



ePayworld

SPRING 2020

DO IT FOR DAD

Surprise him on Father's Day
with our gift card range

ALSO INSIDE

ALTERNATIVE PAYMENTS

Demand is growing

ZIPPAY NOW AVAILABLE

New partnership announced

Connecting Brands  Consumers



Online payments for everyone

Easily, safely, and quickly – this is how your customers can pay cash online with paysafecard. No bank account and credit card are needed. Win new customers and generate additional revenue!

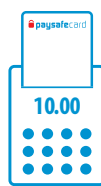
Selling paysafecard is simple

1



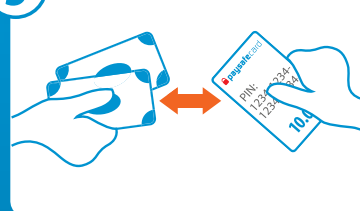
A customer asks to buy paysafecard in a certain amount.

2



You print out paysafecard via the familiar menu option for prepaid products, such as for telephone and other payment methods.

3



You hand over the voucher printout once the customer has paid.

Security advice: a paysafecard voucher is as secure, practical, and valuable as cash! Never share the 16-digit code via phone! A paysafecard voucher should only be given to the customer personally, after payment in full.



Order your paysafecard PIN today through epay

Call epay customer service: 1300 301 408

Or email: support@epayworldwide.com.au



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Welcome



Greetings everyone and welcome to the Spring edition of the epayWorld magazine.

This year has been an incredibly challenging time for all of us. First there was the impact wrought by the Summer bushfires and now the effects of COVID-19 are being felt, not only nationwide, but globally.

If there are any words that sum this up the best is that “we are all in this together”.

The Spring edition brings us Father’s Day on Sunday 6 September. It is always a cause for celebration, but this year it will take on added meaning and will be the perfect reason for people to come together and be grateful for the loved ones in their lives.

To enhance that feeling, epay’s range of gift cards will be the perfect way to say thanks to Dad and to mark the occasion. Our Father’s Day feature on page 22 details our range of gift cards that you should be promoting in your store as a great gift idea. With gift cards from the likes of JB Hi-Fi, Rebel and Amazon, there is something for every Dad within epay’s range.

We have also extended the suite of alternative payment methods available through epay, as we announce two new strategic partnerships – with UnionPay International with UnionPay QR Code (more detail on page 18) and with ZipCo and their market leading Buy Now, Pay Later product, ZipPay (see page 14 for more information). These now join Alipay and WeChat Pay in our stable of alternative payment options available to both merchants and consumers in your stores. As our society increasingly moves cashless via contactless alternative payment methods, epay is meeting this demand and allowing your businesses to benefit.

“As our society increasingly moves to cashless via contactless alternative payment methods, epay is meeting this demand and allowing your businesses to benefit.”

Also in this issue, we continue our Global Initiatives series. As a quick refresher, epay is a wholly owned subsidiary of Euronet Worldwide Inc (NASDAQ:EEFT) that operates in the Electronic Financial Transactions (EFT) segment. epay is the world’s largest prepaid global distributor and Ria Money Transfer (Ria is another wholly owned by Euronet business) operates in the Money Transfer segment.

On page 5 we detail how epay is bringing contactless payments to a bus operator in Germany and we provide an update from Ria unveiling its new logo and new brand image.

We hope you enjoy this issue and look forward to being with you again in the Summer edition!

Kind regards,
Matt Blayney
Country Manager



Connecting Brands  Consumers



FEATURES

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The new Android-based POS terminal that issues vouchers, activates prepaid cards and accepts Alipay, WeChat Pay, UnionPay QR Payments and ZipPay in store and on the go.
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The new Xbox, PlayStation and EA Origin titles

Global Initiatives showcases epay's reach around the world. epay operates in 39 countries, recording an average of 1.3 billion transactions a year as its key payments category becomes a spearhead of the company, both here in Australia and abroad.

epay powers German contactless payments

epay is enabling some German bus passengers to pay for their fare in a quicker and more hygienic fashion via contactless payments.

Due to COVID-19 restrictions some German bus passengers were restricted to entering buses via the rear door only in order to protect drivers as much as possible. But significant revenue was being lost as people weren't able to purchase tickets direct from the driver.

Now, thanks to epay, passengers in the Paderborn region of the country, on 15 green go.on buses, can pay for their tickets with their debit or credit card. epay developed an interface that enables the bus cash register to communicate with the epay payment terminal.

"We've received a lot of positive feedback and that is why we are going to have our electronic payment transactions specialist, epay, equip more buses with payment terminals in the future," said Dirk Hänsgen, Managing Director of go.on.



"The demand for innovative payment methods is growing in many sectors that primarily use cash. Our answer to this is offering the widest possible range of diverse payment methods from one single source," said Sebastian Anslinger, Payment Sales Director at epay.

Ria unveils new logo, brand image

Ria Money Transfer, the leading money transfer company and subsidiary of Euronet Worldwide – that also owns epay, has unveiled its new visual identity featuring a revised logo and overall visual concept.

The company has also redefined its messaging scope to better connect with its diverse customer base. While Ria has always been about opening ways for a better everyday life, it is now the company's defining purpose and will guide the evolution of the business into the future.

"Our customers are at the heart of everything we do, and we want our new brand identity to reflect that," said Shawn Fielder, CEO of Ria Money Transfer.



Euronet Worldwide aides Amazon India

Euronet Worldwide will provide integration and content aggregation services through APIs from its REV™ Payments Cloud to add mobile recharges, bill payments, gift cards, consumer software, and other offerings to Amazon India.

In addition to the transaction processing services, Euronet will also provide technology integration and reconciliation services for onboarding new billers and merchants onto the platform. The integration has already created an LPG cylinder booking category on Amazon with several more categories scheduled to launch in the coming months.

"We are eager to enable Amazon to quickly and easily add new billers and services for its customers. We believe this partnership will empower millions of Amazon customers to securely pay and consume existing and new categories of services," said Pranay Jhaveri, Chief Business Officer, Euronet India and South Asia.



THE NEXT GEN TERMINAL

The next generation of POS terminals is now available to epay retailers. This Android-based POS terminal features intuitive, user-friendly design to enable retailers to easily issue vouchers, activate prepaid cards and accept Alipay, WeChat Pay, UnionPay QR Payments and ZipPay payments in store and on the go.



4G & WIRELESS

Either use 4G connectivity or wireless for a portable payment solution on the go



POWERED BY ANDROID

Combines the full features of an Android tablet with a powerful payment terminal



DUAL CAMERAS

Read QR codes with both front and rear cameras



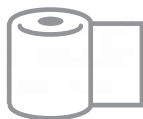
TOUCH SCREEN

5-inch (720 x 1280) touch screen display



SELLS PREPAID

Supports prepaid product selling, including a full range of vouchers and prepaid card activation



THERMAL PRINTER & CARD READERS

2-inch printer, 80mm per second plus magnetic and smart card readers



ACCEPT ALTERNATIVE PAYMENTS

Alipay, WeChat Pay, UnionPay QR Code Payments, ZipPay payments are available now. Go to page 14 for more information about ZipPay

Enquire about the new terminal from epay today! ☎ 1300 301 408 ✉ sales@epayworldwide.com.au



The epay APP is now available on Albert!

