



## **Dynamic Bill Payment system using Real Time Payments (UPI) for one of the largest gas distribution company**

### **Customer business objective**

Mahangar Gas Limited (MGL) is a natural gas distribution company located in Mumbai, Maharashtra, India. MGL has already connected above 7 lakh households and over 2700 small commercial and industrial establishments.

The customer wanted to give its customers access to real time payments for bills which would be generated dynamically on basis of different parameters like bill generated, actual date of payments. It wanted to enable online Bill Payment through the UPI platform while ensuring the correct bill amount is automatically entered in the system.

### **Addressing the objective**

Using its vast experience in payments Mindgate offered a Dynamic QR Code based payments solution. The customized dynamic QR code comes with the printed bill provided to the end-customers. QR code when scanned by the UPI app gives the customer their ex bill amount.

The bill amount is dynamically captured on a real-time basis from MGL's billing servers, the customer can then proceed with payment of the bill through the app

## IMPLEMENTATION HIGHLIGHTS

Dynamic QR Code was generated for each customer of MGL. QR Code Payment was enabled for MGL on the Mindgate UPI Platform The solution has helped the company in the following:

- The company now provides dynamic billing system to their customers
- Decreased the late payments of customers
- Complete transparency in the bill payment process
- Decreased the bill collection cost
- Provided visibility in terms of collections to the company

## Benefits accrued

### Process Simplification

- The solution gives the customer Control Payment of bills via one-platform
- The QR code solution has helped to simplify the bill payments process for the customers.
- Also the customer doesn't have to worry for any changes in his bills taken place recently since the amount is generated on a real time basis.

### Higher Customer Satisfaction

- The solution has proved highly beneficial for customers, since now they could pay their exact bills from any location and at any time.

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