WHITE LABEL PAYMENTS OPPORTUNITY

2024

Building and operating payment solutions for over 18 years

Significant payment processor:

- $2 billion+ p/a
- 2.7+ million trans. p/a
- Send funds to ~5k merchants every month
- Significant YoY growth

Modern, custom-built, feature rich, multi-million $, payment platform

API rich platform, white-labelling, single sign in

Registered with AUSTRAC, Financial Services Licence

.NET platform hosted in Australia

Innovations are us

Australian owned and operated

WHAT IS B2BPAY?

|		
Pay any bill by card, even if the biller doesn't accept card	Funds settled to billers by EFT or BPAY	Targeted at SMEs (with multi-user login functionality)
Payment methods: one-off, multiple, API, ABA upload, direct debit, email, future-dated	Integrated with Xero, MYOB and QuickBooks	Qantas Business Rewards Partnership
PCI DSS Level 1, In-built wallet, Secure Login with in-built activity log	Card acceptance: get paid by card at no cost without merchant account	Tax deductible card processing fee 1.2% or 1.55% excl GST for Visa
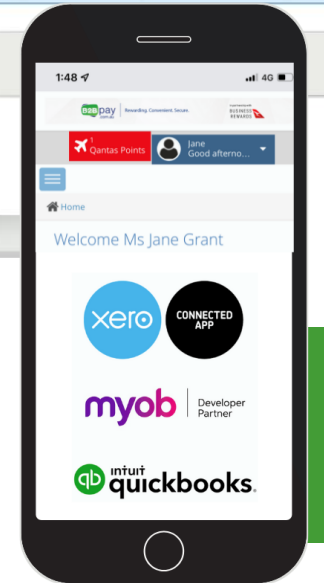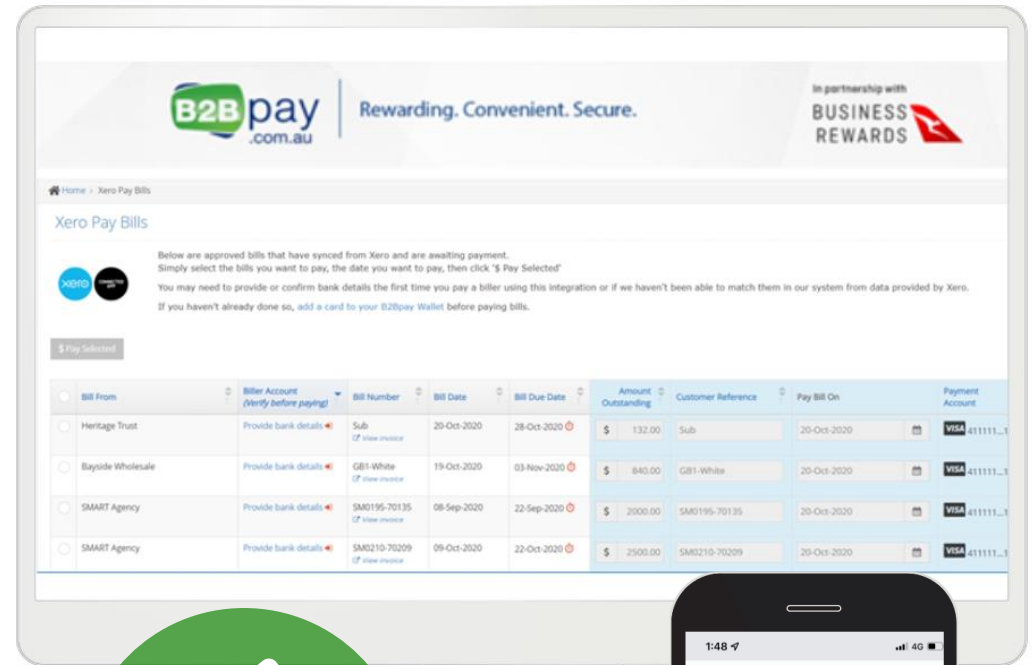
TOP FIVE SMALL BUSINESS FRUSTRATIONS

500 SMALL BUSINESS OWNERS SAID WHAT THEIR BIGGEST PAIN POINTS WERE:

Source: Xero SBI report Australia

B2Bpay helps to solve **3/5** of small businesses biggest pain points

1 Expanding my customer market

46.2%

2 Hiring the right people

36.3%

3 Cash flow

35.5%

4 Chasing payments

29.3%

5 Taking on more/too many administrational tasks

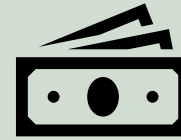**27.9%**

WHY DO CUSTOMERS USE B2BPAY?