Start selling prepaid products on your CBA Albert terminal and welcome Chinese customers by accepting Alipay payments.



epay and CommBank have partnered to bring you NEW customers and increased sales



Accept Alipay payments plus sell gift cards and vouchers in five easy steps

Once you've downloaded the epay APP from the Albert APP Bank, you are ready to go.



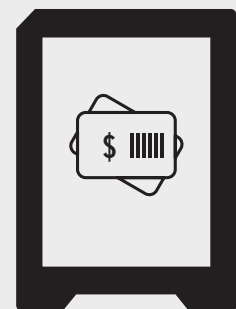
How to accept Alipay Payments

1. Click Alipay from your epay APP
2. Choose 'Customer Scan Merchant'
3. Type in amount
4. Customer to scan QR code in their Alipay APP
5. You will see 'Transaction Successful' screen once payment is made



How to sell Prepaid Gift Cards

1. Click Sale from your epay APP
2. Choose 'Card Products' then click 'Scan Barcode'
3. Scan gift card barcode with camera on back of Albert then confirm the product
4. Collect payment from customer by card or cash
5. You will see 'Transaction Successful' screen. Make sure you receive full payment before handing product to customer



How to sell Vouchers

1. Click Sale from your epay APP
2. Choose 'Voucher Product'
3. Choose amount then confirm product with customer
4. Collect payment from customer by card or cash
5. You will see 'Transaction Successful' screen. Make sure you receive full payment before handing product to customer



Already have Albert?

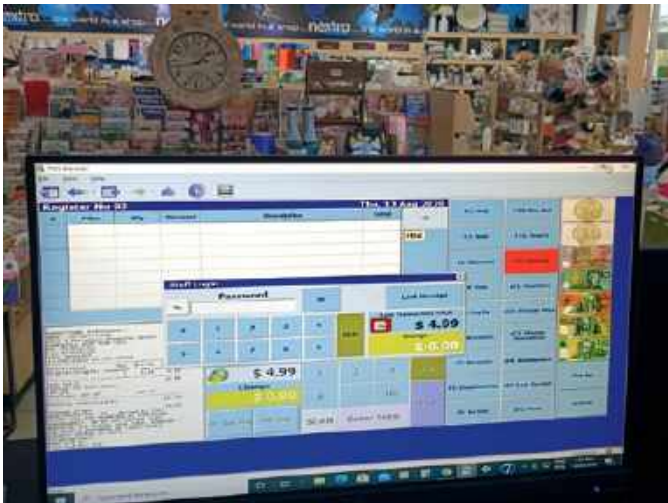
Download the epay APP today to access all of our categories. If you don't have Albert, contact our sales team as we have a range of options available.

Want to sign up or need to contact epay?

If you want to accept Alipay payments but don't have an account with epay, or if you wish to access epay prepaid categories, visit epayworldwide.com.au, or call us on 1300 301 408. To find out about other alternative payment methods, email sales@epayworldwide.com.au.

Access the full range of epay prepaid products on POS Solutions

POS Solutions are giving retailers an even greater edge now that the entire range of epay prepaid products are available on their PosBrowser POS system. With over 1000 clients in Australia and New Zealand, POS Solutions deliver cutting edge POS software to many types of retailers, including newsagents. These retailers can now easily sell the likes of phone credit and all the other great epay products directly from the PosBrowser cash register. This new partnership is just another example of the commitment POS Solutions and epay have for their end users.



About POS Solutions

With over 35 years of experience in Point of Sale, POS Solutions pride themselves on their software and customer service. With a large helpdesk and hardware bay, they are able to help you when you need it, 24/7. Integrating with epay is just another example of their value-added software that is made available to their customers free of charge.

- ✓ Easy to use and fast
- ✓ epay integration
- ✓ Web Store Integration
- ✓ EFTPOS Integration
- ✓ Customer loyalty programs
- ✓ Targeted marketing
- ✓ Scales integration
- ✓ Xero & MYOB linked
- ✓ And much more!

To contact POS Solutions  sales@possolutions.com.au  (03) 9597 7222  www.possolutions.com.au

Enquire about POS Solutions through epay today!

 1300 301 408  sales@epayworldwide.com.au

Connecting Brands  Consumers

GIFT GUIDE

Check out these great gift ideas consumers can purchase with the epay products available in your store.



Marshall Stockwell II Wireless Speaker

Weighing just over one kilogram, the Stockwell II packs a solid punch despite its pint-sized frame. Utilising Blumlein Stereo Sound construction, this speaker provides a multi-directional experience that will immerse you in your music, indoors or out.

marshallheadphones.com

Available at JB Hi-Fi

Get the Bose headphones or Stockwell II with the JB Hi-Fi gift card, or thousands of other gifts in store or online.

Available in amounts of:
\$50/\$100



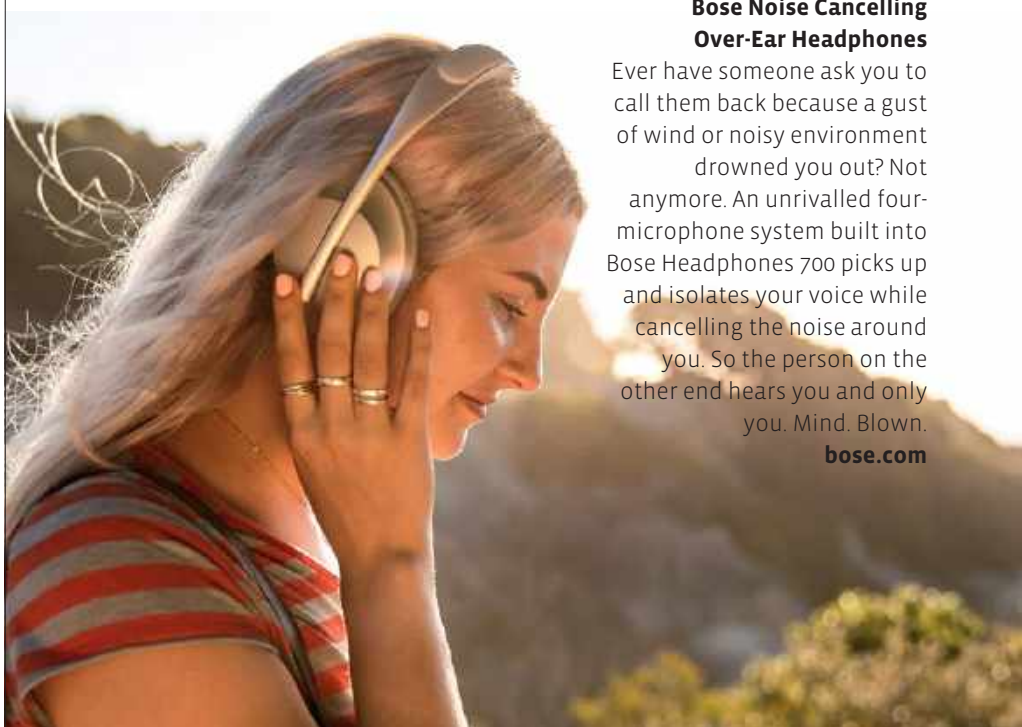
Amazon Echo Dot with Alexa (3rd Gen)

Echo is now even better. With a new speaker and design, Echo Dot 3rd Generation is a voice-controlled smart speaker with Alexa and is perfect for any room. Just ask for music, news, information, and more. You can also control compatible smart home devices with your voice.

amazon.com.au

Get the Amazon Echo Dot 3rd Gen or millions of other great gift ideas on Amazon.com.au.

