



# **SUPERIOR PAYMENT SOLUTIONS FOR REAL ESTATE**



# ABOUT ZENITH PAYMENTS

**Rental Rewards** was established in **2004** and is part of Zenith Payments Pty Ltd. Zenith Payments is a leading payment processing and prepaid card provider in Australia.

**20+**  
Years

Operating payment solutions.

**\$4.5** Billion +  
p/a

\$ Volume processed.

**4** Million +  
transactions

Transactions processed per annum.

**70k**  
Merchants

Funds sent to more than 70k merchants every month.

**2.5k**  
Real Estate Agents

Over 2.5k Real Estate Agents use Rental Rewards.

**250k+**  
Customers

Active customers making payments every month.

zenith  
PAYMENTS





# A COMPLETE PAYMENT SOLUTION FOR REAL ESTATE AGENTS AND DEVELOPERS



## Property Management

- Deposits / bonds
- Rent
- Rental arrears
- Commercial rent

## Sales & Fees

- Vendor fees
- Auction fees
- Marketing expenses
- Sales deposits

## Everything Else

- Strata / Owners Corporation fees
- Holiday rentals
- Utilities (water, gas, electricity)

## Interest free payment instalments

- Bonds
- Vendor marketing and property upgrades
- Landlord maintenance and repairs

# WHY CHOOSE RENTAL REWARDS?



1.

**COMPLETE  
AND PROVEN  
SOLUTION AT  
NO COST TO  
YOU**



2.

**SUPERIOR  
CREDIT CARD  
SOLUTION**



3.

**TOOLS TO  
GET PAID  
FASTER**



4.

**REWARDS FOR  
YOU AND YOUR  
TENANTS**

# COMPLETE PROVEN SOLUTION AT NO COST TO YOU



- **ALL the ways to pay**

Accept all types of payments in the one solution. Offering tenants the flexibility to pay the way they like removes payment friction and helps agents get paid faster. With Rental Rewards get paid by Visa, Mastercard, Amex, Diners, Bank account, BPAY, Apple Pay, Google Pay, Pay ID, PayTo, Amex Pay with Points, PropertyPay Later.



- **Fastest payment clearance**

Real Time Payment History. Instantly verify payments with online payment history

- **Absolutely no cost to you**

- Save money with no lock-in contracts, no monthly fees, no separate merchant fees or processing fees.
- No terminal fees. Dynamic surcharging by BIN (card type) ensures that you are not out of pocket.

- **Save time and hassle**

Streamline rent collection with automatic reconciliation.

## Highly configurable

Multiple payment options, settings, payment notifications, communication preferences and agent / tenant permissions.

- **Remove security risks away from your business**

- Secure PCI DSS level 1 and your own secure online payment portal
- No card details are stored in full.
- In built fraud protection with 3DS for additional security.
- Only provider with a NO Chargeback Guarantee\* so you and your owners no longer need to worry about fraud chargebacks.
- Online bank Account verification
- PayID – This takes away the need for providing bank account details and protects against fraud and incorrect payments.

- **Proven and Superior Service**

- Over 19 years of industry experience in rent payments.
- AFSL Licence holder and registered with AUSTRAC
- Dedicated Account Manager and Australian Contact centre operating in the top 1% of centres



\*For Australian issued Visa and Mastercard only – ask for more details.

# SUPERIOR CREDIT CARD SOLUTION FOR AGENTS



- ✓ **Significantly lower credit card fees**
- ✓ **Accept all cards**
- ✓ **NO CHARGE BACK GUARANTEE\*** we are the only provider with a NO chargeback guarantee so you and your owners no longer need to worry about fraudulent credit card chargebacks
- ✓ **Faster clearance times**
- ✓ **SET AND FORGET** 'click to pay'. Rent is paid automatically by tenants via credit card/debit card
- ✓ **ONLINE DIRECT DEBIT** easy one-time online set-up for recurring payments, or simply make a one-off payment.
- ✓ **Secure payment** cards tokenised and never stored in full
- ✓ **Level 1 PCI DSS card security compliant**
- ✓ **Australian based support system**
- ✓ **No cost to you.**
- ✓ **Auto retry of failed payments** if the payment fails, we immediately notify you and your customers by email/SMS and will automatically retry after 48 hours. This drastically reduces failed payments.
- ✓ **No tenant set up fees**
- ✓ **REQUEST TO PAY** send a payment reminder by SMS or email to your customers with a simple 'click to pay'.
- ✓ **Integrated with your software** integrates with your property management software for auto reconciliation.
- ✓ **Dedicated account manager**
- ✓ **Bank account and BPAY** options are also available

# WHY OFFER CREDIT AND DEBIT CARDS IN ADDITION TO EFT AND BPAY?

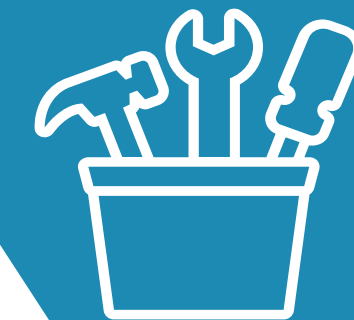
More and more Australians are favouring cards when making payments. Approx 80% of consumer payments over \$10 are made by card in Australia, compared with 70% in 2022 and 50% in 2019<sup>^</sup>.

