

Present information that stands out

- Clear and simple content
- Graphically appealing
- Visually stimulating
- Vibrant and dynamic
- Quickly and efficiently conveys key concepts



Showcase your products

- Include product photos and images
- Bring out the benefits of your solutions
- Highlight key features and unique selling points
- List the technical implementation features that your customers want

POLi

POLi is real-time bank transfer payment service that allows a shopper to pay an online merchant directly to a nominated bank account. Payments are instantly credited from the customer's account and the merchant is immediately notified that the payment has occurred. A credit card is not required but the customer must be registered with the merchant and must be registered with their bank for online banking.

Channel

POLi is perceived as a safe and secure payment option for shoppers who prefer not to release their card details online. This method offers the benefit of minimum risk to both shopper and merchant.

Market Reach

Available in Australia and New Zealand.

Supported banks (Australia)

Bank of Queensland, Bank West, Commonwealth Bank, National Australia Bank, Citibank Bank, Westpac, Newcasde Permanent Building Society, Savings & Loans, Credit Union Australia & Bendigo Bank.

Supported banks (New Zealand)

TSB, ANZ, ANZ, New Bank, Bank Direct & Bank of New Zealand.

Merchants can submit payments in the following currencies: AUD and NZD.

www.worldpay.com

WorldPay

Ease of use

Users must have a bank account with one of the supported banks to use this service.

The shopper authenticates their bank account, using their login credentials, in order to make a payment. The process is straightforward and secure as it is adopted by other online bank transfer services.

Payment Guarantees

Payments are not guaranteed. The risk of fraud are low, as shoppers must log in to their bank account to proceed with a payment.

Refunds

Refunds are currently manually processed. If a partial or whole refund is required, the merchant should contact Worldpay Customer Services within 30 days of the transaction date. Worldpay will refund the shopper at the original exchange rate. Costs as a result of exchange rate profit or loss will be passed on to the merchant.

POLi Payments

- The shopper enters the amount and selects the bank they wish to make the transfer from.
- The shopper enters their online bank account number and password via the secure POLi payment interface to access their bank account.
- The shopper enters the required payment details and confirms payment.
- POLi authenticates the payment in real-time, deducting the specified amount directly from the shopper's account. If there is insufficient funds in the customer's account, the transaction will be refused.
- The merchant receives real-time confirmation of the payment to Worldpay.
- The shopper receives a confirmation that their payment has been successful.

The Worldpay to the Bank

Transfer to: [Bank Name] [Account Number] [Branch Name]

Amount: [Amount]

Reference: [Reference]

Worldpay

POLi Payment Page

www.worldpay.com

WorldPay

Product information that sells

- Information professionally designed and laid out
- Content works together with graphic presentation
- Clear and simple content
- Visually stimulating
- Quickly and efficiently conveys key information
- Standardised format for information presentation

**We'll solve
your SX
problems**

And build your SX plant

BATEMAN
Solvent Extraction

the SX plant

**YOUR GATEWAY TO A WORLD
OF PAYMENT CONNECTIONS**

INTEGRATION > PROCESSING > FRAUD > ACQUISITION > SETTLEMENT

Our service is used by the world's leading international and domestic airlines. Working with our customers we have tailored our solution to suit the special needs of the airline sector:

- Manage payments across all sales distribution channels: e-commerce, MOTO, ATOCITO, HQ or regional direct the salesrooms, agency, mobile and third party connections
- Global alternative forms of payment managed alongside international credit and loyalty – one set of pooled management information
- Active itinerary data and full passenger record in multi and processing
- Seamless integration into industry booking and reservation systems for internet and call centre
- Tailored reconciliation, chargeback/IFT management and reporting services to ensure alignment across operations and access points
- Sector-specific sales support management and operational support
- Proactive operational support for defending chargebacks and FBT management
- BatemanRegulatory representation

www.worldpay.com

WorldPay

Working with your marketing team

- To understand your market and the needs of your customers
- Working with our tested graphic designers to create professional and appealing literature
- Creative, visually appealing imagery combined with crisp, focussed messages



Multibanco

Multibanco offers Portuguese customers an easy, convenient way to make payments and receive money from their Multibanco accounts. Multibanco allows customers to make large payments from their online bank account or payments using the ATMs located in a convenient way.

Learn More About Us: [Santitas, Bonitas, Bonos, Pagos! Portuguese Multibanco](#)
[MasterCard](#) [Visa Signature](#) [Discover](#) [American Express](#)

Multibanco can submit payments to the following currency EUR (Euro).

Ease of use

Users must link their bank account with one of the supported banks to use the service.

The currency automatically fits bank account, allowing their users to make payments in the currency of the bank and enter the amount required without having to convert the amount. The user can also choose to make payments in the currency of the bank and enter the amount required without having to convert the amount.

