

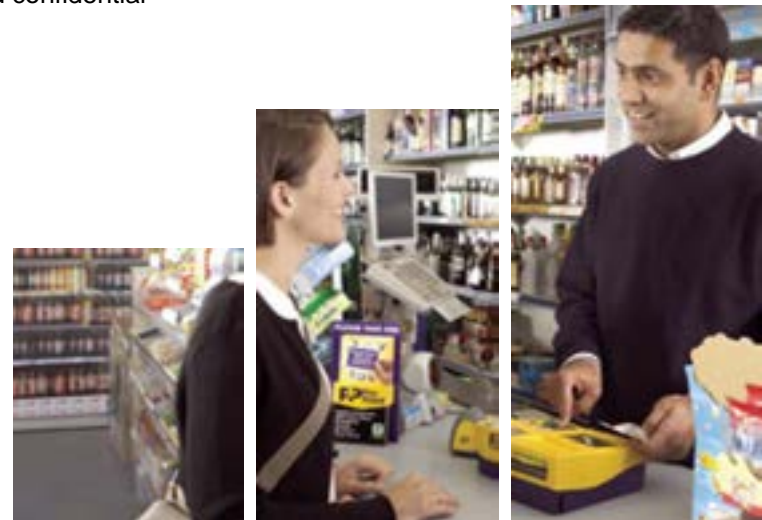


PayPoint plc

Preliminary Results Presentation

28 May 2009

Strictly private and confidential





Agenda

- Highlights and operations review
- Financial review
- Summary
- Q&A
- Closing



Highlights and operations review

Dominic Taylor
Chief Executive



PayPoint overview

- Strong performance
 - Revenue up 7%*
 - Operating margin up 1% to 43%*
 - Resilience in the face of economic downturn
- Continued strategic focus
 - Leader in cash payments
 - Premier UK retail network with near total population cover
 - Fast growing internet payments
 - Developing international business
 - Innovative new services to deliver synergies across group

* Like-for-like basis adjusts the comparative period to 52 weeks and excludes Collect+



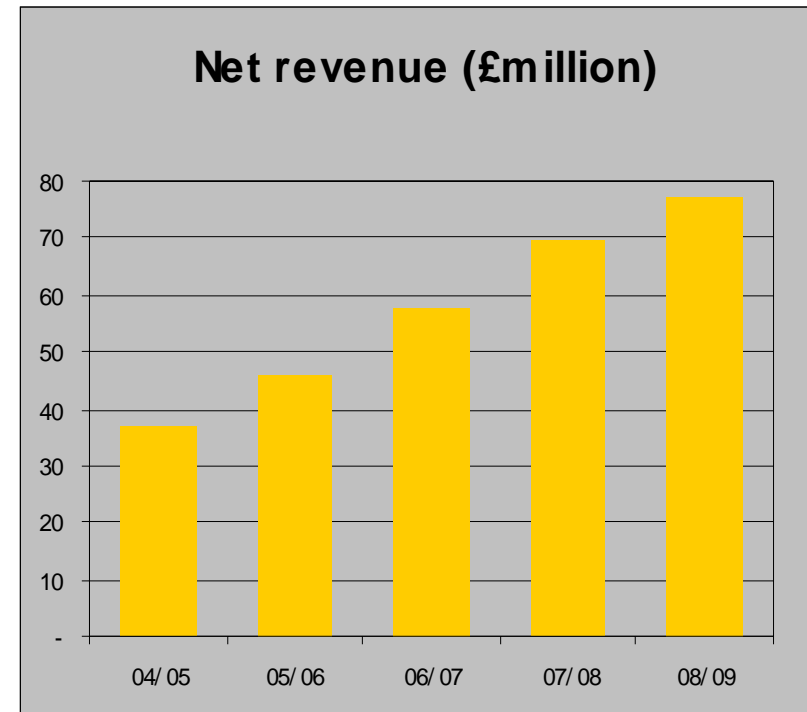
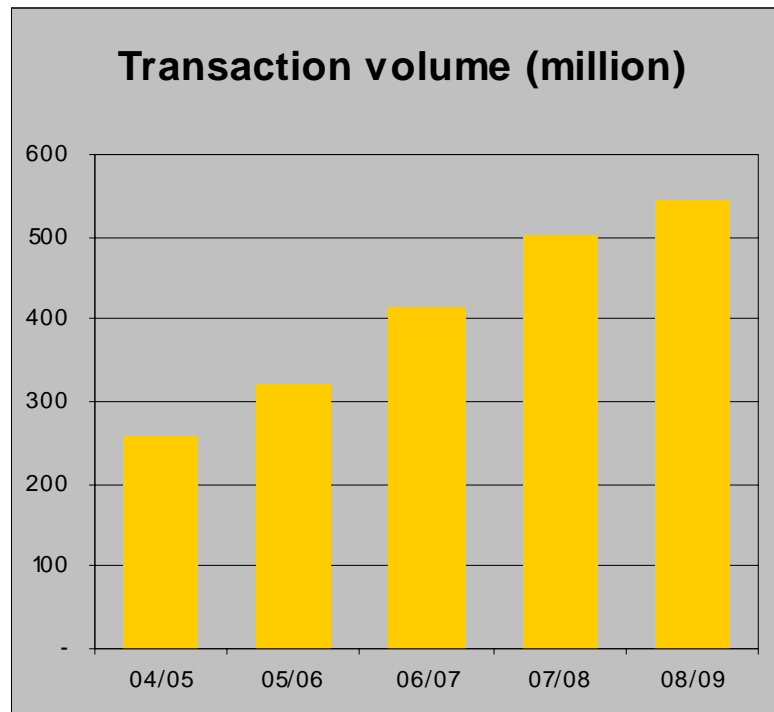
PayPoint overview

- Our investment in the business continues:
 - Collect+ joint venture with Home Delivery Network
 - PayPoint.net now fully integrated with PayCash launched, providing a cash payment option to internet shoppers
 - Launched bill payment in Romania, with 14 clients already contracted
 - Retail services growing – Western Union, debit/credit card, promotions, ATMs
 - Increases in all networks
 - Terminal estate in the UK increased by 11%
 - Romania terminal estate increased by 42% with 2,000 PayPoint branded bill payment terminals
 - ATM estate grown by 11%
 - Internet merchants increased by 7%



