

Strictly private and confidential



# Preliminary Results Presentation

25 May 2006

# Agenda



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



# Highlights & operations review

Dominic Taylor

Chief Executive





**PayPoint plc**  
**Preliminary results**  
**for the year ended 31 March 2006**

**FINANCIAL HIGHLIGHTS**

	Year ended 31 March 2006 £m	Year ended 31 March 2005 £m	Increase %
Revenue	120	89	35
Net revenue <sup>1,4</sup>	46	37	25
Operating profit before exceptional items <sup>4</sup>	19	12	60
Operating profit	19	7	159
Profit before tax	20	8	152
Basic earnings per share	25.0p	8.7p	188
Adjusted earnings per share <sup>2,4</sup>	25.0p	15.5p	61
Proposed final dividend per share	7.5p	5.2p	44

**OPERATIONAL HIGHLIGHTS**

- Transactions processed up 24% to 322 million with strong growth in all sectors
- Increased market share of utility and TV Licensing payments
- Prepaid energy transactions stimulated by cold weather and energy price increases
- Operating margins<sup>3,4</sup> increased from 33% to 42%
- PayPoint terminal outlets have increased to over 15,000, up 17% on March 2005
- New, faster, more reliable terminal rolled out to agents

David Newlands, Chairman of PayPoint, said "We have had an excellent year. The improvements in our range of products and services, brand awareness and the increase in our network all stimulated revenue growth. Our operational gearing has delivered most of the growth in net revenue to the bottom line. The BBC TV Licence contract awarded to PayPoint in March, marks a major milestone in the Company's development, reinforcing our credibility as a sole provider of a national service. We are securing capacity for future profitable growth by investing in infrastructure including new communications and polling hardware, development of new peripheral information technology systems and the refurbishment and extension of our operating base. We are confident of continuing growth in the current year in which trading has started well."

1 Net revenue is revenue less commissions payable to retail agents and the cost of those mobile top-ups where PayPoint is the principal.

2 Adjusted earnings per share are based on profits before exceptional items after taxation.

3 Operating margins are operating profit before exceptional items expressed as a percentage of net revenue.

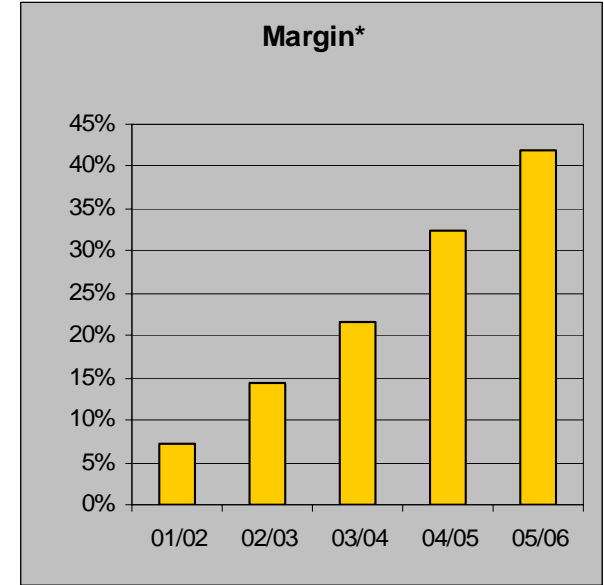
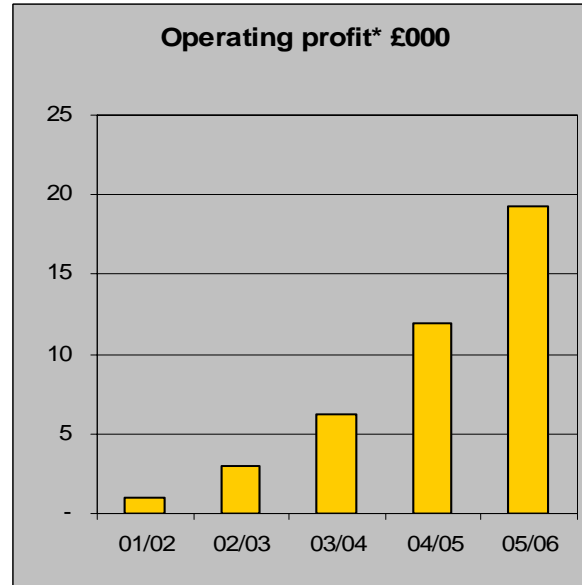
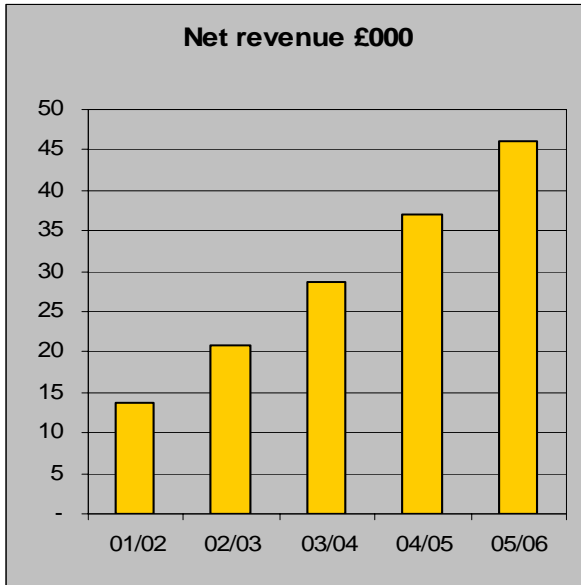
4 Net revenue, operating profit before exceptional items, adjusted earnings per share and operating margins are measures which the directors believe assist with a better understanding of the underlying performance of the group. The reconciliation to statutory amounts can be found in notes 2 and 6 and on the face of the consolidated income statement.



