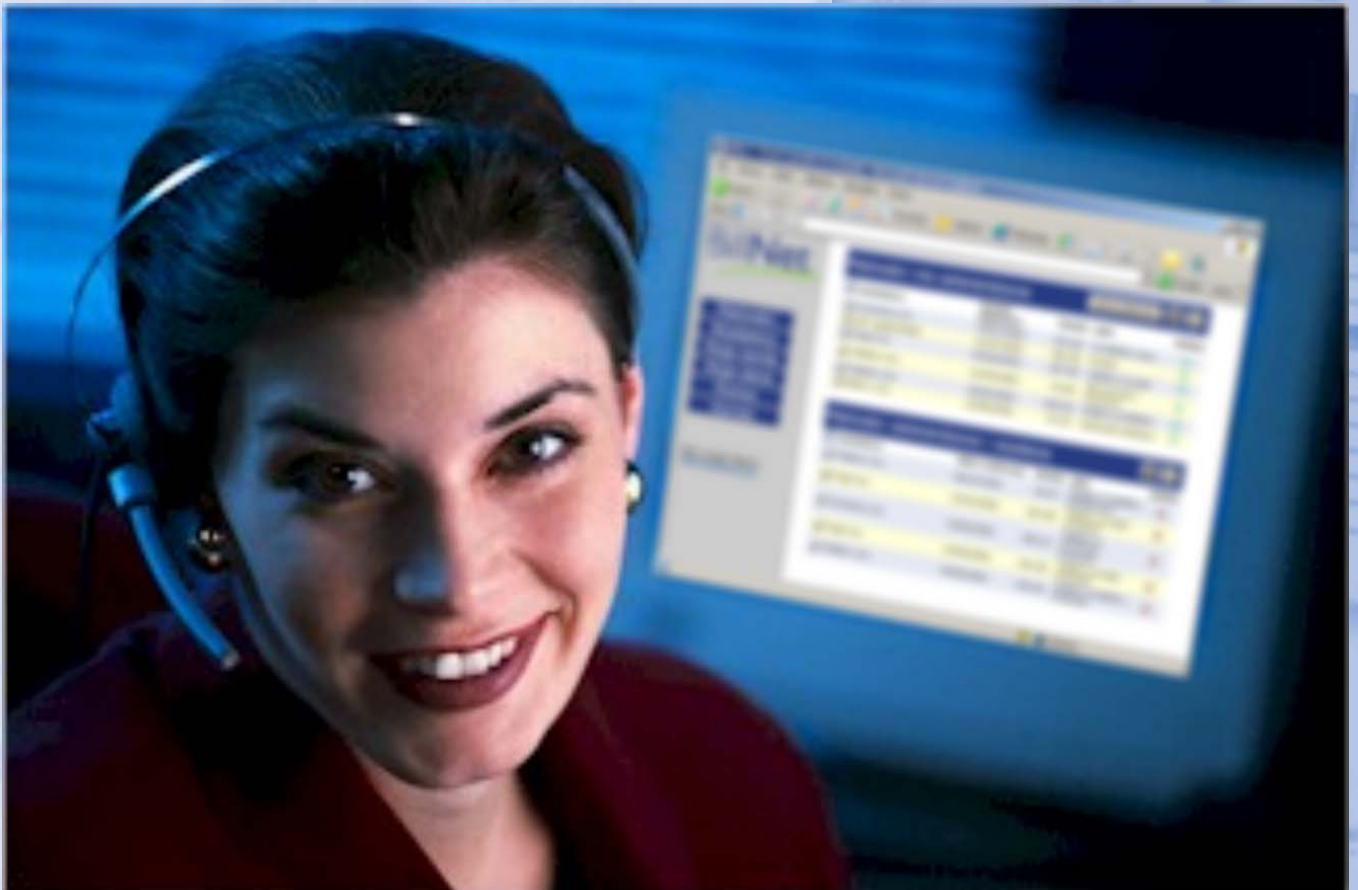




Description of an Electronic Bill Presentment and Payment system

EBPP – AN EASY WAY TO HANDLE YOUR BILLS

Modern telecommunications operators and other billers should give their customers as easy means of paying for their services as possible. A means of improving payment operations that is worthy of recommendation is electronic bill presentment and payment, a service known as EBPP, which is growing ever more popular around the world.



