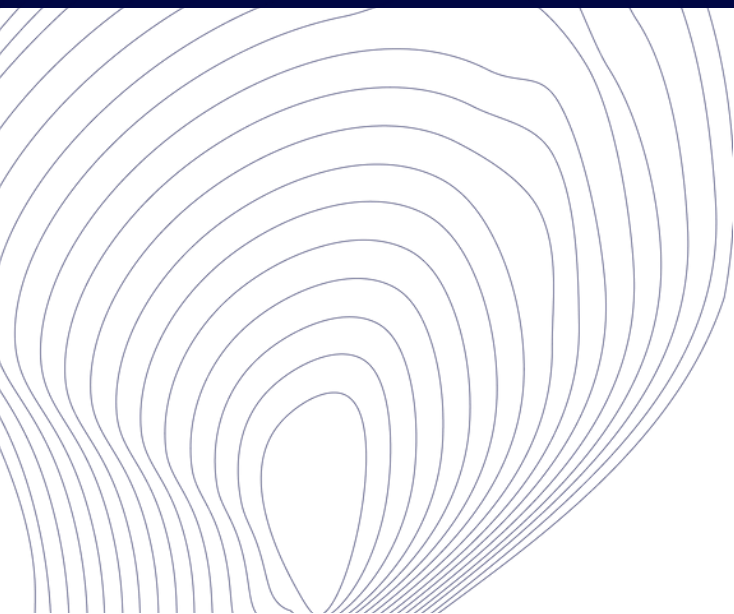




Paypa Plane

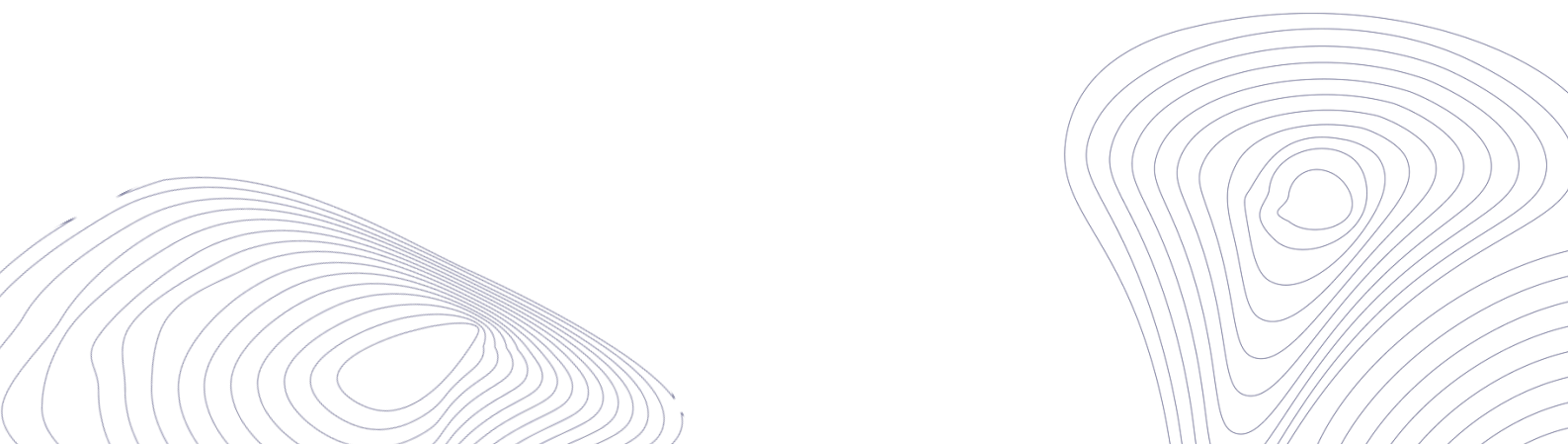




Giving business-facing financial institutions essential competitive power through recurring payment capabilities and products.

Our Smart Payment Agreement™ technology enhances payment security and success and can actively reduce costs associated with chargebacks, disputes, and payment failures.

Financial institutions can rapidly deploy products that maximise revenue from both legacy and new payment channels whilst solving their customers' problems and participating in the secure, reliable and financially responsible future of recurring payments.