Earn Qantas Points or Credit Card Points on ALL spend and Bonus Qantas Points
Turbo charge their reward points

Earn full credit card reward points
on all spend – including on ATO, government and utilities spend

Save time
with the easiest way to securely manage and pay all business expenses in the one place

Improve cash flow and hold funds in bank account longer
by moving spend to card and away from EFT

Access early payment discounts
with suppliers who don't easily accept credit card.

"I now earn full points when I pay my BAS"

"I no longer need to login to multiple websites and make calls to pay all my invoices by card"

"My cash flow and business bank account balance are in much better shape"

"I can pay any biller by card, regardless of whether they accept credit cards"
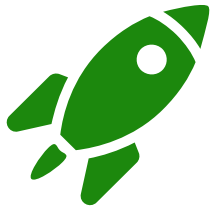
4.3 ★★★★★ 66 reviews ⓘ

People often mention

All · payments 24 · business 9 · credit card 7 · team 6
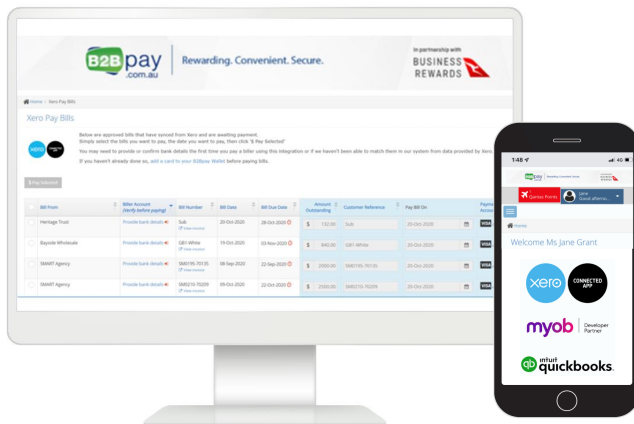
zenith PAYMENTS

B2Bpay

B2BPAY TO DATE

Launched in March 2018:

'In partnership with Qantas Business Rewards'

Strong and successful launch:

Current volume $440m p/a

Average transaction $3,000

Over 25,000 customers set up

55,000+ billers already loaded

Targeted at SMEs via:

SEM / SEO

Xero marketplace and events

Bloggers, PR

Industry groups, conferences, etc.

'Pay now' links on biller invoices

Referral program – bookkeepers, accountants, etc.

