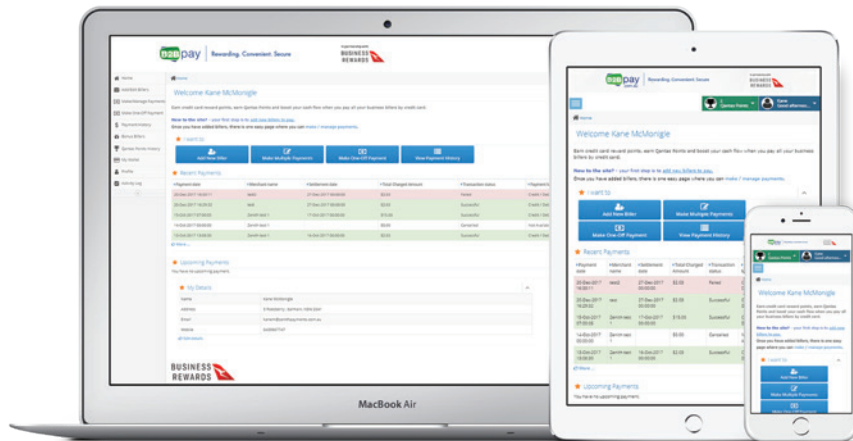


# EARN REWARD POINTS ON **ALL** YOUR BUSINESS EXPENSES



## BY PAYING YOUR SUPPLIERS USING B2BPAY

B2Bpay is a new secure online payment portal that allows you to pay **ALL** your invoices using your existing credit cards, with billers receiving payments by EFT or BPAY.

B2Bpay **ACCEPTS ALL MAJOR CREDIT CARDS**

This means you can earn credit card reward points and Qantas Points on every invoice, regardless of whether your supplier accepts credit card payments\*. You could earn enough points for business class flights, vouchers, or other rewards – just by paying your business bills\*\*.



### Why B2Bpay?



#### Earn Credit Card Points

Earn Qantas Points or Credit Card reward points on **ALL** your business expenses#.



#### Earn Bonus Qantas Points

1 Qantas Point for every \$100 you pay; and up to 3 Qantas Points for every \$1.50 spent with B2Bpay Bonus Billers\*.



#### Earn full points on ATO, government, telco, insurance, etc.

With many cards, you earn no points or reduced points when paying these billers directly. Earn full points when you pay them using B2Bpay.



#### Boost your cash flow

By using the up to 55 days interest-free period on your credit card\*.



#### Profitable way to pay

Profitable way to pay – Deloitte report: 'Receive value of 7% on expenses paid\*\*\*'.



#### Cheaper

When compared to other traditional payment methods.

Deloitte research: digital payments and cards more than 3 times more cost effective.

Only fee is a tax-deductible card processing fee from 1.2%.

Not treated as a cash advance – unlike other major payment systems, where interest is charged immediately and no reward points are earned.



#### Save time & easy to use

Manage and pay **ALL** your business expenses online using any device via a centralised expense management system. Pay 24/7.



#### Secure online solution

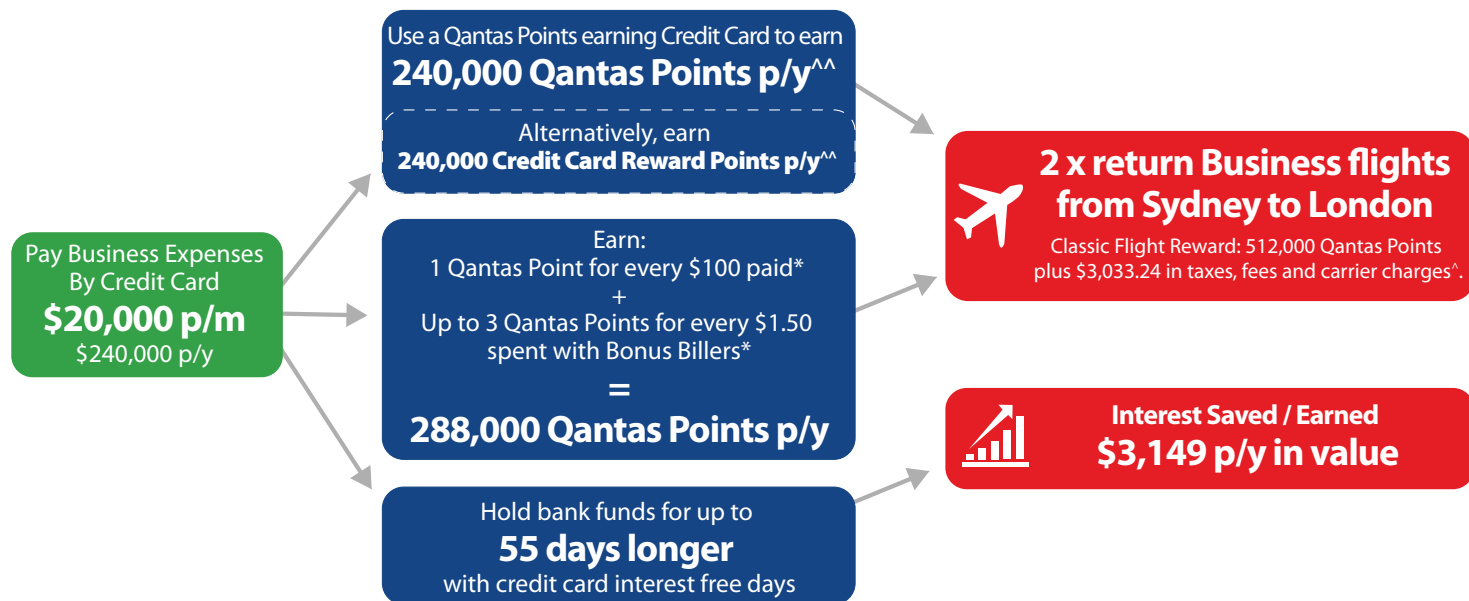
Cards tokenised for your security, so numbers are never stored.