PayPoint highlights

For periods ended March

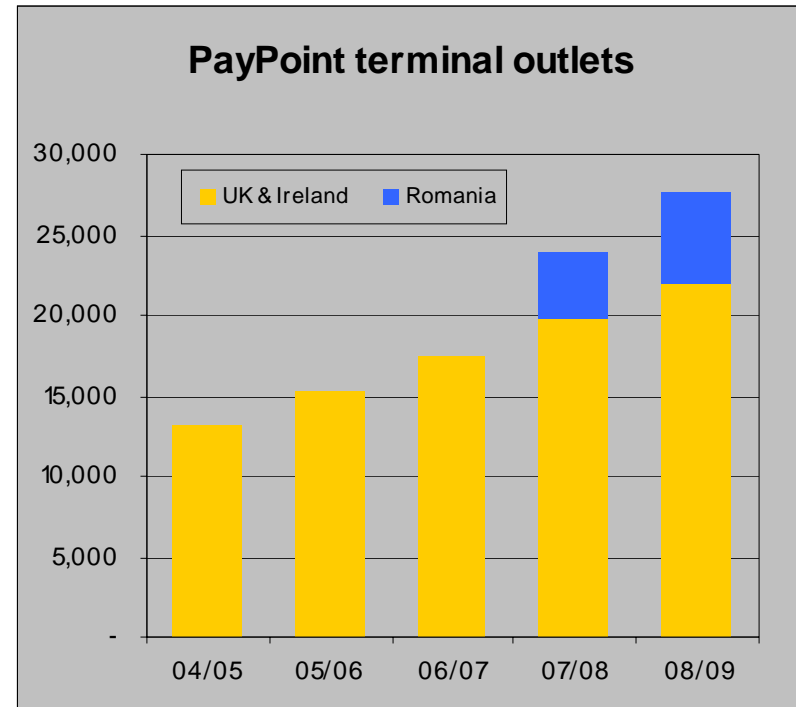
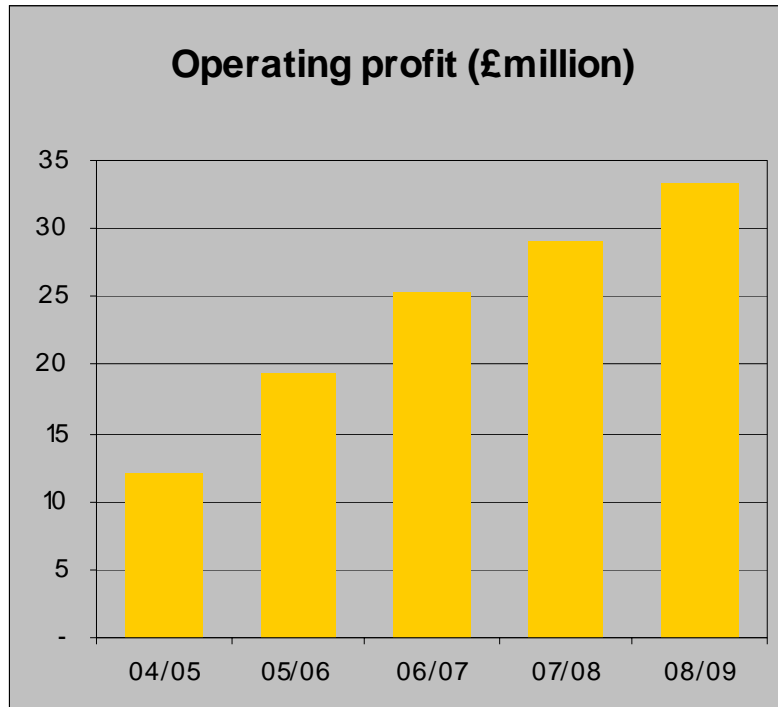


* The period ended 30 March 2008 is 53 weeks. All other periods are 52 weeks



PayPoint highlights

For periods ended March



* The period ended 30 March 2008 is 53 weeks. All other periods are 52 weeks



PayPoint's value chain

PayPoint creates value by offering:





Trading in economic downturn

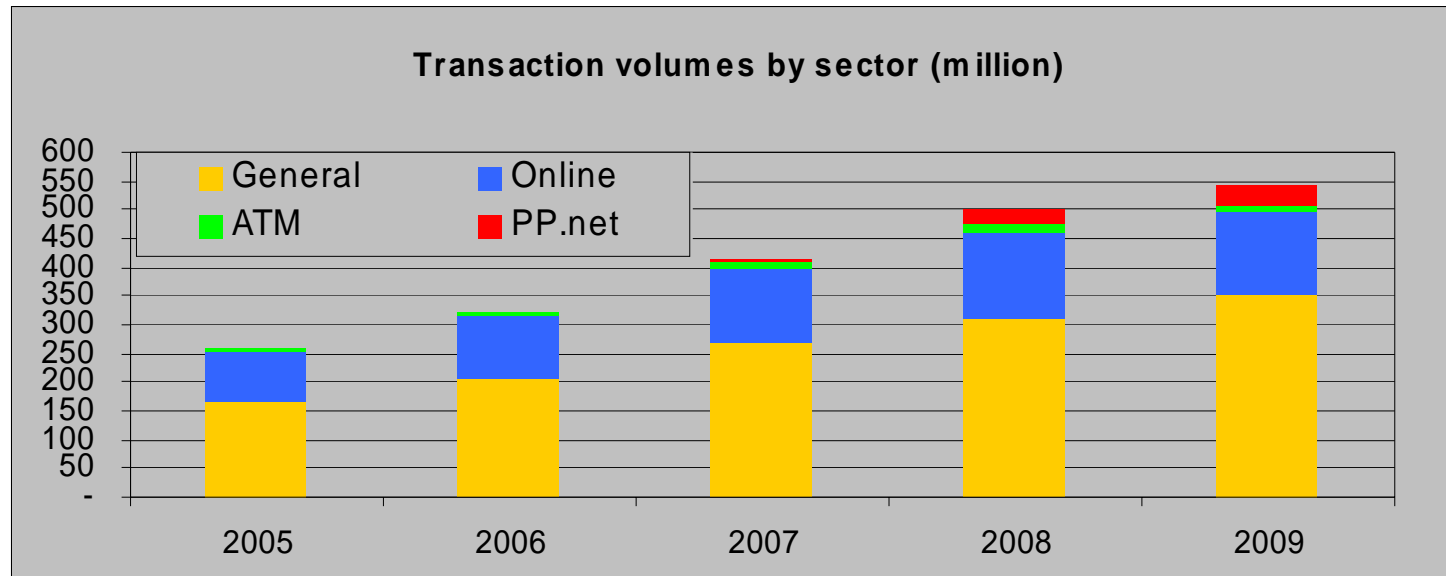
- Resilient performance
 - We help consumers to budget
 - 98% customer satisfaction (84% very satisfied)
 - Most of our payments are for essential services (non discretionary)
 - Local shops still needed for top up shopping
 - Long term client and retail contracts
- BUT
- Inevitably some unpredictability in consumer/supplier behaviour – evident in mobile sector
 - Energy tariff changes and temperatures affect volumes



Operations review

Transaction volumes up 10%

For periods ended March



* The period ended 30 March 2008 is 53 weeks. All other periods are 52 weeks



Sector and market review

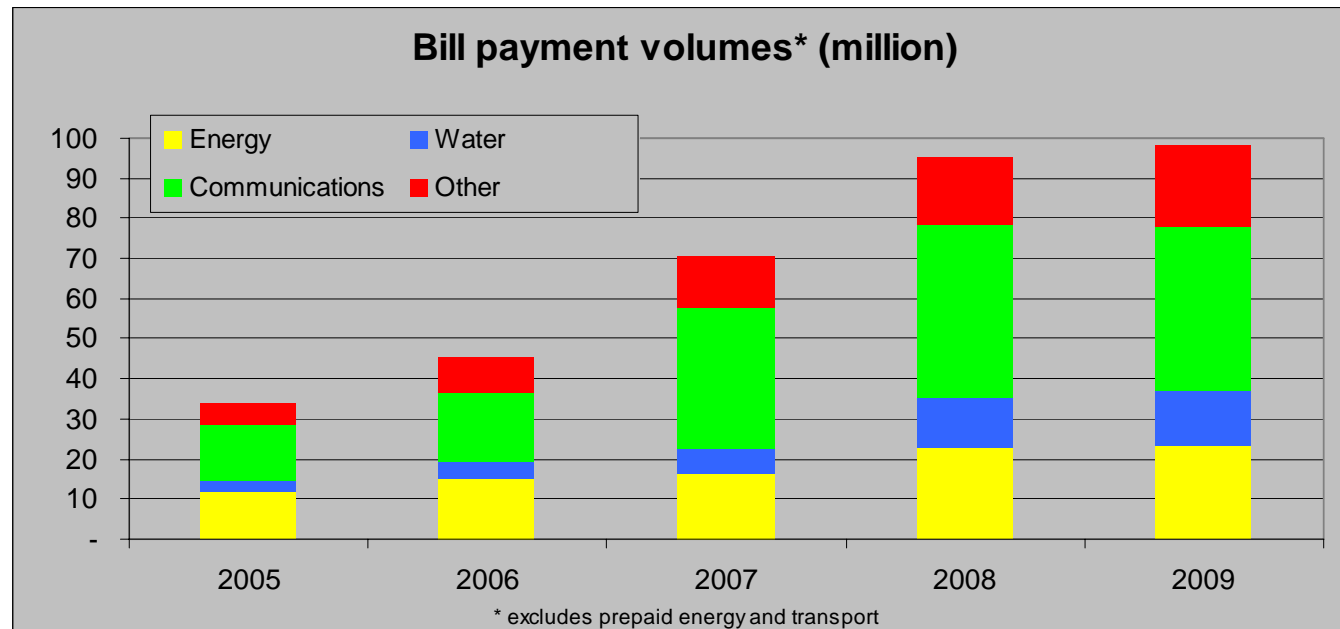
- **Bill and general payments**
 - Improved coverage within the retail network, underpinned by high customer satisfaction and good brand awareness
 - Energy prepaid volumes up 19% as a result largely of higher tariffs
 - Local authority/housing sector continuing to grow through resellers
 - Continued gains from competitors
 - Successful launch of bill payment in Romania



Sector and market review

Bill and general payments continued...

