

# Your guide to maximising the MyPost Digital Mailbox experience



# Your guide to maximising the MyPost Digital Mailbox experience...

Your customers will soon reap the benefits of secure digital delivery, including:

- Access to their most important mail, on the go
- Seamless bill payments, payment reminders and payment scheduling for selected bills
- Automatic payment receipt creation and filing – perfect for tax time
- High levels of security, including encrypted communications
- Locally based secure storage for all confidential information stored

For your business the MyPost Digital Mailbox advantage is simple – it helps make it easier for your customers to receive communications and make payments on time.

We're interested in helping you get the most out of MyPost Digital Mailbox, so we've put together some ideas, tools and strategies you can use to encourage customers to adopt the convenient, easy to use online tool.

We understand the MyPost Digital Mailbox concept is new to many consumers and a complimentary channel, so to get customers on board, it's important we work together to help detail its many benefits.

So remember, the MyPost Digital Mailbox team are available at any point to provide design and marketing support. Don't hesitate to get in touch!  
**[mpdmmarketing@auspost.com.au](mailto:mpdmmarketing@auspost.com.au)**



# Inserts and newsletters

What better way to get customers on board than when they're reading their paper bill? A bill insert is a simple and effective way to explain how convenient the digital mailbox can be. No more searching for bills among the piles of paper on the kitchen bench or fridge, with MyPost Digital Mailbox your business' mail will be front and centre, making it easy for your customers to find and action.

Bill Insert



# Direct mail and eDM


To drive your customers toward receiving their bills digitally via MyPost Digital Mailbox, we can develop a targeted direct mail piece which explains in simple, non-technical terms, how easy and convenient it is to use the digital mailbox. We undertake extensive testing to help make the digital mailbox easy to use for a wide variety of Australians from all backgrounds.



eDM

*Keep your statements safe*

Westpac will never send you an email asking for your sensitive financial information or link directly to a sign-in page. Keep your system security up to date. For more information visit [westpac.com.au/howemail](http://westpac.com.au/howemail) **View this email with images**



**store stacks of statements online, with MyPost Digital Mailbox**

Hi <insert name>,

MyPost Digital Mailbox from our partner Australia Post offers a convenient way to receive your Westpac credit card statements and pay your bills from participating providers in one location. It's also a great place to safely store your documents. To find out more, visit [digitalmailbox.com.au](http://digitalmailbox.com.au)

**eStatements work just like paper statements.**

With eStatements received in your MyPost Digital Mailbox you can:


- Store them and print them out when needed – which means less paper, less clutter
- Get email alerts when they're ready to view
- Access them anywhere, anytime when you're connected to the internet.

Enjoy the benefits of both eStatements and MyPost Digital Mailbox today.


**Sign up and link your Westpac credit card to your MyPost Digital Mailbox at:**

[digitalmailbox.com.au](http://digitalmailbox.com.au)

**The Westpac team**



**unstoppable you**  
Proudly supported by Westpac







**Things you should know:**

Terms and conditions apply to the MyPost Digital Mailbox. Please see <http://auspost.com.au/parcels-mail/terms-and-conditions-mypost-digital-mailbox.html>

Westpac sent this message to <first name> <last name> at <email>, these details are shown in order to provide guidance on the true sender of this email. If you don't want to receive further electronic marketing from Westpac, please visit our branches or if you are registered, sign in to Westpac Online Banking to update your Marketing Preferences.

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Follow us on    



**City of Joondalup**

**MyPOST**

**Get Rates Notices Online with MyPost Digital Mailbox**

You can now receive and pay your rates notices digitally thanks to a new partnership with Australia Post.

Sign up now at [digitalmailbox.com.au](http://digitalmailbox.com.au)

Direct Mail

Front

## Open your free MyPost Digital Mailbox

The MyPost Digital Mailbox is a secure, private and easy-to-use online mailbox where you can receive mail, pay most bills and store your most important documents in one convenient place.

Activate your free digital mailbox to:

- Pay and manage most bills
- Securely store documents such as receipts, insurance certificates and travel itineraries
- Receive notifications and reminders so you never miss a bill payment
- Schedule payments in advance
- Make budgeting easier

The digital mailbox is:

**Private and Secure** - your digital mailbox incorporates some of the highest levels of online security to protect your information as well as access to your account.

**Convenient** - managing mail, bills and budgets has never been easier. Access your digital mailbox anywhere, anytime, using your iPhone, iPad or any device with an internet connection.

**Easy-to-use** - pay and manage most bills in just a few steps using the website or App for iPad and iPhone.

Sign up now at [digitalmailbox.com.au](http://digitalmailbox.com.au)

