**UTILITY BILL PAYMENT SYSTEM**

**ABSTRACT:**

We have tried our best to make the complicated process of E\_Bill Payment system as simple as possible using structured & modular technique & menu oriented interface. We have tried to design the software in such away that user may not have any difficulty in using this package & further expansion is possible without much effort. Even though we cannot claim that this work to be entirely exhaustive, the main purpose of my exercise is perform each employee’s activity in computerized way rather than manually which is time consuming.  
We confident that this software package can be readily used by non-programming personal avoiding human handled chance of error. This project is used by online Users.  
  
**OBJECTIVE**  
  
1. Understand the shifts that are occurring with regard to noncash and online payments.  
2. Discuss the players and processes involved in using credit cards online.  
3. Discuss the different categories and potential uses of smart cards.  
4. Discuss various online alternatives to credit card payments and identify under what  
circumstances they are best used.  
5. Describe the processes and parties involved in e-checking.  
6. Discuss electronic bill and invoice presentment and payment.  
7. Understand the sales tax implications of e-payments.  
  
**ADVANTAGES**

* Advertising: electronic inserts can be customized to the individual customer.
* Reduces the customer’s expenses by eliminating the cost of checks, postage, and envelopes.
* Simplifies and centralizes payment processing and facilitates better record keeping. Customers can review and pay bills at virtually any time
* The reduction in expenses related to billing and processing payments