Sniip®

THE EASY WAY TO PAY™

CONVERTING TO PAPERLESS

A PAYMENT SOLUTION THAT ALLOWS YOU TO TRANSITION YOUR CUSTOMERS FROM **PAPER TO DIGITAL MOBILE BILLING**

Despite significant investment, companies are still not seeing the desired customer participation and savings from **converting customers away from paper billing.**

THE BENEFITS OF M•BILLING™

BENEFITS TO YOUR COMPANY

COST REDUCTION
on your monthly postage overheads; select your lowest payment gateway.

SPEEDY PAYMENTS
on or before due date; and reduce your delinquency rate.

POSITIVE POSITIONING
reduce carbon footprint while offering customers a convenience to paying their bills.

BENEFITS TO YOUR CUSTOMERS

ONE TIME SETUP
pay anytime, from anywhere.

SECURE & USER FRIENDLY
View upcoming bills and pay simply and securely, storing full payment history.

ECO-CONSCIOUS
offering a secure payment solution with no paper bills.

FOR CUSTOMERS TO SWITCH

A **BETTER** PAYMENT EXPERIENCE **MUST BE PROVIDED**

INTRODUCING SNIIP

MOBILE-BASED PAYMENT SOLUTION

Providing consumers with a simple, secure and organised way to receive, view and pay their bills.

SECURE

SPEEDY PAYMENTS / REDUCES DEFAULTS

REDUCES COSTS

SIMPLE & PROVEN DEPLOYMENT
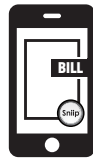
BANK, CARD & PHONE AGNOSTIC

ECO-CONSCIOUS

OVERVIEW

1 SCAN SNIIP CODE

Customer receives paper bill and scans **Sniip® payment code** using their mobile phone.

2 VIEW BILL DETAILS

Customer can see overview of the bill on their phone within **Sniip®** and pay on the spot or set reminder notices for due date.

3 SECURE PAYMENTS

Securely pay their bill with their selected 4-digit PIN. Payments can be made via credit card, debit card and other payment wallets.
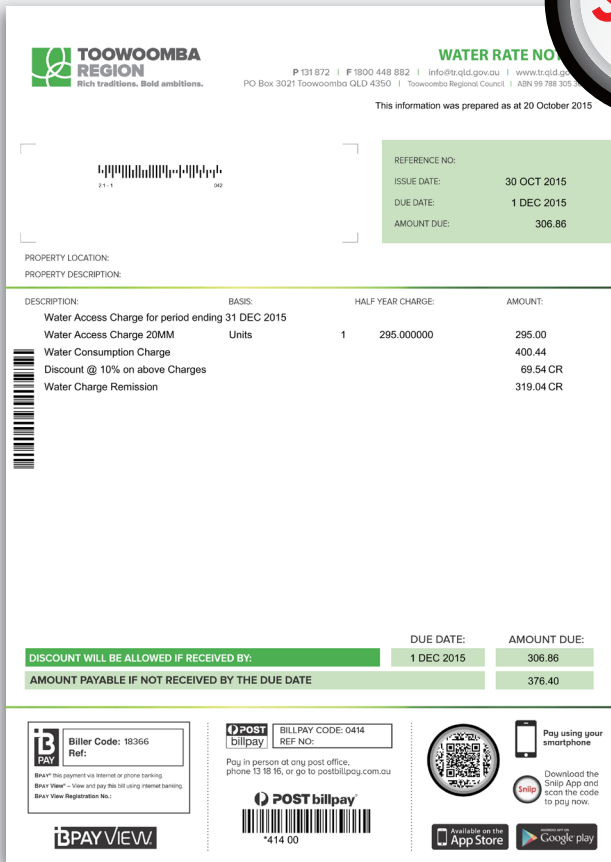
4 BILLER RECEIVES PAYMENT

Encrypted payment data is sent directly to **your payment gateway**. Customer's payment receipts are stored in their **Sniip®** App and can be emailed or printed at any time.