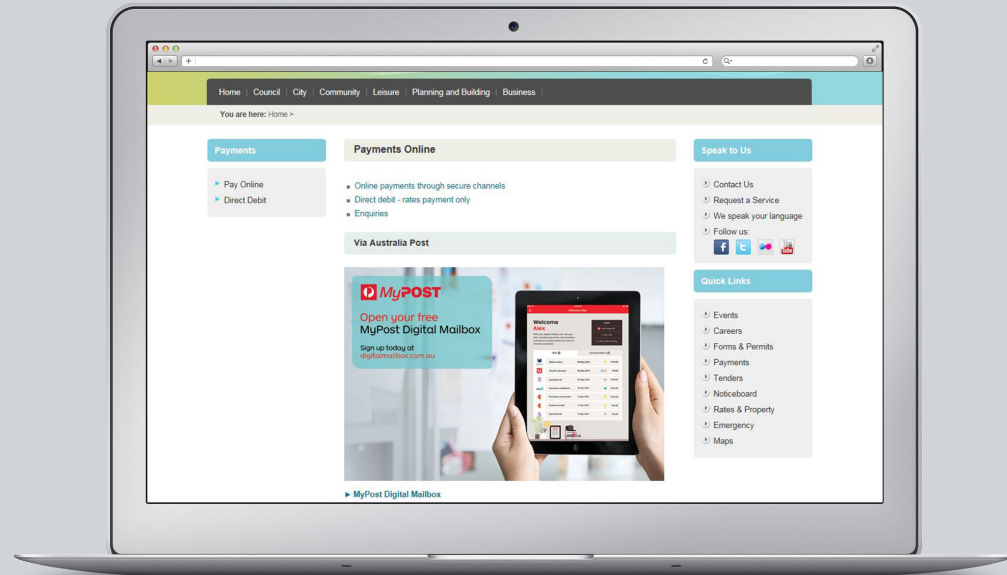
For further information contact the City on **9400 4040** or visit [joondalup.wa.gov.au](http://joondalup.wa.gov.au)



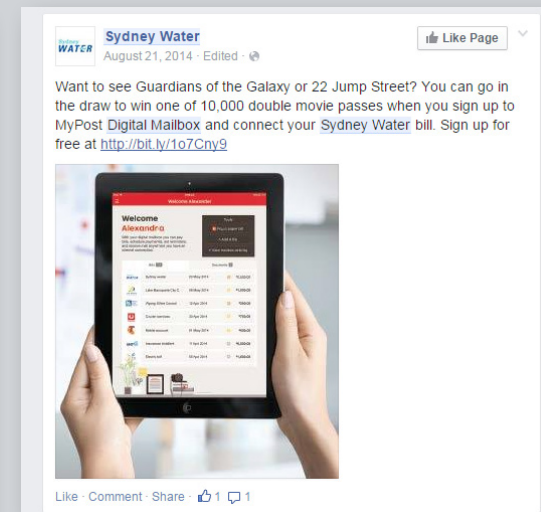
Back

# Your website and social media

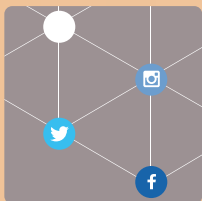
Cost-effective and easy, educating customers about MyPost Digital Mailbox through your own channels is a way to encourage adoption by already tech-savvy users. Facebook, Twitter, Instagram and more make it simple to push out messages highlighting the benefits of MyPost Digital Mailbox, giving you quick results with minimal time, effort or budget.



Website



Social Media



# Press Release

Leveraging your existing PR activities, press releases are a great way to get news about MyPost Digital Mailbox out to traditional audiences, providing media outlets with the basis of a great lifestyle piece. Whether you're looking to reach local audiences or casting a broader net, traditional media channels still prove to be valuable in getting your message out there.



PR



## Media Release

16 March 2015

### Digital Mailbox hits new milestone with first bank in Australia now live

In a landmark agreement, from today millions of Westpac customers will be able to receive statements and important communications with the MyPost Digital Mailbox.

Westpac is the first financial institution in the country to sign onto the Digital Mailbox and joins some of Australia's largest businesses including Telstra, AMP and Velocity Frequent Flyer in offering their customers a secure platform for trusted online services.

Australia Post's Managing Director and CEO Ahmed Fahour said the Digital Mailbox continues to gain momentum as more providers go-live, with customer registrations up 86 per cent in the past eight months.

"Today's announcement sees MyPost Digital Mailbox reach a major milestone, with Westpac – one of the country's largest banks – becoming a trusted provider on MyPost Digital Mailbox, and offering customers leading-edge solutions to make every day jobs easier," Mr Fahour said.

"Trusted online services require digital mailbox solutions not solved by emails, as evidenced by the banking industry that do not distribute bank statements by email.

Today Westpac have affirmed their support for the MyPost platform as a solution for the trusted communications and services of their customers' personal, private financial data, and statements."

"We are now signing up an average of 16,000 customers a month, and we expect this will grow considerably with even more providers to come."

The MyPost Digital Mailbox is part of the expanding MyPost service, which reaches over 1.5 million Australians.

"MyPost Digital Mailbox is just one example of how Australia Post is responding to changing customer needs by extending the range of trusted services and solutions we offer across our physical and digital network to offer customers more convenience, choice and reliability, now and into the future."

MyPost Digital Mailbox allows customers to:

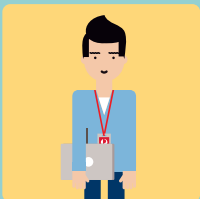
- Receive statements and bills, set reminders and make payments for most of your bills online, using any device with an internet connection, anywhere, anytime.
- Connect with service providers they have a relationship with – such as utilities and government entities.

#### For further information, please contact:

National Media Line  
03 9106 6666

# Employee engagement ideas

What better way to kick start MyPost Digital Mailbox uptake than by getting your staff on board. Encourage employee uptake and promote the service with posters in common areas, local offices, retail outlets or send company-wide emails with small incentives, such as free movie tickets, for an effective way to engage employees.





## Open your free MyPost Digital Mailbox

Wollongong City Council property owners can now receive and pay their rates notices digitally thanks to a new partnership with Australia Post.

**Get started in 4 easy steps:**

1. Sign up at [digitalmailbox.com.au](https://digitalmailbox.com.au)
2. Enter your details
3. Verify your account
4. Connect to Wollongong City Council



The smartphone screen shows the 'Welcome Alex' interface. It includes a 'Tools' section with options like 'Pay a paper bill', 'Add a file', and 'View mailbox activity'. Below this is a table of bills and unread letters.

