

PROLOGUE

The current bill payment scenario of Bangladesh offers several payment channels both physical and digital to the citizen. People still rely on the manual bill payment process by physically submitting their bills in the bank branch. This manual process is time-consuming, inconvenient, tedious and on top of that expensive. In addition, customer experience is highly dependent on the performance of the individuals. The existing choices available to make payments via digital channels are scattered, isolated and have not scaled up for the mass. Given the highly fragmented nature of the market, it is a formidable task to build an integrated platform to cover the entire geographical location as well as diversified biller organizations. Though Bangladesh has achieved a great stride in terms of creating access to financial services according to the global Findex dataset by the World Bank, the scope is still there to onboard unbanked customers through the fastest growing mobile phone-based payment mode. An intervention was needed to bring together all the stakeholders in a single window to come up with a proper payment solution at a lower transaction cost.

INTERVENTION

ekpay is an integrated bill payment platform with the integration of different payment channels and numerous service providers/biller organization for payment of bills under a single window. This one-stop payment platform provides an interoperable and accessible "Anytime Anywhere" bill payment service easily accessible through online and network of agents to all customers across Bangladesh with convenience, reliability, and secure mode of transactions. On the other hand, financial service providers like banks, mobile financial services, and fintech organizations can easily connect with ekpay platform in the backend through API and provide bill payment solutions to their customers. This opportunity to integrate enable financial service providers to be connected with a number of billers right away.

TYPES OF PAYMENT

UTILITIES



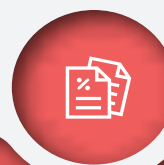
Electricity

Water

Gas Supply

Telecom

INSTITUTIONS FEE



School Fees

College Fees

Education Board

Traffic Prosecution

OTHERS



Challan (Govt. Payment)

Municipality

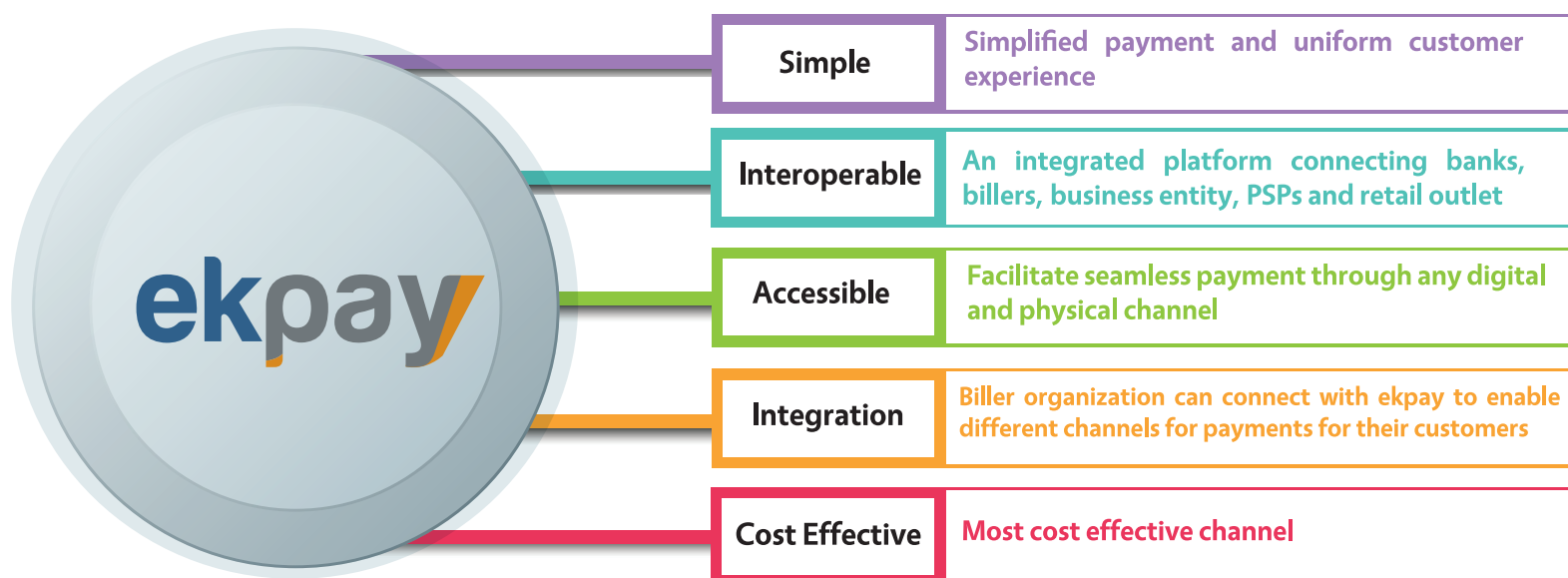
Insurance

Ecommerce

PAYMENT SYSTEM



FEATURES OF EKPAY



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FUTURE IS HERE