Available in amounts of:
\$30/\$50/\$100 plus a variable denomination from \$30 to \$500



Bose Noise Cancelling Over-Ear Headphones

Ever have someone ask you to call them back because a gust of wind or noisy environment drowned you out? Not anymore. An unrivalled four-microphone system built into Bose Headphones 700 picks up and isolates your voice while cancelling the noise around you. So the person on the other end hears you and only you. Mind. Blown.

bose.com



PlayStation 4 Energizer Dual Charger

Keep your PlayStation 4 controllers juiced up and ready for use with this conductive charger. When you forget to charge the controllers between games and the worst happens — it dies mid-action — rest assured knowing that the charging system's AC power adapter makes quick work out of powering the controller back up.

playstation.com

PlayStation Plus Membership

Spend hours playing PlayStation with a gift card from a participating store.

Gift cards available:

\$15, \$30 and \$50 plus 3 and 12 month subscriptions



Xbox One X Console Bundle

A special new bundle on the market sees the Xbox One X console now available with the massively popular Roblox game. With 40 per cent more power than any other console, Xbox One X users can immerse themselves in a true 4K picture, plus it works with all your other Xbox One games and accessories.

xbox.com



Xbox Gift Cards

Spend hours playing Roblox on your new Xbox One X after you pick up a gift card in store.

Gift cards available:

\$15, \$25, \$50 and \$100



Microsoft Surface Book 3

Meet the laptop that can handle your biggest demands. The most powerful Surface laptop yet combines speed, graphics, and immersive gaming with the versatility of a laptop, tablet, and portable studio.

microsoft.com

Microsoft Office 365

Make the Microsoft Surface Book 3 even better with the Office 365 Home software download available through epay electronics retailers.



GaP Solutions now integrated with epay

GaP Solutions like to stay ahead of the curve when it comes to payment technology so integrating with epay – Australia's leading full service provider of prepaid solutions and alternative payments – was a clear option. GaP Solutions customers can now enjoy the full suite of epay services.



**POINT OF
SALE**



**FOOD AND BAKERY
EQUIPMENT**



**BACK OFFICE
SYSTEM**



About GaP Solutions

GaP Solutions specialise in providing fully customisable point of sale and retail management software, in-house software development, integration of systems, as well as the supply of bakery and food equipment. GaP has finessed its unique expertise in these key areas to become recognised as the foremost innovator of retail solutions in a variety of industries.

To contact GaP Solutions  sales@gapsolutions.com.au  1300 722 289  www.gapsolutions.com.au

Enquire about GaP Solutions through epay today!

 1300 301 408  sales@epayworldwide.com.au

Connecting Brands  Consumers



“By providing these payment systems we continue to meet the needs of consumers, especially as an opportunity to grow new Dermalogica consumers.”

THAT ADDED TOUCH

We spoke with Kristie Millgate, General Manager Dermalogica Australia, about how the market leading and innovative global skin care company is benefitting from accepting Alipay and WeChat Pay payments via epay in their Australian stores.

Why did you start offering Alipay and WeChat Pay payments?

The Dermalogica brand exemplifies education, personalisation and human touch and by partnering with Alipay and WeChat Pay we were able to personalise our communications to this audience, educating them on our offering and seamlessly directing them to purchase with a bespoke offering.

What does the opportunity to offer these payments mean for the brand?

Dermalogica has always been innovative and a digital-first company and by providing these payment systems we continue to meet the needs of consumers, especially as an opportunity to grow new Dermalogica consumers.

Would you recommend these payment services to other retailers, and if so, why?

Yes definitely, it's a great opportunity to capture new customers.





dermalogica®

About Dermalogica

Dermalogica revolutionised the skin care industry when it emerged into the marketplace in 1986 with innovative formulations, which excluded common irritants, including SD alcohol, lanolin, mineral oil and artificial colours and fragrances. Jane Wurwand developed the products to better support the advanced curriculum she had developed a few years earlier for The International Dermal Institute, which she also founded. Wurwand led the company's growth from an idea to the world's most-requested professional skin care brand. Today it is sold in more than 80 countries worldwide and trains over 100,000 professionals per year around the globe. Dermalogica products are available in select skin treatment centres on the recommendation of a qualified professional skin therapist in addition to the brand's concept spaces located around the world and online. To learn more, visit: dermalogica.com



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To find out how Alipay and WeChat Pay can benefit your business contact us today!

 1300 301 408

 sales@epayworldwide.com.au



epay partners with Zip Co to tap into BNPL market

There has been a steep rise in the popularity of the Buy Now, Pay Later (BNPL) payment system in Australia and now epay retailers can tap into the market.

epay has entered a strategic partnership with BNPL provider Zip Co to include their services on all epay POS terminals, apps and e-commerce platforms. This partnership will offer customers interest-free payment plans for everyday spends with Zip Pay. It will also allow interest-free terms for larger purchases with Zip Money.

With epay already providing retailers with alternative payment options like Alipay, WeChat Pay, and UnionPay QR Code, the addition of Zip BNPL payments further enhances the company's ability to streamline payment services and to meet the public's demand.

The partnership comes as Australian consumers continue their shift away from traditional credit cards to BNPL payment methods, with recent RBA data revealing a fall of 6.6 per cent in credit card use in the last financial year.

"We are seeing more Australian consumers gravitate away from traditional lines of short-term credit and towards BNPL payment methods. epay prides itself on understanding these trends to provide consumers with safe, secure and convenient alternative payment options,"
Matt Blayney, epay Country Manager



“We are seeing more Australian consumers gravitate away from traditional lines of short-term credit and towards BNPL payment methods,” epay’s Country Manager Matt Blayney said.

“epay prides itself on understanding these trends to provide consumers with safe, secure and convenient alternative payment options.

“Zip is a market leading BNPL platform that has successfully served millions of consumers around the world, which is why this partnership made perfect sense for us and is one that Australian retailers should be particularly excited about.”

For Zip Co CEO and Co-Founder Larry Diamond, the partnership with epay will allow more consumers the payment solutions they desire.

“epay has exceptional relationships and technical integration with some of Australia’s most renowned retailers, and Zip is incredibly excited to leverage this network to provide consumers with a more streamlined, practical and fulfilling shopping experience,” Diamond said.