## Why do your clients prefer to use a card?:

- ✓ Ability to manage cash flow
- ✓ Tenants receive reward points by paying their rent by Card. It can pay for their yearly holiday
- ✓ Convenient. Pay 24/7 online, including from online wallets on devices
- ✓ Customers feel safer with encrypted payments methods







# TOOLS TO GET PAID FASTER



Rent is paid automatically by tenants via credit card, debit card or bank account. This is automatically initiated by you and not the tenant.

VISA



Email Rent Reminder & Payment service. The tenant receives a reminder every time rent is due and simply replies 'YES' to pay.

Auto  Retry

If a payment fails, you and your tenant receive an email / SMS and we auto retry within 48 hours. Reduces failed payments by 50%.

## REQUEST TO PAY

Send a payment reminder by SMS or email to your tenants or other clients with a simple 'click to pay'.



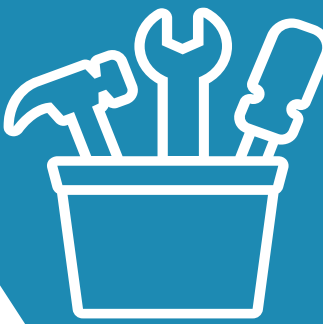
Tenants can pay rent by logging into their internet bank service and using our BPAY Biller Code and Reference Number.



PropertyPayLater

Ideal for Bond, Vendor Marketing and Vendor repairs. You get paid upfront, and your Tenant/Vendor can pay over 6 or 12 monthly instalments. PropertyPaylater is powered by Latitude.





## **ALLOW YOUR TENANTS, LANDLORDS AND VENDORS TO PAY OVER 6 OR 12 MONTHS, INTEREST FREE!**

### **Budget management**

Your clients and tenants can pay in instalments over 6 or 12 months. As PropertyPayLater is powered by Latitude Pay, they will have access to the Latitude app to manage their payments and stay on top of due dates.

### **Easy set up**

Clients and tenants can get approval within 7 minutes and pay for their bond, advertising or renovations seamlessly via the payment link on your invoice.

### **No interest**

Clients and tenants pay in instalments with no interest over 6 or 12 months. All they pay is a card processing fee and a small monthly account service fee.

### **Great for Agents**

- ✓ Lift the average marketing package amount for vendor paid advertising between 30% and 50%\*.
- ✓ Built for the real estate industry.
- ✓ Get payment up front, in full.
- ✓ No cost to the agent.
- ✓ Super easy to start offering, with no effort required on your part
- ✓ Access to 1.4 million Latitude customers



## The new and secure real-time payment option that makes bank account payments easier.

- ✓ **Secure**  
No need to give out bank details which prevents fraud and unauthorised debits.
- ✓ **Fewer mistakes**  
Eliminates customers entering the wrong BSB and Account Number and displays the business name prior to payment.
- ✓ **Helps cash flow**  
Payments can be viewed in dashboard in real time and cleared funds in merchant's bank account within two banking days. Approvals are instant, unlike bank account that can fail after 3 days.
- ✓ **Easy for their customers**  
Customers pay using their existing bank account by using their app or by logging in to internet banking.
- ✓ **Improved reconciliation**  
More references and account name info to help identify payments with the wrong reference.
- ✓ **Low cost**  
No set up fee, no monthly fee, no fee to the payer. only fee to the merchant is \$1.00 incl. GST per transaction.



# We do everything for you to get your tenants onboard.

- We have helped many agents move **55% to 90% of their tenants to automatic debit.**
- **We do everything** – we send tenants an e-letter and contact them to help get them set up.
- **No hassle** for your team.
- **No changes** to your property management software or trust account.
- **FREE tenant onboarding service** – all at NO COST to you!



*"From the outset, the team was committed to providing full assistance with the changeover and delivered above and beyond expectations. Training and regular refreshers were provided throughout the process. Not only did they support us, they also provided assistance to our clients as well."*

**Karl Neuschwanger**  
Property Management Director – LJHooker Wollongong



# PLUS! We will help you move more tenants to automatic Direct Debit



**Ease and convenience** – Direct Debit is the simplest and most convenient way to accept rent payments



**Seamless processing** – once authorised, payments are processed automatically



**Reduces admin time and late payments** freeing you up to concentrate on your business



**It's flexible** – Direct Debit can also be used to collect utilities, strata and other fees



**RentalRewards.com.au**





# REWARDS FOR YOU AND YOUR TENANTS



**Zenith Payments** started as a division of Pinpoint Pty Ltd, a successful international loyalty company operating loyalty programs in Australia and Asia for **100 million customers, 25 banks** and **50,000 merchants**. It is from these origins that we have a solid understanding of the benefits of rewarding customers for doing business with an organisation. That's why we have ready-made reward programs built into rent payments for you.