For periods ended March



* The period ended 30 March 2008 is 53 weeks. All other periods are 52 weeks



Sector and market review

- **Online**

- Mobile market volumes down in the UK, Ireland and Romania
- PayPoint online volumes down 6%
- Partially offset by growth in prepay debit cards, e-money schemes, newer MVNOs and international calling cards
- c. 2,100 new terminals installed in the UK which has increased PayPoint's share
- Romania offers growth opportunities from extending the terminal base and the scratch to electronic migration (currently 40/60)
- PayPoint online net revenue is up 2%

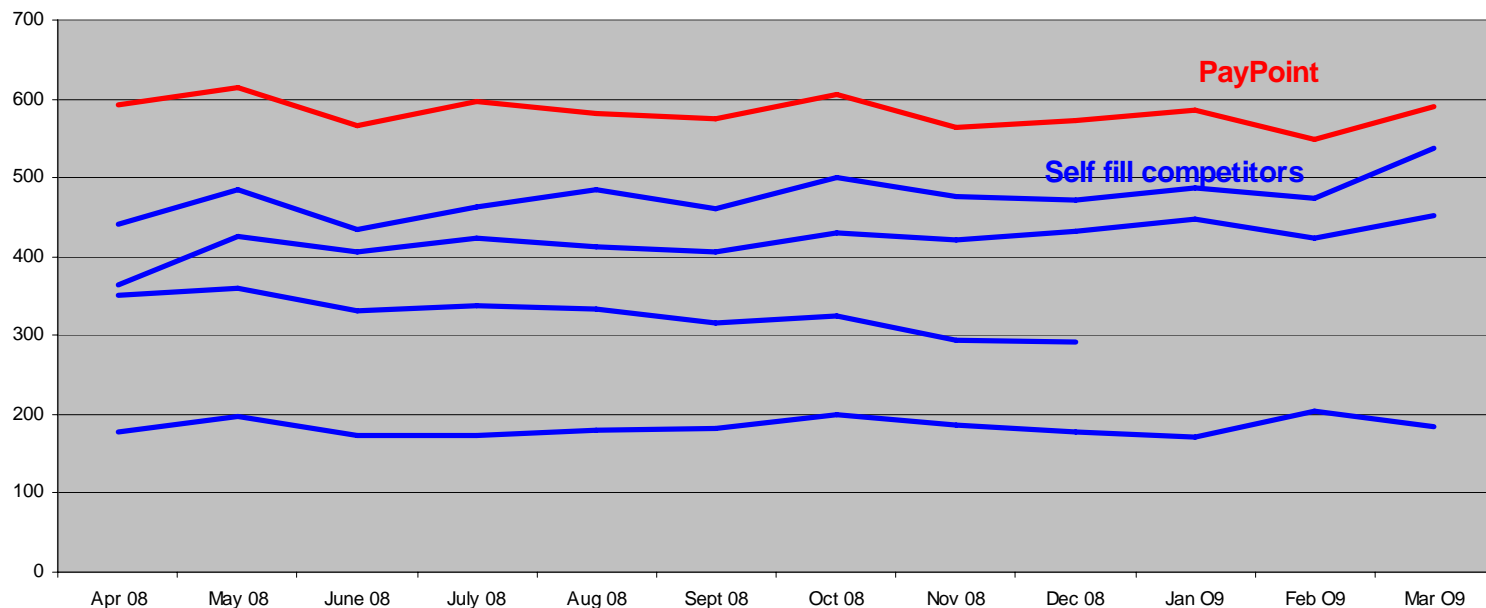


Sector and market review

- **ATMs**

- Successful surcharge self replenishment model – low fixed costs
- Achieved over 540 new site installations, with lower churn, resulting in a net 233 increase, closing with a total of 2,249 sites
- Average transactions per ATM down to 565 per month as newer machines are less profitable in mature market
- Site growth expected to continue

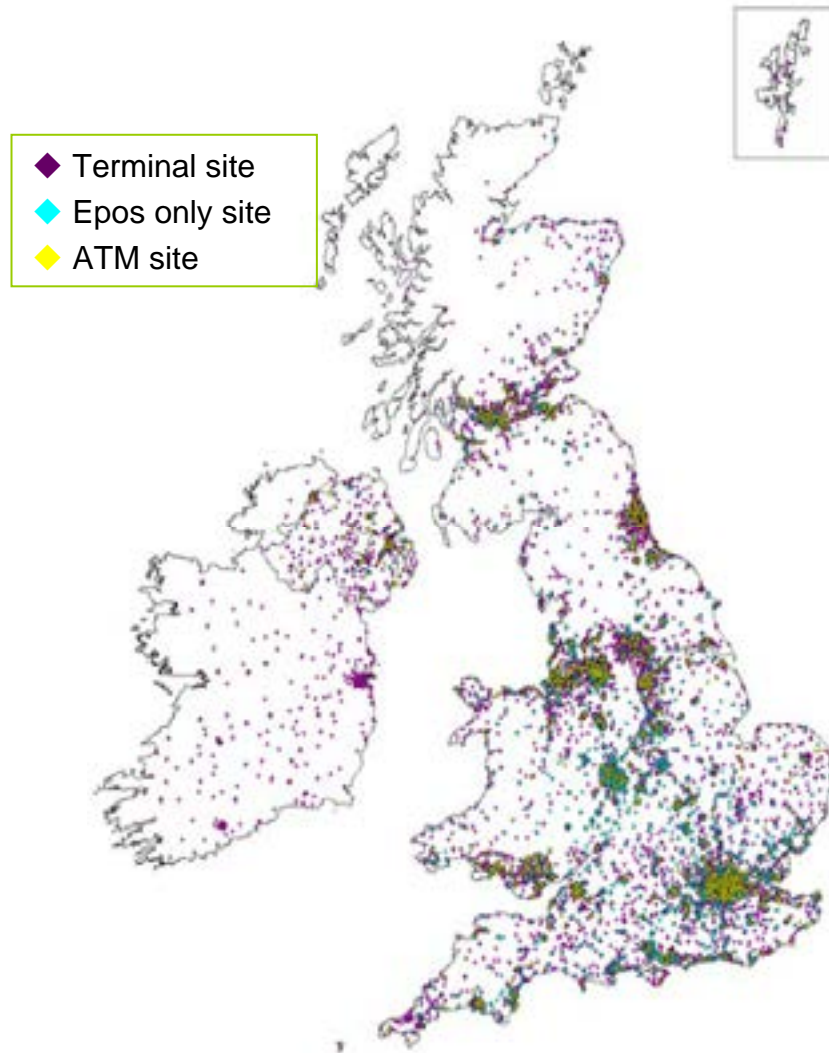
Average monthly transactions by Independent ATM Deployer self-fill model



Source: Link



UK retail review



- 21,990 PayPoint terminal outlets in UK and Ireland (March 2009)
- Successfully rolled out over 3,400 (net increase of over 2,100) agents in last year
- Continuing to rollout agents to c.23,500 by April 2010
- Continued strong demand with churn up marginally to just over 6% pa



