

The Future for Payments

3rd September 2009

Major Platform Processing Issues

Contributions

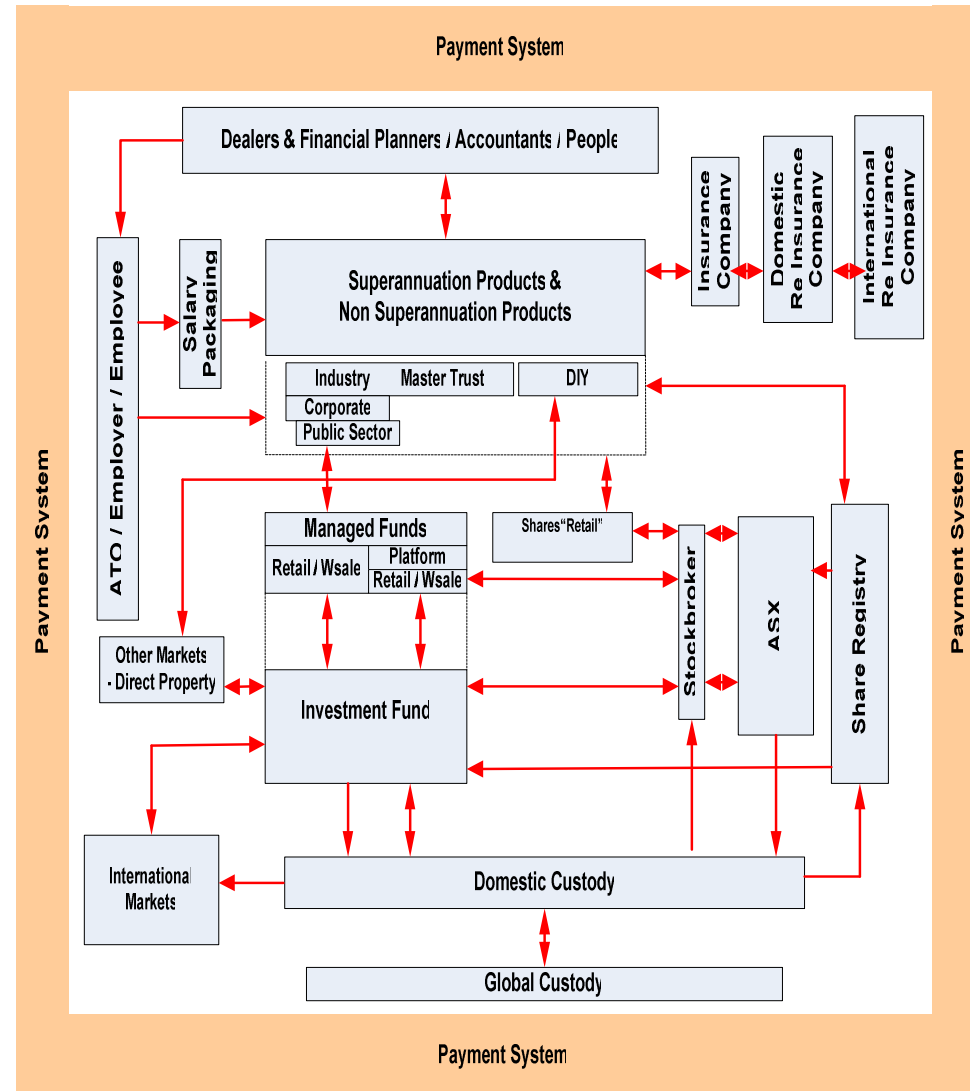
- ◆ 21 days average time from payment of contributions to investment.
- ◆ 80% of all contributions are paid by cheque.

Applications

- ◆ Majority of applications rekeyed.

Wholesale Investment Funds

- ◆ 4 million faxes sent each year in Wholesale Investment Fund Market.
- ◆ 1 and 2 per cent of all orders go missing.



Consequences

- ◆ Major Reconciliation issues.
- ◆ STP difficult to achieve when payments and information sent separately.
- ◆ Rekeying introduces data errors.



Inhibitors

- ◆ Payment systems old, difficult to change, and limit information sent with payment.
- ◆ Organizations cannot change at same pace – making industry standards difficult to roll out.

New Payment Solution



- Payments and Financial Information issued together through payment clearance systems – removes need to reconcile.
- Payee and payer can view all this information easily via their bank statement.
- Third parties (e.g. accountants) can easily view the financial information associated with payments in their client's bank statement