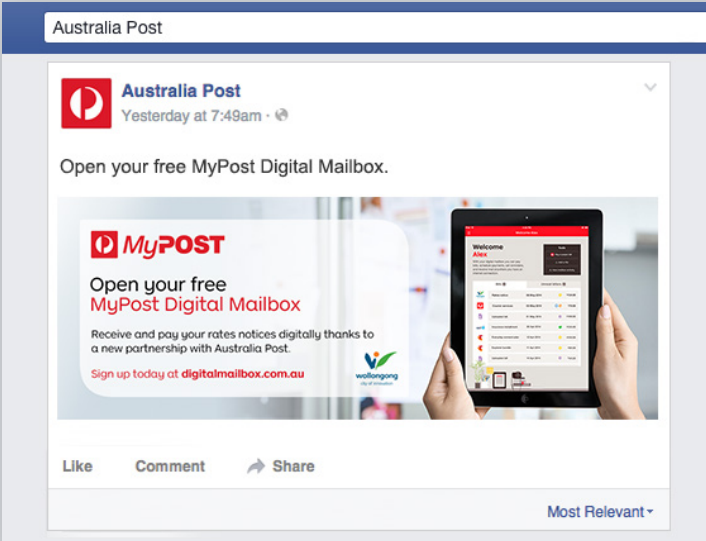
Bills		Unread letters	
Rates notice	08 May 2014	\$134.00	
Courier services	03 May 2014	\$79.00	
Uploaded bill	01 May 2014	\$169.00	
Insurance installment	30 Apr 2014	\$124.40	
Everyday connect plan	12 Apr 2014	\$100.00	
Explorer bundle	11 Apr 2014	\$90.00	
Uploaded bill	14 Apr 2014	\$45.23	



Poster

# Promo ideas

A core element of getting customers to make the switch to MyPost Digital Mailbox is promoting your company's partnership with Australia Post. Counter cards and posters work in a great way to bring the digital mailbox to the customer's attention, while flyers available nearby help to educate those who are intrigued by the offer. Well educated retail staff go a long way to opening conversations about MyPost Digital Mailbox with your customers. This helps to support your in-store efforts.



Facebook

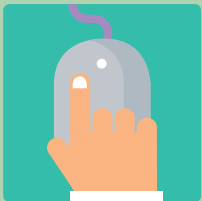


Bill Flap

# Digital Activities

Cost-effective, with generous reach, a variety of digital activities will allow the MyPost Digital Mailbox message to spread far and wide. Using cookies on your site, you can remarket across the web, helping to ensure the message is received by your target audience. Paid search in the form of branded keywords means your audience can find out quickly and easily how receiving your communications via MyPost Digital Mailbox can make their lives easier.

A banner ad campaign supported by sponsored social media posts is another great way to reach your audience, either targeted or broad.



Website



Sponsored ·

Did you know you can now connect to [Wollongong City Council](#) with MyPost Digital Mailbox?

Learn more here: <http://auspo.st/1b5KK78>



30 Likes 2 Comments 1 Share



Like



Comment




Share

Facebook

# Billing

Promote the digital mailbox by adding it as a payment option on bills. There's no better time to remind customers about the ease, convenience and efficiency of MyPost Digital Mailbox when it comes to paying bills than during the bill payment process.



AMENDED  
RATE NOTICE

1/07/2014 TO 30/06/2015

PANANIA NSW 2213

PROPERTY LOCATION AND DESCRIPTION

PANANIA NSW 2213

BANKSTOWN CITY COUNCIL

ABN 38 380 045 375

PO Box 8, Bankstown NSW 1885

Customer Service Centre

Upper Ground Floor, Civic Tower

66-72 Rickard Road Bankstown

PH 9707 9999

EMAIL council@bankstown.nsw.gov.au

RATES ACCOUNT NUMBER

586535

ISSUE DATE

24/07/2014

RATEABLE VALUE

420,000

BASE DATE

01/07/2013

RATE CATEGORY

Residential

RATES AND CHARGES

RATES & CHARGES	CENTS IN \$/UNIT CHARGE	VALUATION/No of UNITS	AMOUNT
Residential Ordinary	0.277205	420,000	1,164.26
Domestic Waste Management	405.00	1	405.00
Stormwater Management Charge	25.00	1	25.00

NB: The pay by date DOES NOT APPLY to Rates and Charges Overdue.

Additional Recovery Costs may be charged on overdue amount, which should be paid immediately. 8.5% interest is charged on overdue amounts.

Please deduct any payments made since 16/07/2014

TOTAL AMOUNT DUE

\$1,594.26

PAY BY INSTALMENTS

DUE BY	1ST	2ND	3RD	4TH
	31-Aug-14	30-Nov-14	28-Feb-15	31-May-15
AMOUNT	\$400.26	\$398.00	\$398.00	\$398.00

BANKSTOWN CITY COUNCIL YOUR PAYMENT OPTIONS

Call 1300 133 791 to make payments using Visa, Mastercard or American Express. \*Service Fee applies

Bill Code : 34280

Ref No: 586535

www.bankstown.nsw.gov.au

Make payment online using Visa, Mastercard or American Express. \*Service Fee applies

Bill Code : 34280

Ref No: 586535

Telephone & Internet Banking

Contact your bank or financial inst to make this payment from your c savings, debit or transaction acco

More info: www.bpay.com.au

Bill Code : 34280

Ref No: 586535

An authority form is available by phoning 9707 9999, or by visiting www.bankstown.nsw.gov.au

Completed authority forms must be received by Council two weeks before the next rate due date.