PCI compliant solution hosted by Microsoft in Australia.

Sign up to B2Bpay and earn **2,000 Qantas Points\*** for making your first payment and up to **12,000 bonus Qantas Points** on total payments before 31 October<sup>+</sup>

# THE PROFITABLE WAY TO PAY ALL BUSINESS EXPENSES

Be rewarded with flights and savings



**Deloitte.**

As featured in a Deloitte whitepaper Case Study.

“Significant Value. Approximately **7%** of expenses paid.”<sup>^^</sup>

## HOW B2BPAY WORKS

### Initial Set Up



#### Easy online sign up

It's easy to get started. Simply follow the prompts.

If you need help, just call us.



#### Set up your payments

Select your billers and nominate your card(s) for payments.

### Ongoing Paying Your Billers



#### Pay billers & receive rewards

Make one-off, automatic or future-dated payments.

Earn Qantas Points for your business plus credit card reward points on all payments.



#### We pay your billers

We transfer funds to your billers by EFT or BPAY at no cost to them within 3 business days.

**zenith**  
PAYMENTS

B2Bpay is part of Zenith Payments, a 100% Australian owned and operated company at the forefront of payments. Zenith processes over \$1.5 billion per annum in payments for businesses, schools, childcare centres, real estate agents and travel agents.

Payment and transactional facilities are provided by ANZ, American Express and more.  
[www.zenithpayments.com.au](http://www.zenithpayments.com.au)



A standard and tax deductible credit card processing fee (from 1.2% excl. GST) applies to all payments and the applicable fee for your card type will be displayed when you set up a biller and/or when you make a payment the value of all the credit card points and Qantas Points that you can earn combined with the cash flow benefits outweigh the tax deductible B2Bpay card processing fees.

\* Use a Qantas Points earning credit card to earn points on every payment. Card products referred to are not issued by Qantas but by the relevant Card partners. The applicable Card Partner is the credit provider and credit licensee under the National Consumer Credit laws. Points are offered by the relevant Card partner and partner reward program and can only be earned on eligible purchases. Contact the relevant Card Partner for terms and conditions or enquiries.

\* A business must be a Qantas Business Rewards Member to earn Qantas Points for business. A one-off join fee of \$89.50 including GST normally applies, however this will be waived for B2Bpay customers. Membership and Qantas Points are subject to the Qantas Business Rewards Terms and Conditions available at [www.qantasbusinessrewards.com/terms](http://www.qantasbusinessrewards.com/terms). Qantas Points for business are offered under B2Bpay Customer Terms and Conditions available at [www.b2bpay.com.au/terms-conditions/](http://www.b2bpay.com.au/terms-conditions/). Members will earn 1 Qantas Point for every \$100 paid to all Billers and up to 3 Qantas Points per \$1.50 paid to B2Bpay Bonus Billers. See B2Bpay website for a list of current B2Bpay Bonus Billers. Register with B2Bpay and earn 2,000 bonus Qantas Points on your first payment of \$3,000 of more before 31 October 2018. New B2Bpay customer ABNs only.

\* Earn 1,500 bonus Qantas Points for every new unique biller you make a payment of \$3,000 or more to using B2Bpay before 31 October 2018. The biller must be one that you have not yet made a payment of \$3,000 or more to and you can earn 1,500 bonus Qantas Points on a maximum of 8 new unique billers (to a total of 12,000 Qantas Points). Other than the 2,000 bonus Qantas Points 'first payment' offer, this offer cannot be used in conjunction with any other B2Bpay offer. Qantas Points earned using B2Bpay will be automatically credited to your linked Qantas Business Rewards account within 90 days of your eligible spend as outlined in the B2Bpay Customer Terms and Conditions.

^ Qantas Points quoted are accurate as at 1 August 2017 but may vary at the time of booking. Classic Flight Rewards are available on Qantas, Jetstar and partner airlines. Classic Flight Reward seats are subject to capacity controls, availability is limited and some flights may not have any Classic Flight Rewards available. Taxes, fees and carrier charges are payable by an Accepted Payment Card in addition to the points required on Classic Flight Rewards. These are quoted at the time of booking and are subject to change. See Classic Flight Rewards for more details at [www.qantas.com.au/flyer/dyn/flying/using-points-qantas-jetstar](http://www.qantas.com.au/flyer/dyn/flying/using-points-qantas-jetstar).

^^ Source: B2Bpay and Deloitte estimates. Bank issued points earned by using your credit card are estimated to be 1 Qantas Point or alternative credit card reward point per dollar spent; Qantas Points earned from the '1 Qantas Point per \$100 spent' and the 'B2Bpay Bonus Billers' offers are estimated to be a combined 1.2 points per dollar (which for example, can be achieved when \$240,000 p/y spend is transacted 29% through 1 point per \$1.50 bonus billers, 30% through 2 points per \$1.50 bonus billers, 30% through 3 points per \$1.50 bonus billers and 11% through non-bonus billers); interest saved is based on a market rate overdraft facility or average return; excluding flight taxes, fees and carrier charges.

ZenPay Pty Ltd. ABN 63 056 881 942

Set Up Online: [www.B2Bpay.com.au](http://www.B2Bpay.com.au) Call: 1300 205 575 Email: [info@b2bpay.com.au](mailto:info@b2bpay.com.au)