Recurring or Ongoing Payments

Loan Repayments. Credit Card Repayments. Insurance Plan Payments. Memberships. Subscriptions. Streaming. Clubs and Associations. Home Service Providers. Utility Bills. Phone Bills. Internet Bills. Rent. Mortgage. Automotive Servicing. Leases. Water Bills. Heating Bills. School Fees. Managed Payment Plans, Instalment Plans. So many more...

75% of B2C businesses projected to offer subscriptions
- *Gartner*

\$1.5T is the expected value of the booming US Subscription economy by 2025
- *Mastercard*

1/3 of all payments were **automatic** during the 2022 CPS in Australia
- *RBA Consumer Payments Survey*

70% of businesses leaders claim subscription billing will be crucial to their strategy
- *DigitalRoute*

Your customers of all sizes will increasingly rely on recurring payments.
Demand will continue to grow for the systems businesses require to manage them.

What could this mean for your financial institution?

Addressing the demand for ongoing payment management tools and services could:

- Increase your revenue through transaction growth and product revenue
- Grow your customer base by attracting new business
- Provide better data and insights on your customers' businesses
- Extract higher ongoing value from your legacy payment channels
- Commercialise and drive adoption of new real-time payment channels
- Address the needs of small business through to large enterprise
- Minimise chargebacks and disputes

If your business customers are not getting these products from you, they are spending money somewhere else and you are losing more than revenue - you lose data, relationship status and customer lifetime value.

So why aren't you offering them?



This all sounds great **but....**

Offering innovative new products is a complex undertaking.

Here are some common challenges we've heard from financial institutions like yours:

My financial institution's legacy systems make creating and launching new products expensive, hard and really slow

My digital payment channels are internally siloed - between DE, Card, NPP, BPAy etc

Ongoing and subscription payments come with high dispute and chargeback costs

Compliance and security are big concerns for my financial institution and my business customers

There are so many competing priorities at my financial institution and for my team

Don't worry - we can help.



Recurring Payments Are Complex and Challenging

There are complexities to recurring payments that one-off or in person payments simply don't have - which can cause these issues:

For Businesses

*I am missing almost 10% of my revenue because of failed payments.**

It costs me lots of time and money to chase failed or late payments

We spend so much time on customer support helping people with their payment plans

My payment system is so inflexible and complicated. It takes so much time to manage and it's expensive.

My customers churn because of failed payments and payment retries

For Payers

I have so many payments coming out, I can't keep track.

I am too embarrassed by my failed payment. I will just never go back.

I don't want to have to call or email to update my details.

I wish I could change my method of payment or day or payment or date of payment

I hate these payments. I forgot it was due and now I have late fees.

For Everyone - financial institutions, businesses, payers

Worst of all, **60%** of all chargebacks are related to recurring payments. **76%** of those were because the card holder did not recognise the charge**

In the US, ACH Debit accounted for **37%** of all payment fraud reported in 2021 (rising year on year). This is indicative of the same issue in Australia***

This costs businesses, payers and financial institutions like yours **billions of dollars** annually.

We've got this too!

*<https://subta.com/failed-payments-recovery-a-guide-for-subscription-business-owners/#:~:text=Overall%2C%20consumer%20subscription%20brands%20experience,the%202023%20holiday%20season%20approaches.88>

88<https://www.mastercard.us/content/dam/public/mastercardcom/na/global-site/documents/subscription-and-negative-option-billing-model-summary.pdf>

***<https://www.jpmorgan.com/content/dam/jpm/commercial-banking/insights/cybersecurity/highlights-afp-2022-payments-fraud-and-control-report.pdf>

