BPOINT: A Simple Billing Solution

Consumer demand for more convenience and control, combined with technological advances, has driven a myriad of payment choices in the market.

Multiple payment options have also led to increased costs. Higher overheads from data downloads, integrating methods into receivables systems, reporting, exception processing, help desk and customer support all add to the cost of collection for businesses. There is also the problem that bills are becoming cluttered. With a wide range of providers now in the market, it's increasingly difficult to show everyone's payment details clearly and succinctly within the prime real estate on bills.

BPOINT provides a simple solution to address the challenges billers now face. It offers an alternative to multiple supplier offerings while still giving customers the choices they demand. It also helps billers improve the efficiency and effectiveness of their collection process.

With BPOINT, all payment channels are consolidated with a single provider. This means just one bill from the bank for all your receivables products. Fees are easy to reconcile, thanks to streamlined processing, and reduced overheads make it a more cost-effective alternative.

It’s also quicker and easier to respond to customer queries, as billers can access remittances and vouchers online. All BPOINT channels provide same day crediting of funds, improving cash management performance.

Although paying in person is the largest channel in Australia right now, representing almost 50% of all collections activity, BPOINT offers several other channels that are becoming increasingly popular. BPOINT Direct Debit is one of the fastest growing payment methods in Australia and is often considered the cheapest collection channel. Direct Debit is a particularly convenient way for customers to pay recurring fixed amounts.

BPOINT Internet is also growing fast due to the convenience for most people who can access the Internet both at home and at work. The types of bills paid via this channel are typically irregular payments or amounts that vary. Billers can provide customers with the option of paying direct from their own website using the Bank’s secure payment channel, allowing billers to brand and customise their customer’s experience.

Another easy payment option is BPOINT Phone. Payments can be made direct to the biller, which can be customised with the biller’s own branding, much like the Internet. There is also the option of BPOINT Mail for customers who want to pay by cheque or credit card. All invoices and cheques processed by the bank are imaged, simplifying any subsequent need to answer questions about payment.

For more information about BPOINT, contact your Commonwealth Bank Account Manager, or visit www.bpoint.com.au.

The Bugle’s Local Government Policy

Offering a new voice and a fresh approach to news reporting, The Bugle, a new, Tasmanian-owned, weekly newspaper was launched in Launceston on 5 July.

The Bugle features analysis of local, national and international issues, bringing together the resources of a local team of experienced journalists and the worldwide resources of news agencies such as Agence France Presse, Knight-Ridder and Associated Press. The paper is full-colour and full of entertainment, as well as information.

It should come as no surprise that The Bugle intends to treat Local Government as the most important tier of government. Simply, it is the tier most immediately relevant to readers’ lives. The Bugle will cover council matters - and the politics behind them - more thoroughly than any newspaper has done in the past. Writer-in-Chief Roy Rogers, will personally attend council meetings and to the issues arising from them.

Mr Rogers started in local newspapers in South Australia, covering local councils. It was the accessibility and immediacy that first intrigued him. Then, it was the fact that voting patterns were decided more by personalities and personal beliefs than by party lines.

Of greatest interest to Local Government will be the fact that Mr Rogers will be out door-knocking somewhere, on some council issue, every week. It’s an old-fashioned technique, little-used in the modern era of modern comforts, but one that paints an accurate picture. Readers will also enjoy the Local Government columns, written by local leading lights with several decades of experience as aldermen.

Good and bad - you’ll most likely read about it in The Bugle.
One billion reasons to smile

Tasplan Super members have a great reason to smile…well, one billion of them actually. Tasmania's leading industry fund has $1 billion funds under management.

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Tasplan employers are also smiling because they pay no fees whatsoever and we provide local, expert advice to take the hassle out of super for them.

Visit us at www.tasplan.com.au or call us on 1800 005 166 if you are looking for a billion reasons to smile when it comes to super. Get Happy! Get Tasplan!

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Quadrant Wins Gold for Super Service

Quadrant has been awarded its second gold rating from SuperRatings(tm) for the second consecutive year.

Quadrant has been rated from among the best value for money super funds in Australia and is the only Tasmanian-owned fund to achieve this prestigious award. SuperRatings(tm) is the specialist in research of Australian superannuation funds evaluating overall value for money, fees, investment returns, member benefits and employer services, website access and functionality, super advice, insurance services and fund governance. More than 200 superannuation funds from around Australia were assessed on these criteria.

To find out more about SuperRatings(tm) visit their website at www.superratings.com.au or contact Quadrant on 1800 222 209.

New Benchmark in Mobile Computing

A new mobile phone is taking the corporate world by storm. Since its release on the market, the Imate JasJam is outselling its competitors to an extent that’s never been seen before by representatives of the telecommunications industry.

Imate JasJam offers significant time management features, such as enhanced data speeds, and a fast and effective e-mail service. The mobile phone utilises the best in worldwide technology to facilitate time management, productivity and lifestyle benefits. Sporting a two megapixel camera, with an easy-to-use sliding keyboard, the Imate JasJam has already established itself as a market leader in the corporate sector.

For enquiries, please contact Total Communications 6230 1010 or go to www.totaltas.com.au.

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