



## Bill Payment Services

Choice & convenience





## Bills, bills, bills

Billing services may not be the most exciting phrase you'll hear today, but it may be the most important, affecting everything from cash flow and operating costs to customer confidence and brand perceptions.





# Choice and convenience

Consumers expect more convenience and flexibility from every interaction they have, and paying a bill is no exception. Technological advancement and digital adoption has brought with it unprecedented changes, all in the name of convenience.

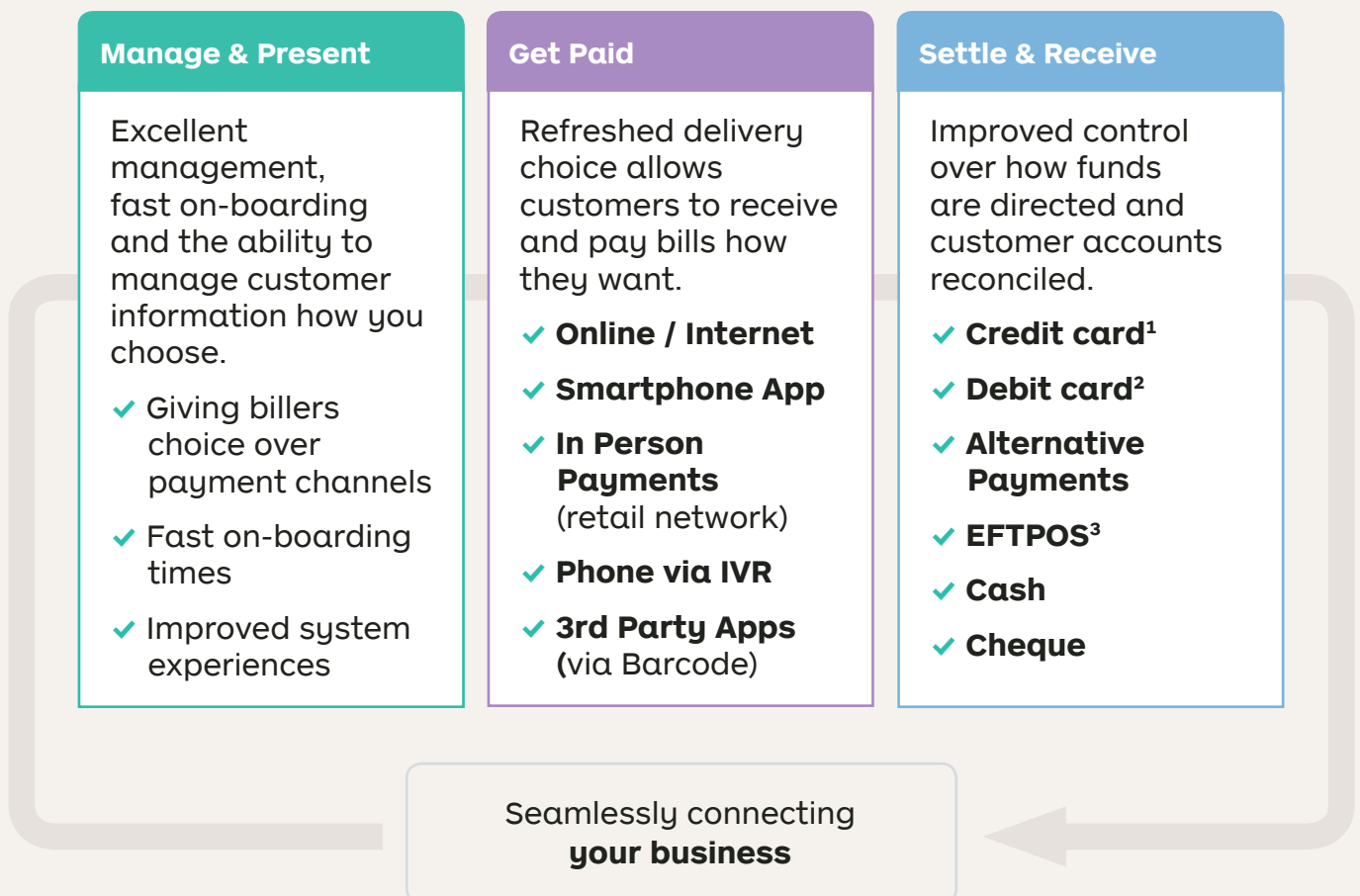
At Australia Post, we understand that convenience means different things to different people. That's why we're going one better, offering you and payers not just convenience, but choice as well.



