



"Do you Need a...  
**Competitive Edge**  
over your competitors!"



## ARMS Payment Services

Incorporating Arms Membership Services Pty Ltd ABN 95 075 517 798

### **PERTH OFFICE:**

PO Box 325 Maddington  
Western Australia 6989

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Fax 08 9490 5158

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**Managed**  
*Payment*  
**Plans**



## *How can we help you!*

*Thank you for taking 5 minutes of your valuable time to read this presentation.*

### **Managed Payment Plan's**

Have you ever had a client decline your product/service or opt for a compromise because they could not afford it at the time?

With a payment plan option, clients can *“afford your product/service now – instead of waiting until they have enough money to purchase your product/service”*

### ***Would your business benefit from more clients?***

### **Benefits of a Managed Payment Plan**

- **Administration** No setup costs or out of pocket expenses  
Money transferred electronically within 3 days  
No administrative time or effort by your staff
- **Affordability** Clients can have the product/service that they would like, not what they can afford right now.
- **Income/Asset** Many financial institutions will look at *Payment Plans* managed by a independent third party as an asset.
- **Convenience** Clients can pay the cost over a 12-18 month period.
- **Cost Free** Clients will have no problems in paying a little extra for the convenience of a monthly/fortnightly payment plan
- **Fortnightly** Fortnightly payment plans can be structured to coincide with a clients wages or pension.
- **Planning** Creating a reliable Cash Flow means that you can plan ahead



### ***COST FREE - Managed Payment Plans***

We can demonstrate how you can structure your pricing schedules so that your clients pay for the *Managed Payment Plan!* In our experience clients are happy to pay a little extra for added convenience.

# Our Clients & Service



Arms Group is a national company servicing clients in every state of Australia (including Tasmania).

Our *Managed Payment Plans* compliment a broad range of organisations (large and small) in a multitude of industries, including :

- Childcare & Education
- Dietary, Health & Fitness
- Professional Associations
- Security & Patrols
- Property Management
- Retail, Hire & Leasing
- Sporting Associations

*Managed Payment Plans* are processed using sophisticated purposed built software that has been designed and developed specifically for Arms.

The Software and Hardware requirements are constantly reviewed and improved so that we can provide you with the best service available.



## Tailored Solutions

**MANAGED PAYMENT PLAN**  
FIXED TERM AGREEMENT

This agreement is made the \_\_\_\_\_ day of \_\_\_\_\_

BETWEEN  
(hereinafter together with its successors and assigns referred to as "the Supplier")

AND  
*For Companies/Businesses write the Trading Name and the Registered Name and ABN - For Individuals write the persons Full Name*  
(hereinafter referred to as "the Client")

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Sex: Male/Female Drivers License: \_\_\_\_\_  
Address: \_\_\_\_\_  
Suburb: \_\_\_\_\_ State: \_\_\_\_\_ Post Code: \_\_\_\_\_  
Telephone: Home/Mobile: \_\_\_\_\_ Partner's Name: \_\_\_\_\_

**Item 1 Price of Agreement**  
The total price of the Goods and/or Services Supplied \_\_\_\_\_ Inc GST  
LESS Initial Payment (Non-Refundable) \_\_\_\_\_ Inc GST  
PLUS Payment Plan Administration Fee \_\_\_\_\_ Inc GST  
Outstanding Balance \_\_\_\_\_ Inc GST

**Item 2 Payment Terms** *(Date whichever is not appropriate - fortnightly/weekly as follows, Monthly on 1<sup>st</sup> or 17<sup>th</sup> of each Month)*  
The outstanding balance expressed in Item 1 (above) shall be payable by equal instalments ("the Installments") of \$ \_\_\_\_\_  
("includes GST") with the first instalment due on the \_\_\_\_/\_\_\_\_/2002 and on then weekly/fortnightly/monthly thereafter until  
the Outstanding Balance expressed in Item 1 plus any other costs that may be incurred in accordance with this Agreement have been  
Paid in Full.  
*When the deduction date is a closed business day the deduction shall occur on the first open business day prior to the closed  
business day.*

**Item 3 Payment Method ("periodic debit")** *(Date whichever is applicable)*  
 Visa Card / Bankcard / Mastercard ("Merchant Facilities")  
 Cheque / Savings Bank Account ("Direct Debit System")

