



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**



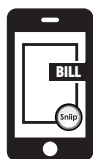


OVERVIEW



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.



TOOWOOMBA REGION
Rich traditions. Bold ambitions.

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This information was prepared as at 20 October 2015

REFERENCE NO:
ISSUE DATE: 30 OCT 2015
DUE DATE: 1 DEC 2015
AMOUNT DUE: 306.86

PROPERTY LOCATION:
PROPERTY DESCRIPTION:

DESCRIPTION:	BASIS:	HALF YEAR CHARGE:	AMOUNT:
Water Access Charge for period ending 31 DEC 2015			
Water Access Charge 20MM	Units	1 295.000000	295.00
Water Consumption Charge			400.44
Discount @ 10% on above Charges			69.54 CR
Water Charge Remission			319.04 CR

DISCOUNT WILL BE ALLOWED IF RECEIVED BY: 1 DEC 2015 AMOUNT DUE: 306.86
AMOUNT PAYABLE IF NOT RECEIVED BY THE DUE DATE 376.40

Bill Code: 19366
Ref: [Barcode]
Pay in person at any post office, phone 13 18 16, or go to postbillpay.com.au

POST billpay REF NO: 0414
Pay using your smartphone
Download the Sniip App and scan the code to pay now.

Available on the App Store | Google play

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.

THE POWER OF THE **SNIP CODE**

OUR UNIQUE, EFFECTIVE TRANSITION PATH

SNIP PAYMENT CODE INCLUDES CUSTOMER DETAILS

Customer Account
Number

SNIP PAYMENT CODE INCLUDES BILLER DETAILS

Biller Name, Biller Invoice
Number



SNIP PAYMENT CODE INCLUDES BILL DETAILS

Due Date, Amount Due,
Services supplied

SNIP PAYMENT CODE INCLUDES PAYMENT DETAILS

Biller Payment Gateway





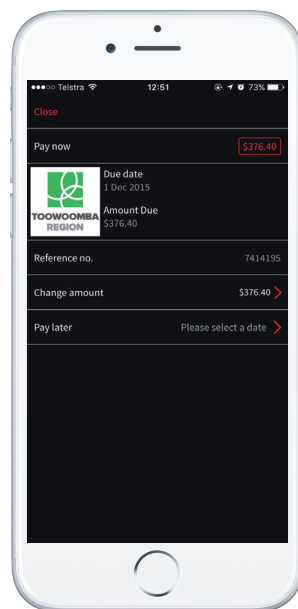
USER EXPERIENCE

1ST TIME BILL PAYMENT IN 4 SIMPLE STEPS



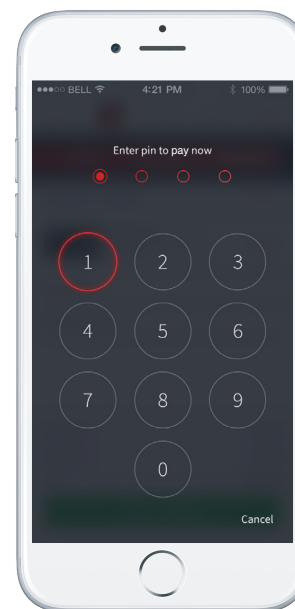
1 SCAN SNIIP CODE

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



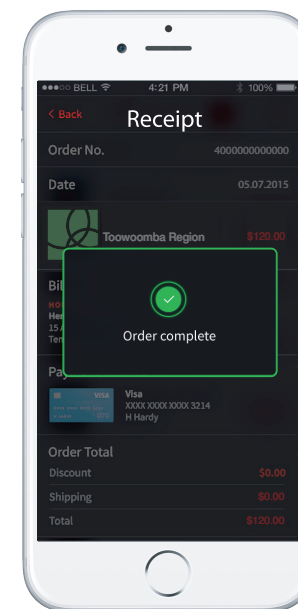
2 REVIEW BILL

View bill details and summary.



3 SECURE PAY

Confirm payment using a 4-digit PIN.



