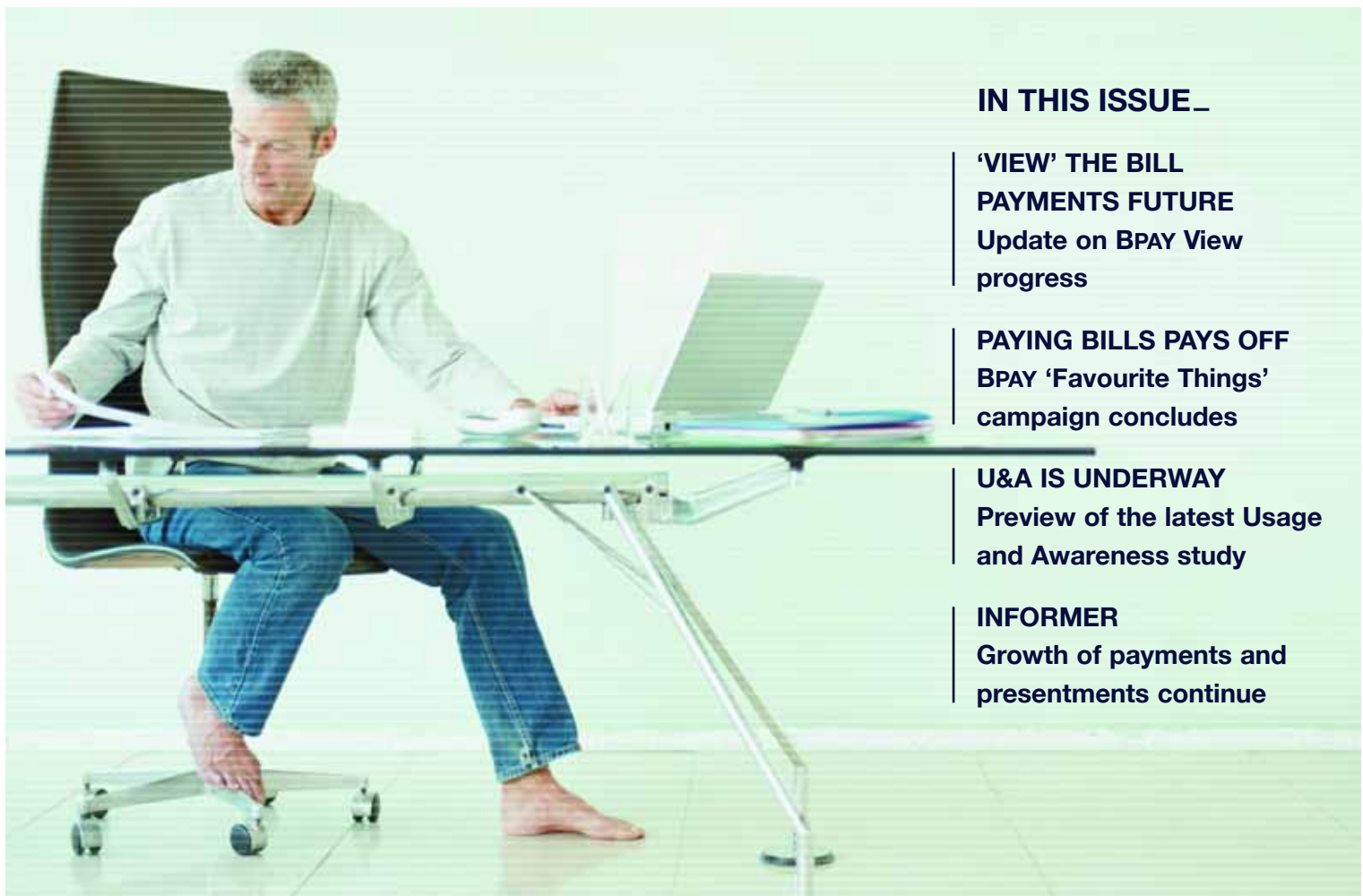


Newsletter 011\_November 2005

# BPAY News and Views\_



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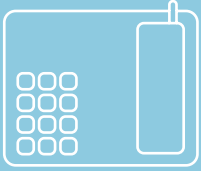
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## In our eleventh issue of News and Views we update you on the progress of BPAY View, preview the latest BPAY Usage and Awareness study and profile the winners from our recent “Favourite Things” campaign.

### ‘View’ the bill payments future

Electronic bill presentment is taking off in Australia with financial institutions, billers and consumers all embracing the latest technology that is BPAY View®.

