

# 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.

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\*.



## ALL the ways to pay



## Why B2Bpay?



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



Earn Bonus Qantas Points\*\*



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.  
When compared to traditional payment methods. Deloitte report: 'digital payments and cards are more than 3 times more cost effective because of reduced paper-based processing, admin, approval overheads and banking costs'.

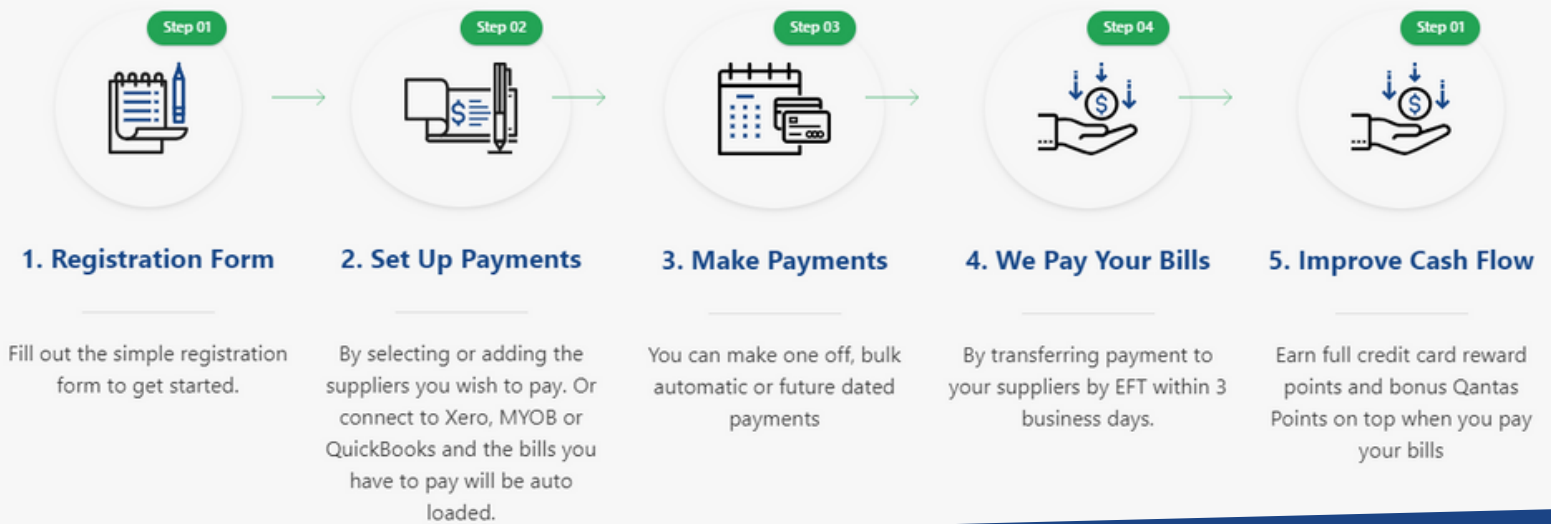


Save time & easy to use  
Manage and pay ALL your business expenses online using any device via a centralised expense management system. Pay 24/7.



Secure online solution  
Cards tokenised for your security, so numbers are never stored.  
PCI compliant solution hosted by Microsoft in Australia.

# HOW B2BPAY WORKS



Save time by connecting to your Accounting Software  
B2Bpay has clever integrations with Xero, MYOB and QuickBooks.



**Earn Qantas Points on all business payments**  
**Take advantage of uncapped Qantas Points earning potential when you make and receive business payments with B2Bpay**



## WHO IS ZENITH PAYMENTS?

B2Bpay is operated by Zenith Payments Pty Ltd. We are proudly Australian and 100% privately owned and consider ourselves to be at the forefront of payment technology.

We are innovators and have been first to launch many products to the Australian market, delivering the right solutions for our partners, clients and end customers.

A standard and tax-deductible credit card processing fee (from 1.2% excl. GST) or a bank account processing fee (0.65% excl. GST) applies to all payments and the applicable fee will be displayed when you set up a biller and/or when you make a payment.

\* 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 using this link. Membership and Qantas Points are subject to the Qantas Business Rewards Terms and Conditions. Qantas Points for business are offered under the B2Bpay Customer Terms and Conditions. Members will earn 1 Qantas Point for every \$7 paid to the ATO by card, 1 Qantas Point for every \$10 paid to all other billers by card, and 1 Qantas Point for every \$3 paid to a biller by bank account. Members can also earn up to 3 Qantas Points per \$1.50 paid to B2Bpay Bonus Billers. See B2Bpay website for a list of current B2Bpay Bonus Billers. Qantas Points will be credited to the Members' Business Rewards account by the 14th day of the month following the eligible spend. Any claims in relation to Qantas Points under this offer must be made directly to B2Bpay by emailing [help@b2bpay.com.au](mailto:help@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 credited to the Members' Business Rewards account by the 14th day of the month following the eligible spend as outlined in the B2Bpay Customer Terms and Conditions. B2Bpay Billers will earn 1 Qantas Point for every \$20 of customer payments made by customers using VISA or Mastercard via the Public WebPay payment portal supplied by B2Bpay (an 'eligible payment') and featured on the Biller's invoice or statement template. Excludes failed or refunded payments and may not be available to businesses on enterprise or special pricing plans. Qantas Points will be credited to the Members' Business Rewards account by the 14th day of the month following the eligible spend. Any claims in relation to Qantas Points under this offer must be made directly to B2Bpay by emailing [help@b2bpay.com.au](mailto:help@b2bpay.com.au)

^Classic Flight Rewards are available on Qantas, Jetstar and partner airlines. Availability is limited. Qantas Points values and prices are correct as at 31 March 2021 but may vary at the time of booking. Search Qantas Classic Flight Rewards for more information. Check travel restrictions before travel, ensure you check the latest government travel requirements, which may include mandatory health declarations, use of face masks, entry permits, pre-approval and quarantine (possibly at your own expense), or you could be denied entry.



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