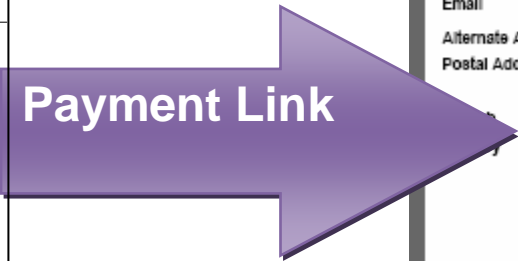
Beta SMSF Example

		Bank of Queensland Money Market Deposit Account MANAGED BY DDH GRAHAM LIMITED			
<small>DDH GRAHAM LIMITED DDH GRAHAM LIMITED ABN 28 010 639 219 AFSL NO. 226339</small>		<small>DDH GRAHAM LIMITED 18th Floor, 344 Queen Street Brisbane Qld 4000. GPO Box 330, Brisbane, Qld 4001. T (07) 3229 6133 Freecall 1800 006 133 F (07) 3229 2014 E moneymarket@ddhgraham.com.au W www.ddhgraham.com.au</small>		<small>BANK OF QUEENSLAND LIMITED ABN 32 009 694740 AFSL NO. 244616</small>	
Bank Statement Period From 1 May to 30 June 2009					
Date	Particulars	Debits	Credits	Balance	
1 May 2009	Brought Forward			110,560.87 cr	
5 May 2009	linkAussiepay - Contribution		1500.00 cr	113,750.71 cr	
3 June 2009	linkInvMutual - Distribution		7658.81 cr	121,409.52 cr	
15 June 2009	linkTWM - Rollover		110,789.71cr	232,199.23 cr	

Contribution Accessed

- ◆ Can access full contribution details from payment.
- ◆ Different formats provided – PDF, electronic files.
- ◆ Enables automation of bank account.


 Bank of Queensland Money Market Deposit Account MANAGED BY DDH GRAHAM LIMITED DDH GRAHAM LIMITED 18th Floor, 344 Queen Street Brisbane Qld 4000. GPO Box 330, Brisbane, Qld 4001 T (07) 3229 8133 Freecall 1800 006 133 F (07) 3229 2014 E moneymarket@ddhgraham.com.au W www.ddhgraham.com.au 					
Bank Statement					
Period From 1 May to 30 June 2009					
Date	Particulars	Debits	Credits	Balance	
1 May 2009	Brought Forward			110 560.87 cr	
5 May 2009	linkAusiepay - Contributor		1500.00 cr	112 060.87 cr	
3 June 2009	linkInvMutua - Distribution		7658.80 cr	123 719.67 cr	
15 June 2009	linkTWM - Rollover		110 786.70 cr	234 506.37 cr	



Super Contribution Schedule		PAYMENT ADVISER	
Section A - Super Fund Details			
Sender Email	Info@paymentadviser.com.au		
Contact Given Name	Andrew	Contact Family Name	Blair
Contact Number	02 8090 1130		
Fund Details			
Target Fund Name	J V Superannuation Fund		
Admin Name	Proven Superannuation Fund Management Pty Ltd		
Product ID	SMSF	ABN 12048919979	BSB 124001
Product Name			
Account Number	998743119		
Account Name	HCS ATF JV Super Fund		
Source BSB	032099	Source Account Number	441768
Payment Details			
Remitter Identifier	Payment Adviser	Payment Reference Number	p.vu/apayadviser
Payment Creation Date	2009-05-05		
Amount (\$)	1500.00		
Contact Details			
Email	Info@paymentadviser.com.au		
Alternate Addressee			
Postal Address	639 Stanley Street		
	Woolloongabba	State	QLD
	Australia	Postcode	4102

UT Distributions Accessed


- ◆ Shows breakdown of distribution components associated with payment.
- ◆ Removes need to reconcile, because information attached to payment. Distributions can be automatically posted.



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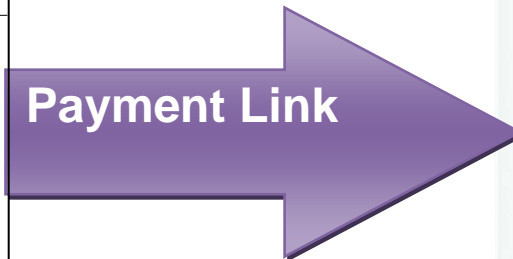


BANK OF QUEENSLAND LIMITED
ABN 32 009 995740 AFSL
NO. 244616

Bank Statement

Period From 1 May to 30 June 2009

Date	Particulars	Debits	Credits	Balance
1 May 2009	Brought Forward			111,566.87 cr
5 May 2009	linkAussiepay - Contributor	1500.00 cr		113,750.77 cr
3 June 2009	linkInvMutua - Distribution	7658.87 cr		12,409.52 cr
15 June 2009	linkTVM - Rollover	111,789.77 cr		232,196.22 cr



IML INVESTORS MUTUAL LTD

ABN 14 078 020 752

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Dear Investor

Investor ID: 100166
Account ID: 60000168
Account Name: Donald Financial Enterprises Pty Ltd ATF The Elysium Trust

Investors Mutual Value & Income Fund (IMDVF)
Managed by Investors Mutual Limited

We are pleased to advise your distribution from the Investors Mutual Value & Income Fund for the period ending 30-September-2007.

Distribution, Cents Per Unit	1.2500
Distribution Amount	\$7,658.81
Less Non Resident Tax/FPN Withholding Tax	\$0.00
Net Distribution Amount	\$7,658.81

Should you have any queries, please do not hesitate to contact our investment administration team on 02 8224 0505, 02 8224 0506 or 02 8224 0507.

This transaction may have capital gains tax consequences, please keep this statement for taxation purposes.

Yours sincerely



Maria Karmis
Investors Mutual Limited
AFS Licence No 229988

Q&A

A simple idea that has captured the imagination of institutions globally to address current processing issues.

To quote computer scientist, Alan Kay: "The best way to predict the future is to invent it."