Following a similar growth pattern as the US and other developed markets, the number of Australians taking the next step in bill payment convenience is on the rise.

Living up to our reputation as early adopters of new technology, consumers are leading the way with over 10,000 new users registering to receive their bills online through BPAY View each month.

The number of bills presented electronically via BPAY View has more than doubled in the past year and some individuals are registered to receive up to six of their regular bills through the service.

These consumers all recognise one of the key benefits of the service – the ability to manage their bills from one convenient, secure location.

And the future looks promising with growth set to continue. Research commissioned by the Scheme reveals 51% of current BPAY® users are likely or very likely to receive bills online with BPAY View in the future.

Interest from financial institutions is also at an all-time high. BPAY now has more than 100 financial institutions committed to offering their customers greater choice in how they manage their bills by mid-2006.

With around five million Australians estimated to have access to BPAY View via their banking website by 2006\*, electronic bill presentment is set to become a standard feature of Internet banking.

The outlook is equally encouraging on the biller side too, with an increasing number of companies looking to take advantage of the many cost savings, receivables management and customer relationship benefits on offer through the service.

In addition to these advantages, one of the most appealing aspects for new billers is the existing customer demand for more bills. Companies signing on now are likely to experience a rapid uptake of the service as there is already a large pool of consumers waiting to receive more of their bills online.

We are pleased to announce that TRUenergy and NRMA Motoring and Services will be joining the growing number of other companies already offering BPAY View.

\*Source: BPAY. The calculation in part on data reported by ACNielsen through its Australian Internet User Survey of regular Internet users, for the Australian retail banking market (Copyright © 2003-2005, ACNielsen.)

### ‘View’ you there

A company always on the move, BPAY will be participating in exhibits at the following conferences:

<b>19 – 23 November</b>	<b>24 – 25 November</b>
The Australian Credit Union Convention	13th Annual CreditLink and NCUA Conference and Trade Show
<b>Gold Coast Convention and Exhibition Centre</b>	<b>Intercontinental Hotel (Sydney)</b>

Please feel free to visit the BPAY stand and say hello if you're attending.

### New marketing material available for BPAY View

BPAY is currently producing new brochures to complement its BPAY View marketing activities.

With one brochure targeted at consumers and another for billers, the new collateral will outline the many benefits of electronic bill presentment and the BPAY View service.

The brochures will also provide comprehensive information for consumers on how to register for the service and provide billers with the initial information they need when considering implementing electronic bill presentment.

Please contact the BPAY Scheme office if you would like to pre-order the new brochures.



## Paying bills pays off

The recent 'Favourite Things' campaign featuring an outrageous Elvis suit (among other possible favourite purchases) has now come to a close, with three lucky winners each receiving \$10,000 to spend as they please.

The winners were randomly selected from all BPAY users who made a bill payment between May and June.

Only limited by their imagination, one winner from Western Australia (Westpac) is giving new meaning to the adage 'to the victor goes the spoils' and will soon be the proud owner of a brand new ride-on lawn mower.

Another from Queensland (NAB) plans to help out some friends facing financial hardship while the third winner from New South Wales (St George) plans to take a well-deserved holiday.

Understandably she's still in a state of disbelief and is yet to decide where to go.

## U&A is underway

BPAY is once again undertaking its annual Usage and Awareness (U&A) study as part of its commitment to further understanding today's ever changing bill payments and presentments market.

Delving into a wide range of issues, the key objective of the research is to capture intelligence on consumer awareness of BPAY and examine their behaviours when it comes to paying bills.

The need to conduct studies of this nature and understand consumer attitudes has never been greater as BPAY continues to experience year-on-year growth and the Australian bill payments landscape evolves even further.

Like previous studies, the insights from this year's study will help BPAY to keep an eye on future consumer needs and help shape business and marketing strategies to provide a best-practice service.

Look out for an overview of the findings in the next edition of News and Views.

## Bill monster tamed by interNET

BPAY has just embarked on its latest consumer marketing campaign promoting BPAY View as a great way of controlling unruly bills.

Featuring the BPAY 'bill monsters' and a series of taglines including 'Don't let your bills run amok', the creative taps into research findings highlighting the Scheme's ability to help tame the uphill battle of growing bills.