In addition to technology on-boarding, epay will also roll-out a series of marketing activities to help retailers promote the new payment option and increase recognition of their products with consumers. Marketing opportunities will include retailer on-boarding, in-store promotions and the opportunity for retailers and their products and services to feature on the epay and Zip apps.

About Zip

ASX-listed Zip Co Limited is a leading player in the digital retail finance and payments industry. The company offers point-of-sale credit and digital payment services to the retail, home, health, automotive and travel industries. It has operations across Australia, New Zealand and the United Kingdom, with associates in the USA and South Africa. Zip also owns Pocketbook, a leading personal financial management tool and SME lending provider Spotcap. The company is focused on offering transparent, responsible and fairly priced consumer and SME products. Zip’s platform is entirely digital and leverages big data in its proprietary fraud and credit-decisioning technology to deliver real-time responses. Zip is managed by a team with over 100 years’ experience in retail finance and payments and is a licensed and regulated credit provider.



9.1% GROWTH

Australian BNPL market to grow almost 10% in 2020-21 to \$741.5 million

\$1.1 BILLION BY 2025

And it could witness 9.8% annual growth over the next five years

Source: IBISWorld: Buy Now Pay Later in Australia Report



Powered by epay

Contact epay to find out more or access the full range of alternative payment methods available to Australian retailers

1300 301 408

sales@epayworldwide.com.au



WeChat Pay



Powered by  ePay

Alipay, WeChat Pay, UnionPay QR code and ZipPay payment options are now available through ePay



What are alternative payment methods?

In an increasingly cashless society, alternative payment methods are becoming more and more common place and this has been fast-tracked by people's attitudes in recent months. ePay's range of new contactless payment methods are an alternative to the traditional payment options such as cash, credit and debit cards.

Who uses them?

Millions of shoppers around the world are changing their payment habits and going cashless as well as cardless more and more by switching to mobile wallets – like those provided in Australia by ePay. Contactless payments are now the preferred payment method for many people.

What are their benefits?

They offer safety and convenience for both the merchant and the consumer in a very user-friendly experience.

The buy now-pay later method also offers great flexibility which stimulates purchasing and brings added foot traffic to your store.

What support will you get?

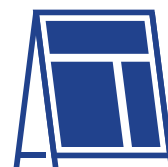
ePay is here to take the hassle out of accepting alternative payments and to help boost your sales.



Instant authorisation and confirmation through your ePay terminal



All settlement in AUD direct to your bank account from ePay



Free POS and promotional materials



Face-to-face retailer training and hardware installation



ePay will provide you with 24/7 service and support



ePay will help promote your brand or store on the Alipay and Wechat Pay apps



ePay's alternative payments category

ePay is Australia's leading alternative payments provider with more than 23,000 locations Australia-wide. The category launched with Alipay and WeChat Pay in 2017 before UnionPay QR code payments come on board in early 2020. ePay has now tapped into the buy now-pay later market with the announcement of a new partnership with ZipPay. This regularly growing category gives retailers a one-stop solution to access all of these popular payment methods through ePay's smart terminal, selected bank terminals and integrated POS providers.

Our new retailers

Tommy Hilfiger



McGuigan Wines



Tigerlily



Peter Sheppard



Our existing retailers

L'Occitane en Provence



Haigh's Chocolates



Muji



Priceline Pharmacy



Are you new to ePay?

For a quick and easy online signup to become an ePay retailer, head to

signup.epayworldwide.com.au

Are you an existing ePay retailer?

You're just one step away from activating these payment methods in your store, please call or email ePay via:

1300 301 408

support@epayworldwide.com.au

Have you already activated these payment methods?

Make sure you advertise that fact loud and clear in your stores to drive foot traffic and contact ePay for marketing consultation.

Marketing@epayworldwide.com.au

ePay Australia Pty Ltd is an Authorised Representative (#001246988) of Flexewallet Pty Ltd AFSL (#448066) that is licensed to provide general advice to retail and wholesale clients. Any information provided by ePay as its Authorised Representative is factual information only, and of a general nature that does not take into account the financial situation or needs of any particular person. ePay makes no recommendation as to the merits of any financial product or on its website and collateral relating to the Alternative Payments service.



epay meets demand for **contactless payments**

As we move towards an increasingly cashless society, epay is enabling Australian retailers to benefit from the rise in demand for contactless, alternative payment methods.

New technologies have affected almost every aspect of our lives, including the way we pay, and now epay is rising to meet the challenges brought on by less cash circulating in the economy.

As a direct response to increased demand for new payment methods, epay has partnered with leading global payments provider UnionPay International to introduce QR code payment technology to Australian merchants and consumers.

The partnership comes as both merchants and consumers increasingly prefer not to handle cash but to rather make and encourage contactless payments. For many Australians that will

mean tap and go card payments or via the use of a smartphone, but payment via QR codes is common everyday practice in large economies such as China. QR codes can be used to pay for everything from a bottle of milk to a taxi fare and more.

Australia was one of the early adopters of contactless payments and the ability to pay via QR codes is now the next step in that evolution. As the impact of COVID-19 continues to be felt in the economy and in our social lives, it is expected that the trend towards contactless payments will only increase.

James Yang, General Manager, UnionPay International South Pacific, said the QR code payment system had become even



“QR codes can be scanned on the most popular smartphone devices and the payment system is more cost-effective,” James Yang, UnionPay

more popular in recent months with an increase in customers wanting to utilise a completely contactless payment, with the onset of the COVID-19 pandemic.

“The QR code payment provides the ultimate convenience and contactless payment method with the shopper only needing to open the app, scan the retailer’s dedicated QR code and the payment’s all done in a second without the shopper having to touch anything other than their phone,” Yang said.

“QR codes can be scanned on the most popular smartphone devices and the payment system is more cost-effective for SME merchants.”

epay’s Country Manager Matt Blayney said the addition of UnionPay QR code payment technology to the company’s suite of alternative payment methods

was a win for both the merchant and the consumer.

“It has empowered them to have choice when it comes to making or receiving payments and it encourages the safest possible way to make transactions. We see this only becoming more popular.”

The ability to pay via UnionPay’s QR code system will be available to Australians with a UnionPay account and it will become their one-stop payment and shopping solution. The UnionPay app also features a platform for savvy merchants to reach more customers by offering special shopping discounts and offers to UnionPay cardholders.

UnionPay QR code payments are currently accepted at over 16 million merchants in mainland China and in 32 countries and regions outside mainland China.



What is a QR code?

A Quick Response (QR) code is a type of matrix barcode first designed in 1994 for the automotive industry in Japan, and contains data for a locator, identifier, or tracker that points to a website or application.

About UnionPay International


UnionPay International (UPI) is a subsidiary of China UnionPay focused on international business. In Australia, UnionPay has partnered with major Australian banks such as ANZ, NAB, Westpac and CBA, as well as 490,000 merchants, with 90% of ATMs and 85% of POS accepting UnionPay cards, almost two-thirds of those also accept UnionPay QuickPass. UnionPay International provides high quality, cost-effective and secure cross-border payment services to the world’s largest cardholder base. It ensures convenient, localized services to a growing number of global UnionPay cardholders and merchants.