PayPoint's value to retailers

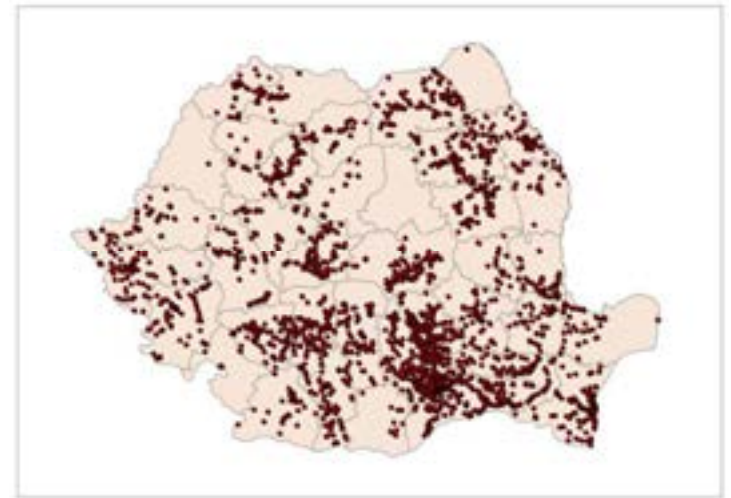
- Bill pay consumers visit store >25% more frequently than average shoppers¹.
- 82% retailers recognise footfall benefit
- Bill pay consumer spends 72% more per week than average shopper (excluding bill value) ¹.
- PayPoint facility increases in-store spend across all categories by approx. 10%¹.
- Strategic focus on adding value to retailers by growing retail services delivering increased revenue and footfall

1. Source: Harris International Marketing (him!) convenience store tracking research on shoppers and shopping, May 2008 - >30k shopper interviews; 4.5k retailer staff interviews



Romania

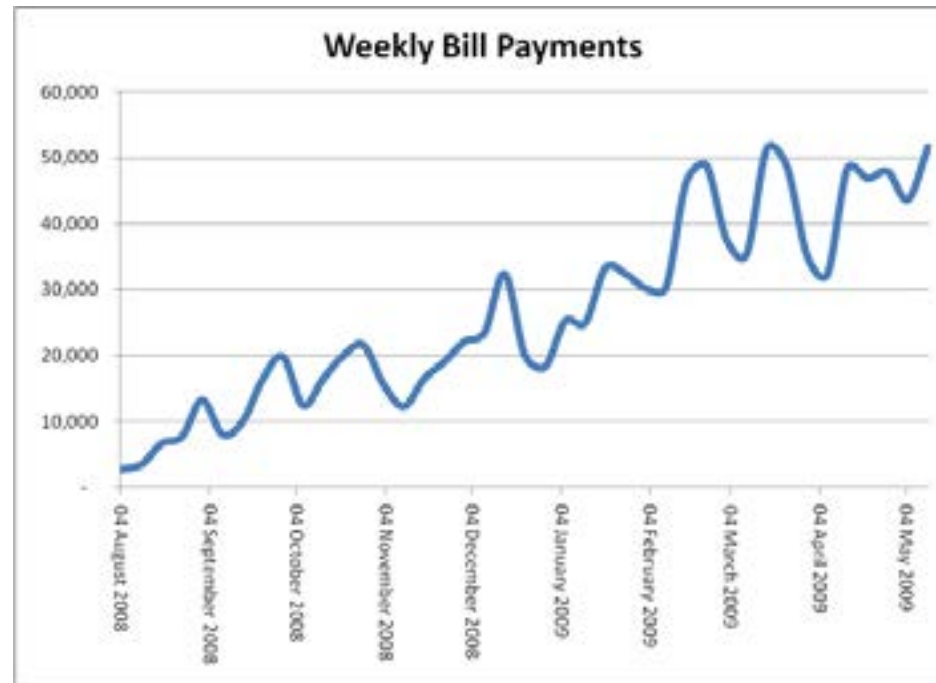
- A leading processor of mobile top ups on behalf of all operators, through two retail brands (PayPoint and PayStore)
- PayPoint Romania fully integrated into the UK host for processing
- Continued investment and knowledge transfer
 - Further network optimisation based on new client dynamics
 - 900 more PayPoint bill payment sites will be rolled out this financial year (to achieve 2,900 in total)
 - Coverage in most of the country





Romania

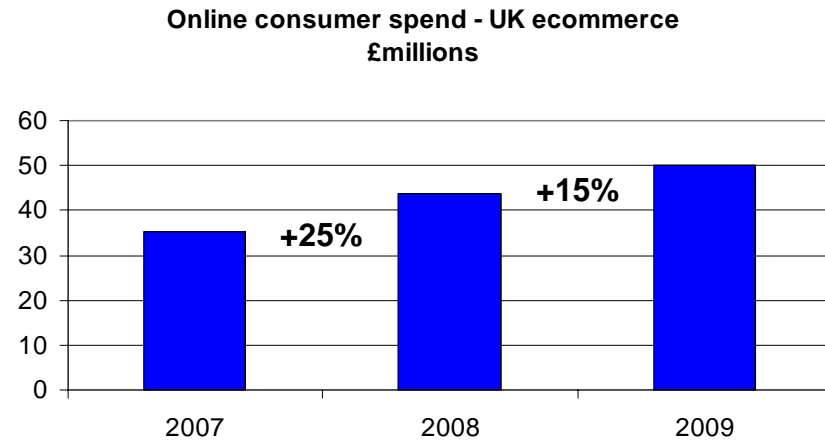
- Bill payment launched in August 2008 with 4 clients
 - Now 14 clients contracted
 - Over 1 million payments processed
 - Run-rate of 50k transactions per week





Internet payments

- PayPoint.net processes payments between consumers and web merchants via acquiring banks



Source: IMRG

- PayPoint.net trading profitably in a growing market
- Growth in the year
 - Merchants up 352 to 5,160 in total
 - Transactions up 34% to 36 million
 - Net revenue up 63% to £8 million





Internet payments

- PayCash launched in late 2008
 - Synergy product providing differentiation
 - Generating much interest amongst prospect and existing merchants (incl. Moonpig, PKR, Ann Summers, Uniqlo, Streetcar)
- Collect+ will provide further differentiation
- PayPal launched in March 2009 – providing merchants with broader range of payment services through a single PSP
- New acquirer relationships established – enabling PayPoint.net to be more competitive in the market
- Ongoing opportunity to cross sell internet business to PayPoint's existing clients (e.g. Severn Trent Water)



collect+

- collect+ launched today
- ‘Dream team’ JV to create new consumer parcels offer
 - PayPoint provides retail network expertise and technology
 - Home Delivery Network provides parcel logistics and distribution capability along with mail-order and internet client portfolio
- Home Delivery Network are UK’s no.2 carrier
- Proposition to allow consumers to collect and return internet or mail-order purchases from local shops, with full track and trace
- PayPoint and its retailers will earn transaction fees from the joint venture



collect+

- Returns proposition has been developed in recent months
 - c.1,250 PayPoint agents already live nationwide
 - Over 3,500 returns being processed per week
- Collection service to be launched within the next 2 months
 - Significant interest being generated from mail-order catalogues and internet merchants
 - e.g. Littlewoods, Kays, Marshall Ward, GUS, Additions
- Intend to roll service out to c.4,000 agents by the end of the year
- Important synergy product for PayPoint driving further value to PayPoint's UK retail network and to PayPoint's internet business, PayPoint.net



Financial review

George Earle
Finance Director



Volume driven top line growth

£000	08/09	07/08		Increase	Like for like increase
Revenue	224,351	212,145		6%	7%
Cost of sales	160,496	155,591		3%	5%
Gross profit	<u>63,855</u>	<u>56,554</u>		13%	15%
Margin	28%	27%			



Revenue growth driven by volume

£000	08/09	07/08	Increase
Revenue	224,351	212,145	6%
Cost of sales	160,496	155,591	3%
Gross profit	<u>63,855</u>	<u>56,554</u>	13%
Gross margin	28%	27%	
Revenue			
07/08			212,145
Volume			5,919
Mix/price			1,999
PayPoint.net & PayPoint Romania			3,355
Other			933
08/09			<u>224,351</u>



Gross profit increased by 13%

£000	08/09	07/08	Increase
Revenue	224,351	212,145	6%
Cost of sales	160,496	155,591	3%
Gross profit	63,855	56,554	13%
Gross margin	28%	27%	



