



**MANAGING HOUSEHOLD ADMINISTRATION IS SIMPLIFIED WITH BPAY®**

**The Most Comprehensive Electronic Payment Service  
Extends Beyond Basic Utilities with 14,000 Billers**

Managing household finances continues to become easier as the number of companies offering BPAY grows. With the ease of the Internet and phone banking and the security of a financial institution's banking environment, consumers can now handle almost every aspect of household administration using BPAY.

Household expenses, such as home and contents insurance, council rates, mortgage payments, body corporate fees, home security systems and furniture storage and removals were among the more than 171 million BPAY payments worth over \$10 billion made last year - more payments than any other bill payment service.

According to BPAY General Manager Andrew Arnott, more than five million Australians are regular Internet banking users, and they are demanding a choice when it comes to making payments.

"BPAY eliminates the need to queue in lines to pay bills - a real time-saver for the time-starved Australian household," said Arnott. "And with the ever-expanding list of companies offering BPAY, consumers have an opportunity to pay for a wide-range of home products and services, as varied as house cleaning services, appliance rental companies, storage warehouses and house sitting providers."

"People use BPAY because it is the hassle-free, time-saving option to pay bills any time of the day or night, on any day of the year, from anywhere in the world, through the security of their financial institutions' Internet or phone banking system," said Arnott.

For added convenience, consumers can choose from which of their accounts to make the payment (cheque, savings and for some bills credit card) that can be done immediately or scheduled for a later date.

To find out if a specific company offers the convenience of BPAY, consumers can visit [www.bpay.com.au](http://www.bpay.com.au) and check the biller database. Alternatively, they can check the paper copy of their bill or invoice, which will display the BPAY logo and biller code.

**BPAY FAST FACTS**

- BPAY was set up in 1997 to provide consumers with a convenient and secure way to pay their bills and to create a more efficient collection service for billers and financial institutions.
- BPAY continues to grow in popularity with more than 171 million payments worth over \$10 billion processed last year - more payments than any other bill payment service.

- More than 14,000 biller codes covering companies, utilities and government departments now accept payment via BPAY, including Australia's top billers.
- Everyday around Australia, 650,000 BPAY payments are made, with 75 per cent of these paid over the internet.
- 100 per cent of Australian financial institutions that offer phone and Internet banking offer BPAY – which means more than 163 Australian financial institutions, ranging from banks to credit unions, covering about 90 per cent of the consumer banking market, belong to the scheme.
- Via the new BPAY View service over 350,000 Australians are now receiving their bills online through their internet banking site.

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**BPAY Pty Ltd is a wholly owned subsidiary of Cardlink Services Limited (CSL) which is owned by the four major banks, St George and BankWest. The Directors of BPAY Pty Ltd are appointed by these banks to supervise BPAY affairs. BPAY Pty Limited has no direct relationship with billers or end consumers.**

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