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At your fingertips

## Coming, bill pay through mobiles

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PAYMENT for utility services through mobile phones is an idea whose time has come. Though it is still in a nascent stage, the guys who provide online bill-pay facilities are adding the mobile payment mode to their portfolio.

One such company is TechProcess, which recently launched bill payment services on cell phones for ICICI Bank customers through the bank's mobile banking initiative. To ramp up its services, the company is in talks with telecom and travel operators for covering a gamut of airline, railways, bus ticketing services and cell phone payment

services by any telecom provider - under its umbrella, says Himanshu Srivastava, vice president strategy, Tech-Process.

BillDesk, another electronic bill management service provider, intends to launch its mobile payment service within the next six months. The basket of services it intends to provide includes utilities, such as electricity and phone bills, and services such as filing insurance premia and making mutual fund investments.

M N Srinivasu, co-founder and director of BillDesk, told *Express* that the company was also exploring the possibility of a tie-up with Tamil Nadu Electricity Board, first for the online pay-

ment service for power bills, and later extending it to mobile payments.

Both companies are big players in the online bill-pay market. While Tech-Process processes one crore transactions per month valued at Rs 4,000 crore, according to RBI's Electronic Clearing Section - Debits (an electronic funds transfer system from one bank account to another using a clearing house), BillDesk handles about 60 lakh transactions per month.

Allowing online payment makes good business sense for banks and other companies because it helps cut cost and time by up to 75 per cent, according to an official at BillDesk. For customers, it's free service at their fingertips.