BillNet

BillNet S.A. – Polish leader in EBPP

It was BillNet S.A., a firm operating since 2000, that introduced EBPP on the Polish market. BillNet aimed to substitute electronic bills for the paper ones and to offer some simple mechanisms of bill payment over the Internet or telephone. Another firm, Suntech, designed an information system that translates BillNet's concepts into practice. As a result of the cooperation between these two firms an innovative system BillNet was designed, which provides an extensive EBPP service.

Suntech – provider of an innovative EBPP system

Suntech is a Polish company which specializes in IT systems for telecommunications operators and for financial sector. Suntech has provided leading telecommunications operators and dozens of banks operating in Poland with different systems. Its project experience, modern technology and proven solutions enabled it to successfully design an EBPP system.

The system implementation at BillNet started back in October 2000 and took only three months. Thanks to such a fast implementation, the first in Poland fully electronic bill and payment flow was put into operation in mid-December 2000. A selected group of STOEN's, BRE's and Bank Przemysłowy's customers tested this solution for three months. Testers' favorable opinions about EBPP in general and the system BillNet proved the product to be very good. BillNet's staff were given a wide set of tools to serve customers, administrate the system and supervise the different processes, such as new user registration, viewing bills



Krzysztof Rasztański, Managing Director of BillNet S.A.

and exchanging data between billers and banks. The system is fitted with tools enabling to build interfaces with banking systems, and some pre-defined patterns allowing to exchange information with most banking systems operating in Poland. The very same system mechanisms allow to exchange information with any billing systems. BillNet uses object modeling of information and a set of standard applications included into EnerGis platform. The application and database servers work on multi-processor Intel computers using Microsoft Windows 2000 Server platform and Microsoft SQL Server database.

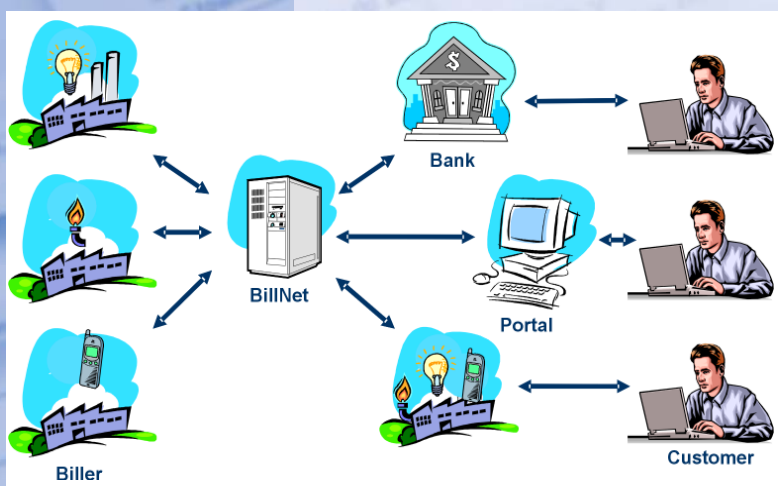
How does BillNet work?

Instead of printing bills and sending them by mail, a biller sends them electronically to BillNet, which forwards them to the customer bank where they are split between payers' private accounts. Customers receive an e-mail or SMS notifying them that a new bill has arrived. Having access to the system, they use an Internet browser to view the bill's details and a payment order (already filled in). If they approve the order, an order to transfer is given electronically. Customer bank transfers means into biller's account.

EBPP – benefits for everybody

„EBPP is a modern service and a very comfortable way of bill presentment and payment. It yields tangible financial profits for the billers, customers and their banks. At the same time it allows to extend the offer by adding new and attractive solutions. Furthermore, customers save their precious time and have at their disposal a means to control and manage their budgets”, says Krzysztof Rasztański, executive director of BillNet S.A.

Cooperation with BillNet enables operators to bring down by up to 70% their costs of printing, enveloping and sending paper



System operation – diagram

bills by mail, and recording payments. In traditional systems, the whole process of paper billing costs in the regions of 5 PLN per bill, while an electronic bill costs only about 1 PLN. Savings may also be made thanks to a payment flow shorter by about 7 days, whereas in case of traditional payments made at the Post Office the same process takes 21 days on average.

Moreover, new services and advertising may be presented over the Internet, which makes the system be an efficient marketing tool.