THE POWER OF THE SNIIP CODE
OUR UNIQUE, EFFECTIVE TRANSITION PATH

SNIIP PAYMENT CODE
INCLUDES CUSTOMER DETAILS
Customer Account Number

SNIIP PAYMENT CODE
INCLUDES BILLER DETAILS
Biller Name, Biller Invoice Number

SNIIP PAYMENT CODE
INCLUDES BILL DETAILS
Due Date, Amount Due, Services supplied

SNIIP PAYMENT CODE
INCLUDES PAYMENT DETAILS
Biller Payment Gateway

Every detail on this paper bill is contained within the immediately recognisable **Sniip®** **payment code** and seamlessly converts customers from paper billing to mobile billing with substantial benefits to the biller.
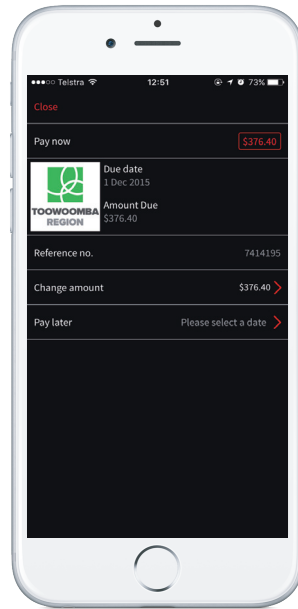
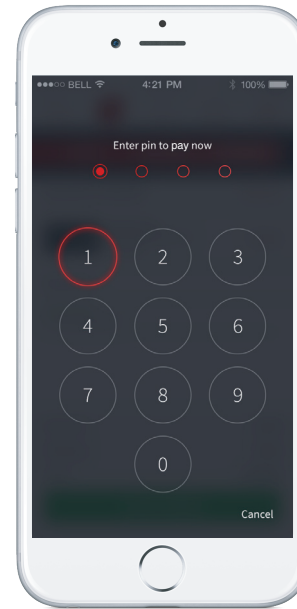# USER EXPERIENCE
1ST TIME BILL PAYMENT IN 4 SIMPLE STEPS

1 SCAN SNIIP CODE

Locate the **Sniip®** payment code on the paper bill & simply scan the code using the **Sniip®** App.
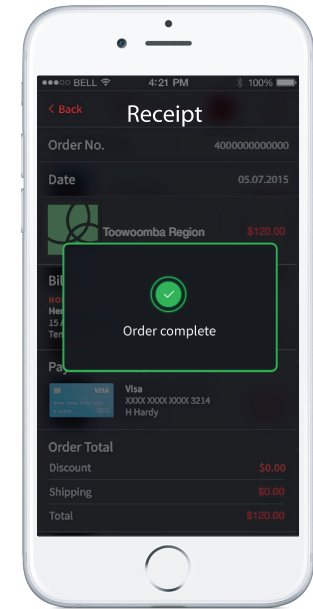
2 REVIEW BILL

View bill details and summary.

3 SECURE PAY

Confirm payment using a 4-digit PIN.

4 PAYMENT CONFIRMATION
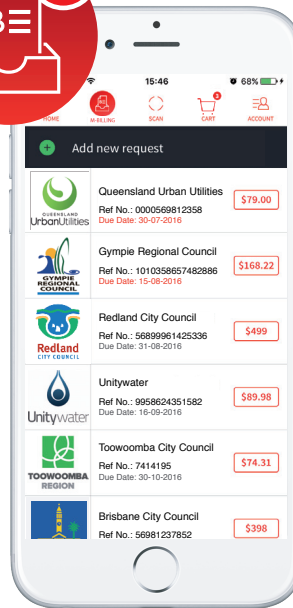
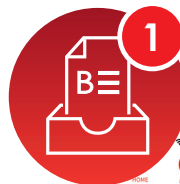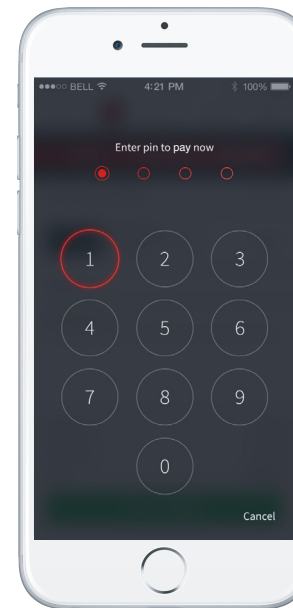A receipt is recorded with option to email and/or print.

ONGOING USER EXPERIENCE
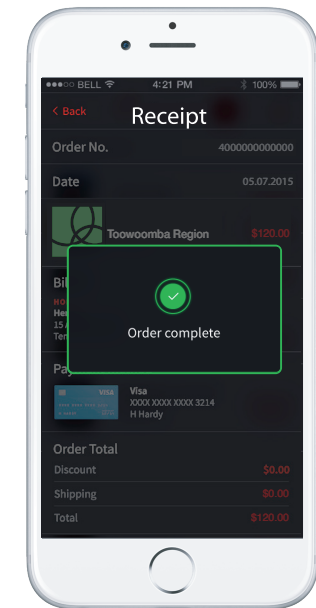## PUSH NOTIFICATIONS NEW BILLS & REMINDERS

1 M•BILLING™ NOTIFICATION

Customer receives new bill via push notification directly to their phone.