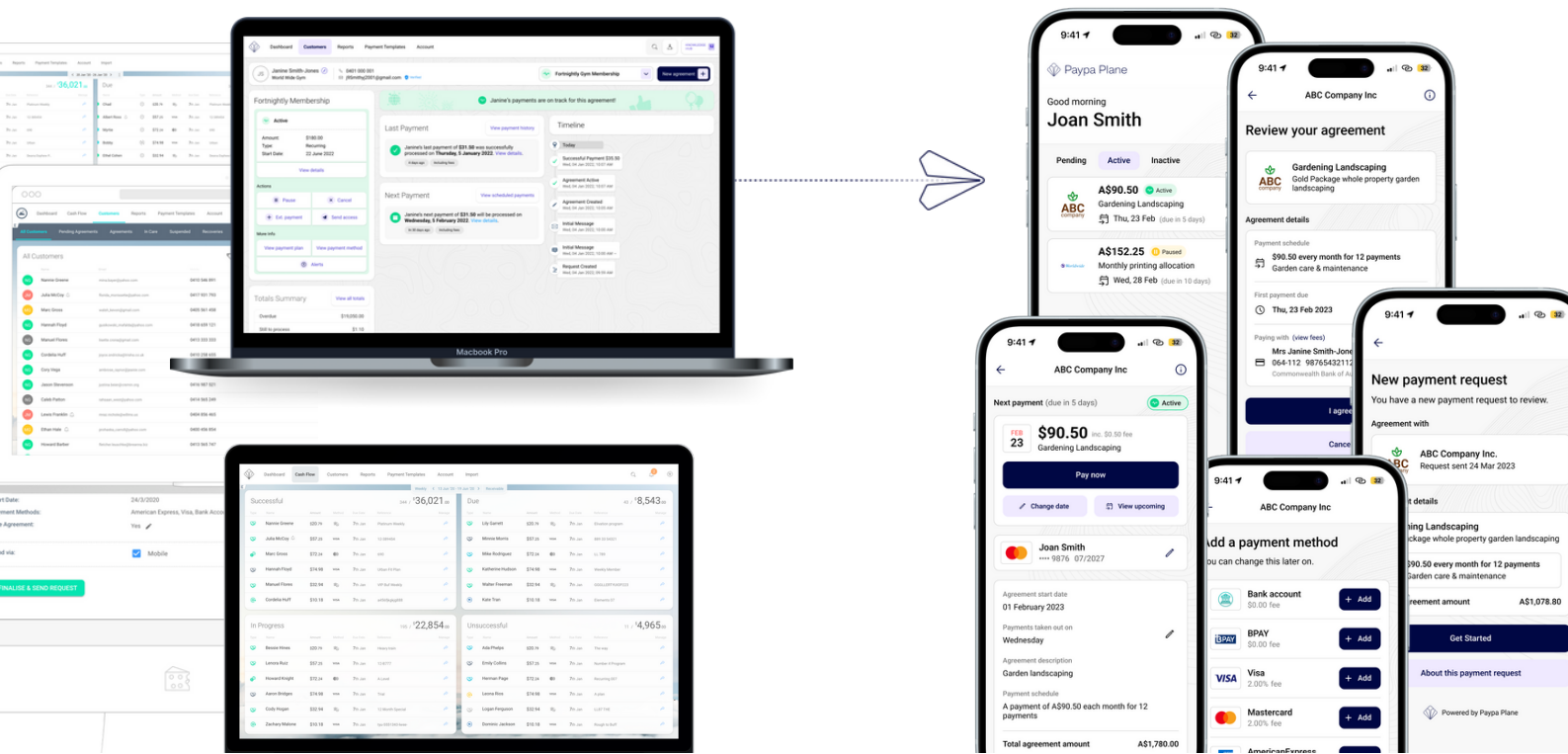
Meet Smart Payment Agreement™ Infrastructure

For your financial institution this could mean:

- Systemic uplift of legacy payment systems
- Pathway to commercialise new payment offerings (eg PayTo)
- Consistent experience - payment method agnostic
- Payment initiation orchestration linked to AgreementID
- Fewer disputes
- Consistent dispute management
- Intelligent and dynamic event logging
- Streamline siloed payment system management and access

For Your Customers

For Their Payers



How Does a Smart Payment Agreement™ Work?

1

Create Smart Payment Request

- Business sends a Smart Payment Request to their Payer
- Their Payer reviews this request (wherever they might be - online, on their device, in-store) and steps through a guided consent flow.

2

Consent Capture

- Payer assigns their preferred method of payment and provides final consent accordingly (eg PayTo mandate, DDA or card confirmation).
- A Smart Payment Agreement™ is created, an **Agreement ID** is generated and an event log has begun against it.

3

Payment

- Upon the agreed schedule (it could be immediately), a Payment Initiation Event is created, checked against the Agreement ID and a range of other factors
- If all checks out, an initiation instruction is sent to the payment channel (according to the method of payment assigned to the agreement).