EBPP enables customers to pay their bills without having to queue in Post Offices or banks. The service is available at any time, 24 hours a day and all year round. It doesn't make you fill in forms or transfers orders. These advantages will encourage all the customers who want to save their precious time.

An option is available in BillNet which every customer wishing to manage their account remotely and on their own will find irresistible. BillNet gives access to itemized bills, payment analyses and lists. Besides, there is no way to lose electronic documents.

Another function- reminding customers that payment dates of their bills draw closer – means to many people that they will finally be able to avoid late payments.

As BillNet charges no fees for all these facilities, there are no other expenses such as postal charges or bank commissions.

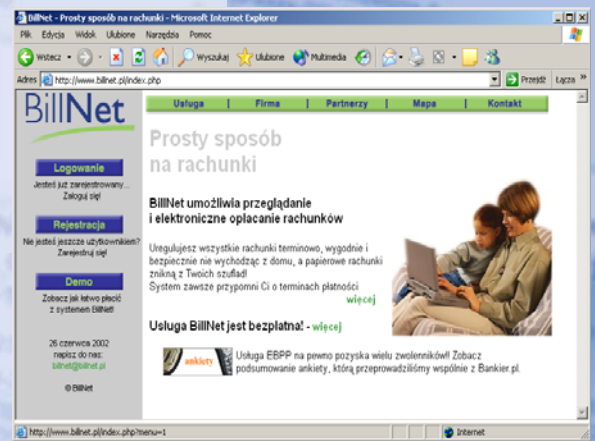
By adding EBPP to their portfolio, banks may extend their Internet Banking by several new options (bill and itemized bill presentment, reminding customer of payment dates). BillNet will allow banks to attract new customers interested in such a form of cooperation, as well as ensure that the present ones will remain loyal, as they have a comfortable

tool which is unavailable at rival banks. BillNet helps banks make their offer aimed at billers more attractive and encourage them to use banks' services. Increasing the number of on-line transactions, the system allows banks to reduce the costs of order processing.

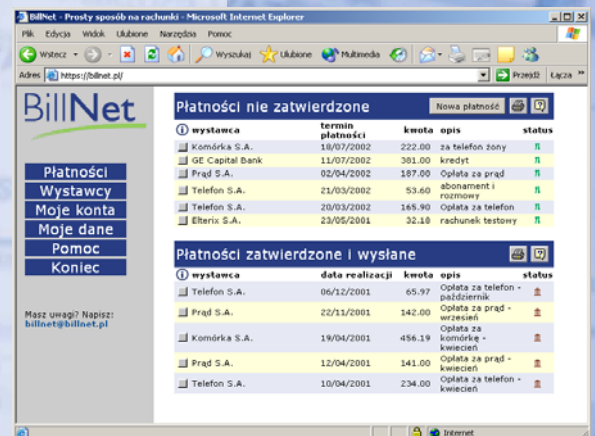
Security

„BillNet enables to present bills on billers' and banks' web sites. Cooperation between BillNet and banks gives customers the comfort of paying all their bills at one reliable and secure place”, says Krzysztof Rasztawicki.

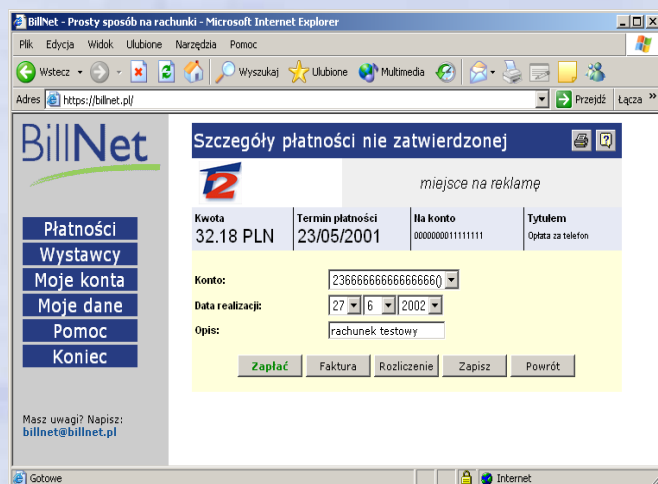
When designing the system BillNet, special emphasis was put on top-level security mechanisms. The system provides most modern security procedures compliant with Polish legal regulations (Electronic Signature Act and Personal Data Protection Act), and in accordance with any security norms. The scope of security procedures and mechanisms may be adjusted to the existing environment on a case-by-case basis (use of standard methods of a bank's customer authorization, for instance). Thanks to its transaction-protecting mechanism, the system ensures complex control, confidentiality and correctness of the infor-



