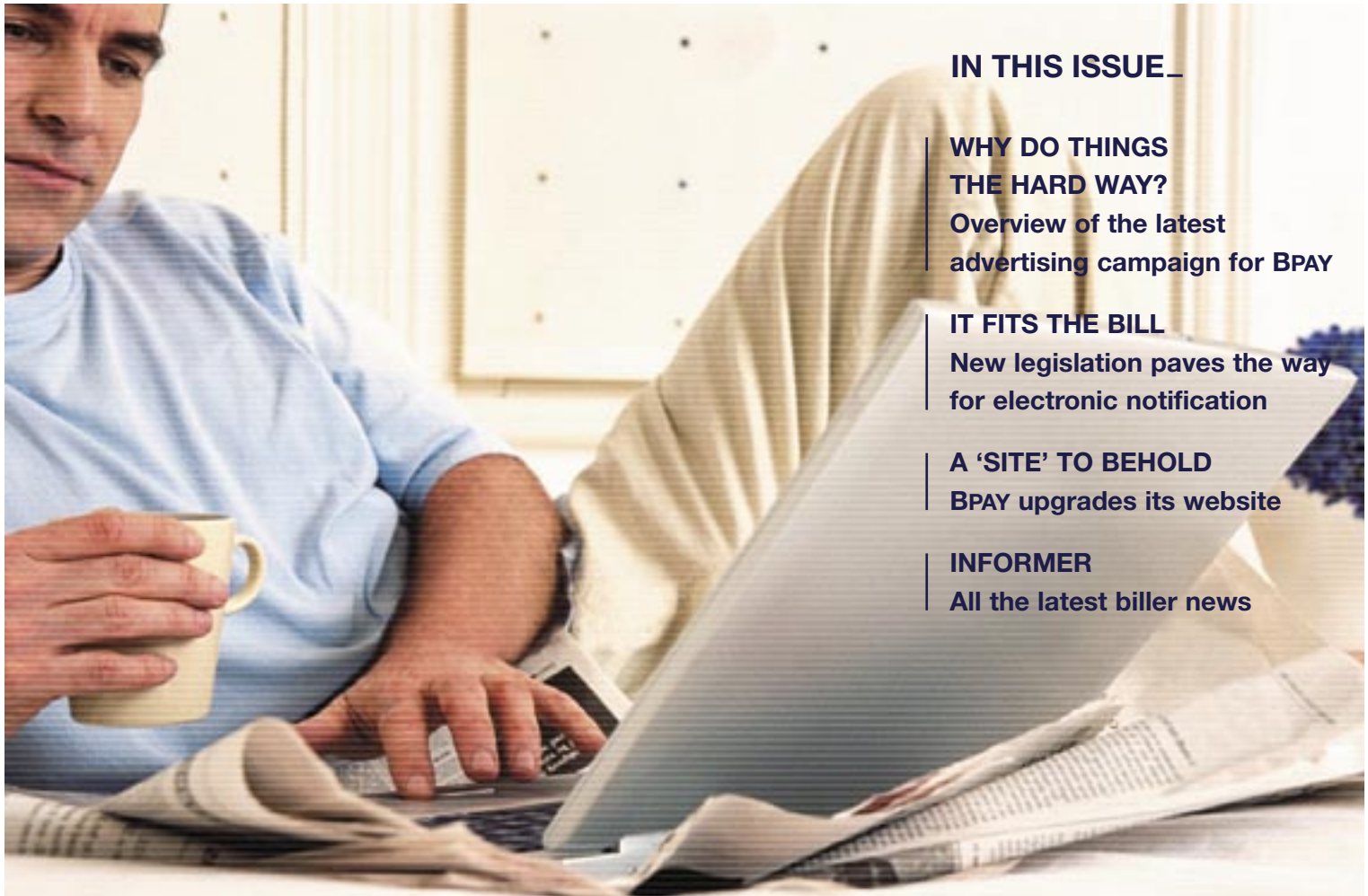


Newsletter Winter 2006

BPAY News and Views_



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WHY DO THINGS THE HARD WAY?

