

Newsletter 012\_February 2006

# BPAY News and Views\_

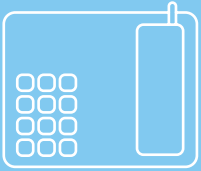
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In our 12th issue of **BPAY News and Views** we take a look at the latest trends and shifts in consumer behaviour in the bill payments industry, look at the process TRUenergy undertook when it recently implemented **BPAY View** and invite you to order our latest marketing materials.

## Marketplace Trends

In the November issue of *News and Views*, we reported that BPAY® and research group TNS were finalising fieldwork for the latest Usage and Attitudes study.

We're now pleased to share some of the key insights from this annual research which has provided a comprehensive look at shifts in bill paying behaviour since 2002.

Firstly, the number of bills paid each month by individuals has significantly increased over the past 12 months, with the average bill payer now paying 5.18 bills. This increase can be partly attributed to people taking up additional services such as mobile phones, pay TV, Internet and broadband connections.

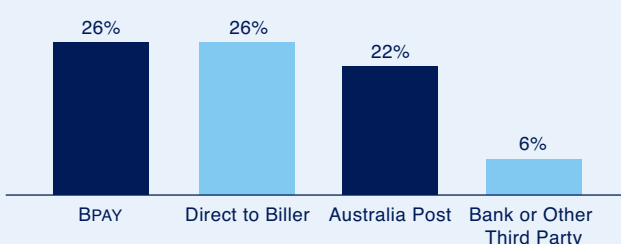
Number of bills paid each month



Recognition of BPAY remains extremely high with 90% of people surveyed aware of the service.

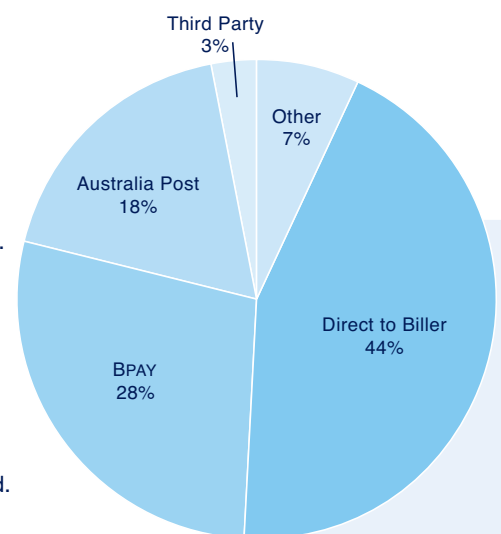
BPAY was the first spontaneously mentioned bill payment method (an honour shared with direct to biller). This certainly positions us well for the future as experience shows that strong 'first mentioned' awareness directly correlates to increased usage.

Bill payers first spontaneously mentioned method of bill payment



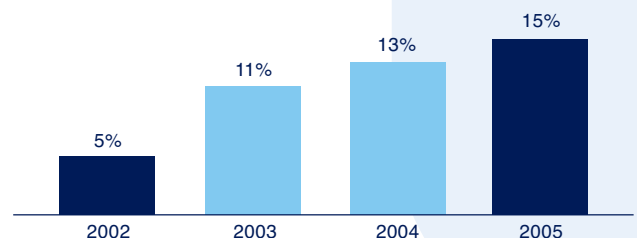
In terms of usage, one in every two bill payers has used BPAY in the past twelve months. When looking at share of bills, BPAY is taking a substantial slice of the market with 28% of all bills paid.

BPAY's share of all bills



15% of all bill payers are committed users of BPAY Internet (and are unlikely to switch to other payment methods). This segment has grown year on year since 2002.

Percentage of all bill payers committed to using BPAY



For marketing purposes, it's interesting to understand where people look for bill payment information. The research highlighted three key areas:

- ▣ **The back of the bill (64%)**
- ▣ **Information provided by the biller (61%)**
- ▣ **Direct mail received from their financial institution (45%)**

## Marketplace Trends (cont)

### BPAY View®

The study also included specific questions about BPAY View®.

One third of the bill paying population is now aware of BPAY View, with the greatest awareness among heavy Internet banking users (58%) and people committed to BPAY as a payment method (47%).

This is an encouraging result, given that BPAY View is a relatively new service for many Financial Institutions. 29% of the 10 million-strong bill paying population would now consider using BPAY View – providing a massive growth opportunity.