For the ATMs option, the currency enters the bank and then the payment required details in the bank account.

Payments

Payments are not guaranteed. The risks of third party payments, as deposits made up to their bank account in Portugal, always remain intact.

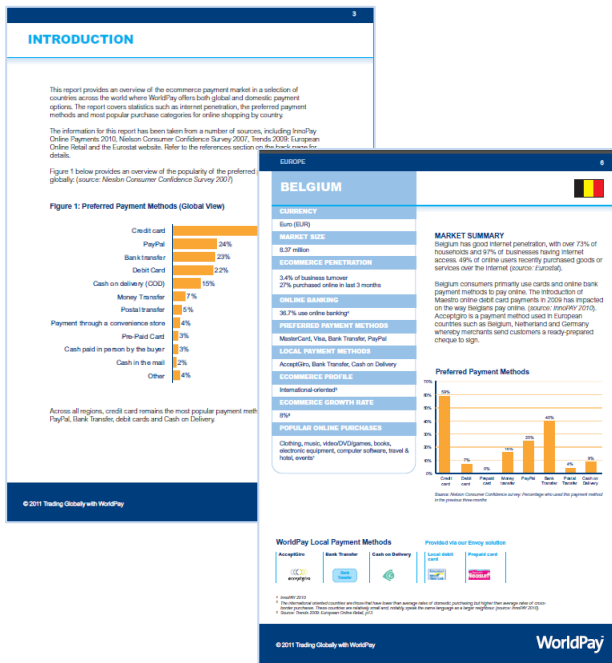
ME MULTIBANCO

WorldPay

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Standardise your sales literature

- Consistent presentation of information
- Easy for customers to identify product sets
- Branding consistency
- Customers can easily compare different products and solutions
- Cover the key areas for all your products in a systematic and organised manner



White papers, RFIs, Case Studies

- Convince customers of the benefits of your solutions
- Bring your service to life, highlighting key benefits and features
- Illustrate you understand the industry and your customer's requirements
- Visually appearing, professionally laid out, with figures, graphs, charts and graphics
- Interesting and easy to read content


SPIRALINKS
 Web Solutions • Web Applications

Americas
 Europe
 Asia

Example of NewCorp employees who use FocalReview



Emily Meyer manages systems for several countries in Europe and AsiaPacific



Chad Ellis manages the Singapore office and has a team of seven employees. He reports to Emily

Free the data!
 www.spl.com

Compensation processes currently rely on Excel and manual operations

Spiralinks has been asked to help implement an integrated compensation management solution



Free the data!
 www.spl.com

Product demos & tutorials

- Show your customers how to use your product/service
- Discuss the benefits of a solution
- Engage customers who prefer non-text based visual or auditory content



Table B3.3.6 - 6: Proposed expenditure delivery profile (£)

Activity	2010/11	2011/12	2012/13	2013/14	2014/15
Proactive maintenance	\$2,161,069	\$2,161,069	\$2,161,069	\$2,161,069	\$2,161,069
Reactive maintenance	\$770,382	\$784,351	\$790,409	\$796,558	\$802,800
Minor maintenance (other)	\$650,380	\$697,883	\$739,756	\$784,151	\$831,190
Missing meters	\$186,644	\$186,644	\$186,644	\$186,644	\$186,644
Automated meter reading	\$414,523	\$414,797	\$415,053	\$415,287	\$415,500
Total	\$4,199,010	\$4,244,744	\$4,292,955	\$4,343,720	\$4,397,222

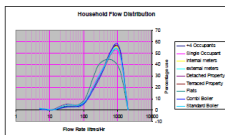
1.4. Summary of asset data and analysis



Data logging was undertaken across a number of differing property types, occupancy rates and meter locations. The results identified that the typical household consumption profile remains similar irrespective of the property or number of occupants. It is important to note that it is the flow rate that is measured and not the volume, hence the repeatability of the consumption pattern in various scenarios.

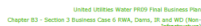
Chart B3.3.6 - 5 provides an example of flow rates from the data logging, clearly showing the repetition of flow patterns.

Chart B3.3.6 - 5: Household flow distribution



Data interpretation

Once the new and old meter performance curves and the household consumption profile are understood, the effect on meter accuracy can be determined (see Chart B3.3.6 - 6). A 'yield' or return for each category of meter can be calculated, which can then be compared against the yield from a new meter, and a comparison made in terms of accuracy level characteristics. Table B3.3.6 - 15 shows an example of the data analysis.



Our forecast proactive meter replacement activity is based on the volume of meters installed in AMPI (1990 - 1994) which have not yet been reactively replaced and are approaching the end of their economic lives. These meters will be between 15 - 20 years old at the start of the AMP5 period. Meter deterioration curves indicate that meters installed prior to 1994 are approaching the point where they will need to be replaced during AMP5 due to failure or deterioration in accuracy. Meters of the greatest age will be targeted for exchange first.