# We are evolving to meet market needs

We're investing in our bill payment platform to offer your business more ways for customers to pay.

We are focusing on the life cycle of a bill and making it seamless. So your time is spent running your business, not managing payments.



<sup>1</sup>Australia Post can accept Visa, MasterCard, American Express and Diners Club credit cards as required by billing organisations. <sup>2</sup>Australia Post accepts Visa, MasterCard, debit cards for Post Billpay payments based on the requirements of the billing organisation. <sup>3</sup>EFTPOS is not available at some smaller outlets. Minimum purchase available is \$10.00. Bank transaction fees may apply



# A great billing experience

Did you know that Australia Post provides one of the only true omni-channel experience in Australia? That's how we're able to give government and businesses the choice to control their customers' payments in one eco-system. What does that mean?

Think of it this way: multiple payment channels means payments are more likely to be received on time or even before the due date. Sounds good, right? But wait, there's more.



## **We are fast.**

Receive settled funds the next business day, including cheques. We are the fastest in the market for cheques.



## **We are flexible.**

Give your customers the choice to pay when it's convenient for them. Customers can pay 24/7 through Post BillPay online, the AusPost app, or during trading hours at any participating post office across the country.



## **We are secure.**

Keep confidential information and personal details safe with our fraud-guard protected platforms.





## Billers benefits

- ✓ We make it easy for your customers to pay bills on time
- ✓ No physical presence, no worries. We act on your behalf to offer;
  - ✓ Customer service of the highest degree with a NPS over 70+
  - ✓ One of the largest retail networks with over 4,000 locations, over 2,000 in rural and remote areas
- ✓ Barcode technology minimises errors
- ✓ Reduction in cash handling in the business helps to drive down costs and reduces risk
- ✓ 24/7 support means faster customer complaints resolution, all managed in-house
- ✓ All data from all payment channels is consolidated into one daily report
- ✓ Tailored payment rules customised to their business

### Pam Miller

Pam is the new CFO of a state-owned water supplier, overseeing everything from business management, reporting and statutory compliance. Shortly after starting in her new role, Pam noticed that a staggering amount of resources were being poured into receivables and debt recovery. Reconciliation data was also spread across multiple reports, due to the disparate payment channels, making it difficult to track cash flow.

Pam knew that the key to improving cash flow was getting customers to pay their bills on time and her team began researching new bill payment solutions. When comparing Post BillPay to alternative providers, they realised how much customers would benefit from the flexibility and convenience it offered. With next business day settlements, consolidated reporting across all channels and tailored payment rules, the choice was simple.





## Customer benefits

- ✓ We make it possible for them to receive and pay bills from some of Australia's largest telcos, utility providers and government agencies
- ✓ They can pay anywhere, anytime and in any way they like: cash, credit card, EFTPOS and debit.
- ✓ Paying multiple bills all at once, in one sitting means they can reclaim their free time
- ✓ Payment receipts (no matter what channel they use) help to improve record keeping
- ✓ The option to save preferred payment methods means it's even easier to pay bills

### Matt Walker

Matt, a stay-at-home dad, dreaded the arrival of bills in the mail. He always intended on paying them quickly but there was never a convenient time, place or method. Month after month, they would end up stuck to the fridge, until late fees compelled him to finally pay them through different channels.

Things changed when he heard about the AusPost app he already used for tracking parcels. Matt has always trusted Australia Post to deliver his bills, so trusting them to facilitate the payment of bills too seemed like a no-brainer. Matt now receives most of his bills directly through the app, allowing him to pay them whenever he wants.

This simple, convenient solution helped Matt become more confident in managing the household finances and gave him more time (and fridge space) to devote to his kids.



## Why Australia Post?

We've been managing payments for

**30** Years

**4000+**

One of the largest retail networks across Australia

Helping more than

**750**

businesses and government agencies

We are here for the future of digital delivery.



