





The Problem For Payers

- Payers: students, trade debtors, employees and the general public
- No single area available to customers to make all their payments or view all of their debts
- Where and how a payment can be made is inconsistent across the University
- Online/self-service payment methods are not available for all goods/services



The Problem For QUT

- Online/self-service payment methods for new products is a challenge
 - Case by case basis
 - Infrastructure replication
 - Business case justification
- Real time payment advice is needed to lift student sanctions
- Reconciling direct deposits is very manual
- Cashier payments are inefficient



Why SmartaPay was chosen

- Experts in providing customised payment and reconciliation solutions
- Demonstrated technical capability and strategic positioning
- Holistic solution, not piecemeal
- Licensed and regulated by ASIC to provide payment services
- Motivated for long term relationship, not system build



SmartaPay Solution

Payment Services



Settlement Delivery

Online Management Infrastructure

Known Debt Module

- Pay for any type of debt
- Presentment of debt
- Real time or batch integration

Automatic Debt Association

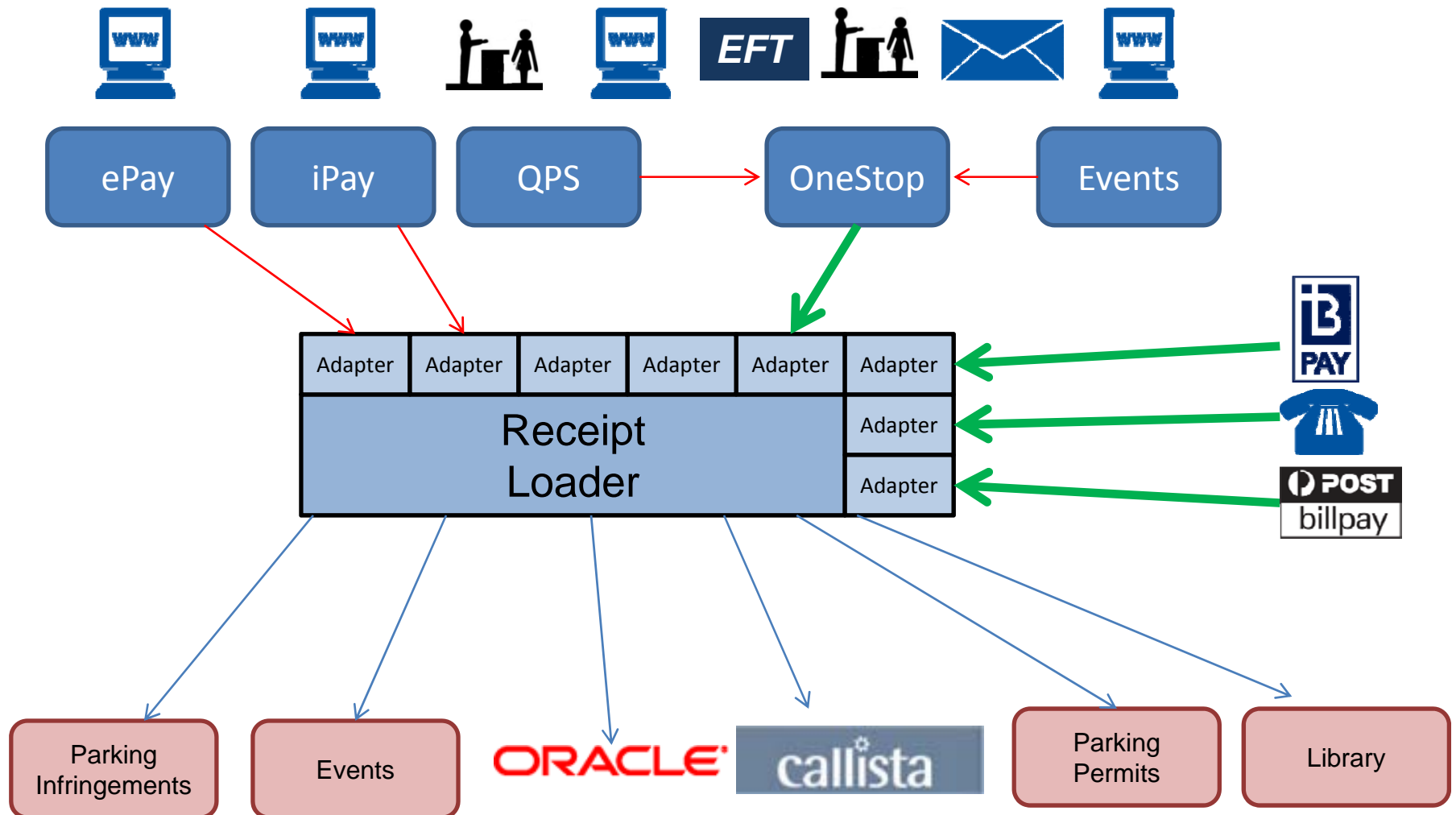
Integrated User Identity

Online Catalogue and Presentment Payment

- Bill presentment for debt/bills
- Miscellaneous transactions
- Id infrastructure