Powered by  epay

Contact epay to find out more or access the full range of alternative payment methods available to Australian retailers

 1300 301 408

 sales@epayworldwide.com.au



now
\$15



now
\$20



now
\$25

Enjoy a 50% margin on selected Prepaid SIM packs

Stocking Optus Prepaid products isn't just a fantastic way to keep your customers happy, it can also reward your business.

That's because when you order up to five value SIMs, you'll receive a 50% margin. If you'd like to take advantage of this offer, which is limited to the first 500 orders, sign up to be a PPS Retailer today.

To order, call **1300 30 79 79** or email **ppssales@optus.com.au** and quote **EPAY SPRING**.

Offer ends 30/11/20

DO IT FOR DAD

After a tough few months for families, Father's Day on Sunday 6 September is going to be a wonderful reason for people to come together and celebrate. With epay's dynamic range of gift cards, you have the chance to make the day even more memorable.



STORE CARDS

Families will want to give Dad the gift of choice this Father's Day so make sure you have epay's range of gift cards on display in your store. With gift card options from the likes of JB Hi-Fi, Rebel and BCF, Dads won't have any problems finding something to buy for themselves or something that benefits the entire family, in store or online.



GIFTING

Despite what they might say, Dads secretly love to shop so one of epay's gift cards will go down a treat on Father's Day. With an Amazon gift card, there are millions of products online to tempt their fancy. With the Ultimate Gift Card for HIM, he can shop in store or online from the likes of Drummond Golf and Barbeques Galore. Or a Mygift2u prepaid VISA card will allow him to shop anywhere VISA is accepted.





GAMING

The range of epay gaming gift cards are just the ticket for Dad. With all the big brands on offer, like Sony PlayStation, Xbox and EA Origin, they can get their hands on the latest releases, the classics, as well as exclusive content via subscription services.



STREAMING

Families will come together this Father's Day in many places, but the couch will be one of them to settle in and watch a great show or movie – of Dad's choosing of course! With epay's streaming service gift cards, like Netflix, Stan and Google Play, Dad will have the world of entertainment at his finger tips.



To order your gift cards call or email us today



1300 301 408



support@epayworldwide.com.au

Connecting Brands  Consumers

David Jones restructures stores

David Jones parent company, Woolworths Holdings, has confirmed an accelerated restructure of the department store network and reduction in floor space with discussions with landlords now underway.

Although David Jones has continued to trade in its large format stores through the period, COVID-19 has had a significant impact on foot traffic and sales. For March and April, sales fell by 35.8%, following a slight 0.5% increase for the first nine weeks of the year. Sales fell 8.1% in the nine weeks to June 28.

Online sales in the second half of the financial year have doubled compared to the prior comparable period, the department store said, and since the easing of restrictions, there has been a “positive uplift” in footfall and “encouraging sales performance” across the store network.

The Woolworths board has initiated several strategic projects targeted at strengthening the balance sheet and positioning the group for sustainable, longer-term growth.

This includes \$75 million funding support for the Australasian businesses in the form of a loan, with provision for a further \$25 million in-principle support.

“We expect the challenging and fluid operating environment brought about by the pandemic to continue for the foreseeable future,” Woolworths Holdings said in its trading update.

“While the business is well prepared to take full advantage of any improvement in trading conditions as government restrictions continue to ease, these circumstances also present opportunity to take clear and decisive actions to improve the effectiveness of our business model.”



Radio Rentals stores to close



Radio Rentals parent company, Thorn Group, will permanently close the 62 Radio Rentals stores across the country and selected warehouses due to the downturn in retail amid the coronavirus.

This follows the temporary closure of stores from 3 April 2020 until “further notice”.

The closures will result in approximately 300 casual and full-time staff being made redundant at the outlets and head office over the next three months.

The Radio Rentals online store will continue to operate and will be enhanced with a relevant product range to better meet customer needs. New credit policies and collection processes have been introduced, in addition to reduced head office costs.

Thorn CEO, Peter Lirantzis said the decision had to be made to ensure the group continues to operate and thrive in the future.

“I am disappointed that we have been forced to make hard decisions regarding our staff and store network. We intend to re-develop both the Radio Rentals digital business model and Thorn Business Finance once the crisis has passed.”

COVID-19 business conditions have caused increased arrears in both Radio Rentals and Thorn Business Finance and will result in corresponding write-offs.



JB Hi-Fi's bumper recent sales

JB Hi-Fi has reported 3.9 per cent sales growth to \$4 billion for the first half of FY2020 with comparable sales growth up across JB Hi-Fi Australia, JB Hi-Fi New Zealand and The Good Guys.

Net profit after tax (NPAT) increased 8.9% to \$174.4 million and earnings before interest and tax (EBIT) was up 8% to \$255.6 million.

JB Hi-Fi group CEO, Richard Murray said the group achieved record sales and earnings in the first half.

"I would like to thank the over 12,000 team members across Australia and New Zealand whose hard work and continued focus on our customers delivered this result."

Total sales grew 5.1% for JB Hi-Fi Australia with comparable sales up 4.4%, driven by Apple mid-tier and flagship products, wireless headphones, PC laptops and big screen televisions 75-inch and above. Sales momentum was strong throughout the half but in particular, the key Christmas quarter. Online sales grew 18.3% to \$170.8 million or 6.3% of total sales. The commercial business also recorded strong sales growth.

"Sales improved throughout the half which culminated in a strong Christmas quarter. In a competitive environment, we remained focused on growing sales and market share in a sustainable manner whilst continuing to evolve the business," Murray said in a statement.

"Our customers have continued to turn to us for their technology and home appliance needs and our team members have responded and adapted in an amazing manner to make sure we can do it safely and effectively,"
Richard Murray, CEO.



JB Hi-Fi group CEO,
Richard Murray.

IN BRIEF



Amazon builds in Western Sydney

Amazon Australia have announced they will build a giant 200,000 square metre robotic fulfilment centre in Western Sydney which will further strengthen the retail giant's footing in the Australian market. The location in Oakdale will be in close vicinity to the new international airport to be built in the region.



PlayStation 5 out in November

Sony's next-generation console the PS5 will be released sometime in November and will boost sales in the lead up to Christmas. The PS5 games line-up will include Horizon Forbidden West and a remake of Demon's Soul whilst the console itself will feature a range of new attributes alongside a dramatic new look than its predecessors.



Next gen Xbox coming soon

In direct competition with the PS5, Microsoft's own next generation console – the Xbox Series X – will also be out sometime in November and will battle it out for the holiday and Christmas spend with Sony. The Series X will be the most powerful console ever released while it will boast the capability to connect to game streaming services.