There is also a population of larger (industrial) customer meters requiring replacement that were installed around 1994. The asset life of these units is shorter than household customer meters due to the more rigorous nature of their activity (larger volume throughput and continual activity).

We plan to proactively replace 108,591 meters across all sizes (as shown in the shaded cells of Table B3.3.6 - 7) based on the evaluation work we have undertaken and which is supported by independent analysis carried out for the water industry by WRC.

Table B3.3.6 - 7: Proposed proactive exchange level by year and size



Chart B3.2.6 - 6: New v/s category 4 flow rate

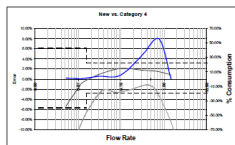


Table B3.3.6 - 15: Household consumption - flow rate per hour

Resonant cavities profile										
Flow obstruction										
Flow rate (litres/s)	7.5	15.0	22.5	30.0	37.5	17.5	30.0	100.0	200.0	300.0
00000000	2.23%	2.31%	2.40%	2.48%	2.56%	6.85%	20.35%	27.17%	34.13%	38.41%
00000010	2.36	2.51%	2.66%	2.82%	2.94%	1.68%	5.33%	7.27%	9.46%	10.94%
00000020	2.50	2.65%	2.82%	2.97%	3.10%	1.68%	5.01%	6.81%	8.95%	10.36%
00000030	2.64	2.80%	2.97%	3.12%	3.24%	1.68%	4.69%	6.40%	8.46%	9.77%
00000040	2.78	2.94%	3.12%	3.26%	3.37%	1.68%	4.37%	6.00%	7.96%	9.17%
00000050	2.92	3.08%	3.26%	3.39%	3.50%	1.68%	4.05%	5.50%	7.36%	8.47%
00000060	3.06	3.22%	3.39%	3.51%	3.61%	1.68%	3.73%	5.00%	6.76%	7.77%
00000070	3.20	3.36%	3.53%	3.64%	3.74%	1.68%	3.41%	4.50%	6.16%	7.17%
00000080	3.34	3.50%	3.67%	3.78%	3.87%	1.68%	3.09%	4.00%	5.56%	6.57%
00000090	3.48	3.64%	3.81%	3.91%	4.00%	1.68%	2.77%	3.50%	4.96%	5.77%
00000100	3.62	3.78%	3.95%	4.05%	4.14%	1.68%	2.45%	3.00%	4.36%	5.07%
00000110	3.76	3.92%	4.09%	4.19%	4.28%	1.68%	2.13%	2.50%	3.86%	4.57%
00000120	3.90	4.06%	4.23%	4.33%	4.41%	1.68%	1.81%	2.00%	3.36%	3.97%
00000130	4.04	4.20%	4.37%	4.47%	4.55%	1.68%	1.49%	1.50%	2.86%	3.37%
00000140	4.18	4.34%	4.51%	4.61%	4.69%	1.68%	1.17%	1.00%	2.36%	2.87%
00000150	4.32	4.48%	4.65%	4.75%	4.82%	1.68%	0.85%	0.50%	1.86%	2.27%
00000160	4.46	4.62%	4.79%	4.89%	4.96%	1.68%	0.53%	0.25%	1.36%	1.77%
00000170	4.60	4.76%	4.93%	5.03%	5.10%	1.68%	0.21%	0.00%	0.86%	1.17%
00000180	4.74	4.90%	5.07%	5.17%	5.24%	1.68%	-0.11%	-0.25%	0.36%	0.67%
00000190	4.88	5.04%	5.21%	5.31%	5.38%	1.68%	-0.43%	-0.50%	-0.14%	0.17%
00000200	5.02	5.18%	5.35%	5.45%	5.52%	1.68%	-0.75%	-0.75%	-0.64%	-0.37%
00000210	5.16	5.32%	5.49%	5.59%	5.66%	1.68%	-1.07%	-1.00%	-1.14%	-0.87%
00000220	5.30	5.46%	5.63%	5.73%	5.80%	1.68%	-1.39%	-1.25%	-1.44%	-1.17%
00000230	5.44	5.60%	5.77%	5.87%	5.94%	1.68%	-1.71%	-1.50%	-1.74%	-1.47%
00000240	5.58	5.74%	5.91%	6.01%	6.08%	1.68%	-2.03%	-1.75%	-2.04%	-1.77%
00000250	5.72	5.88%	6.05%	6.15%	6.22%	1.68%	-2.35%	-2.00%	-2.34%	-2.07%
00000260	5.86	6.02%	6.19%	6.29%	6.36%	1.68%	-2.67%	-2.25%	-2.64%	-2.37%
00000270	6.00	6.16%	6.33%	6.43%	6.50%	1.68%	-2.99%	-2.50%	-2.96%	-2.67%
00000280	6.14	6.30%	6.47%	6.57%	6.64%	1.68%	-3.31%	-2.75%	-3.24%	-2.97%
00000290	6.28	6.44%	6.61%	6.71%	6.78%	1.68%	-3.63%	-3.00%	-3.54%	-3.27%
00000300	6.42	6.58%	6.75%	6.85%	6.92%	1.68%	-3.95%	-3.25%	-3.84%	-3.57%
00000310	6.56	6.72%	6.89%	6.99%	7.06%	1.68%	-4.27%	-3.50%	-4.14%	-3.87%
00000320	6.70	6.86%	7.03%	7.13%	7.20%	1.68%	-4.59%	-3.75%	-4.44%	-4.17%
00000330	6.84	7.00%	7.17%	7.27%	7.34%	1.68%	-4.91%	-4.00%	-4.74%	-4.47%
00000340	6.98	7.14%	7.31%	7.41%	7.48%	1.68%	-5.23%	-4.25%	-5.04%	-4.77%
00000350	7.12	7.28%	7.45%	7.55%	7.62%	1.68%	-5.55%	-4.50%	-5.34%	-5.07%

