


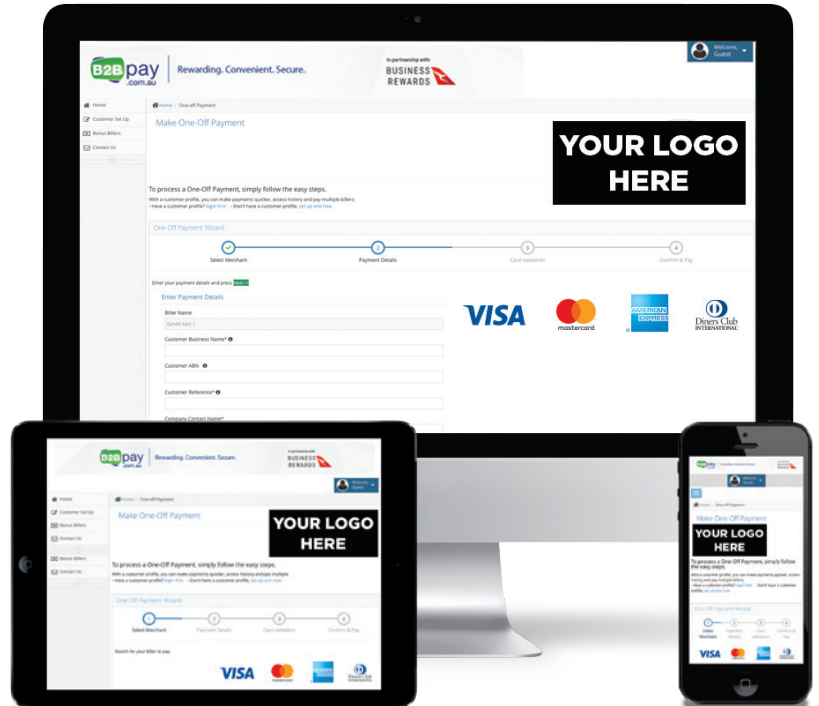
YOUR OWN BRANDED SECURE ONLINE PAYMENT PORTAL AT NO COST TO YOU!

Clients can pay you online 24/7 using:



WHAT IS B2BPAY?

- ✓ B2Bpay provides businesses with a branded online payment portal - at no cost
- ✓ B2Bpay has partnered with Qantas Business Rewards to offer Qantas Points to customers when paying invoices*
- ✓ Allows your customers to pay your invoices online 24/7 using their credit/debit card
- ✓ Your payment portal is secure - cards are tokenised and never stored 
- ✓ Mobile optimised so your customers can pay your portal via phone, tablet or PC
- ✓ Your customers can earn credit card and Qantas Points on all your invoices*#



BENEFITS TO YOU



Get paid faster

- Reduce payment chasing by 61%
- Improved cash flow in 73% of businesses
- Reduce bad debt



Save Time

- Get paid 24/7
- No manual processing
- No cross checking bank statements
- No storing card details



No cost to you

- No terminal fees
- No merchant service fees
- No monthly charges



Qantas Points

- Your customers are rewarded with Qantas Points#
- Gain a competitive edge as a B2Bpay Bonus Biller



Easy to implement

- We do it all for you
- No training, merchant facilities
- No changes to your banking or IT systems

WHY DO YOUR CUSTOMERS WANT THIS?

82%

of businesses say paying by card is faster

WHY?

- It is easier
- Pay their bills 24/7
- Save time and money
- Seen as more secure

52%

of payments are made by card

WHY?

- Earn Credit Card Points
- Earn Qantas Points
- Manage their cash flow with up to 55 days interest-free period

HOW B2BPAY WORKS

Step 1

Invoice your customer

Simply place the B2Bpay payment details on your invoice



Step 2

Customers pay via B2Bpay

Customers click (or enter URL) to pay by credit card on your dedicated B2Bpay payment page



Step 3

Funds are sent to you

Transferred within 3 business days to your bank account with reference details



WHAT IS REQUIRED OF YOU?

All you need to do is place the B2Bpay payment details on your invoice.



ATTRACT NEW BUSINESS BY OFFERING QANTAS POINTS TO YOUR CUSTOMERS

Want to gain a competitive advantage by rewarding customers with even more Qantas Points?#
Become a B2Bpay Bonus Biller:

- Acquire new and reward existing customers
- Additional revenue potential
- Increase your share of customer spend

Earn Qantas Points here



WHO IS ZENITH PAYMENTS?



- B2Bpay is operated by Zenith Payments Pty Ltd, a 100% Australian owned and operated company at the forefront of payments.
- Zenith processes over \$1.5 billion p/a in payments for businesses, schools, childcare centres, real estate agents and travel agents.
- Payment and transactional facilities are provided by ANZ, American Express and others.

Credit card reward points and interest free days are subject to the terms of your credit card and linked rewards program. The applicable card issuer is the credit provider and credit licensee under the National Consumer Credit laws. Credit card reward 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. Qantas Points for business are offered under B2Bpay Customer Terms and Conditions available at www.b2bpay.com.au/terms-conditions. Customers 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. Any claims in relation to Qantas Points under this offer must be made directly to B2Bpay by emailing info@b2bpay.com.au. Businesses must ensure the ABN registered with Qantas Business Rewards is saved in the B2Bpay customer profile or entered online when paying in order to earn Qantas Points. Qantas Points earned using B2Bpay will be automatically credited to customers' linked Qantas Business Rewards account within 90 days your eligible spend as outlined in the B2Bpay Customer Terms and Conditions.



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