NEW PRODUCTS

PRODUCT NAME	TERMINAL NAME	RRP \$	BARCODE
APRIL 2020 ROLLOUT			
LEBARA MOBILE			
Lebara Small 180 Day	Lebara Small 180Day	\$135.00	9342016003936
MAY 2020 ROLLOUT			
BLACKHAWK THE ULTIMATE GIFT CARD POSA AUS			
BH ULTIMATE FOR HIM 2020 3YR EXP \$50 POSA AUS	ULT HIM 2020 3Y 50	\$50.00	076750392108
BH ULTIMATE FOR HIM 2020 3YR EXP \$100 POSA AUS	ULT HIM 2020 3Y 100	\$100.00	076750392092
BH ULTIMATE FOR KIDS 2020 3YR EXP \$30 POSA AUS	ULT KIDS 2020 3Y 30	\$30.00	076750392160
BH ULTIMATE FOR KIDS 2020 3YR EXP \$50 POSA AUS	ULT KIDS 2020 3Y 50	\$50.00	076750392153
BH ULTIMATE TEENS 2020 3YR EXP \$30 POSA AUS	ULT TEENS2020 3Y 30	\$30.00	076750392221
BH ULTIMATE TEENS 2020 3YR EXP \$50 POSA AUS	ULT TEENS2020 3Y 50	\$50.00	076750392214
BH ULTIMATE FOR HER 2020 3YR EXP \$50 POSA AUS	ULT HER 2020 3Y 50	\$50.00	076750392054
BH ULTIMATE FOR HER 2020 3YR EXP \$100 POSA AUS	ULT HER 2020 3Y 100	\$100.00	076750392061
BH ULTIMATE HOME 2020 3YR EXP \$50 POSA AUS	ULT HOME 2020 3Y 50	\$50.00	076750392115
BH ULTIMATE HOME 2020 3YR EXP \$100 POSA AUS	ULT HOME2020 3Y 100	\$100.00	076750392122
BH ULTIMATE STUDENT 2020 3YR EXP \$30 POSA AUS	ULT STDNT2020 3Y 30	\$30.00	076750392177
BH ULTIMATE STUDENT 2020 3YR EXP \$50 POSA AUS	ULT STDNT2020 3Y 50	\$50.00	076750392184
AUG 2020 ROLLOUT			
VODAFONE VOUCHER			
Vodafone \$150 Long Expiry	Vodafone \$150	\$150.00	9333304013966
AMAYSIM SIM POSA AUS			
Amaysim Starter Kit \$10 SIM POSA AUS	Amaysim SIM Kit \$10	\$10.00	076750412240
Amaysim Starter Kit \$20 SIM POSA AUS	Amaysim SIM Kit \$20	\$20.00	076750480195
Amaysim Starter Kit \$30 SIM POSA AUS	Amaysim SIM Kit \$30	\$30.00	076750459269
Amaysim Starter Kit \$40 SIM POSA AUS	Amaysim SIM Kit \$40	\$40.00	076750420993
Amaysim Starter Kit \$50 SIM POSA AUS	Amaysim SIM Kit \$50	\$50.00	076750440564

WHAT'S HOT

These are the big ticket items with consumers right now.



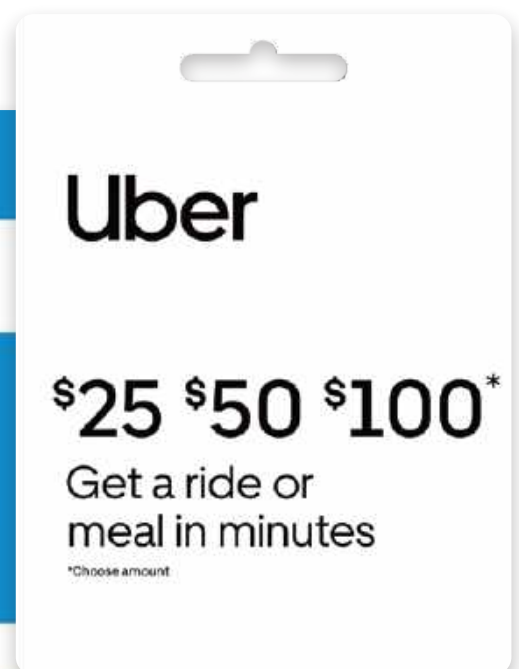
Razer PIN

Razer PIN is the hugely popular way gamers are reloading their Razer Gold wallets for in-game purchases. Previously known as zGold-MOL Points, Razer Gold is the unified virtual credit system for gamers worldwide which will be a popular item for Australian retailers. Gamers can use it in over 2,500 games to buy games and in-game items.



Paysafecard

The prepaid online payment method which allows customers to pay quickly and it is just as safe and simple as it is to use cash as it works in a similar way as prepaid mobile cards. Users can purchase cards in values of \$10, \$20, \$50 and \$100 from retailers and then they can purchase online without the need of linking it to a bank account.



Uber

Stock up on Uber gift cards from epay today. These hot products are always sure to be popular with a wide range of consumers. Available in denominations of \$25, \$50 and \$100, the Uber gift card is filled with possibilities – whether for a night out with friends, a safe ride to the airport or the latest creation from a local restaurant.

ORDER OUR NEW POS MATERIAL TODAY!

Ensure you have epay's new point of sale material up in your store

1

Ensure you have epay's vibrant point of sale material up in your store

2

Display epay gift cards in a highly visible area. We recommend a display by the counter. Displays are also successful at the point of entry to your store

3

Ensure that your epay stock is continually replenished and offer an epay recharge, along with other sales, to increase your basket spend

A3 Poster



A5 Counter Stand



Till Topper 160mm x 50mm



A4 Poster



A6 Wobbler

A3 Counter Mat or Mouse Pad
(made from soft, spongy rubber)



External Flag
420mm x 680mm



A4 Window Decal
(can be peeled off and moved)

ORDER YOUR NEW POS TODAY!

The latest range of our POS material is available now so you can boost sales in your store.

Phone: 1300 301 408

Fax: 02 8117 9869 (complete the form below)

Email: support@epayworldwide.com.au

Log on to: www.epayworldwide.com.au

Store Name: _____

RID/TID: _____

Store Address: _____

Contact Person: _____

Number/Email: _____

Tick the items you would like to order:

A6 Wobbler ☐ Till Topper ☐ A4 Window Decal ☐

A3 Counter Mat/Mouse Pad ☐ A3 Poster ☐

A4 Poster ☐ A5 Counter Stand ☐ External Flag ☐

SEE THE OPPOSITE PAGE FOR OUR POS BEST PRACTICE GUIDE



POS BEST PRACTICE

Highlight the fact you sell our recognisable brands by showing off their logos on our range of POS material. epay has specific types of POS material to use in key areas of your store – as these pictures illustrate.



A3 Poster

GREAT FOR WALLS



A5 Counter Stand

MAXIMUM IMPACT



A3 Counter Mat/Mouse Pad

SALES BOOSTER



Till Topper

EYE CATCHER!



A6 Wobbler

ATTENTION GRABBER



A4 Window Decal

ALL NEW!



A4 Poster

PRIDE OF PLACE



External Flag

STREET PRESENCE

Win with epay!