We process millions of payments on behalf of hundreds of businesses each year across our range of payment services.



Australia Post staff greet customers at over 4,000 post offices across Australia. A vital face-to-face service when paired with our digital offerings.



We provide one of the only true omnichannel experience in market, meaning we are the face of your business every time a customer comes to the counter.



We're investing like never before in our payments capability to prepare Australia Post to be a leading payments provider, creating a range of solutions to give customers more choice of payment methods to enable them to pay more bills on time.

# Paying a bill has never been easier

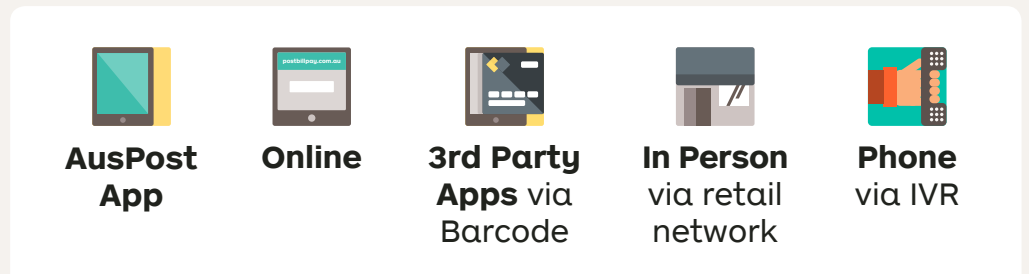
Billers focused.


Your choice of distribution method.

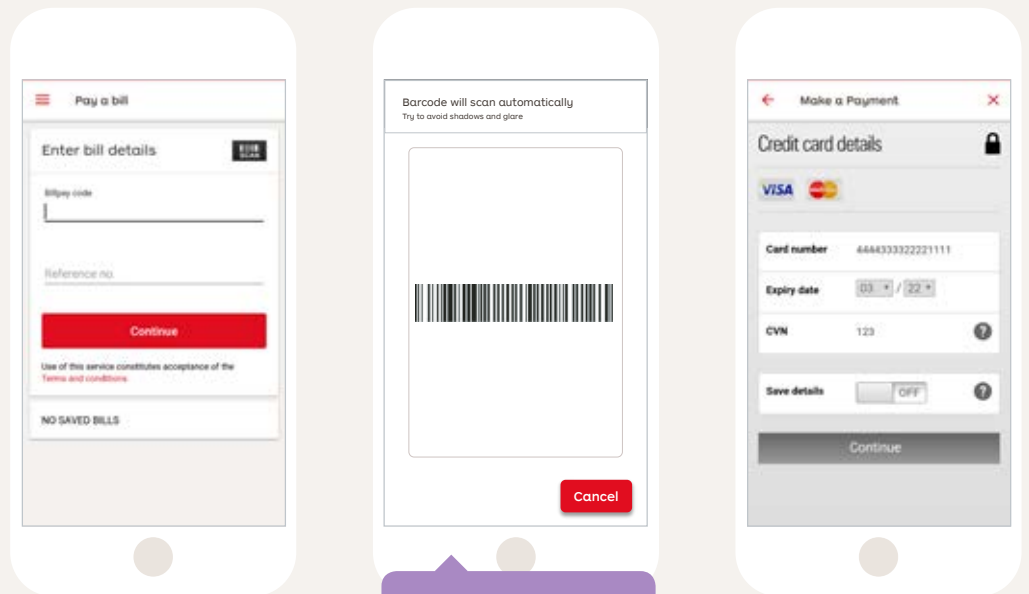


Customer focused.

- ✓ Customers can pay using their preferred method
- ✓ Customers can manage their bill in one place with the AusPost App



 Paying bills is simple with the **AusPost App**



Search for biller code, or scan the barcode.

Scan the barcode on printed or electronic bills

Enter payment details, and save for use next time.

Get  **Paid**

Customers can pay bill, anytime, anywhere, with their preferred payment method.



To find out more about our  
Bill Payment Services:

[auspostenterprise.com.au](https://auspostenterprise.com.au)