TOTAL AMOUNT DUE: \$1,594.26

LOCATION: PANANIA NSW 2213

\*Visa and Mastercard attract a 0.44% service fee. American Express attracts a 0.96% service fee

www.bankstown.nsw.gov.au

POST billpay

Any Post Office throughout Australia. Cash, cheque and EFTPOS only.

MyPost Digital Mailbox

Pay online at digitalmailbox.com.au

Detach slip at the perforation and post your cheque payable to Bankstown City Council to the PO Box above, or pay at our Customer Service Centre.

Please note that no re

Bill Sample

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# Marketing

We're committed to helping ensure your relationship with MyPost Digital Mailbox is a successful one. To back up your own marketing activity, we can help deploy a range of locally targeted marketing communications specific to your target audience. Whether it's through print advertisements, social media posts or something else entirely, we're dedicated to supporting your business.

Let us know what you're after and we'll see what we can do to support your vision.



Press Ad



**MyPOST**

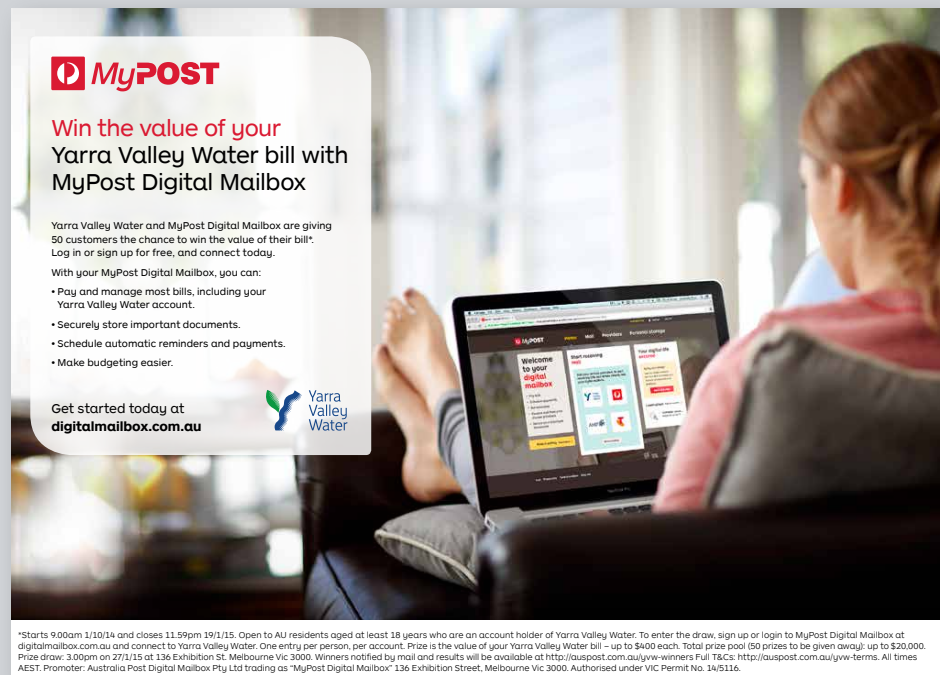
**Connect with select providers in your area with MyPost Digital Mailbox**

MyPost Digital Mailbox is a free, secure, and easy to use online service where you can receive and manage your bills, statements and other transactions from a growing list of local service providers.

With Greater Shepparton City Council, Goulburn Valley Water, AMP and Telstra already onboard, MyPost Digital Mailbox is the perfect way to manage life's everyday jobs at home and on the go.

Sign up for free at [digitalmailbox.com.au](http://digitalmailbox.com.au)

Press Ad



**MyPOST**


**Win the value of your Yarra Valley Water bill with MyPost Digital Mailbox**

Yarra Valley Water and MyPost Digital Mailbox are giving 50 customers the chance to win the value of their bill\*. Log in or sign up for free, and connect today.

With your MyPost Digital Mailbox, you can:

- Pay and manage most bills, including your Yarra Valley Water account.
- Securely store important documents.
- Schedule automatic reminders and payments.
- Make budgeting easier.

Get started today at [digitalmailbox.com.au](http://digitalmailbox.com.au)

 Yarra Valley Water

\*Starts 9.00am 1/10/14 and closes 11.59pm 19/1/15. Open to AU residents aged at least 18 years who are an account holder of Yarra Valley Water. To enter the draw, sign up or login to MyPost Digital Mailbox at [digitalmailbox.com.au](http://digitalmailbox.com.au) and connect to Yarra Valley Water. One entry per person, per account. Prize is the value of your Yarra Valley Water bill - up to \$400 each. Total prize pool: 50 prizes to be given away: up to \$20,000. Prize draw: 3.00pm on 27/1/15 at 136 Exhibition St. Melbourne Vic 3000. Winners notified by mail and results will be available at <http://auspost.com.au/yvw-winners> Full T&Cs: <http://auspost.com.au/yvw-terms>. All times AEST. Promoter: Australia Post Digital Mailbox Pty Ltd trading as "MyPost Digital Mailbox" 136 Exhibition Street, Melbourne Vic 3000. Authorised under VIC Permit No. 14/5116.

# Logos and Branding

It's important that customers can recognise and trust a brand. That's why it's important to ensure brand guidelines are adhered to in all instances. We understand that every scenario is different, so below we've compiled a range of options for using MyPost logos & assets in co-branded scenarios.