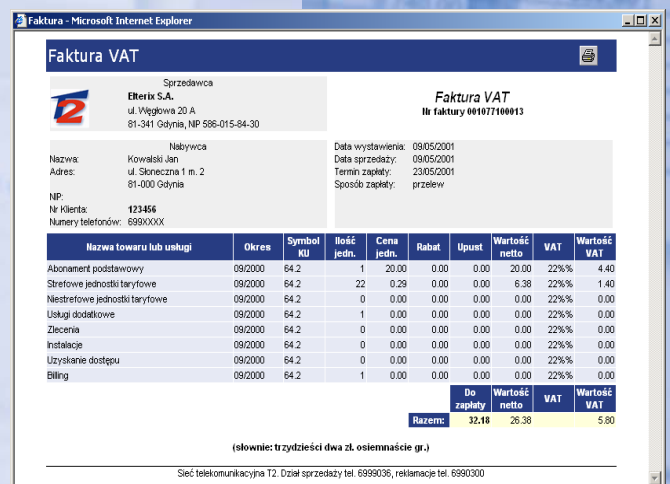
Home page of BillNet S.A.



Payments screen



Details of unapproved payment



An electronic bill

mation exchanged. It allows a coherent cooperation of various protection standards: processor cards compliant with the Public Key Infrastructure, one-off password generators (tokens), password lists or outside carriers with a key.

The customer is free to choose the way of communicating with the service provider and configure the channels via which the service will be used. Customers may also define inner protection procedures – this applies chiefly to corporate customers.

Not only does the system care for the operations security, but it also protects customer personal data, adjusting to ever newer and more sophisticated requirements of security in the largest sense of the word.

The system BillNet is ready to handle digital signatures in the Public Key Infrastructure.

Partnership in the development and plans for the future

„Our cooperation with Suntech is very smooth. People involved in the project are high-class specialists. Besides, they have a passion for this job and spare no efforts to develop and improve the product. They react instantly to our suggestions and show a lot of comprehension.”

– says Krzysztof Rasztawicki of BillNet.

As far as Suntech is concerned, the firm thinks highly of the project and believes it is creative. During the system implementation, BillNet's staff were active. Their ideas brought about new helpful options and innovative and functional solutions. Despite the end of the project, Suntech keeps in close touch with BillNet's representatives. This fact fosters further development of the product and allows to cater for the emerging needs. „We launched commercial operation in January 2002. Several billers use our service, a telecommunications operator Elterix, for instance and some of the Warsaw dwelling houses' administrators. Our payments are carried out by Fortis Bank and mBank, as well as Visa and MasterCard. Since the system operation was favorably evaluated, it aroused interest of almost all the banks that count on our market. We are conducting talks about BillNet's implementation with the majority of them. On the other hand, billers do not always see the advantages of EBPP. Many of them are not ready technically to handle service of this kind. In such cases we show some concrete calculations of savings and suggest relying on our know-how to devise an operating model specific to the given biller. Our approach brings to us other institutions willing to launch this system. We intend to further develop our product, to add new functions, which will ever better satisfy the needs of our customers. We will keep offering and implementing BillNet wherever possible”, says Krzysztof Rasztawicki.

Rozliczenie szczegółowe - Microsoft Internet Explorer

Rozliczenie szczegółowe

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Elterix S.A.
 ul. Węglowa 20 A
 81-341 Gdynia, NIP 586-015-84-30

Nabywca
 Kowalski Jan
 ul. Stoleczna 1 m. 2
 Numery telefonów: 699XXXX

Okres rozliczeniowy: 01/09/00 - 01/10/00

Strefowe jednostki taryfowe

Datetext	Czas trwania	Numer rozliczany	Numer wybrany	Kierunek	Liczba impulsów	Opłata
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Zakres rekordów [1-20]
 Przejdź do strony nr: 12

Nr telefonu	Liczba impulsów	Liczba rekordów	Wartość netto	Proc VAT	Wartość VAT	Wartość brutto
(4858) 699XXXX	22	21	6.38	22.00		7.78
Razem	22		6.38		1.40	7.78

Itemized bill



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