Cost of sale	08/09	07/08
Commission	83,891	83,439
Depreciation/ amortisation	5,698	5,719
Mobile top-ups as principal	59,317	55,468
Acquiring bank charges	3,745	3,378
Other	7,845	7,587
	160,496	155,591



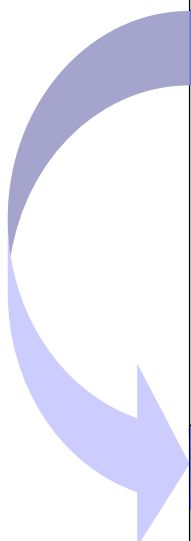
Operational gearing improves like for like net margins

£000	08/09	07/08		Increase	Like for like increase
Net revenue	77,398	69,860	▲	11%	13%
Operating profit	33,361	29,200	▲	14%	20%
<i>Operating margin</i>	43%	42%	▲	1ppt	
Interest	1,241	1,204	▲		
PBT	<u>34,602</u>	<u>30,404</u>	▲	14%	19%
Tax	10,818	9,424	▲		
Profit after tax	<u>23,784</u>	<u>20,980</u>	▲	13%	



Operating costs under control

£000	08/09	07/08	Increase
Net revenue	77,398	69,860	11%
Operating profit	33,361	29,200	14%
Interest	1,241	1,204	
Profit before tax	34,602	30,404	14%
Tax	10,818	9,424	
Profit after tax	23,784	20,980	13%



Operating profit	£000
07/08	29,200
Increase in gross profit	7,301
Staff costs	(1,261)
Other costs	(1,879)
08/09	33,361



Strong cash flow

£000	08/09	07/08
Operating cash flow before movement in working capital	40,141	36,040
Changes in working capital*	900	(752)
Operating cash flow	41,041	35,288
Capital expenditure	(9,118)	(5,409)
Net investment income	1,164	1,233
Tax paid	(7,940)	(6,362)
Cash flow before dividends	25,147	24,750

* Working Capital excludes creditors in respects of client cash



Net cash £36.3m

	£000
Net cash at start (including client cash* £8m)	27,727
Cash inflow	25,147
Dividends	(11,077)
Acquisition of subsidiaries and investment	(2,608)
Purchase of own shares	(2,489)
Other	(355)
Net cash at end (including client cash* £8m)	<u>36,345</u>

** Client cash is cash to which PayPoint has legal title, but for which an equal amount is included in liabilities*



Summary & outlook

Dominic Taylor
Chief Executive



Summary & outlook

- We expect further growth in revenues in the UK by increasing share in bill and general payments, online and ATMs
- We plan to install 1,500 more sites in the UK and 900 more bill payment sites in Romania this year.
- PayPoint.net is trading profitably and is set for continued growth
- Our exciting new JV Collect+ will incur start up costs this year
- Cash generation remains strong
- Trading in the current year is line with the company's expectations



Q & A



Appendices

1. PayPoint management team
2. Five year trading record
3. Background information on PayPoint
4. Materials to support the consumer transaction



Appendix I

Management team

- **David Newlands** (Non Executive Chairman) formerly GEC, Deputy Chairman of Standard Life and currently Chairman of Tomkins and KESA
- **Dominic Taylor** (Chief Executive) formerly Vodafone, Granada
- **George Earle** (Finance Director) formerly Centrica, GEC, Saatchi, Deloitte & Touche
- **Tim Watkin-Rees** (Business Development Director) formerly Lloyds Bank, KPMG, Atos
- **Experienced non-executives** – Andrew Robb, Roger Wood, David Morrison, Eric Anstee (Chair - Audit) and Steve Rowley.



Appendix 2

Five year trading record



Appendix 2

Five year trading record

March year end		2005	2006	2007	2008	2009
Transactions	million	258.5	322.1	414.1	503.3	546.0
Revenue ⁽¹⁾	£ million	89.1	120.0	157.1	212.1	224.4
Net revenue^(1,2)	£ million	36.9	46.1	57.7	69.9	77.4
Net revenue per transaction ^(2,3)	p	14.2	14.3	13.9	13.9	14.2
Costs ^{(4) (5)}	£ million	(23.1)	(24.5)	(28.7)	(35.0)	(38.4)
EBITDA^{(1) (5)}	£ million	13.8	21.6	29.0	34.9	39.0
EBIT ^{(1) (5)}	£ million	12.0	19.3	25.2	29.2	33.3
Profit before taxation ^{(1) (5)}	£ million	12.7	20.3	26.6	30.4	34.6

⁽¹⁾ Excluding deferred revenue release

⁽²⁾ Revenue excluding agent commission, ABTs deferred revenue release, the cost of mobile top-ups where PayPoint is principal and acquiring bank charges

⁽³⁾ Based on internal, unaudited PayPoint data

⁽⁴⁾ Costs excluding agents' commission and interest

⁽⁵⁾ Excludes exceptional items of £4.6m in 2005



Appendix 2

Five year cash flow

March year end £'m	2005	2006	2007	2008	2009
Operating profit (excluding ABTs deferred revenue release and exception items)	12.0	19.3	25.2	29.2	33.4
Exceptional items	(4.6)	-	-	-	-
Operating profit	7.5	19.3	25.2	29.2	33.4
Adjustments for depreciation and amortisation	1.8	2.3	3.8	5.7	5.7
Share of JV loss and share based payment reserve	-	-	-	1.1	1.1
Operating cash flows before movements in working capital	9.3	21.6	29.0	36.0	40.1
Movement in working capital	8.1	(5.9)	5.2	(0.2)	0.5
Cash generated by operations	17.4	15.7	34.2	35.8	40.6
Corporation tax paid	-	(1.4)	(6.0)	(6.4)	(7.9)
Interest paid	(0.2)	(0.0)	(0.0)	0.0	-
Net cash inflow from operating activities	17.2	14.3	28.2	29.5	32.7
Investment income	0.9	1.1	1.3	1.3	1.2
Purchases of property, plant and equipment	(4.2)	(6.3)	(6.5)	(5.5)	(9.1)
Acquisition of subsidiaries & investment	-	-	(19.8)	(8.6)	(2.6)
Purchase of own shares	-	-	-	(3.5)	(2.5)
Net cash used in investing activities	(3.2)	(5.3)	(24.9)	(16.3)	(13.1)
Financing	(1.0)	(0.2)	(0.1)	(0.0)	(0.1)
Equity dividends paid and consortium relief	(0.8)	(5.5)	(8.2)	(9.7)	(11.1)
Net cash used in financing activities	(1.8)	(5.7)	(8.3)	(9.7)	(11.1)
Net increase/(decrease) in cash and cash equivalents	12.1	3.3	(4.9)	3.4	8.5
Cash and cash equivalents at beginning of year	13.8	25.9	29.3	24.3	27.8
Cash and cash equivalents at end of year	25.9	29.3	24.3	27.8	36.3



Appendix 2

Balance sheet

March year end £'m	2006	2007	2008	2009
Non-current assets				
Goodwill	-	18.2	27.4	27.6
Other intangible assets	-	2.8	2.7	2.0
Property, plant and equipment	8.9	11.8	13.5	16.1
Deferred tax asset	1.2	1.6	1.6	1.6
Investment	-	-	-	0.6
	10.1	34.5	45.2	47.9
Current assets				
Inventories	1.1	1.7	1.3	1.2
Trade and other receivables	12.1	20.7	28.5	26.3
Cash and cash equivalents	29.3	24.3	27.7	36.3
	42.5	46.6	57.5	63.8
Total assets	52.6	81.1	102.7	111.7
Current liabilities				
Trade and other payables	21.4	36.2	46.0	40.8
Current tax liabilities	2.0	4.1	6.5	9.7
Obligations under finance leases	0.1	-	0.1	-
	23.4	40.3	52.5	50.5
Non-current liabilities	0.3	0.4	0.3	0.3
Net assets	28.9	40.4	49.9	60.9
Equity				
Share capital	0.2	0.2	0.2	0.2
Share premium account	24.0	-	-	-
Capital redemption reserve	14.2	-	-	-
Share option and SIP reserve	0.7	1.7	1.7	2.1
Retained earnings	(10.3)	38.4	48.0	58.6
Total equity attributable to equity holders of the parent company	28.9	40.4	49.9	60.9