Remember that all communications featuring MyPost Digital Mailbox branding must be approved by the MyPost marketing team.

We're happy and available to provide design support to help ensure the success of our relationship. When requesting support, please ensure your logos are supplied in EPS format. Please also supply brand guidelines if available.



Primary logo on White



Primary logo on Grey



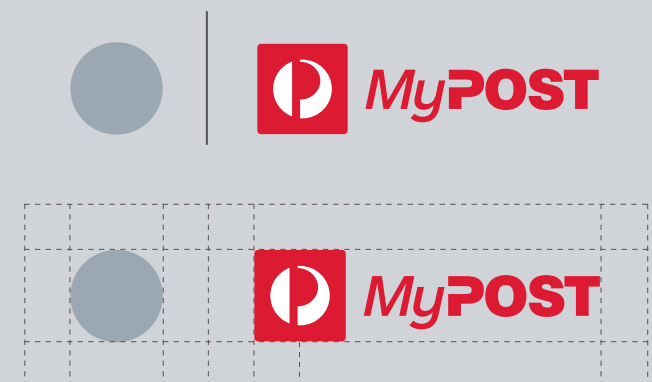
Primary logo on Dark Grey



Clearspace



Third party owned communications



# FAQs

## **What type of providers are able to sign up to the MyPost Digital Mailbox?**

If you communicate with customers, you could benefit from MyPost Digital Mailbox. We have a range of providers signed on including councils, utilities, telcos, charities, department stores, loyalty reward programs and more.

## **Is MyPost Digital Mailbox secure?**

MyPost Digital Mailbox was designed and built with a focus on security to give providers and customers peace of mind when it came to their most important mail. The digital mailbox makes use of some of the most advanced data encryption available ensuring we're industry leaders in secure communications.

## **What happens when customers want to look at previous correspondence?**

Customers are able to look at all correspondence which has previously been delivered to MyPost Digital Mailbox by their providers. This is particularly handy when it comes to tax time.

## **What happens if customers accidentally delete their MyPost Digital Mailbox app?**

No problem. Customers can just download the app again, log in with their email address and password and they're ready to go.

## **What support is given to providers who sign up to MyPost Digital Mailbox?**

The MyPost Digital Mailbox team is by your side from the start. We're always happy to answer technical, and not so technical questions. Our marketing department are happy to assist in any way they can, including providing any collateral you may require.

## **What other functions does MyPost Digital Mailbox provide?**

MyPost Digital Mailbox can receive & store documents, pay bills, receive & store digital receipts, schedule bill payments, and allows customers to view previously received mail quickly and easily.

## **How do I tell my customers about MyPost Digital Mailbox?**

We've outlined a number of strategies for telling your customers about MyPost Digital Mailbox in this guide. But you can also rest assured that the MyPost Digital Mailbox marketing team is always happy to provide assistance and help spread the word about the digital mailbox too. So whatever your query or request, feel free to get in touch with us.



[Personal](#)[Business](#)[Member  
Financial  
Institutions](#)[Third Party  
Providers](#)[About BPAY](#) | [2 Alerts](#)[Search...](#)

# BPAY. Almost too easy.

Keep track of bills and pay them online in minutes, 24 hours a day

[Overview](#)[Paying with BPAY](#)[Receiving bills with BPAY View](#)[Find Biller Codes or Financial Institutions](#)[Help](#)[Home](#) [Personal](#) [Overview](#)

## View it. Pay it. Store it.

Do more with BPAY

### Pay bills with BPAY

No queues, no cheques, no waiting. Paying bills with BPAY is almost too easy.

[Learn more about bill payments](#)

### Get bills online with BPAY View

Have bills sent straight to your online or mobile bank - so you can view, pay and store them, 24 hours a day.

[Learn more about BPAY View](#)

Your letterbox may never see another bill again.

[Find out more](#)

### Ready to pay a bill?

Payments are made using your secure internet or mobile banking facilities. Look up a biller, biller code or your financial institution below to get started:

[Learn more about how to make payments with BPAY](#)

## How BPAY makes life easier

Nothing's more dreary than a mailbox full of bills. And nothing's more annoying than standing in a queue or waiting on the phone, just to pay a bill.

**Pay bills in minutes from your online, mobile or phone bank. So you can choose not to stand in a queue or write a cheque again.**

**Have bills sent straight to your online or mobile bank, then view**

That's why BPAY and BPAY View puts bills back where they belong — in the same online or mobile bank you use to manage your money everyday. So you can view, pay and store bills at the click of a mouse or the swipe of a finger. Easy!

**and pay them with the click of a mouse or the swipe of a finger.**

**Pay bills when and where you want to. You can even schedule bills to be paid down the track.**

## All in one place



Pay bills online fast. Just enter the BPAY Biller Code, your reference number, the amount and the payment date, and you're done.

[Learn more about paying bills online](#)

With bills sent straight to your online or mobile bank, plus you can choose to get handy reminders to help you not lose or forget a bill.

[Learn more about BPAY View](#)

Getting started with BPAY couldn't be easier. Just jump on to your online or mobile bank and choose the bill payment option. You can contact your financial institution if you get stuck.

[Contact your financial institution](#)

### Personal

- Overview
- Paying with BPAY
- Receiving bills with BPAY View
- Find Biller Codes or Financial Institutions
- Help

### Small / Medium Business

- Becoming a BPAY biller
- BPAY Services
- Case Studies
- Find Biller Codes or Financial Institutions
- Marketing Support
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### Large Business

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Institutions](#)[Third Party  
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# BPAY View

Now receive, pay and store your bills  
in your online banking.

