



## Digital Bill payments and recharges leveraging Real time payments (UPI) for India's largest telecom company

### Customer business objective

The customer is one of the largest telecom companies in India while its parent company is world's second-largest mobile phone company. It has a market share of 21% with approximately 223 million subscribers and is the second largest mobile telecommunications network.

The customer was trying to find out ways to provide its end-consumers with an ease of using option to do recharges and bill payments using any UPI supported mobile apps.

### Addressing the objective

To address this need we engineered the process of enabling UPI transactions by just providing their mobile number, based on which the system validates the transaction and credits payments to the telco.

This approach allowed the telco customers from any of the 100 plus participating banks to do payments anytime and from anywhere.

## Value of our partnership

Mindgate solutions offered a dynamic VPA system for its acquirer bank.

So a customer would use the following syntax as his VPA like <@bankname.> This could be used as his dynamic VPA which when entered in the portal created by Mindgate could be used to make bill payments using UPI platform.

### This feature helped the telco in the following:

- Decreased the late payments of customers
- Increased the volume of recharges
- Decreased the collection cost to the telco
- Provided visibility in terms of collections to telco

## Benefits accrued

The capability of our platform provided the telco partnering with our bank the following:


- Support the scale of transactions as desired by the telco
- Provided multiple option to telco to send payment request as well as consumer payments
- Ease of use due to simplistic approach to pay for its consumer
- Quick turnaround for the telco so as to the first in go to market
- Stronger association of the telco with the partner bank

# WE MAKE TRANSACTIONS SIMPLE & SECURE FOR EVERYONE.

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