Appendix 3

Background information on PayPoint



PayPoint overview

- Founded in 1996 by client investors as a branded cash payment collection network
- Listed in September 2004
- The UK sector leader:
 - Prepay transactions (energy, mobile and transport)
 - Convenience cash payment collection
 - Smart payment technology
- Growing position in online payments and related services
- Premium offer in the market, based on differentiation:
 - breadth of consumer offer / brand
 - quality and convenience of retail network
 - technology & know how – development, rollout and growth
 - ability to offer value added retail services
- Connecting online and physical world through 'bridge'
- Business model drives marginal contribution per transaction through to profit and cash

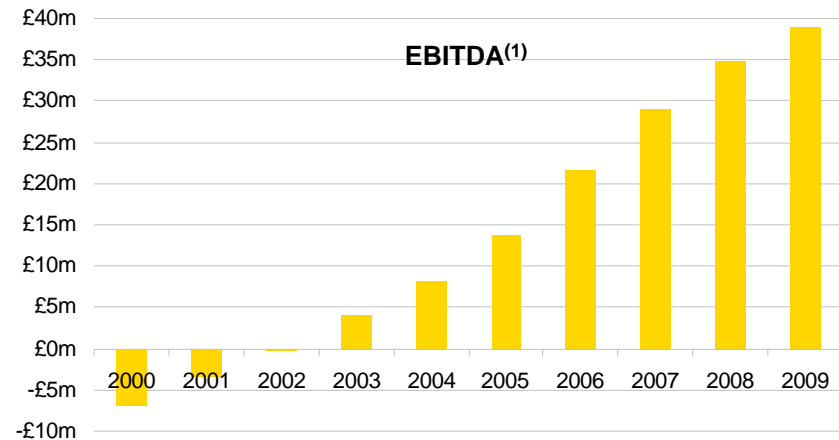


Appendix 3 Highlights

- **Recognised brand** and high customer satisfaction
- **Strong organic growth**
- Significant opportunities for continued **future growth**
- **Broad and expanding product offering**
- **Fixed cost model** driving high marginal contribution from incremental volumes
- **Highly cash generative** and low capital intensity
- **Proven management** that have delivered the success

Financial performance

March year end	2002	2003	2004	2005	2006	2007	2008	2009
Ave no of terminals	7,922	10,820	10,991	12,253	14,202	16,417	18,708	20,934
Transactions (m)	106.3m	154.3m	204.5m	258.5m	322.1m	414.1m	503.3m	544.6m
Revenue	£23.6m	£43.8m	£67.1m	£89.1m	£120.0m	£157.1m	£212.1m	£224.4m
EBITDA ⁽¹⁾	(£0.2m)	£4.0m	£8.1m	£13.8m	£21.6m	£29.0m	£34.9m	£39.0m



(1) Excluding exceptional items

A FAST GROWING HIGHLY PROFITABLE BUSINESS



Appendix 3

Our development

**Grow
transaction
volumes:**

More Clients

**More
Services**

**More
Consumers**

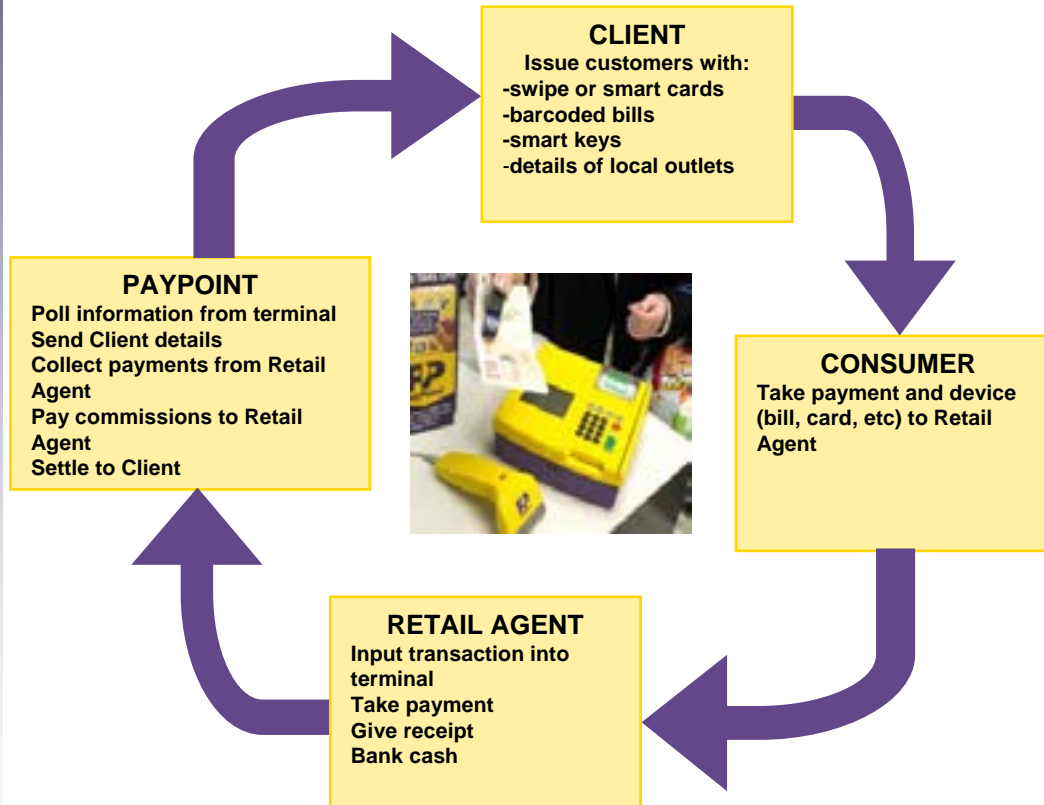
- 1996 - Founded by client investors
- 1998 - Refinanced and new management team appointed
- 1999 - National network completed
- 2002 - Turned profitable and cash generative
- 2003 - Congestion charging and ATMs
- 2004 – Listed on the London Stock Exchange
- 2005 – New terminal introduced
- 2006 – Sole provider to BBC TV licensing
- 2006/7 – Acquired Metacharge & SECPay
- 2008 – Acquired Pay Store SRL
- 2009 – Joint venture Collect+ launched

A LEADING UK BASED PAYMENT COLLECTION NETWORK



Appendix 3

Retail business overview



Comprehensive scope

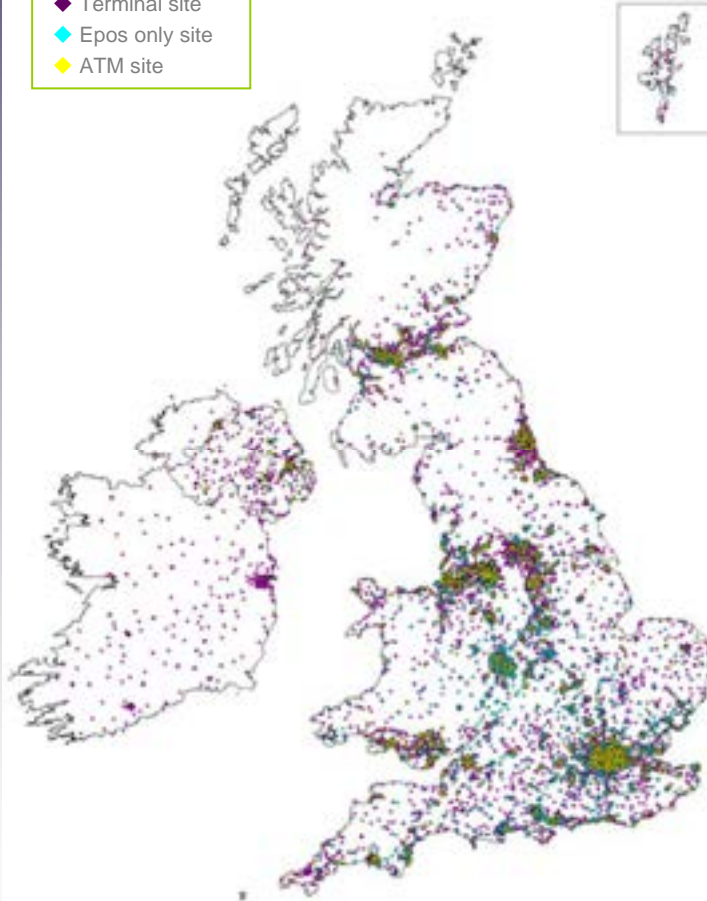
- Brand
- Technology/know-how
- Financial controls
- Relationship management
- Service development



