Business Solutions from BPAY

RMA Conference 18 – 20 April 2018
Overview

Business Solutions from BPAY

➢ BPAY continues to grow at a rate of 3% per annum.

➢ On a base of 1.5m transactions per day, it remains a popular and growing payment channel.

➢ Acknowledging all of the new and smart methods for making payments, Smartpay, Ezipay, Circle, Triangle, Mustard Pay etc. etc.

➢ **BPAY remains a constant and trusted method for your customers to pay their bills.**

➢ With pressure continuing to grow on paper-based and card-based methods due to cost, BPAY is the ‘go to’ channel for reliable ‘cleared funds’ reconcilable payments from your customers to Council.
BPAY and the RMA

Thank you for allowing BPAY to be involved as a gold sponsor for the 5th consecutive year.

We want the sponsorship to continue, but each year, we’re under increasing pressure to show value and a return on the expense.

This year I’ve made it easy or you.

On your desks you will find a BPAY page that looks like this .................
BPAY Services for ........................................... Council

**Additional Biller Codes**
- Purpose/s .................................................................
- Would like to learn more, please email ................................

**Existing user – please tick □**
- Existing user – please tick □
- Would like to learn more, please email ................................

**QR Codes**
- Existing user – please tick □
- Would like to learn more, please email ................................

**Use the BPAY Channel for Infringements**
- Use the BPAY Channel for Infringements
- Would like to learn more, please email ................................

**PINFORCE**
- Council currently banks with ............
- Council currently banks with ............
- Would like to learn more, please email ................................

**Meet the faster way to pay Osko**
- Meet the faster way to pay Osko
- Would like to learn more, please email ................................
BPAY AND THE RMA

If (after listening to the excellent overview that you are about to witness), you are compelled to put your Council name on the top of the sheet, and nominate one or more of the items for me to follow up with Council, we will be back again next year.

It doesn’t have to be you!!

It may be a representative from Local Laws/Compliance or Finance that you might nominate.

I will make a politically correct approach over the next two months, so please don’t hesitate to refer someone else.

I can guarantee a positive and proactive discussion.
Item 1 – Additional BPAY Biller Codes

Historically, Councils have stuck with one, perhaps two, BPAY Biller Codes.

Two reasons for this:

- The cost of establishment was high.
- There was limited awareness of what they were for back then.

That’s all changed now:

- Two of the major Banks are at $50 (+GST), and the others are in the same price range.

- Recognition of the BPAY Symbol and cleared funds with full reconciliation is at an all time high, at over 92% awareness.
Currently in other States, Councils are taking advantage of lower establishment costs and heightened awareness to request new BPAY Biller Codes for payments to Council such as:

- Planning
- Planning Penalties
- Health Payments
- Health Penalties
- Parking Infringements
- Other Infringements
- Pet Registrations
- Sundry Debtors
- Other Compliance issues
- Aged Care Payments

I have two Councils in Victoria that currently have 3 BPAY Biller Codes who have requested a further ‘8’ Codes to make payment receipt and reconciliation easier.

If you think that there’s an interest at your Council, please note it on your page.
BPAY View Today

- 67 financial institutions offer BPAY e-presentment, with 363 Biller Codes
- 5.4 million active payer accounts as at end December 2017
- More than 1.6 million summaries delivered each month
BPAY View in Victoria

76 Councils – on the platform

The focus is now on how to drive further registrations.

If you would like BPAY to invigorate the marketing focus, then please note this on the form.
Note – While BPAY QR Codes are able to be printed on all rate notices, their value lies in the Batch processing by Real Estate Agents.

The City of Stonnington is currently printing QR Codes on their rate notices.

The opportunity is that Real Estate Agents receiving multiple rate notices from Councils, can use their FileSmart or Property Tree software to create a BPAY Batch file for transfer to their Bank.

The end result is that Council receives a larger BPAY file for automated Reconciliation, and the number of bulk receipts physically received for Council reduces, freeing up customer service.

Those larger Councils should note, and complete an expression of interest on their page.
Note – Councils currently using Pinforce software for parking infringements are in the frame here.

It’s understood that this is not a rating function, but if you are aware that your Council uses Pinforce please note it on your page.

If you can provide the email address for a representative from Compliance/Local Laws, all the better.

The opportunity here is to add BPAY as a payment option to tickets that are issued ‘on the spot’. The tickets contain an iCRN meaning the offender must pay the exact amount before the due date.

Reduces delinquencies, and improves reconciliation.
BPAY has been working with NPPA (New Payments Platform Australia) to build the initial services.

OLS1 (Overlay Service 1) was released in February 2018, and there are over 100,000 payments per day being made using the platform.

OLS1 is a consumer to consumer ‘instant’ payment where customers use their PAY ID to send and receive funds. A PayID links a BSB and an account number to a mobile phone and/or an email address.

The question to be answered in my view is “how will it benefit Councils from an Accounts Receivable perspective?”

Note your interest on your page and we will arrange the answer to that question.
That’s it!

Please bring your sheets to the BPAY booth out there and drop them in.

I will be happy to expand on any of the opportunities detailed here.

If you don’t have time to talk, that’s (of course) fine with me. The important point is that you register interest for me to follow up over the next few months.

Don’t be hesitant about providing another Council staff member’s details. I will be gentle.

And I hope to be here as a gold sponsor again next year!