[Overview](#)[Paying with BPAY](#)[Receiving bills with BPAY View](#)[Find Biller Codes or Financial Institutions](#)[Help](#)[Home](#) [Personal](#) [Receiving bills with BPAY View](#)

## BPAY View keeps bills where they belong

Get bills and statements sent straight to your online or mobile bank

If you're tired of paper bills and statements piling up, BPAY View can help. BPAY View sends bills and statements straight to the same online or mobile bank you use to pay them, saving you from shuffling paper. With convenient email, SMS or bank message reminders\* and secure online or mobile access, BPAY View makes it easy to pay on time, every time. And BPAY View is easy on the environment too.

### Keep bills and statements where they belong

Receive and store bills and statements in the same convenient place, and securely on your online or mobile bank.

### Easy access — anytime, anywhere

View and manage your bills and statements anytime, anywhere.\*\*

### Pay on time

You can choose to receive a handy email, SMS or bank message reminders\* and fast online payments, helping you remember and not missing a payment again.

\*Reminder options may vary by each financial institution.

### Stay in control

Pay bills how and when you want — with control over the account you pay from and the day you pay.

### Easy on you, easy on the environment

BPAY View not only saves you time and effort, it saves paper too!



**Watch the TV Commercial.**

More than 1.6 million Australians already use BPAY View to get bills and statements online. Isn't it time you joined them?

[Check out the recent review of BPAY View conducted by CHOICE Online](#)

# How BPAY View works

It only takes a few minutes to get started with BPAY View. Simply log on to your online or mobile bank to register with each of your billers or organisations offering BPAY View. When a bill or statement arrives, your financial institution will let you know\* by email, SMS or bank message within your online or mobile bank.

\*Notification options may vary by each financial institution. Contact your financial institution for further information.

With your bills and statements all in one place, it's easy to view, pay and store them at the click of a mouse or the swipe of a finger.

[View a list of billers and organisations who offer BPAY View](#)

## How to get started with BPAY View

**Check your bill**

**Log on**

**Register**

**Get confirmation**

**And you're done!**

### Discover BPAY View at your financial institution

To find out if your financial institution offers BPAY View, search here:

#### Need help?

Read our FAQs or watch our quick How To videos.

[Help for BPAY View](#)

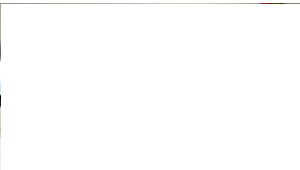
## Having problems?

If you're having trouble registering for BPAY View, check your online or mobile bank to find out the reason. The most common problems are entering

the wrong details, or registering with more than one online or mobile bank. Make sure you've cancelled your BPAY View registration with any other financial institutions, and then try again. If you're still having problems, [contact your financial institution](#).

\*\*BPAY is accessible anywhere and anytime you have access to your online, mobile or phone bank.

# BPAY services testimonials and case studies



### Megha – BPAY View

[Click to watch](#)

## Personal

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- Paying with BPAY
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- Find Biller Codes or Financial Institutions
- Help

## Small / Medium Business

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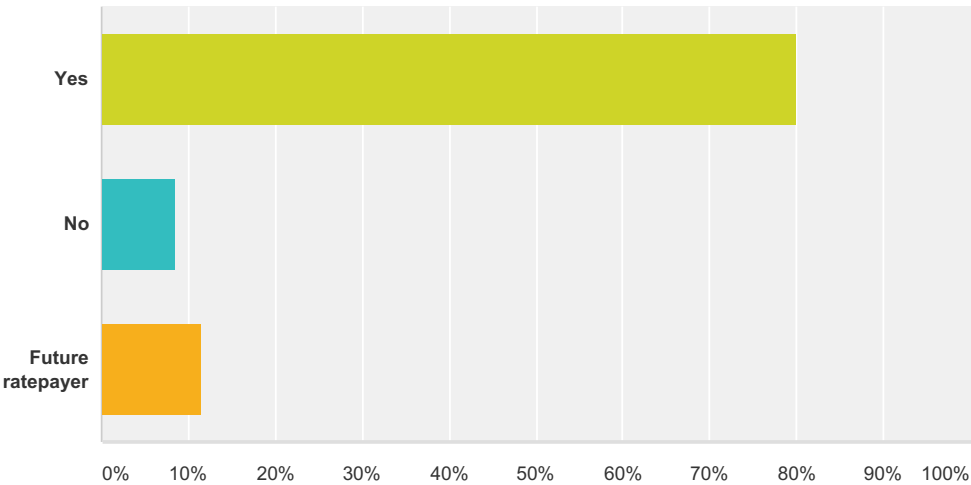
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- Help Centre
- Third Party Providers
- Member Financial Institutions
- About BPAY

Q1 Are you a ratepayer of City of Palmerston?

