

Utility Payments

Quipu Core Banking offers clients several convenient methods for paying their utility bills

Customers can pay their utility bills through onsite or online banking services. Quipu Core Banking supports various online and offline payment channels, subject to agreements with individual service providers.

Main Features:

- Create several standard agreements for different types of utility provider
- Quickly register essential information for each agreement in a multi-field panel
- Give the agreement a title in both the local language and in English
- Allow clients to choose from a range of possible payment methods, e.g. cash payment over the counter via paybox, by payment order (intra-bank or inter-bank transfer) or direct debit
- Create different utility payment categories according service provided: telephone, cable TV, public utilities, electricity, water supply, etc.
- Store data on non-account holders who regularly pay their utility bills in cash or by cheque
- Different options for utility provider identification: by name, by typing code or by barcode reader
- Perform batch cash payments of multiple invoices issued by different utility companies in a single transaction
- Set a dedicated option for utility payments by money transfer from a customer's account
- Customise fields for required information according to each utility company's requirements
- Choose from multiple clearing schemas, depending on whether or not the utility provider holds an account with your financial institution
- Flexible commission settings: fees can be paid by the utility service beneficiary or by the utility service company
- Create an interface between Quipu Core Banking and the utility company's software
- Allow clients to perform utility payments via e-Banking