**Item 4 Goods and/or Services Supplied**  
\_\_\_\_\_

**Item 5 The Billing Agent**  
Deductions are performed by:  
Merchant Agreement Services Pty Ltd (ABN 95 075 517 789) - Telephone: 08 9490 5477  
A Division of the ARMS Group (WA) Pty Ltd (ABN 76 097 366 654) - Telephone: 08 9490 7736  
PO Box 325 Maddington WA 6089 - Fax: 08 9490 5158

In signing this agreement the Client agrees/acknowledges:  
1. I have read and agree to all of the terms and conditions of this Agreement and I have received a copy of this contract at the time of signing.  
2. The Agreement and declarations shall form the basis of this Agreement between the Client and the Supplier.  
3. The Supplier has assumed this Agreement and all financial responsibility regarding the Agreement is payable to Merchant Membership Services Pty  
Ltd (the Billing Agent).

SKIPPED SEALED and DELIVERED }  
By the Client on the \_\_\_\_/\_\_\_\_/\_\_\_\_ } (Client Signature)  
In the presence of: } (Witness Signature)

\_\_\_\_\_  
(Other Name of Witness) (Witness Signature)

Arms can supply your organisation with Managed Payment Plan contracts suitable for most business applications.

We can also tailor a Managed Payment Plan solution for your business.



# Managed Payment Plans!

Can your business handle more clients?

Do you wish to increase your revenue?

Option A	(or)	Option B
<b>\$4,000.00</b> Paid in Advance/Invoiced as per your current practice!	<b>Managed Payment Plan</b>	Client pays : <ul style="list-style-type: none"> <li>- <b>\$500.00</b> non-refundable initial payment</li> <li>- <b>\$100.00</b> per <b>Fortnight</b></li> <li style="padding-left: 100px;">for <b>39</b> payments</li> <li style="padding-left: 100px;">over <b>18</b> months</li> </ul>

Using the above *Managed Payment Plan* :

You would receive	<b>\$500.00</b>	- Non-refundable Initial Payment
	<b>\$3,500.00</b>	- Collected by Arms
	<b>-\$29.00</b>	- <u>Additional Funds</u> collected by Arms
	<b>\$3,971.00</b>	

Arms receives **\$390.00** - (plus GST) for Administering the Service

*Increasing the installment amount by \$5.00 per Fortnight would result in you receiving an extra \$144.55 per account.*

## Increase your revenue

If you had one client per month who did not purchase your product/service simply because they could not pay for it on the day, and you put them on a *Managed Payment Plan* you could **increase your revenue by \$47,652.00** per year.

## Special Excel® Worksheet

These figures have been calculated using our "Managed Payment Plan – Worksheet", copy has been enclosed in this presentation, as well as electronic versions on the presentation CD so that you can enter your own figures and decide what *Managed Payment Plan* can work for your business.



# *Business Development Strategy*

*Managed Payment Plans is not just a convenient payment option for your clients. It is a strategic marketing tool that can be used to increase your Businesses overall revenue and give your business a distinct advantage over your competitors.*

## **Conformity**

Many business fall into the trap of conforming to industry accepted practices, including the pricing, packaging and marketing of their product/service.

If your product/service looks the same as your competitors, how does the prospective client differentiate you from your competitors? ***Stand Out from the Crowd!***

Using *Managed Payment Plans* and even modifying some of your marketing strategies, you can give your clients a reason why you are better than your competitors.

## **Reliable Cash Flow**

*Managed Payment Plans* are designed to offer a service to your client and build a reliable cash flow for your business.

It is not a second rate payment option, but a **first class** business marketing tool which can build a reliable foundation of regular income to assist in the more quiet times.

## **The Quiet Times**

Although we don't often like to admit it, businesses do have periods of quiet times (or seasonal fluctuations). Businesses also have fixed overheads (ie Wages, Rental, etc).

Attracting clients who need a *Managed Payment Plan* to fill these quiet times will result in more revenue for your Business.

## **Up selling your product**

With affordable payment options it is human nature for people to then consider spending more money to purchase the best product/service available, rather than what they would if they had to pay for the entire costs upfront.

***Regardless of what you decide, a Managed Payment Plan will provide your business with an excellent marketing tool, and create a reliable cash flow!***