

PAYING UTILITY BILLS ONLINE

Nazarova Malohat Zayniddinovna

*Tashkent University of Information Technologies named after Muhammad al-Khorazmi,
Samarkand branch Group: TT-21-04 student
Scientific supervisor: Jumabayev Tuygun*

Abstract: In today's article, I will inform you that in this constantly developing age, without wasting time. I would like to explain how to make utility payments without unnecessary hassles.

Keywords: online, natural gas, electricity, water, utility bills, cyber crime, online stores

As we all know, the 21st century is the era of gadgets and wireless networks. Today, you can make any payments without leaving your home. "Yandex eats", which has become more popular today, is being enjoyed by people with its many conveniences. In addition, we can easily and conveniently order utility bills and even "Shopping". 10 years ago, it was necessary to stand in line for days to pay utility bills. We have to wait for the workers, or if there is a malfunction in the computer system, this would also take a lot of our time. Debts were coming due to technical failures. This would cause more time and problems. In today's globalized era, there is no need to waste such extra time. They can be paid quickly and conveniently through applications even at home.

The positive aspects of online payment: Nowadays, in the era where waiting in line for days or unnecessary hassles is decreasing, the convenience of paying everything online, i.e. remotely, is increasing more and more. The cases of spending time or waiting in line to pay for water, electricity, natural gas or mobile phones are decreasing, which certainly pleases us. Sending money to their families in foreign countries is quite convenient for most of the people of Uzbekistan. Online payments have also been launched for "Wife", which has been working with us. If the internet package runs out at midnight. We have come to a time when we don't even need to go out and look for paynet. You can simply make any payment through the application. It takes seconds for the father to do this. Seconds are enough for our actions that used to take days. If we make payments on time. It's not every day that MIB officers come to your door. I think it's convenient for everyone. If the natural gas, water, electricity bill goes off in our house, the meters will go off immediately and warn us. We do not rush to local gas or electric stations, as I mentioned above, we solve it in seconds through the application. . We know that before utility bills were paid, the salary of the person who worked in the state job in the family was deducted from the utility bill. Sometimes you use utility bills like electricity, natural gas, water, sometimes you don't, but always excess payments were deducted. Now, on the contrary, you pay the amount you need and use it. Costs are reduced and conveniences are greatly increased.

The negative consequences of online payment: if there are more than thirty-six thousand people in Uzbekistan, almost half of the population use the online store. The items we ordered are shown in the picture, but sometimes something else comes on the contrary. This situation gets on a person's nerves. We often watch on the Internet, there are many online stores on Instagram, Telegram or other sites. Sellers describe their products very well. However, 90% of them do not come as we expected. Otherwise, due to the poor performance of the Internet network, we often see that the application works slowly or does not work at all. If there is a malfunction in the application when we pay for communal payments, sometimes it withdraws our money, and sometimes there is a

server error. We may not even notice this. Otherwise, there will be more and more hassles. If we make a mistake while writing the required amount while paying through the application, the extra costs will increase even more. It can be seen that we have to go to the office and half a day will pass before we solve this problem. There will be more fuss for a trivial situation. Our elderly fathers and mothers do not know how to use the application. Sometimes they go into other things and lose the money on their cards because they want to use the application. Otherwise, they may be attacked by fraudsters. Nowadays, as we all know, "Cyber criminals" who attack cards online are increasing every second. There are many people who are victims of cyber attacks. We don't know who they really are or where they are attacking us from. They change their addresses even with false ways to cover up. Therefore, in some sense, it is better to carry out this work with the help of specialists rather than online payments. As they say, the master of every work is good, and the experts of this work are good.

Today, there are new, faster and more convenient payment methods. You can make many payments from the office or home, even while on vacation or on a business trip abroad.

Because when the number of jobs increases and the hours of the day are not extended, no one wants to spend their time in post office or bank queues to pay utility bills. Read below how you can save your time.

1. Making payments through the Click Evolution application (you can download the application here)

Today, there are options to pay for various services through this application. Most of the payments are utility bills.

The popularity of this form of payment is explained by the convenience and high reliability of transferring funds to the payer's account.

To make utility payments, you need to choose which services ("utility payments"), to whom (to which supplier) and how much to pay in the "payment" section, then enter the necessary information (to you need to enter the personal data of the visitor).

2. Making payments through the Click telegram bot

There is another simple and reliable payment method, for which you need to register from the @clickuz bot through the Telegram messenger, which is popular in Uzbekistan. Also, in the "payment" section, you need to choose which services ("utility payments"), to whom (to which supplier) and how much to pay, and then enter the necessary information (payer's personal information 'data') you need to enter.

3. Making payments through a personal cabinet on the Click.uz website

If it is convenient for you to make payments through a computer (due to the size of the screen or higher internet speed), then you can easily make it through your personal cabinet on the Click.uz page. After entering the phone number and PIN code attached to the Click application, you can easily access all services, including utility payments. Simply select the desired section and pay.

4. Making payments via USSD

It is recommended to use USSD number *880# for those who want to make payments by mobile phone instead of internet. Select the desired section in the menu, enter your information and make fast and safe payments.

The fifth way is to go to the cashier and pay as before. But we hope you'll spend your free time doing other things once you've learned about simpler and more convenient payment methods.

How to see if payment has been made? Previously, you had to have a receipt to confirm payment. Today, it is possible to exclude the collection of paper receipts:

Like cell phone or internet bills, every utility bill has an online accounting system that shows the payer's account status before and after the payment. You can see this information immediately in the CLICK application.

The updated E-Kommunal.uz (EK.uz) portal of the communal economy and housing fund offers users a number of useful services.

According to the UZINFOCOM Center, which launched the portal, it is possible to check the balance of utility bills and make payments through mobile payment services by specifying the account number on the site.

All payment receipts are kept in a personal cabinet and can be printed or shown to the inspector on a computer (tablet, phone) screen at any time.

There is also an online calculator on the site, with the help of which you can calculate the prices of utility services based on current tariffs. A directory of utility contact numbers is also available.

Conclusion: In conclusion, everything is happening online when the Internet is developed. In short, everything should be in tune with the times and used very carefully.

References:

1. <https://www.gazeta.uz/oz/2022/02/18/payment-for-utilities/>
2. <https://click.uz/uz/service-my-receipts>
3. <https://1pay.uz/uz/blog-uz/ozbekistonda-internet-orqali-elektr-energiyasi-uchun-tezkor-tolov/>