4

Ongoing Management

- The Smart Payment Agreement™ performs automatic management tasks for both the Payer and the Business to create greater opportunities for success
- All activities on the agreement are logged as events which can be recalled at anytime by either party (and also, when required by you, the business's financial institution).

5

Outcomes

- The Smart Payment Agreement™ allows the Business and Payer to get on with their lives and is there to assist when needed.
- The Business's financial institution (you) can be sure that all payments are compliant and secure allowing you to enjoy new, future focused revenue streams and customer-attracting products and services.





Solving your problems

Banking legacy systems make developing and launching new products expensive, hard and slow.

Paypa Plane sits over the top of your payment channels. We don't touch your core and we integrate with your payment channels in a modular way. This cuts complexity and time and turns your legacy into a dynamic and responsive user experience.

We are experienced in working within the parameters of legacy and complex technology stacks and operating procedures and we have varying degrees of deployment to suit your budget, goals and target 'go live' timeline.

My digital payment channels are internally siloed - between DE, Card, NPP, BPAY etc

Great! We could bring them all together so that you and your business customers have one consistent experience, no matter the method of payment. This is incredibly helpful if you want to offer some new payment types or, offer everything to one customer but only offer some to another. This could save you operational expenses and increase your business customer's efficiency and drive adoption.

Paypa Plane could help to more rapidly commercialise real time payments as a method for your business to get paid whilst also ensuring your existing payment channel - such as card or DE -stay relevant as digital payment products.

Ongoing and subscription payments come with high dispute and chargeback costs.

Smart Payment Agreements™ are designed to work towards preventing chargebacks and disputes and then, if they occur, give your business customer (and you) more information and logs to help you and your customer make more accurate and effective decisions on how to handle them.

We understand how impactful the costs of dispute and chargeback management are for your financial institution and the businesses you serve. Smart Payment Agreements™ are unique in addressing this issue through agreement management. Smart Payment Agreements™ start at the beginning of the payment relationship and then track and manage events as the relationship progresses - involving both the payer's activities and the businesses - this is a holistic and considered approach to address what can be a complex (and expensive) problem.

Solving your problems

Compliance and security are big concerns for my financial institution and my business customers

Good! It is for us too. We work with major financial institutions and understand how important security and resilience are. You can visit our Security page to learn more about how we do it! paypaplane.com/security

There are so many competing priorities at my financial institution and for my team

Paypa Plane could address quite a few of your priorities in one go!

If you are thinking about:

- More revenue
- More customers
- Real-time payment adoption
- Digitizing legacy payment products
- Better management of disputes and chargebacks to reduce cost
- Increasing acquiring volume or transactions
- Better serving your business customers ...

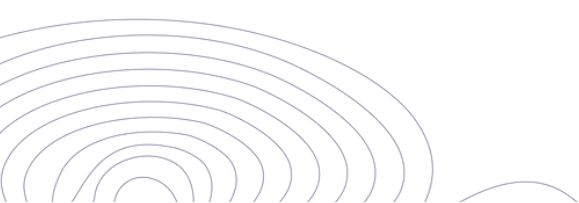
Then you should talk to us - we could help with all of this!



What's So Great about a Smart Payment Agreement™?

Through Smart Payment Agreements we address endemic problems of recurring or ongoing payments - our technology moves the industry forward by reimagining how an ongoing or recurring payment can be better for the financial institution, business and payer.

A Smart Payment Agreement™ will:	And that means:
Collect, store and manage explicit digital consent-to-pay	Each payment only occurs if consent to pay is current. This helps to create a compliant payment environment
Orchestrate Smart Payment Initiation based on consent and a range of other factors	Each transaction comes with an event log that can be recalled by business, payer and your financial institution
Maintain a digital relationship between a payer and a payee. Both parties can visit, view and even make updates to their Smart Payment Agreement in real time.	Your business customers could save time, money, have happier payers and more chance of successful payments every time
Send payment initiation instructions across multiple methods of payment, currencies, and payment gateway	Multiple payment modules can be plugged into the system but the user experience remains consistent.
Manage not just transactions but automate payment-based true customer care	More successful transactions with less effort can cost and healthier outcomes for business and payer
Introduce critical Agreement IDs to any payment rail. These IDs track all events that occur in the agreement. Payments will not be initiated without one	Successful chargebacks, 'friendly fraud' and disputes could be reduced and more easily managed by both your financial institutions and your business customers
rationalise commercial adoption of new payment methods (eg PayTo) whilst ensuring continued rationalisation of legacy ones (eg DE)	You could extract more value from your legacy systems and compete in a digital marketplace without expensive core changes.