Appendix 3

The PayPoint UK network

- ◆ Terminal site
- ◆ Epos only site
- ◆ ATM site



- 21,990 Retail Agents including 3,285 with Epos connections and 2,249 ATM sites
 - commission more than £4,000 per annum per agent
 - footfall (c.450 transactions per week)
- 39% multiple outlets, remainder independent



- Network optimised for Client service and efficiency - extensive agent modelling

OVER 99% COVERAGE OF UK HOUSEHOLDS



Appendix 3 UK Clients

- Many quality clients, many long term contracts, generally 3 – 5 years
- Top 10 clients deliver 65% of transactions

Energy	Telecoms/Media		Water	Transport	Other
British Gas	BT	O2	Bristol Water	TfL (Capita)	AON
EdF	Eircom	Orange	Dee Valley Water	Arriva	Leger Holidays
Northern Ireland Electricity	Kingston	“3”	Yorkshire Water	Lothian	Pontins
Npower	Talk Mobile	T-Mobile	Essex & Suffolk	National Express	Splash Plastic
Phoenix Gas	Virgin Media	Tesco Mobile	Northumbrian Water	SESTRAN	Intrum Justitia
E.On	Boxclever	Virgin Mobile	Severn Trent	GMPTE	Littlewoods/Shop Direct
Scottish Power	BBC		South Staffs	First	172 Local authorities
Scottish & Southern	Vodafone		South West		493 Housing associations ⁽¹⁾
Siemens (for Quantum)	First National	Alpha	Thames Water		57 Credit unions
Bord Gais	Telco	Icard	Three Valleys		
ESB	First National	Nomicall	Wessex Water		