The type of bills consumers most want to receive electronically through BPAY View remain unchanged from 2004, with electricity, telephone and water heading the list.

In terms of the key benefits of BPAY View, consumers most often cited convenience and the environment.

**By keeping a watchful eye on these developing trends, BPAY will continue to lead and understand consumer behaviour in the bill payments industry. Please contact the Scheme office should you be interested in receiving further information from this comprehensive research.**

## Book your brochures

BPAY is currently producing new payments brochures. Similar in design to the BPAY View collateral below, two versions will be available – one each for consumers and billers.

The consumer brochures are available for co-branding and will be available in a DL size, making them ideal for mailing with statements.

As mentioned in the previous edition of News and Views, the new BPAY View brochures are also hot-off-the-press and available to billers and Financial Institutions.

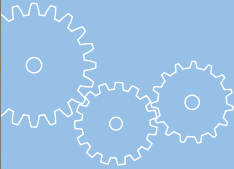
To order your brochures simply contact the Scheme office on (02) 8252 0500, emailing [info@bpay.com.au](mailto:info@bpay.com.au) or fax back the inserted form to (02) 8252 0555.





## The Informer

**Keith Brown**  
Operations Manager



### No hesitation with implementation

Having recently welcomed TRUenergy to the growing number of organisations going live with BPAY View, we thought we'd take the opportunity to share with you their experience in implementing the service.

Continually looking to understand and meet the evolving needs of their customers, TRUenergy conducts regular research into its customers' preferences and behaviour.

When it came to bill payment and presentment channels the customer message was straightforward and clear, according to Lisa Carle, Residential Marketing Manager for TRUenergy.

"Our research clearly told us our customers valued, above all, flexibility and convenience when it came to the delivery and payment of bills," she said.

With this knowledge, the process of investigating the merits of each available electronic bill presentment product began, and after careful review of the various options, it was evident BPAY View fulfilled all key criteria and came out on top.

BPAY, TRUenergy and the Commonwealth Bank (TRUenergy's financial institution) then

worked together to develop a business case for BPAY View, the result of which left no doubt about the decision to go ahead with BPAY View.

Once the decision to proceed with BPAY View was reached, the actual implementation of the system itself was relatively simple and seamless.

Facilitated through BPAY View Service Provider, HPA, it took just over two months until the first bill was delivered through the service.

"The implementation process was excellent - one of the best projects I've ever been involved with," said Lisa.

"Sometimes having multiple outside parties involved in a project is a hindrance more than anything else. But we all worked together extremely well on this project and the process was very smooth, from start to finish."

And how have TRUenergy customers taken to BPAY View in the first couple of months or so?

"We're signing on approximately 100 customers to receive their bills electronically through BPAY View every day. This is remarkable given we haven't even begun to actively promote it yet," Lisa said.

Billers wanting to feel out the opportunities provided through BPAY View are encouraged to contact their Financial Institution in the first instance. BPAY will then work with you and your Financial Institution to assess the



case for BPAY View and explore the specific benefits to your business.

## Who offers BPAY View?

Alinta  
Bankstown City Council  
Baulkham Hills Shire Council  
Brisbane City Council  
CityLink Melbourne  
Ergon Energy  
Hornsby Shire Council  
Ku-ring-gai 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  
TRUenergy Dual Fuel  
TRUenergy Electricity  
TRUenergy Gas  
Western Power  
Yarra Valley Water

### Coming Soon

NRMA Motoring & Services

### Internet Banking Sites

ANZ  
Bank SA  
Bankstown City Credit Union  
Capricornia Credit Union  
Coastline Credit Union  
Commonwealth Bank  
Credit Union Australia  
Credit Union Incitec Pivot  
Defence Force Credit Union  
Discovery 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  
Island State Credit Union  
Karpaty Ukrainian Credit Union  
Laboratories Credit Union  
Manly Warringah Credit Union  
Members First Credit Union  
National Australia Bank  
Newcastle Permanent Building Society  
Northern Inland Credit Union  
Nova Credit Union  
Police & Nurses Credit Society  
Queensland Teachers' Credit Union  
Queenslanders Credit Union  
RTA Staff Credit Union  
Select Credit Union  
Southern Cross Credit Union  
St George Bank  
Suncorp  
Sutherland Credit Union  
Uni Credit Union  
The University Credit Society  
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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