Overview of the latest
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IT FITS THE BILL

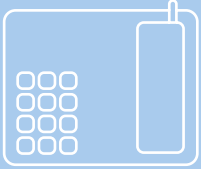
New legislation paves the way
for electronic notification

A 'SITE' TO BEHOLD

BPAY upgrades its website

INFORMER

All the latest biller news



In our thirteenth issue of News and Views we provide you with an overview of our latest advertising campaign, tell you about new legislation which paves the way for electronic notification in Australia and update you on all the latest news from our billers.

Electronic Notification... It Fits The Bill

The way Australians receive their bills and financial statements could change forever after the Queensland Parliament passed a significant amendment to the Uniform Consumer Credit Code (UCCC).

The Uniform Consumer Credit Code is the governing legislation for all consumer credit transactions in Australia. It governs the actions of credit lenders and sets the standards for the industry.

Until now, the UCCC legislation was open to interpretation when it came to how companies could communicate with their customers.

In particular, there was a level of doubt as to whether it was permissible for an organisation to deliver consumer credit information electronically or whether printed notification was required.

The amended UCCC, which will soon come into effect nationally, removes any legal ambiguity surrounding the electronic delivery of consumer credit information.

BPAY Corporate Services Manager, Mark Williams, said the passing of the amending Act gives the green light for organisations to communicate electronically with their customers.

“The reform opens up a whole new world for how Australians manage their household finances,” Mark said.

“Consumers will now be able to receive a whole host of information, including credit card and mortgage statements online, via platforms such as BPAY View.

Our experience with BPAY View clearly shows Australians have a growing acceptance when it comes to the online delivery of information.

So the amendment is certainly timely and will help meet a strong consumer demand for the online delivery of consumer credit information.”

For organisations, the new legislation not only allows for significant savings in print and distribution costs, it also strengthens a company’s social position through paper reduction and environmental best practice.

“The legislation frees companies from the administrative burden of paper and will be much welcomed by those keen to operate in a truly paperless environment,” Mark said.

BPAY is already talking to a number of financial organisations which have shown a great interest in delivering credit card statements through BPAY View.

A ‘Site’ To Behold

The BPAY website has been upgraded to make it even easier for our 100,000 monthly visitors to find all the information they require.

The upgrade follows an independent review of the site which identified a number of key areas for enhancement.

The new-look website, built by Loaded Technologies, contains more information for billers keen to implement BPAY or BPAY View, along with updated brochures for consumers and billers.

Sample flyers can also be downloaded, which is handy for billers wanting to send BPAY related information to customers along with their bills and statements.

Other key features include a more intuitive and easy-to-use search function and a media centre for journalists.

Visit the BPAY website at www.bpay.com.au.



Why Do Things The Hard Way?

WHY DO THINGS THE HARD WAY?

Pay over 13,000 bills by phone or internet

BPAY Take the hassle out of paying bills today
Easy as can B_

The advertisement features a man in a red swim cap and trunks, struggling to hold onto a pool ladder. The text 'WHY DO THINGS THE HARD WAY?' is overlaid on the image. Below the image, a dark blue banner contains the text 'Pay over 13,000 bills by phone or internet'. At the bottom, the BPAY logo is shown next to the slogan 'Take the hassle out of paying bills today Easy as can B_'.

That's the question BPAY is asking Australians in its latest advertising campaign. Running from May to July, the campaign aims to get consumers thinking about the most convenient way of paying bills. To help deliver the message, BPAY will show situations where people tackle everyday tasks the hard way.

The campaign is designed to reach people who either aren't yet using BPAY or don't habitually use the convenient service.