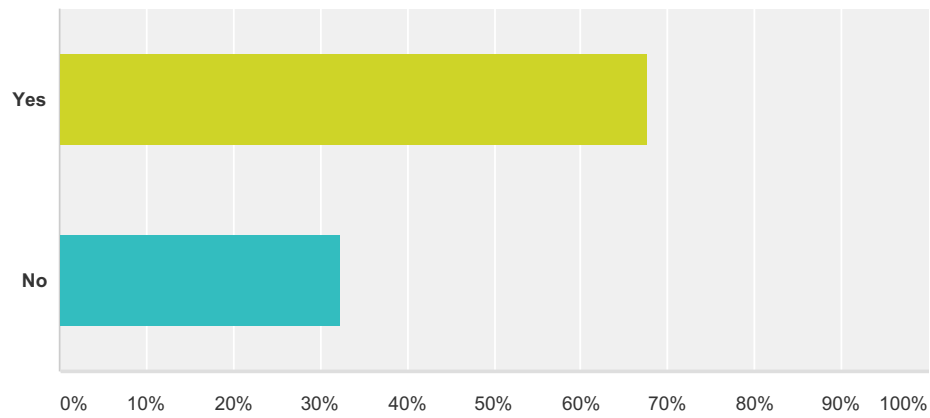
Answered: 35 Skipped: 0



Answer Choices	Responses	
Yes	80.00%	28
No	8.57%	3
Future ratepayer	11.43%	4
Total		35

Q2 Would you like to receive your rate notice digitally rather than via printed mail?

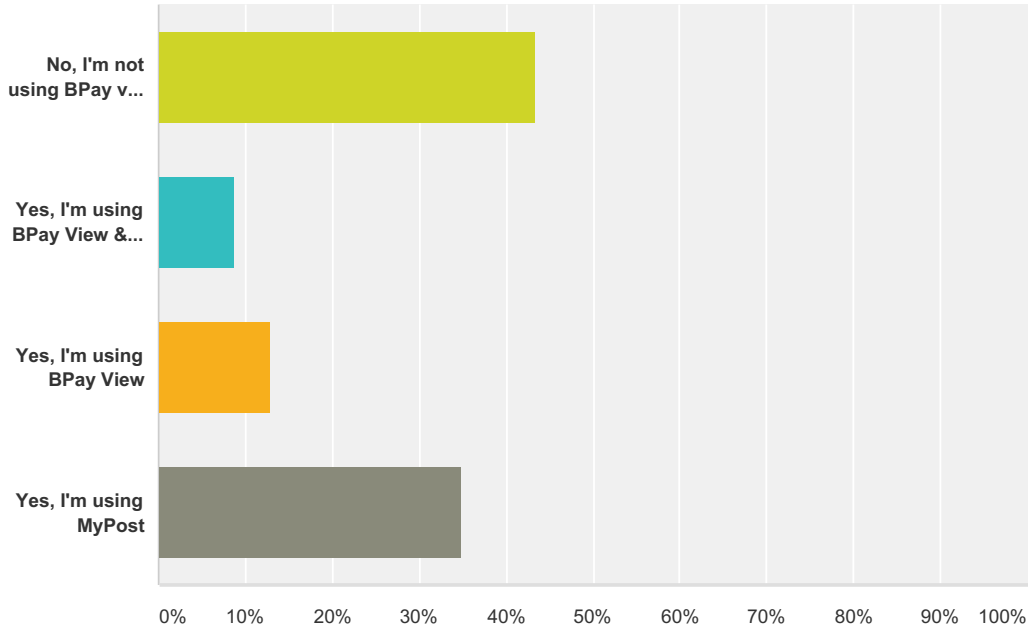
Answered: 34 Skipped: 1



Answer Choices	Responses	
Yes	67.65%	23
No	32.35%	11
Total		34

Q3 Are you currently using any of the proposed payment systems with other companies?

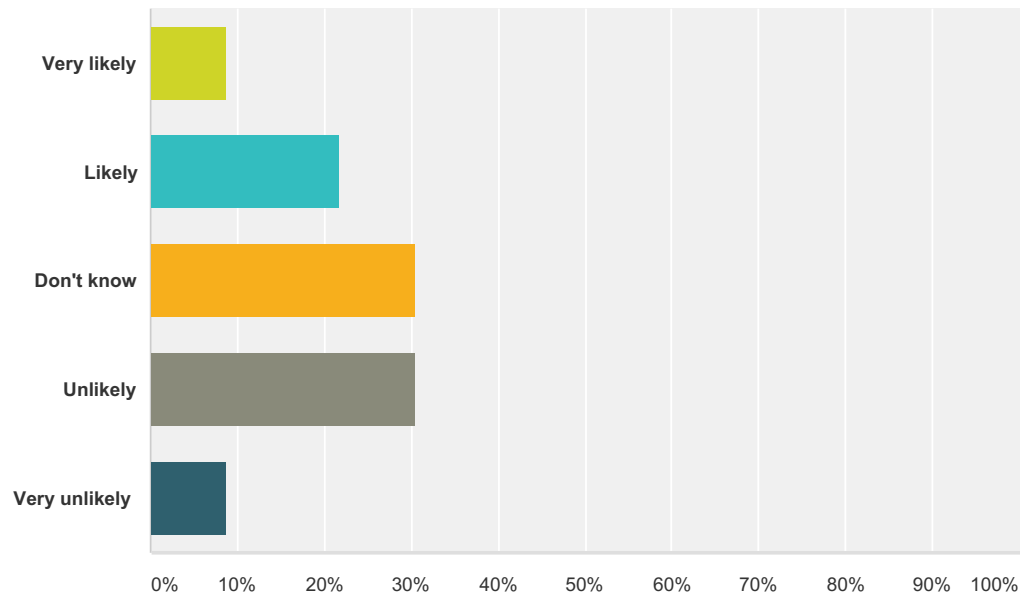
Answered: 23 Skipped: 12



Answer Choices	Responses	
No, I'm not using BPay view or MyPost	43.48%	10
Yes, I'm using BPay View & MyPost	8.70%	2
Yes, I'm using BPay View	13.04%	3
Yes, I'm using MyPost	34.78%	8
Total		23

Q4 How likely would you be to use BPay  
View to receive your rates notice?

