-clock access of ATMs to all member banks. Realizing its role to lead and provide direction to the banks by offering innovative services on its platform, 1LINK opted for switching technology by TPS. Since its inception, TPS is acting as 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 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.

## Results & Benefits

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

*"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."*

*Khayyam Mahmood Butt*

*CEO*

*1LINK (Guarantee) Limited, Pakistan*



## TPS Advantage



TPS is a leading provider of cards and payment solutions trusted by over 130 customers spread across 30 countries in Asia Pacific, Middle East, Africa and Europe. Our mobility focused solutions and reliable services empower financial institutions, telecoms, central banks and payment processors in their mission critical digital banking and payment services.

We offer a blend of business consulting and

technical expertise in cards management, ATM and POS terminal driving, merchant management, bill aggregation, payment gateway, remittance processing, internet and mobile banking, Omni-channel management and enterprise payment switching services.

*For sales and partnership opportunities contact [sales@tpsworldwide.com](mailto:sales@tpsworldwide.com). For product and company details visit [www.tpsworldwide.com](http://www.tpsworldwide.com).*



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