"Over the past few years Australia's bill paying habits have changed dramatically, with more and more people using BPAY. Last year more than 150 million bills, spread across more than 13,000 different types of bills, were paid using BPAY," Andrew Arnott, General Manager of BPAY said.

"Despite this strong growth, there are still some Australians who haven't yet adopted this fast and secure way to pay their bills.

These are the people our campaign is targeting," he said.

The three-month campaign will utilise a number of media channels to help deliver its message. The strategy focuses on reaching the target audience at a time and place when bill payment messages will be most relevant.

Consumers will see the campaign on their journey to work, with BPAY data showing most bills paid through the service are done so at the beginning of the working day.

Accordingly, advertisements will feature on buses and trams, at train stations, in national and metropolitan newspapers, online at popular news and search engine sites and in city building elevators.

Financial institutions are supporting the campaign by sending flyers outlining how easy it is to make a BPAY payment to more than seven million of their banking customers.

BPAY billers and financial institutions wanting to access the online materials or discuss how they can become involved in the campaign are invited to contact the BPAY Scheme office.

Super Easy

Making super contributions is almost effortless for some with a growing number of superannuation and investment companies now accepting BPAY.

This will no doubt prove a convenient service for those making additional contributions as we near the end of the financial year.

Whether it's personal, self-employed or eligible spouse contributions, BPAY allows for the quick and convenient transfer of money directly into an account.

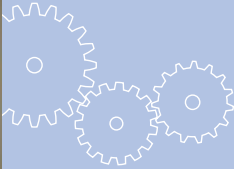
Making a super contribution is just like a regular BPAY bill payment.

Customers simply need to obtain the biller code and customer reference number from their super or investment fund manager and make the payment using their financial institution's Internet or phone banking service.

B_Super. It's "easy as can B_"



The Informer



Keith Brown
Operations Manager

Big day for BPAY

BPAY recorded its biggest ever processing day on 18 April 2006 with over 1.2 million bills paid through the service.

This number surpasses the previous record set in February of this year where 941,854 payments were made in a single processing day.

Up and away with BPAY

Qantas is the first airline to offer its customers the convenience of purchasing airline tickets with BPAY.

Until now, customers purchasing tickets online had no option but to use their credit card. But thanks to BPAY, customers can now use any account they wish.

To pay via BPAY tickets need to be purchased seven days in advance to ensure tickets are issued on time.

With Qantas customers now being levied a fee when paying directly with a credit card, the new BPAY option gives customers a fee-free alternative for online purchases.

Easy one to figure

Paying bills has become even easier for Telstra customers now the Customer Reference Number (CRN) for BPAY payments will remain the same from one bill to the next.

Up until now, the CRN for BPAY payments changed for each Telstra Bill, meaning customers had to enter a new CRN every time they made a payment.

However, the move to a non-variable CRN means customers can now use the same CRN for every payment made to Biller Code 7773.

The move also allows customers to save Telstra as a biller within their financial institution's Internet or phone banking system for future payments.

By having all the information already entered, customers need only know how much to pay and by when.

There are now 52 financial institutions offering BPAY View. Since last edition we have welcomed onboard:

Alliance One Credit Union
Bananacoast Community Credit Union
Bendigo Bank
Connect Credit Union
MECU
Pioneer Permanent Building Society
Police Association Credit Co-operative
Police Department Employees Credit Union
Powerstate Credit Union
Qantas Staff Credit Union
Queensland Police Credit Union
StateWest Credit Society

Which billers offer BPAY View

Alinta
Bankstown City Council
Baulkham Hills Shire Council
Brisbane City Council
CityLink Melbourne
Ergon Energy
Horizon Power
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
Synergy
Telstra Mobile
Telstra Residential
Townsville City Council
TRUenergy Dual Fuel
TRUenergy Electricity
TRUenergy Gas
Yarra Valley Water

To find out more about BPAY and BPAY View, billers should contact their financial institution, visit the BPAY web site 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	Data Action
Sandstone Technology	Ultradata	Swift Call



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