2000 - 2004	2005 +
281,497	284,605
26,546	27,753
6,546	1,808
2,947	1,000
2,118	773

then calculated using
and proactive
changes (i.e., external
change). Commercial
varying sizes.

e-life cost and economic

Agency objectives

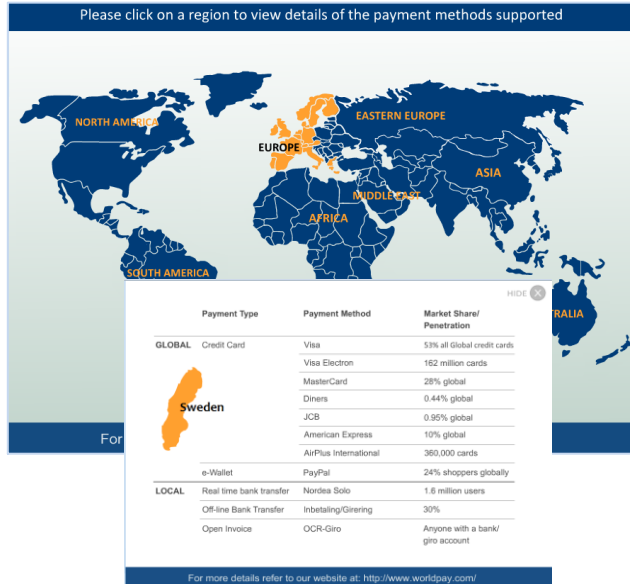
lesVFP Chapter B3 Section

- Professionally laid out and designed
- Information presented in Tables, Figures and Graphs
- Clear, easy to read text
- Headings, titles and sub-titles for easy browsing
- Key points in each section highlighted

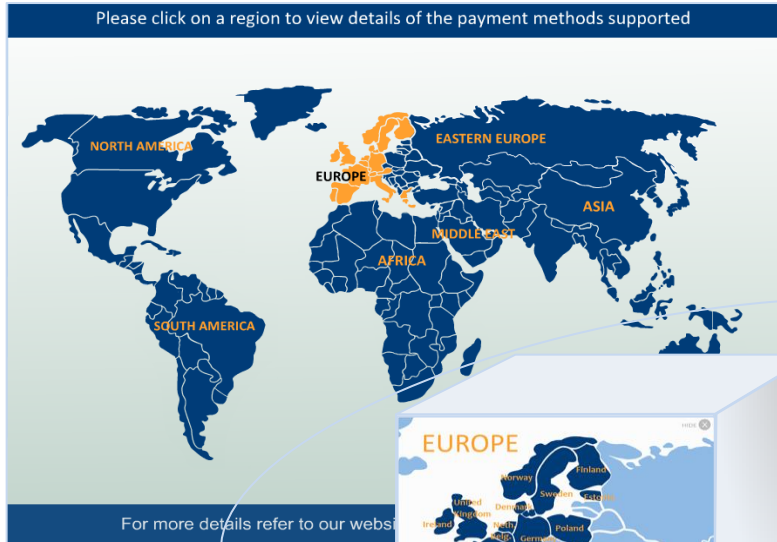
- **Quarterly and annual reviews**
- **Regulatory reports**
- **Business case studies**
- **Market reports**

Dynamic solutions

- Provide content that your users can interact with
- Show them - don't just tell them
- Excite and stimulate their imagination



- **Flash-based solutions**
- **Video**
- **Interactive demos**
- **Dynamic graphics**



Dynamic solutions

- Let your customers interact with your website