Order our new POS materials, put them up in store and send us photos of the display to marketing@epayworldwide.com.au for a chance to win a free counter unit.





epay will never, in person or over the phone, ask you to print a voucher and ask for the codes on it!

Do



- ▶ Ensure the customer has paid in full before processing the payment.
- ▶ For cash voucher products like VPAY, we recommend you only accept cash as payment.



Don't



- ▶ Never provide your five digit sales code to anyone or let them operate your terminal alone.
- ▶ Do not give vouchers to the customer until the full valid payment has been received.
- ▶ Never give out voucher numbers over the phone, even if the caller claims to be from epay; or a product vendor; or from a Government Department.



**FRAUD
ALERT**



It is your responsibility to ensure all of your staff are aware of fraud and how to combat it



Things to know

Whilst epay can void a transaction, the PIN will still be active for a period of time and you will be charged for the full price of the transaction if it has been used.

For more information on fraud, visit www.scamwatch.gov.au

What to do

If you have a caller claiming to be from epay or any other network asking for a voucher:

- ▶ Don't give out any codes.
- ▶ Contact epay customer service on 1300 301 408 immediately.
- ▶ Have your Terminal ID ready when calling epay customer service. This number is found at the top of every voucher and report printed from your terminal.
- ▶ Call the police at Crime Stoppers on 1800 333 000.



How to do a terminal refund

If you print out the wrong voucher or an incorrect amount, follow these steps:

- ▶ Menu – Refund Transactions – Sale Type – Enter Serial Number or swipe card – Enter the epay Transaction Number – Refund receipt printed.
- ▶ Remember, refunding a voucher TXN from the terminal does not deactivate the voucher until it has been checked and blocked by the network. This could take several weeks. If the voucher is found to be used, you will be recharged for the full TXN amount.

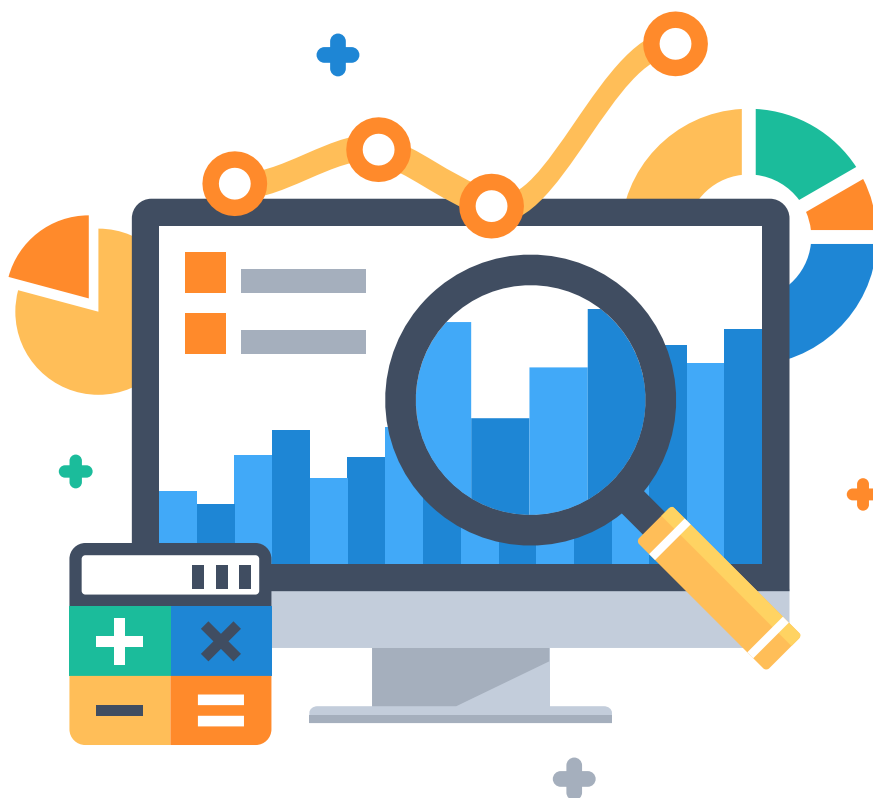
How to request a refund by phone

- ▶ Call epay customer service on 1300 301 408 within 72 hours of printing the voucher to log a refund or void request. Requests outside of this time-frame will not be accepted.
- ▶ Retain copies of the voucher and/or POSA card plus POSA Activation receipt until these have been cleared for refund by the network.
- ▶ Not all products can be refunded and will never be refunded if they have been used.
- ▶ If you believe you have been defrauded, refer to the What to do section.



End of day reporting

- ▶ Only an operator with authority to print reports can run the reports
- ▶ Press the purple Totals key, enter your Sign-On code, press Enter
- ▶ Press End of Day. Press Yes to print
- ▶ End Day? Press Yes (if Yes is not pressed, sales are carried until the next day)



epay Extranet

This online tool allows you to log on and view sales data for current or past weeks. Sales reports also provide better visibility into sales, including sale time and transactional details. Request your Extranet account today by following these simple steps:

- ▶ Call epay Customer Service on 1300 301 408 and request an Extranet Account.
- ▶ Email epayAUExtranet@epayworldwide.com.au with your full name, contact details, epay account number (which can be found on your epay invoice) and a preferred password.
- ▶ Go to: www.epayworldwide.com.au. Then click "Sign up and log in" at the top right of the homepage. Then scroll down to find 'Extranet log in'.



TONY HAWK'S PRO SKATER 1 & 2 \$69.95 on Xbox One

Drop back in with the most iconic skateboarding games ever made. Play Tony Hawk's Pro Skater and Pro Skater 2 in one epic collection, rebuilt from the ground up in incredible HD. All the pro skaters, levels and tricks are back and fully-remastered, plus more. Released September 4 2020.



XBOX – WHAT'S HOT

NBA 2K21 \$99.95 on Xbox One



With extensive improvements to its graphics and gameplay, competitive and community online features, and deep, varied game modes, NBA 2K21 offers one-of-a-kind immersion into all facets of the NBA. Released September 4 2020.

MARVEL'S AVENGERS \$99.95 on Xbox One



An epic, third-person game that combines an original story with single and co-op gameplay where you can master extraordinary abilities, customise a growing roster of heroes, and defend Earth from threats. Released September 4 2020.



XBOX LIVE GOLD MEMBERSHIP

Xbox users can connect and play with friends around the world, access game add-ons, full game downloads and exclusive discounts. Plus get early access to some of the best new content.

**MEMBERSHIP CARDS
AVAILABLE:**
\$29.95 for three months
\$79.95 for 12 months



PLAYSTATION – WHAT'S HOT

FAIRY TAIL \$92.95 on PlayStation 4



A game based on the popular Manga book series is available on PlayStation 4 for the first time. Play as powerful characters from different guilds plus make moves familiar to the fans of the books. Released July 30 2020.

