

Newsletter 010 _ August 2005

BPAY® News and Views_



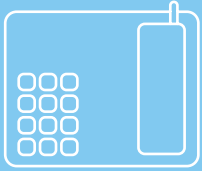
IN THIS ISSUE_

**'WON' FOR THE MONEY,
TWO FOR THE SHOW...**
Overview of the BPAY
'Favourite Things'
campaign

A FOCUSED VIEW (PT 2)
More customer feedback
on BPAY View™

**DIRECT MAIL
PROMOTION DELIVERS**
Telstra promotion proves
a success

**IN SUPPORT OF YOU
AND VIEW**
A focus to increase
BPAY View registrations



In our tenth issue of BPAY News and Views we reveal the findings of the latest consumer research on BPAY View and provide an overview of both our 'Favourite Things' campaign and 'Aussie Getaways' joint promotion with Telstra.

'Won' for the money, two for the show...


The recent BPAY campaign featuring an outrageous Elvis suit, an electric guitar and a crystal chandelier has come to a close with extremely pleasing results. The promotion invited bill payers to win their 'favourite thing' to the value of \$10,000 by simply paying bills with BPAY.

While our lucky winners dream of a way to spend their cash, we can report on the campaign's success. After the eight-week marketing campaign we are more than half way to achieving the six-monthly target set for BPAY usage.

We also conducted research to find out who the campaign reached and if it prompted a change in behaviour. The consumer questionnaire that was carried out before and after the campaign revealed some encouraging results.

- Over 25% of the BPAY Internet users who saw the promotion increased their usage.
- We asked non-BPAY users before and after the campaign if they would use BPAY in the future. This figure jumped from 29% to 47% for non-users who would use BPAY via phone, which is a positive result, given that the phone is an important stepping stone to using BPAY over the Internet.

An online survey was also hosted on the BPAY promotional website to seek additional feedback about the campaign's performance. More than 7,500 people responded, and 6% of those were using BPAY for the first time as a direct result of the campaign.

BPAY would like to thank participating financial institutions and billers for their support in promoting the campaign to its customer base. This joint effort is clearly reflected in the results. 



'Favourite Things' Winners


The draw was held on 8 August 2005. The lucky winners were spread right across the country, with one in Queensland (National), another in New South Wales (St George) and the third from Western Australia (Westpac). The winners are still deciding what their 'favourite things' are - with \$10,000 to spend each they don't want to rush into it.



Direct mail promotion delivers for Telstra

In February we shared details of an exciting promotion with Telstra, who recently introduced BigPond customers to the convenience of paying their accounts via BPAY. To celebrate the occasion, Telstra teamed with BPAY to offer all residential, mobile and BigPond customers the chance to win one of three fabulous \$10,000 Aussie getaways.

The promotion was a great success for Telstra and led to more customers using BPAY to pay their Telstra bills.


The draw took place on 1 August and the lucky winners from Tamworth (Greater Building Society), Corrimal (IMB) and Eagle Heights (ANZ) have all chosen to be swept away to Western Australia's beautiful Broome. 

A Focused View (Part 2)

The recent consumer focus groups about BPAY View have been conducted and drew an overwhelming positive response. They also helped us identify areas to build upon to make BPAY View even more attractive for our consumers.

- Consumers see BPAY View as an extension of BPAY, so it is important that the number of billers offering BPAY View continues to grow.
- New BPAY View users expect they can do more with an electronic bill than a paper bill. For example, sort a telephone bill by number or length of call.
- Just as we stick paper bills on the fridge to remind us to pay, consumers would like another electronic reminder to pay a BPAY View bill before it's due. This is an improvement both BPAY and members are looking into.
- As consumers may be required to provide a copy of a paper bill as proof of identification from time to time it is important that we communicate that a 'one-off' paper bill can be requested from the biller without having to deregister.
- Consumers would like more help with the registration process.

As a result, BPAY is developing registration help pages for each biller, which consumers can print and have next to them when registering for BPAY View at their Internet bank site. A number of financial institutions will use or link to these pages. BPAY is also asking members to link to the registration help pages when emailing consumers who were unsuccessful when registering for BPAY View. The aim is to encourage them to try again.

More than anything, our research shows how important it is for us to educate our customers about the benefits of BPAY View. Please read on to find out how we plan to do this. 

In support of you and View

During the next eight months, BPAY will focus on increasing BPAY View consumer registrations.

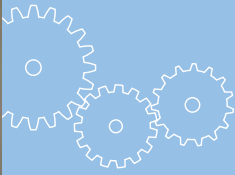
BPAY will work with both members and billers to communicate the benefits of BPAY View to customers, supported by a new online advertising campaign and marketing collateral developed by award-winning agency BMF. Keep watching to see what the BPAY View dinosaur evolves into.

Financial Institutions and billers interested in learning more should contact the BPAY Scheme office. 





The Informer



Keith Brown
Operations Manager

A View to commitment

A significant number of financial institutions have recognised the benefits of BPAY View and plan to incorporate it into their online banking offer. We now have 111 letters of commitment from financial institutions to implement BPAY View and we expect 90% of all financial institutions to eventually offer the service.

Our focus is to continue to drive BPAY View consumer registrations, which have been increasing at 25% for the months of May and June.

We look forward to sharing further news about the ongoing growth of BPAY View over the coming months.


A year of increasing volumes

BPAY ended the financial year in great shape with continued improvement on payment volumes.

BPAY usage rose 20% compared with the year before, as consumers increasingly took advantage of this convenient and ever-popular bill payment method.

'In-site'

The BPAY website is currently being enhanced to provide easier navigation and more relevant content.

The site's 'question and answer' pages have already been updated and new help pages have been included to assist consumers with BPAY View registration. There are also plans for a new Media Centre section to help journalists who write about BPAY. 

Who offers BPAY View?

Customers can now receive the following bills:

- Alinta Ltd
- Bankstown City Council
- Baulkham Hills Shire Council
- Brisbane City Council
- CityLink Melbourne
- Ergon Energy
- Hornsby Shire Council
- Ku-ring-gai Municipal Council
- Logan City Council
- Monash City Council
- Optus Mobile
- Optus Phone
- Optus TV/Net Cable
- Penrith City Council
- Primus Telecommunications
- South East Water
- Sydney Water
- Telstra Mobile
- Telstra Residential
- Townsville City Council
- Western Power
- Yarra Valley Water

Coming soon:

- NRMA Member Services

At these Internet banking sites:

- ANZ
- Bank SA
- Commonwealth Bank
- Credit Union Australia
- Dnister Ukrainian Credit Co-operative
- Greater Building Society
- Heritage Building Society
- St. George
- Westpac
- Wide Bay Australia

Coming soon:

- Hume Building Society
- IMB
- National Australia Bank
- Newcastle Permanent Building Society
- Suncorp Metway

To find out more about BPAY and BPAY View, billers should contact their financial institution, visit the BPAY website www.bpay.com.au, or contact one of these certified BPAY View Service Providers:

CommSecure	HPA	Computershare	QM Technologies
E Com Industries	PostData	Salmat	

Financial institutions should contact BPAY or one of these certified BPAY View Service Providers:

Clear2Pay	NetTeller
Sandstone Technology	Ultradata



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