4 PAYMENT CONFIRMATION

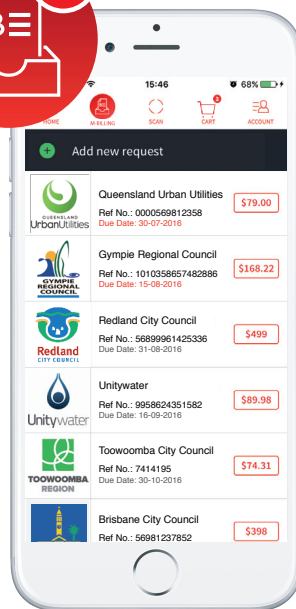
A receipt is recorded with option to email and/or print.





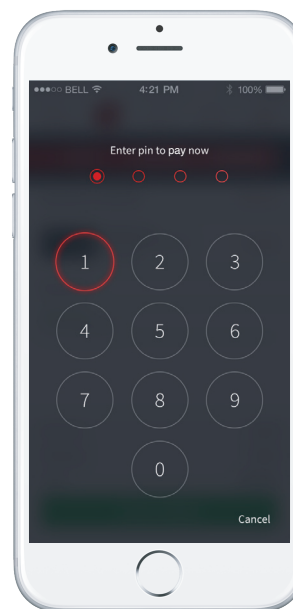
ONGOING USER EXPERIENCE

PUSH NOTIFICATIONS NEW BILLS & REMINDERS



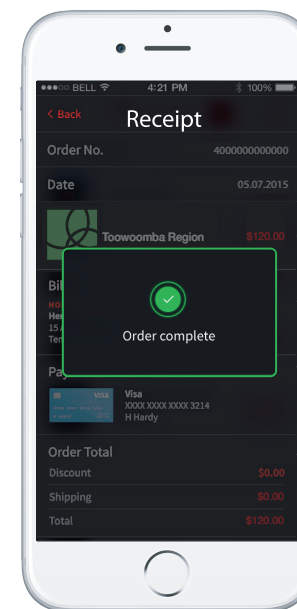
1 M•BILLING™ NOTIFICATION

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.





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.



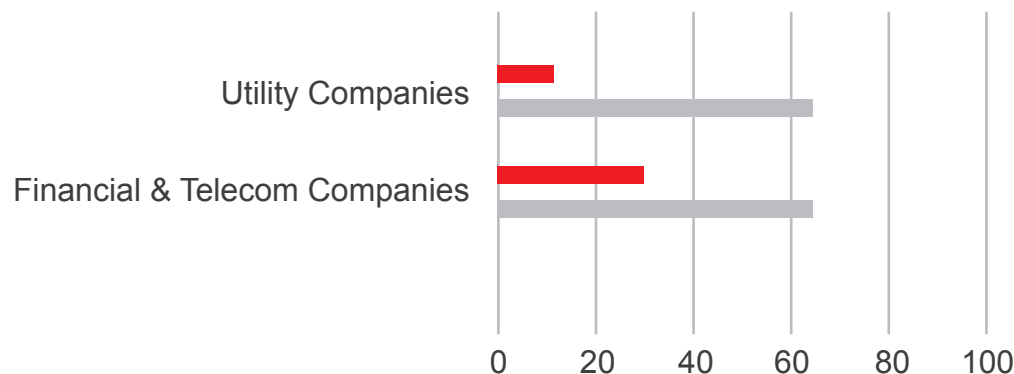


CURRENT MARKET EXAMPLE

\$280,368.00

ANNUAL COST FOR A QUARTERLY PAPER BILL TO 59K HOUSEHOLDS

- 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



Current converted customer to paperless²



Current Australians using mobile for online shopping¹



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

ADD SNIIP® TODAY!

Source: ¹Deloitte. ²Summation360 white paper





CONTACT DETAILS

Sniip® M•billing™

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PATENTS AND TRADEMARKS

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No.: 1541222

USA Reg No.: 4,839,027