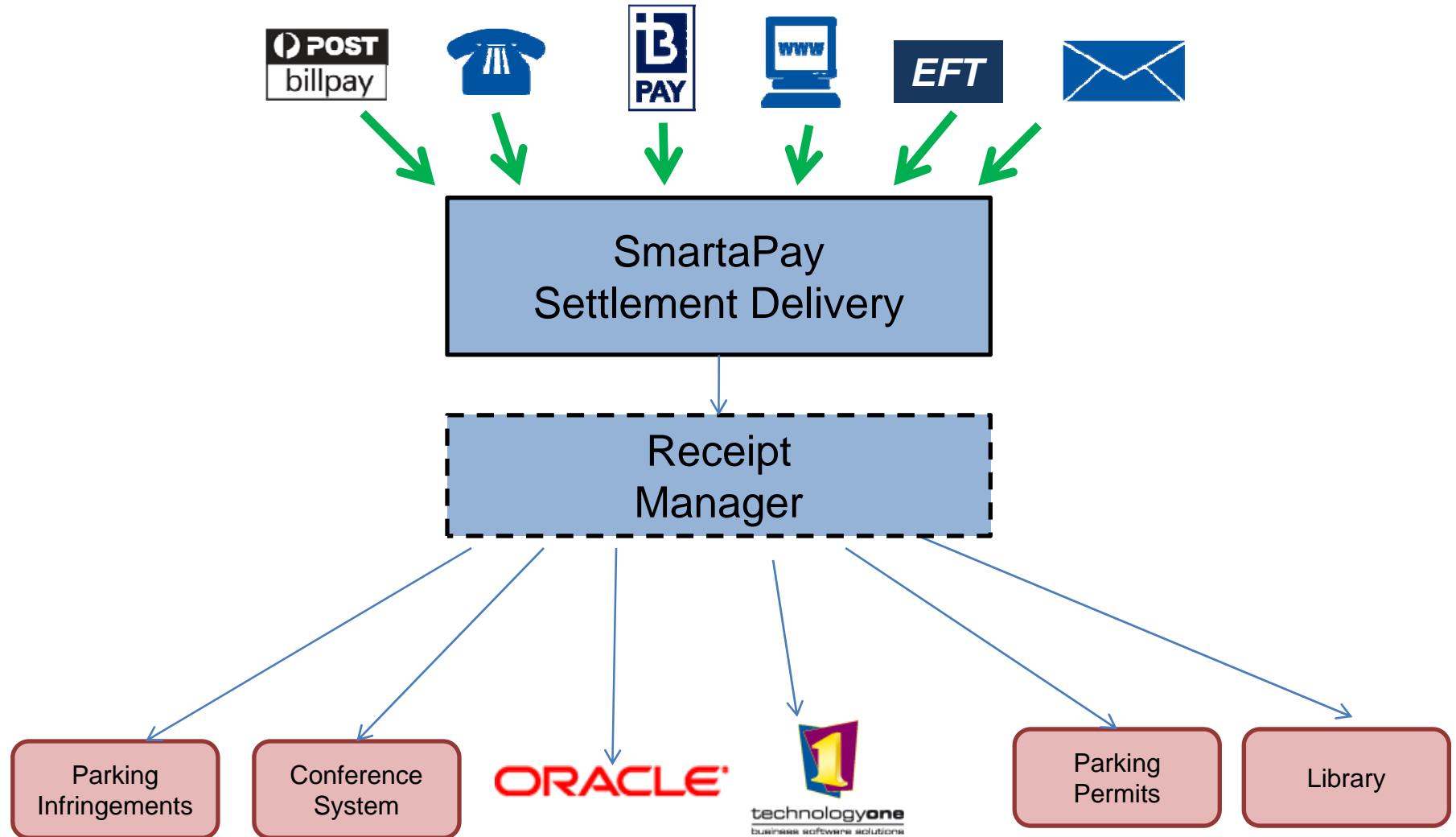


Payment and Receipting Infrastructure - BEFORE





SmartaPay Payment Infrastructure





Key Benefits

Payers

- Consistent payment channels for all debts
- Bill Presentment
- Personalised view of debt in “My Items”
- 3rd party payments protecting privacy

QUT

- Consistent payment channels for all current and future services
- Fully automated reconciliation
- Reduced reliance on cashiers
- Supplier consolidation
- Simplified creation of new services in validated online environment
- State of Art payments gateway
- Outsourcing of manual processes
- Real-time payment advice