Tenants who are Qantas Frequent Flyers who register to pay their rent via Rental Rewards will earn points.



Tenants receive free membership of The Ambassador Card membership gives you guaranteed and unlimited savings at over 3,500 restaurants, hotels, supermarket, fuel stations, cinemas and attraction. Save \$2000 pa.






















*Tenants can save over \$3000 per year on dining out, going to the movies, fuel, holidays + more*



# HOW DO WE STACK UP?



	PRICE - CREDIT CARD	PRICE BANK ACCOUNT	ABILITY TO ON-CHARGE	ON-SHORE TEAM THAT SERVICES YOUR CLIENTS	REWARD PROGRAM	ZERO SET UP COSTS
Rental Rewards	1.45% - 1.8% 	\$2.50 per transaction				
Simple Rent	1.98% - 4.4%	\$1.65 per transaction				\$2.20 per customer
EziDebit	1.99% + 0.30c	\$0.99c per transaction				\$2.20 per customer
PayPal	2.9% + 0.30c	2.6% + 0.30c				
Stripe	1.75% + 0.30c	1% + 0.30c				





# HOW WE STAND OUT FROM THE REST

- ← ✓ Lowest Cost for Credit Card payments
- ← ✓ A 'No chargeback' guarantee\*
- ← ✓ An onshore team that services your clients, including implementation and onboarding done for you
- ← ✓ Aussie owned business that has been proven and established since 2004
- ← ✓ An established loyalty program, including Qantas Points
- ← ✓ The ability to process all payment methods, and a secure one-off payment page to process all payments
- ← ✓ Superior servicing, with a dedicated business development manager who understands your needs

\*For Australian issued Visa and Mastercard only – ask for more details.



# KEY BENEFITS TO TENANTS



## EASY

Start paying rent immediately; simple one - time payment setup even before the lease is signed!



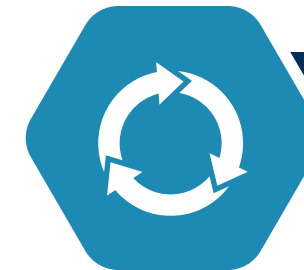
## FLEXIBLE

Multiple payment options. We offer ALL the ways to pay, giving tenants the choice to pay how they like.



## CONVENIENT

Pay rent 24/7



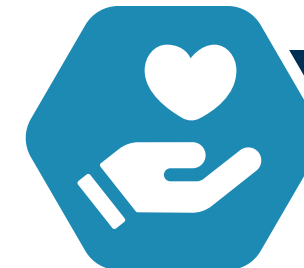
## SELF-SERVE

Secure website with access to a tenant portal to view payment history and schedule rental payments



## SECURE

Secure card and bank account wallet to switch accounts easily



## REWARDING

Qantas Frequent Flyer Points + Ambassador Club Membership. Plus credit card reward points if paying with credit card. Rent payments can pay for the yearly holiday!



# COST TO THE TENANT

- Bank Account : \$2.50 per transaction
- Failure Fee \$15.00 (bank account/credit card)
- Credit /Debit Card
  - Mastercard Standard – 1.45%
  - Mastercard Corporate | Premium – 1.80%
  - Visa Standard – 1.45%
  - Visa Corporate | Premium – 1.80%
  - International Visa | Mastercard 3%
  - American Express– 1.80%
  - Diners Club – 2.53% per transaction.
  - Apple Pay – 1.80%
  - Google Pay – 1.80%



# WHAT ARE AUSSIE AGENCIES SAYING ABOUT RENTAL REWARDS?



Covid-19 as it made it hard for people to attend our office, but thanks to Rental Rewards and their online card payments making this a possibility again. **Rental Rewards was easy to set up.** Our customers & the LJ Hooker West Lakes Team love it.'

*Josie Auricchio, Property Investment Manager / Director, LJ Hooker West Lakes*



Rental Rewards got our office online to a system called Request to Pay. We were able to **quickly send these requests and still enable us to get their rent paid.** It was great to have somebody **else on hand** to work out a system for us that worked during a difficult time.

*Stacey Auciello, Office & Property Manager, Honer Dodd Realty*



The Rental Rewards team have provided us with impeccable service and have been invaluable with the implementation of the system. From the outset, **the team was committed to providing full assistance with the changeover and delivered over and above expectations.**

*Carol Fung, Senior Property Manager & Licensee, Raine & Horne City Living Pyrmont*



Coastline Realty **is glad to be part of the Rental Rewards service** network which enables us to set up ongoing rent payments but also to request and collect one-off payments such as outstanding water invoices, securely via the "Request To Pay" function.

*Anja Zaenker, Agency Principal and Licensee, Coastline Realty Western Australia*



They are so **passionate about their roles and responsibilities** is shows in their conversations and emails. We too are so passionate about our work and it has been fabulous collaborating with like-minded people.

*Anna Molinaro, Property Manager, Stockdale & Leggo Blackburn*





# THANK YOU

We'd love to help you with your payment needs!



[www.rentalrewards.com.au](http://www.rentalrewards.com.au)