MAFIA: DEFINITIVE \$69.95 on PlayStation 4



Re-made from the ground up, the famous Mafia game sees you rise through the ranks of the Mob during the Prohibition era of organised crime where run-ins and shoot-em-ups are commonplace. Released September 26 2020.

PGA TOUR 2K21 \$99.95 on PlayStation 4

Play against the pros or play with your crew – in PGA TOUR 2K21 you can play by the rules or create your own. Featuring an all-new PGA Tour Career Mode, you can prove you've got what it takes to become FedExCup Champion or take on PGA TOUR Pros during your very own career and earn rewards and gear. Released August 28 2020.



PlayStation users can top-up their PlayStation Network Wallet to unlock a range of games, add-on content and movies from PlayStation Store.



New cards now available





EA ORIGIN – WHAT'S HOT

BATTLEFIELD V

Included with EA Origin Access Premier



The Battlefield series goes back to its roots. Take the action on with your squad in modes like the vast Grand Operations and the cooperative Combined Arms, or witness human drama set against global combat in the single player War Stories.

COMMAND & CONQUER

Included with EA Origin Access Premier



Command & Conquer and Red Alert defined the RTS genre 25 years ago and are now both fully remastered in 4K by the former Westwood Studios team members at Petroglyph Games. Welcome back, Commander!

MADDEN NFL 21

\$89.95

Packed with fresh new features and innovative gameplay enhancements, Madden NFL 21 delivers new levels of ingenuity and control developed to inspire creativity on and off the field. Available now.



EA ORIGIN ACCESS PREMIER

Stock up on EA Origin gift cards which allow users to add funds to their subscription accounts where they access games, exclusive offers and discounts.

**MEMBERSHIP CARDS
AVAILABLE:**
\$30/\$60/\$130



Introducing the epay Gift Card Program

A properly executed gift card solution can help you drive foot traffic and additional sales in store. epay has just the solution with its Gift Card Program. Be part of it today.

No matter the size of your business, epay's Gift Card Program is designed for you. It takes all of the hassle out of ordering new stock while ensuring you have more time to maximise your returns. By signing up to the Program you will be regularly sent new stock that is targeted to the season and to current trends, and, if required, you will be sent gift card stands so you can maximise the impact of them in your store.

Our Commitment to you

We provide a variety of plan-o-gram (POG) sizes to ensure you get the right amount of stock for the space you have available. We also have some ready-made counter stands available to purchase if you don't have an appropriate space in store to execute a gift card POG.

Your Commitment to us

You will need to follow the POG and update your merchandising when new content is available.

This will ensure you always have a great looking offering to attract customers and the latest content to take advantage of the consumer trends.

About the Program

epay, Australia's largest distributor of prepaid content, has a network of over 23,000 stores with a huge range of content from both global and local suppliers. Our Gift Card Program is designed to help drive foot traffic and sales into stores, whether you are a large corporate retailer, own a single site or anyone in between. Our program management ensures that the right stock is provided to the right stores and guarantees a high standard of compliance so your customers feel confident to buy from you. The Gift Card Program POG is updated up to four times a year to ensure it's focused on key seasonality, trends and to maximise returns for the space you have dedicated to it. Make sure you choose the right space in store in a high traffic impulse location to maximise your returns. To ensure the best results for retailers and content providers, epay uses sophisticated stock tracking and sell-through reporting to ensure stock is sent to replenish sales only. Retailers are sent updated POGs regularly and it's a condition of the program that merchandising efforts are photographed and sent back to epay to remain part of the program.

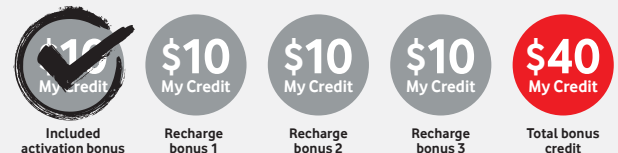
For more information, email support@epayworldwide.com.au to express your interest

**You can
get your 4th
recharge on us
with My Credit**

\$10 Bonus My Credit

**Score \$10 bonus My Credit when you
activate + on your next 3 eligible recharges.**

Eligible recharges only within 170 days of activation. Offer ends 15.09.20.



**That's \$40 bonus My Credit you
could use for your 4th recharge.**



Terms apply, see bottom of page



Less risk, more sales.

- Higher revenue compared to \$2 SIMs
- 40% estimated increase in sales
- No upfront cost
- Display SIMPOSA with no risk

Email Sales@lebara.com.au for orders & information.



Data Banking
up to 200GB



Unlimited National
standard talk & text



No Lock-in
contracts

LEBARA

Terms apply, see bottom of page

Vodafone Terms: Data for use in Oz. Must complete all recharges within 170 days of activation. \$10 My Credit on \$40 Prepaid Combo Plus Starter Pack and next 3 recharges on same or higher price points.

Terms and conditions: Personal use only. You will require a credit or debit card to activate and/or opt-in to Auto Recharge online. Starter pack must be activated within 365 days of purchase. Bonus My Credit: For new Prepaid Combo Plus customers who purchase and activate a Prepaid \$30 and above Combo Plus Starter pack and opt-in to offer by replying 'Yes' to TXT received post activation by 15.09.20 unless extended. Total \$40 Bonus My Credit (\$10 on activation and \$10 for next 3 eligible recharges) on \$40 Prepaid Combo Plus Starter Pack. All eligible recharges must be completed within 170 days of activation. My Credit: Not for commercial or resale purposes. My Credit is not refundable, transferable or redeemable for cash. When in Oz, it can be used to make calls, send text and to purchase other Vodafone recharges and add-ons. Rolls over up to a maximum of \$1000. For more information on using My Credit with Prepaid Combo Plus visit vodafone.com.au/mycreditoffer. Limit 2 per Eligible Customers. When you activate your Vodafone SIM you accept the Vodafone Standard Form of Agreement. A summary and the full agreement are available at vodafone.com.au/sfoa. All offers subject to change. Prescribed ID and user details must be provided. Recharge costs additional. Not transferable or redeemable for cash. For new customers prescribed ID and user details must be provided. To find out more about Automatic Recharge head to vodafone.com.au/dtr.

Lebara Terms: Not for commercial or resale purposes. For use in Australia. \$29.90 Medium Plan includes for 30 days: unlimited standard national talk, text & MMS (including 13, 1300 and 1800 numbers but excluding Pivot); unlimited standard talk and text to 30 selected countries. \$5 credit for other international standard talk and text, unlimited standard text to 60 selected countries in total. *30GB standard data + 5GB bonus data until 30/09/2020. Data sessions rounded to the nearest KB. Once data inclusion is exhausted, you will need to purchase a data pack or use main balance (excess data 2c/MB) to continue using data. Unused plan credit expires after 30 days. Up to 200GB of unused data can be rolled over to the next month if recharged with an eligible plan before expiry. 1GB = 1024MB. See www.lebara.com.au/30-day-plans for full list of selected unlimited countries, specific rates to international destinations and other terms and conditions. Lebara reserves the right to amend or withdraw any plan inclusions, promotional offers and/or pricing by giving at least 30 days' notice on our website.