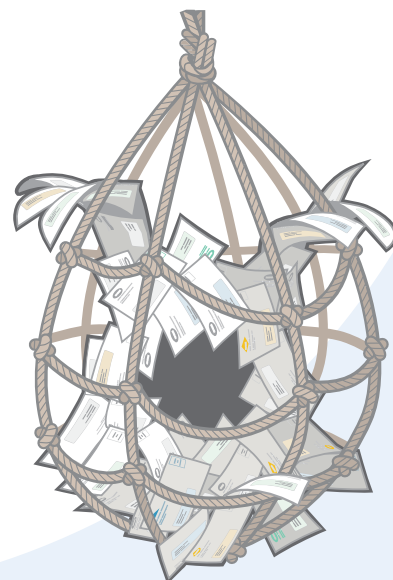
Designed to increase customer take-up, the two-phase campaign (Oct/Nov and Jan/Feb) will use a number of channels to educate consumers about the BPAY View benefits and registration process.

The campaign incorporates online banner advertisements which are available to billers and financial institutions to display on their sites. BPAY is supporting this activity with its own media spend on high volume sites such as ninemsn, Google, Yahoo and Fairfax.

Over four million Internet banking customers will be targeted with inserts distributed via financial institutions. Participating BPAY View billers will also be able to target their customers with inserts including tailored information on the registration process for their specific bill.

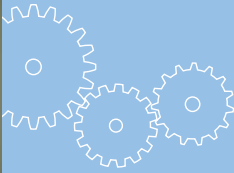
BPAY has also compiled education packs for financial institutions offering BPAY View to ensure staff have all the facts at their fingertips when fielding customer inquiries.

We invite billers and financial institutions offering BPAY View to contact us for access to the online materials or to discuss how you can participate in our marketing campaign.





## The Informer



**Keith Brown**  
Operations Manager

Things at BPAY continue to move along at a cracking pace with both BPAY View and the payments side of the business experiencing exceptional growth.

Let's take a look at the highlights:

### BPAY View

BPAY View continues to go from strength to strength with over a quarter of a million bills registered to be delivered electronically through BPAY View.


Over 35 financial institutions are now offering the service and there's many more (over 70) committed to taking-up BPAY View in the near future. Look out for National Australia Bank in particular.

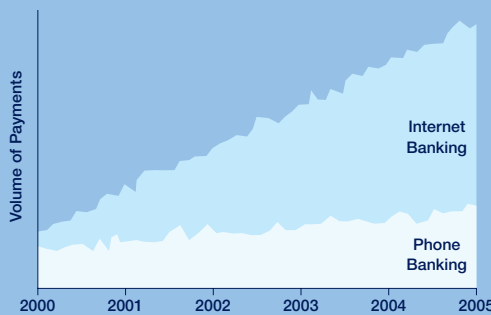
There are many exciting developments on the biller side as well. TRUenergy (formerly TXU) and NRMA Motoring and Services will be offering the service in the near future.

### Payments

BPAY payments also continue to grow at a rapid rate, thanks largely to the increased number of payments made through the Internet (see graph below).

Pleasingly, payments made through phone banking have held their own with payment volumes remaining relatively stable since 2000.

While phone payments continue to be an important part of the BPAY product offering, consumers often cite phone payments as a stepping-stone to the world of Internet bill payments. 



### Who offers BPAY View?

Customers can now receive the following bills:

- Alinta
- 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 Motoring & Services
- TRUenergy

#### Internet Banking Sites:

- ANZ
- Australian National Credit Union
- Bank SA
- Commonwealth
- Credit Union Australia
- Credit Union Incitec Pivot
- Defence Force Credit Union
- Dnister Ukrainian Credit Co-operative
- Electricity Credit Union
- Esso Employees' Credit Union
- Goldfields Credit Union
- Gosford City Credit Union
- Greater Building Society
- Heritage Building Society
- Horizon Credit Union
- Hume Building Society
- IMB
- Karpaty Ukrainian Credit Union
- Laboratories Credit Union
- Manly Warringah Credit Union
- Newcastle Permanent Building Society
- Northern Inland Credit Union
- Nova Credit Union
- Nurses First Credit Union
- Police & Nurses Credit Society
- Queensland Teachers' Credit Union
- Queenslanders Credit Union
- R.T.A. Staff Credit Union
- Select Credit Union
- Southern Cross Credit Union
- St George
- Suncorp
- Sutherland Credit Union
- Uni Credit Union
- Westpac
- Wide Bay Australia

To find out more about BPAY and BPAY View, billers should contact their financial institution, visit the BPAY web site [www.bpay.com.au](http://www.bpay.com.au), or contact one of these certified BPAY View Service Providers:

CommSecure	HPA	Computershare
E Com Industries	Salmat	QM Technologies

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

Clear2Pay	NetTeller
Sandstone Technology	Ultradata



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