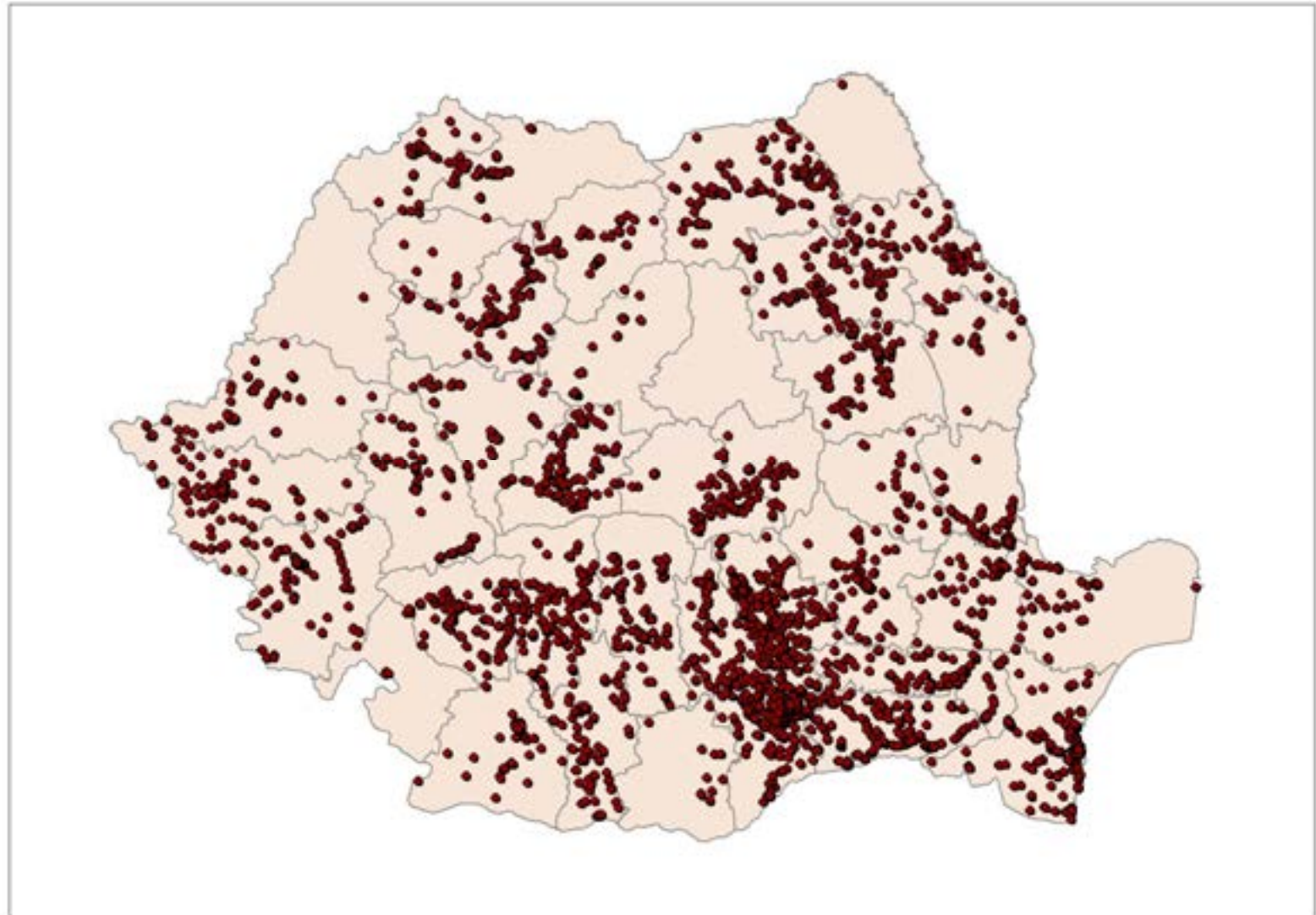
HIGH QUALITY AND GROWING CLIENT LIST

Contain exclusivity provisions ⁽¹⁾ *Managed through re-seller agreements*



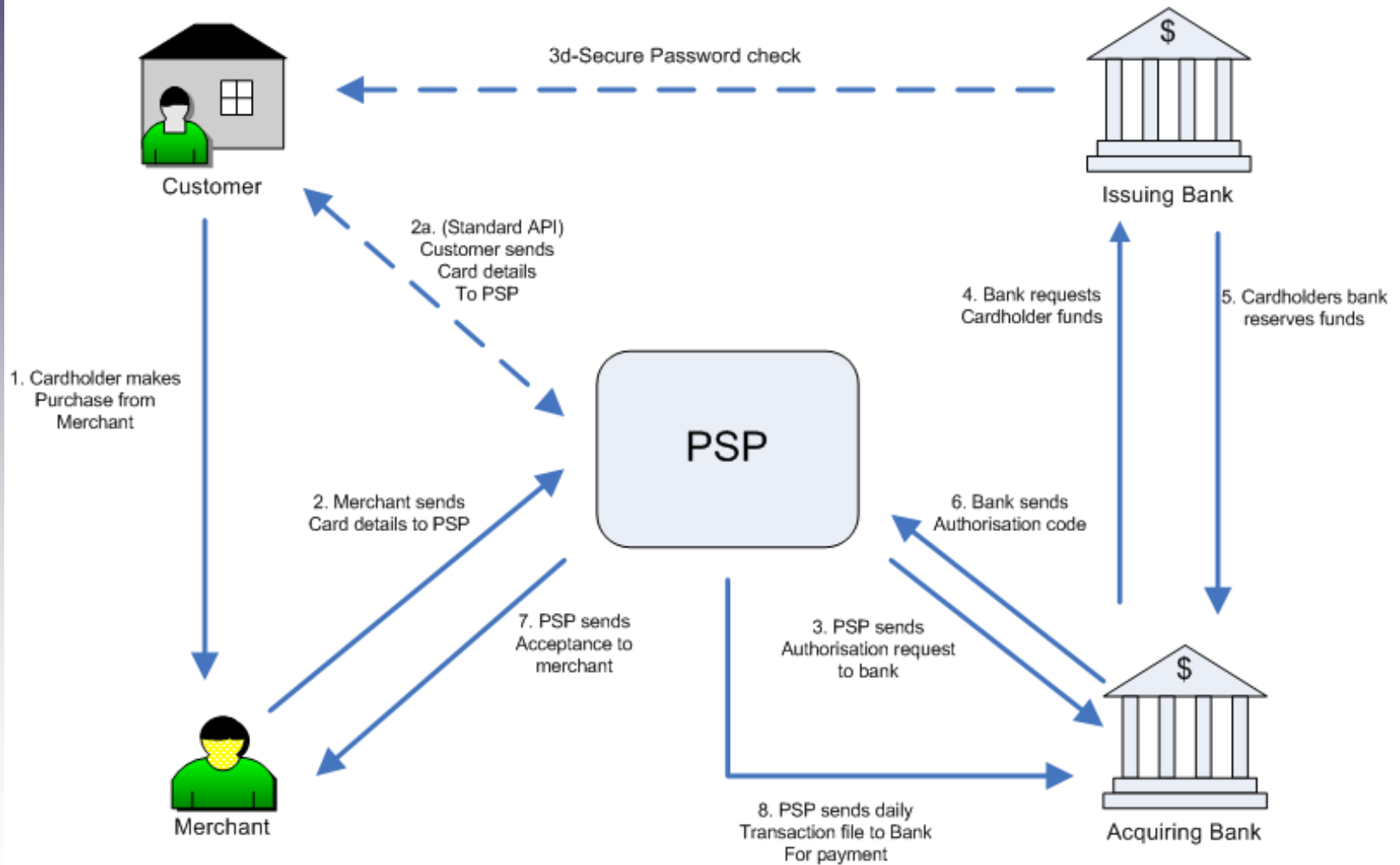
Appendix 3

The PayPoint Romanian network





Appendix 3 PSP transaction flow





PayCash – merchant's website

Pink Corsage: Silk Wedding... x
http://www.pinkcorsage.co.uk/checkout_payment.php
World business, finan... Other bookmarks

Pink Corsage

HOME | ABOUT US | CONTACT US | CHECKOUT

Wedding Bouquets
Corsages
Wrist Corsage
Hair Corsages
Buttonholes
Flower Table Decorators
Wedding Cake Toppers
Tiaras
Hair Accessories
Wedding Gifts
Wedding Accessories
Flower Cage
Scented Candles
Handmade Soap

Terms & Conditions
Shipping & Returns
Links

Search

Payment Information


Billing Address
Please choose from your address book where you would like the invoice to be sent to.

Billing Address: Alessandro Hatami
24 Walpole Street
London, SW3 4QS
London, United Kingdom

Payment Method
Please select the preferred payment method to use on this order.

Credit/Debit Card (via PayPal)

Pay cash at PayPoint

 Pay for your purchase at any one of our nationwide PayPoint stores
Click here for our Store Locator

Credit/Debit Card

Add Comments About Your Order

Continue Checkout Procedure to confirm this order.

Delivery Information | **Payment Information** | Confirmation | Finished!



PayCash – consumer voucher

Your order invoice

Thank you for your order. Please print off this invoice and take it to a PayPoint retailer. In the event of you not being able to print this off then make a note of the 19 digit number below the barcode now. When making payment, you must pay the full amount shown in order for your order to be dispatched.

Amount payable: **£41.15**

Order Number: **ZynC7B1WBoeB9dEtf07IRKQKnHpl0Jsl**



Pay cash at PayPoint



9626 1645 0165 7915 599

£41.15

£41.15

Expires on: 26/11/2008

You can pay at any PayPoint outlet by taking your printed invoice and presenting it to the cashier. You can find your nearest payment outlet at

<http://www.paypoint.co.uk/locator.htm>

Your goods will be dispatched by the merchant once payment has been cleared. If you require any further assistance regarding this order, please contact the merchant.



Cashier instructions:

Take the customers cash and scan the barcode on this invoice. (If the barcode will not scan, type in the 19 digit code beneath the barcode and select 2=Barcode on the touch screen.)

Type in the invoice amount and press Enter.

Select Confirm and hand the customer back their invoice and the PayPoint receipt.



Appendix 3

Core business strategy

- **Grow transaction volumes**
 - optimise retail agent coverage
 - offer multiple transaction platforms
 - grow client base
 - grow existing and develop new services
 - expand geographic coverage
- **Leverage the asset base**
 - brand
 - service differentiation
 - technology/systems and development
 - retail and online network
 - blue chip clients
 - build bridge products connecting physical and online world

EXPLOIT ECONOMIES OF SCALE OFF FIXED COST BASE



Appendix 3

Summary

- **Established business with a unique combination of assets**
 - extensive UK national network
 - Growing online network
 - established brand
 - strong contract portfolio
 - robust and innovative technology
- **Strong competitive positioning**
 - barriers to new entrants
 - Unique opportunity to link physical and online worlds
- **Attractive financial model**
 - rapidly growing recurring revenues
 - highly cash generative and growing profits
- **Long term growth potential**
 - Existing and new markets and geographies
- **Committed management team**
 - with a proven track record of delivering profitable growth and cash flows



Appendix 4

Materials to support the consumer transaction



Appendix 4

Retailer external signage





Appendix 4 POS merchandising





Appendix 4

Terminals and ATMs





Appendix 4

Terminal receipts

ARRIVA
WEEKLY

Valid for 7 days from the date of purchase, throughout the Arriva Scotland West network. It cannot be used for return journeys.

Buy your weekly ticket from your mobile bus station or your friend or at selected Arriva agents.

Students require to show a valid identification card at time of purchase to claim concession.

Unlimited travel - week long valid.

Day and 4 weekly travel on all routes.

For the full terms and conditions visit www.arriva.co.uk

OR CALL
0870 608 2 608

To make a complaint call 0870 20 10 00

Tickets available from your best PayPoint agent

WEEKLY

Sample SPAR Tag

PP
PayPoint 99999

Deso Software Receipt
BRITISH GAS HOME TRADING
Gas Payment Plan (GPP)
000005115

AMOUNT GBP 15.00

06:58 22/05/07
SN 023050001 TXN 3810
GAS PAYMENT PLAN (GPP)
PROVIDES THE FLEXIBILITY
TO SPREAD YOUR PAYMENTS.

50p off **SPAR**
Gourmet Ready Meals

Present this coupon at the till when buying a SPAR Gourmet Ready Meal in any Tates store in London to receive your 50p discount.

Transport Ticketing

E-TopUp

PP
PayPoint 20213

TEST 1
IN THE TESTROOM
UGC
ORANGE
PAY-AS-YOU-GO
6944128990323614957
17:38 03/06/04
SN 023050071 TXN 5258

PAYMENT SUCCESSFUL
CLIENT SITE PPOTF0020213
REF ETPPCC467842476
Please Dial 2345 to link card with mobile phone
For use of credit.

Utility Payment

PP
PayPoint 31906

TEST 3
3 THE TESTROOM
UGC
Severn Trent Water
Watercard Payment
303675999338

AMOUNT GBP 50.00

15:10 03/06/04
SN 023050050 TXN 5230
IF YOU HAVE DIFFICULTY
IN PAYING YOUR WATERBILL
PLEASE CALL 08457 500500

E Voucher

PP
PayPoint 20213

TEST 1
IN THE TESTROOM
UGC
VODAFONE UK
PAYT TOPUP VOUCHER
9826134608801000089

AMOUNT GBP 5.00

17:16 03/06/04
SN 023050071 TXN 5247
VODAFONE
E-VOUCHER
SCHEME

Payment Successful
REF PEV155000247

PIN 240860572939

SN 880104161