2 SECURE PAY

Customer confirms payment using 4-digit PIN.

3 PAYMENT CONFIRMATION

A receipt is recorded with option to email/print at any time.

YOU HAVE 100% CONTROL
100% OF THE TIME, WITH SNIIP

$ USES YOUR EXISTING PAYMENT GATEWAY

Sniip® organises and communicates the customer's billing information **securely to the payment gateway already used for existing online payments.**

Sniip® offers convenience & security without affecting your **existing banking agreements** or reconciliation processes.

COMMUNICATE DIRECTLY TO YOUR CUSTOMERS

Sniip® allows customers to pay with their preferred payment type and **enables you to customise surcharges, discounts, incentives & additional direct messaging.**

Sniip® takes virtually **no IT implementation** to add to your paper billing to start converting customers now.

Sniip® offers real time reports on payments and customer conversions.

SECURE FOR ALL

🔒 SECURE FOR CUSTOMERS

Sniip® **does not** store any customer debit/credit card information on any database or cloud-based server, eliminating potential cyber database hacking.

The user's card data is encrypted and securely stored on their mobile device.

Sniip® has achieved full PCI DSS compliance.

More secure than carrying a physical wallet, **Sniip®** requires a 4-digit PIN to be entered for any transaction, in the same way as with banking apps.

No one can view card details or make a purchase without the 4-digit PIN when using **Sniip®**.

🔒 SECURE FOR YOU

Designed so there are no consolidated payment card details anywhere for anyone to hack means that there is **no financial risk and no reputational risk for you.**

ENJOY SNIIP BENEFITS TODAY

REDUCE COSTS

Sniip® m•billing™ reduces your paper billing fees and overheads.
Sniip® allows you to **continue using your existing payment gateway.**

ENJOY SPEEDY PAYMENTS + REDUCED DEFAULTS

Sniip® push notifications capitalises on the customer's ability to pay a bill as soon as it is received within seconds. **Sniip®** also offers calendar reminders and adjustable payment amount options.

BANK, CARD & PHONE AGNOSTIC

We understand that when introducing a new payment system it has to be broad based. **Sniip®** works with every smartphone, every card type and every banking institution, **allowing every one of your customers to make mobile payments.**

ENVIRONMENTALLY FRIENDLY + CUSTOMER FOCUSED

Sniip® m•billing™ allows you to reduce your carbon footprint.
Sniip® allows you to stay connected with your customers 24/7.
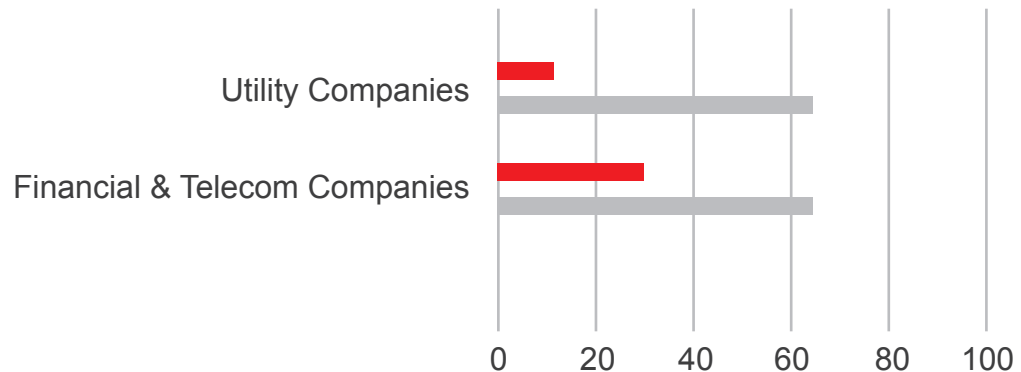
CURRENT MARKET EXAMPLE

1 65% of Australians are mobile shoppers.[1]

2 Australia Post's recent price increase is costing Councils, Government & businesses up to 66% more to send paper bills.[1]

3 Due to today's spam-like nature of emails, the average number of bills sent via email has **declined to *less than 15% for utilities,*** often leading to unpaid notices & increased costs related to chasing late payments.[1]

Sniip® m•billing™ will reduce your paper billing overheads.

ADD SNIIP® TODAY!

$280,368.00

ANNUAL COST FOR A QUARTERLY PAPER BILL TO 59K HOUSEHOLDS

Utility Companies

Financial & Telecom Companies

0 20 40 60 80 100

Current converted customer to paperless[2]

Current Australians using mobile for online shopping[1]

Source: [1]Deloitte. [2]Summation360 white paper

CONTACT DETAILS

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PATENTS AND TRADEMARKS

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