

BillSecure



LOWER RECEIVABLE COST

BillSecure is a fully integrated e-billing and payment management solution that lowers the cost of receivables management. It enables companies to extend their existing billing systems to the Internet without investing in new systems and infrastructure.

Importantly BillSecure allows customer self service for bill viewing, payment and reconciliation, as well as direct and simultaneous access for customers and call centre personnel when resolving queries.

BillSecure is therefore, a cost effective, fast-track way to upgrade a company's receivables capability.

LOWER OPERATING COST

BillSecure streamlines receivables processes to substantially reduce costs by:

- Reducing bill production and delivery costs
- Channelling customers through cost effective e-payment channels
- Improving customer self service options
- Reducing customer service workloads

These benefits may be realised in either a B2B or B2C billing environment.

LOWER OWNERSHIP COST

BillSecure services are delivered via a proven and highly secure 24x7 ASP service that is charged on a pay as you use basis. The ASP business model eliminates the need for capital investment in IT infrastructure, the purchase and maintenance of software applications, or the allocation of support personnel. Services are provided according to pre-determined service standards supported by a service level agreement (SLA). This approach has proven to be a highly cost effective way to introduce and manage business applications.

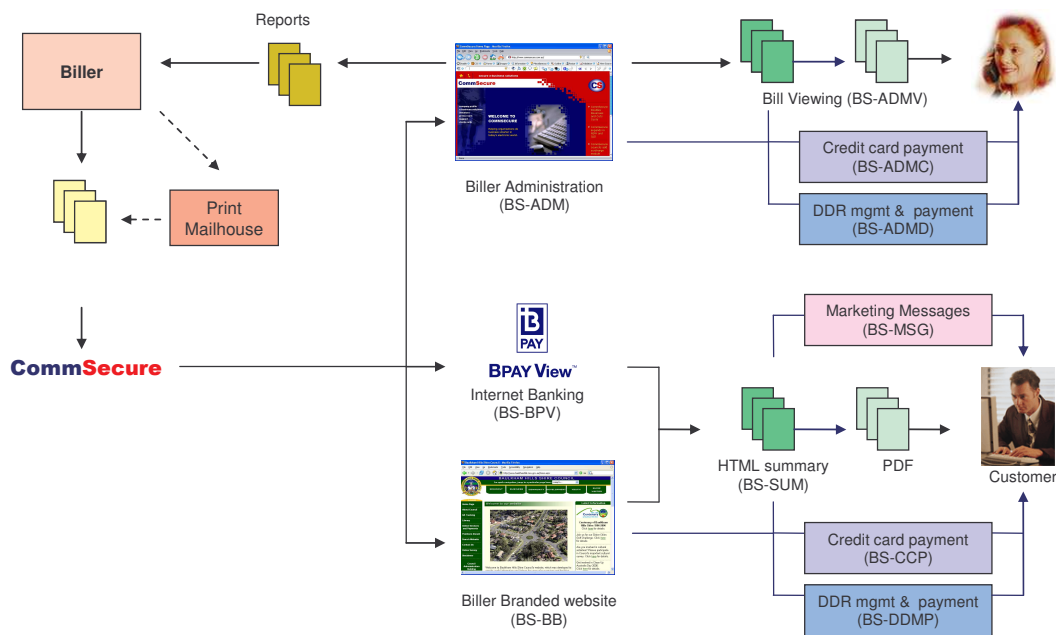
LOWER RISK

CommSecure is one of Australia's original e-businesses and has a proven track record in delivering high performance e-payment and bill processing services since 1999. Accredited by leading banks and certified to federal government security standards, CommSecure will enhance the security of your e-services environment.

FEATURES

- Electronic bills available in HTML or PDF formats
- Bill presentation through Biller Branded website or through Internet Banking via BPAY View
- Email notification to customers of new bills
- Password protected access to view bills
- Integrated marketing messages with hyperlinks to Biller website.
- Integrated payments for credit card and direct debits
- Biller staff can view same bills as customers
- Bill archiving of current and historical bills
- Integrated online payments for credit card and direct debits
- Integrated online direct debit registration and forms management
- Payments and reconciliation reporting
- 24 x 7 system monitoring and management

BILLSECURE MODULES



CODE	TYPE	DESCRIPTION
BS-BB	Core	PDF bill presentation through Biller Branded website
BS-BPV	Core	PDF bill presentation through Internet Banking website via BPAY View
BS-SUM	Add-on	HTML bill summary page preceding PDF bill
BS-MSG	Add-on	Integrated marketing messages from HTML bill summary page
BS-CCP	Add-on	Integrated credit card payment from HTML bill summary page and Biller Branded website
BS-DDMP	Add-on	Integrated direct debit management and payment from HTML bill summary page and Biller Branded website.
BS-ADM	Core	Biller Administration and Reporting
BS-ADMV	Add-on	Integrated bill viewing from Biller Administration module
BS-ADMC	Add-on	Integrated credit card payment from Biller Administration module
BS-ADMD	Add-on	Integrated direct debit management and payment from Biller Administration module

ABOUT COMMSECURE

CommSecure, an ASX listed company, is a leader in the provision of e-receivables business applications and services, providing an end to end business process solution from billing through payment to reconciliation and records archiving.

CommSecure solutions include e-billing, e-payments, IVR phone payments, direct debit payments and management, customer self-serve and call centre applications, reconciliation and archiving.

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