How can you offer Smart Payment Agreements to your customers?

We're glad you asked...

Paypa Plane delivers through two distinct products. Each one designed to cater for your customers' needs (and your financial institution's needs too!) - from serving small-medium business customers through to addressing institutional or enterprise needs.

Each product can be calibrated to meet the needs of you and your customers and increase the value and flexibility of our offerings.





AVIONICS- Complete Payment Agreement Solution

What is Avionics?

Avionics is a packaged solution ready to carry your financial institutions white label.

This is the perfect solution if your financial institution's customers are small to medium sized businesses who like to be able to use a UI-rich dashboard and access a 'platform-based' experience.

You can offer your customers a rich array of functionality from the comfort of your own brand - including integration with CRMs or accounting platforms, assign users like sales or accounts, create Payment Agreement templates, generate Smart Payment Agreements™ through the UI, generate reports and more.

Avionics lets you be the financial partner your business customers have always wanted.

Visit: paypaplane.com/avionics





PEARL-

One API to Power Payment Agreements

What is Pearl?

Pearl is an all in one Smart Payment Agreement™ API.

Pearl has been created for financial institutions who work with larger enterprise customers who operate with ERPs and bespoke tech stacks.

The Pearl APIs bring Smart Payment Agreements™ into current operating systems so that enterprises can have all the benefits of Smart Payment Agreements with a fraction of the change management and infrastructure investment.

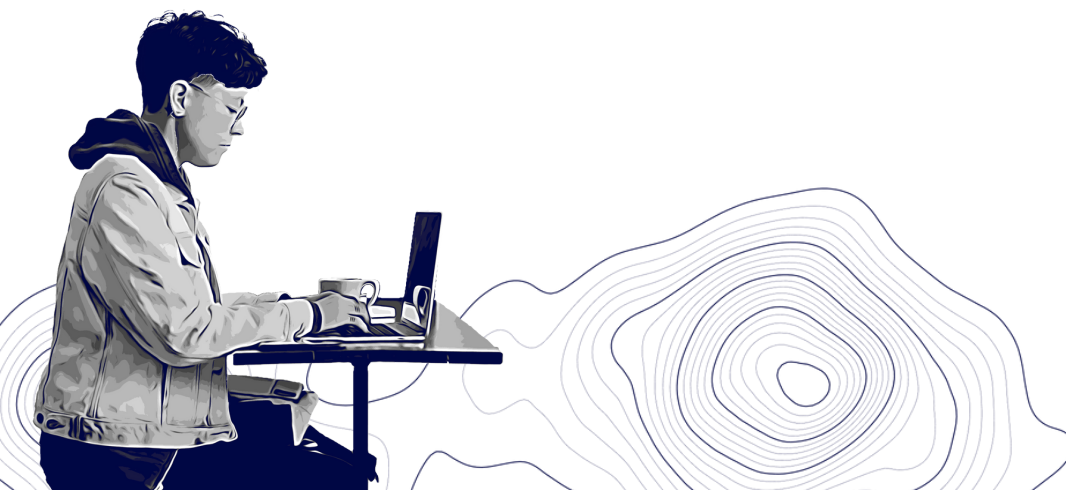
With Pearl, customers can enhance their existing infrastructure and unlock the power of Smart Payment Agreements™ using multiple methods of payment Card, PayTo, DE and BPAY in one place.

Pearl is also suitable for a financial institution's own internal own loan or credit products repayments!

Financial institutions are able offer these APIs as their own which means your enterprise customers will be with you for years to come and generate an even higher lifetime value back to you.

You can also take advantage of Pearl-PayTo - which will allow rapid access to PayTo mandate create, send, and payment initiation functionally for PayTo only.

Visit: paypaplane.com/pearl



Would you like to know more about what Paypa Plane and Smart Payment Agreement™ technology can do for your financial institution and your customers?

Schedule a call with us!

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