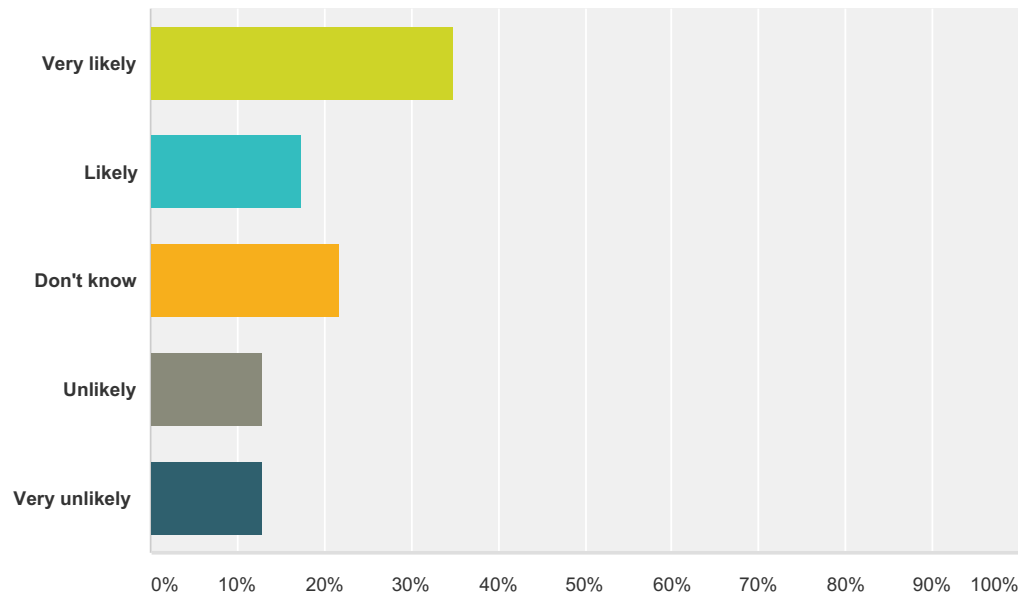
Answered: 23 Skipped: 12



Answer Choices	Responses	
Very likely	8.70%	2
Likely	21.74%	5
Don't know	30.43%	7
Unlikely	30.43%	7
Very unlikely	8.70%	2
Total		23

Q5 How likely would you be to use MyPost to receive your rates notice?

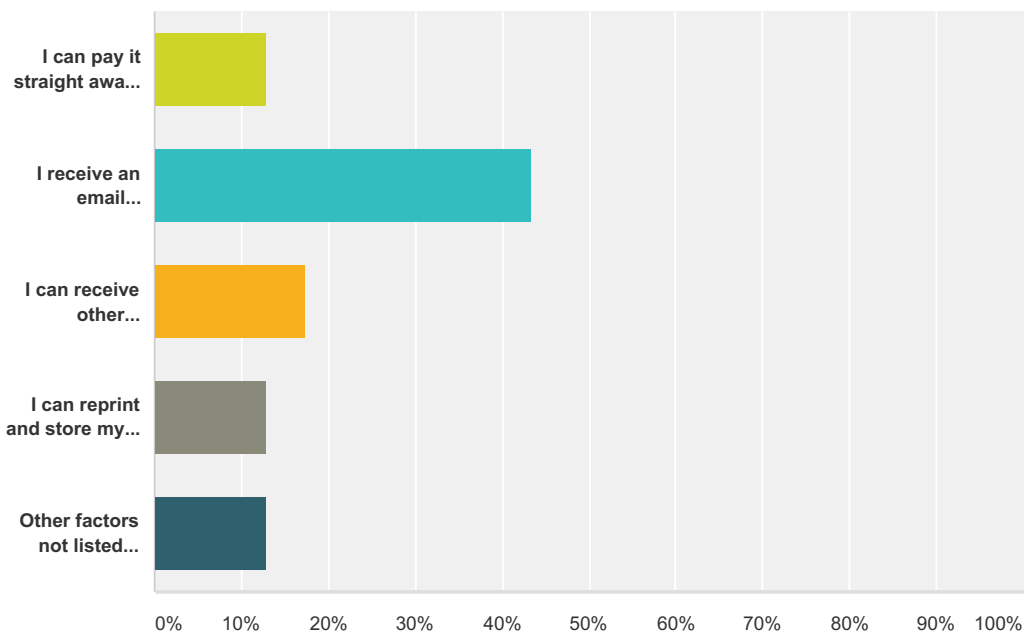
Answered: 23 Skipped: 12



Answer Choices	Responses
Very likely	34.78%8
Likely	17.39%4
Don't know	21.74%5
Unlikely	13.04%3
Very unlikely	13.04%3
Total	23

### Q6 When receiving your rate notice digitally, which of the following factors is most important to you?

Answered: 23 Skipped: 12



Answer Choices	Responses
I can pay it straight away over online banking	13.04% 3
I receive an email notification and reminder for payment	43.48% 10
I can receive other information from council digitally too (eg dog registrations, event information)	17.39% 4
I can reprint and store my rate notice	13.04% 3
Other factors not listed above (please specify)	13.04% 3
<b>Total</b>	<b>23</b>

#	Other factors not listed above (please specify)	Date
1	I get MVR already	12/21/2015 4:01 PM
2	My Post digital mailbox... Of course.	12/15/2015 11:38 PM
3	I can see the outstanding debit	12/15/2015 3:44 PM