Qantas Business Rewards marketing

OPPORTUNITIES FOR DISCUSSION

1

Banking partner promotes existing B2Bpay product

- Simple promotional opportunity.
- Bank cardholders can benefit from the existing B2Bpay product.
- Zenith can create a private landing page with a custom Bonus Rewards / Qantas Points offer.
- Enables banking partners to offer and promote a beneficial product to assist SME cardholders with no effort.
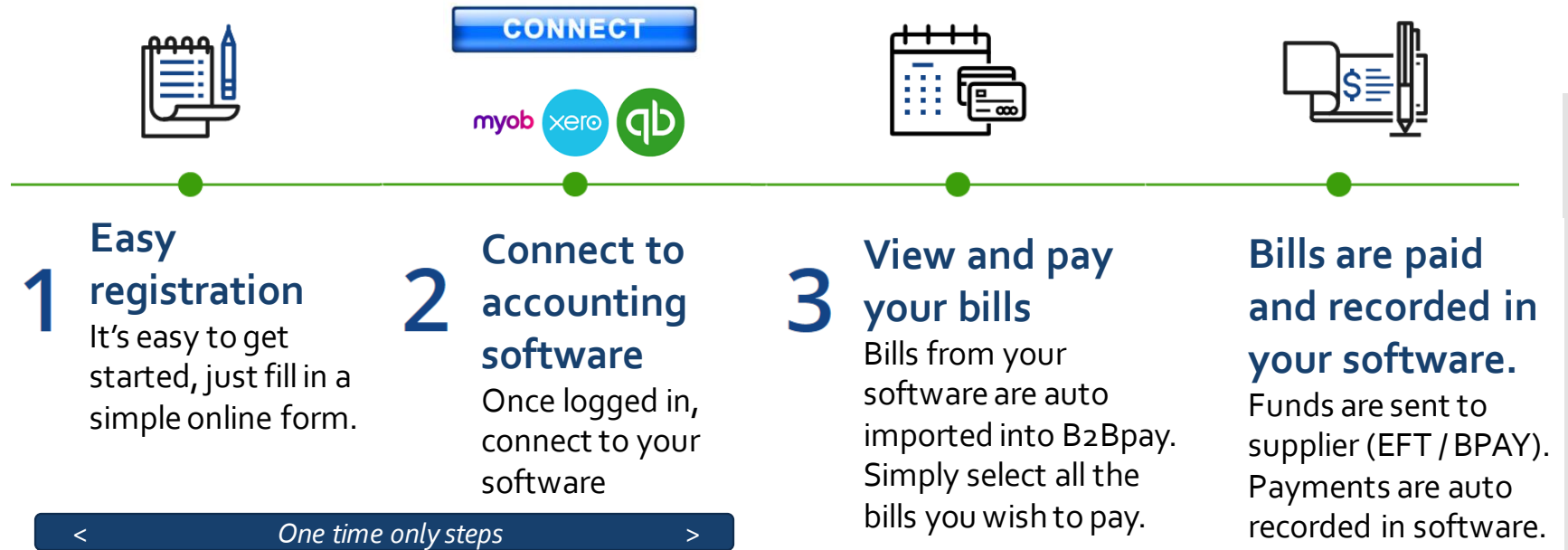
2

White Label version of B2Bpay

- Zenith can provide a white labelled version, branded to banking partner requirements.
- No tech development required by banking partner.
- Banking partner to promote to cardholders and Zenith operate and support solution.
- Banking partner and Zenith finalise customer value proposition and offering.

3

Complete custom solution

- Zenith can provide a complete payment solution in-built into partners business banking systems and connecting to Zenith via existing Zenith APIs.
- Seamless customer experience.
- Zenith operate and support solution.
- Potential future option.

How does making payments work?

< One time only steps >

1 Easy registration
It's easy to get started, just fill in a simple online form.

2 Connect to accounting software
Once logged in, connect to your software

3 View and pay your bills
Bills from your software are auto imported into B2Bpay. Simply select all the bills you wish to pay.

Bills are paid and recorded in your software.
Funds are sent to supplier (EFT / BPAY). Payments are auto recorded in software.

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b2bpay.com.au — Rewarding. Convenient. Secure.

In partnership with **BUSINESS REWARDS** Qantas

0 Qantas Points

Kevin
Good afternoo...

Home > Xero Pay Bills

Xero Pay Bills

xero CONNECTED APP

Below are approved bills that have synced from Xero and are awaiting payment.
Simply select the bills you want to pay, the date you want to pay, then click '$ Pay Selected'

You may need to provide or confirm bank details the first time you pay a biller using this integration or if we haven't been ab...

If you haven't already done so, add a card to your B2Bpay Wallet before paying bills.

$ Pay Selected

Bills auto loaded from Accounting Software and paid bills auto recorded.

	Bill From	Biller Account (Verify before paying)	Bill Number	Bill Date	Bill Due Date	Amount Outstanding	Customer	Pay Bill On	Payment Account
○	Heritage Trust	Provide bank details	Sub — View invoice	20-Oct-2020	28-Oct-2020	$ 132.00	Su	20-Oct-2020	VISA 411111...111
○	Bayside Wholesale	Provide bank details	GB1-White — View invoice	19-Oct-2020	03-Nov-2020	$ 840.00	GB1-White	20-Oct-2020	VISA 411111...111
○	SMART Agency	Provide bank details	SM0195-70135 — View invoice	08-Sep-2020	22-Sep-2020	$ 2000.00	SM0195-70135	20-Oct-2020	VISA 411111...111

CONNECT

myob xero qb

BENEFITS TO PARTNERS

A custom Payment Portal provides:

Increased card spend – *repeat and non-traditional spend*	Real and meaningful cardholder value-add	A competitive edge over other issuers	Reason for customers to consolidate spend on Business cards
Launch quickly with little effort	A ready-made and proven popular solution	Strong customer acquisition and retention value proposition	A solution that can be enhanced to our partner's needs

THANK YOU