# PayPoint overview

- ◆ Strong year's performance, driven by a combination of good revenue growth (35%) and operational gearing (42% operating margin, up 9 ppts)
- ◆ Results driven through implementation of PayPoint's core business strategy, namely to continue to:
  - Broaden the range and volume of payments across our network, and
  - Grow and optimise agent coverage
- ◆ BBC TV licence award is a major milestone in our development, affirming our credibility as sole provider
- ◆ Our investment in the business includes:
  - New communications and polling hardware, increasing processing capacity
  - Development of new peripheral systems to improve operating efficiencies
  - Refurbishment and extension of our offices, providing capacity for growth

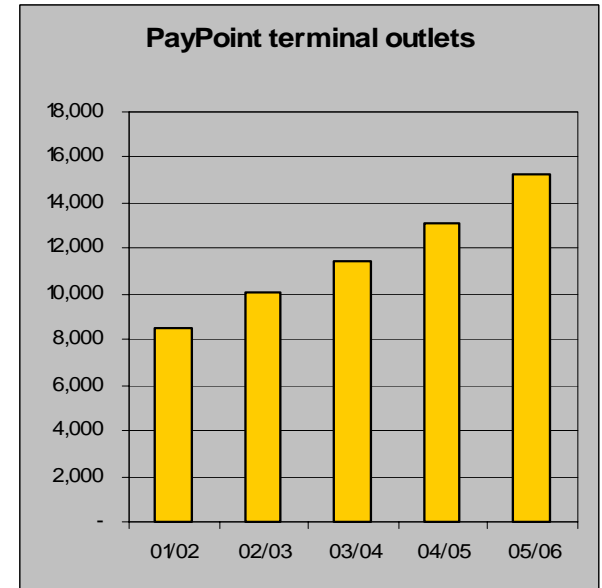
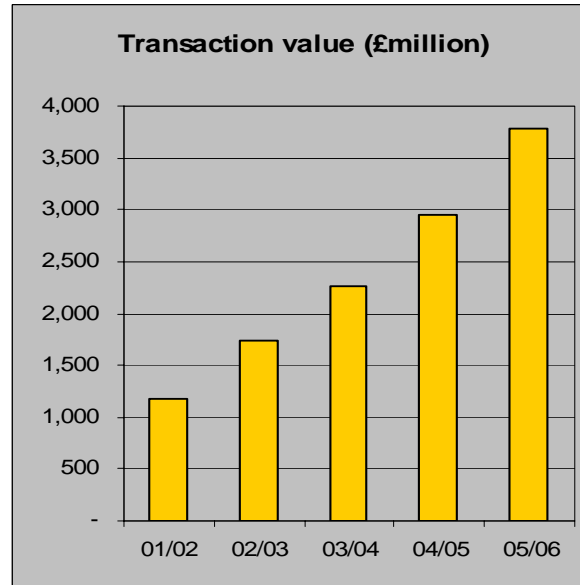
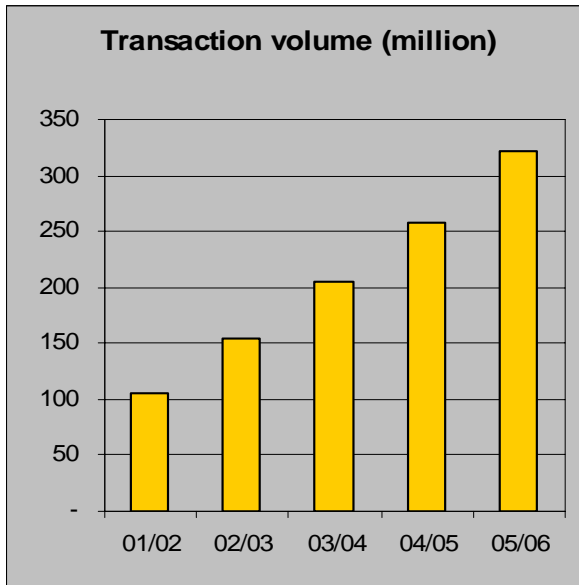
# PayPoint highlights



\* Before exceptional items

For the year ended March each year

# PayPoint highlights

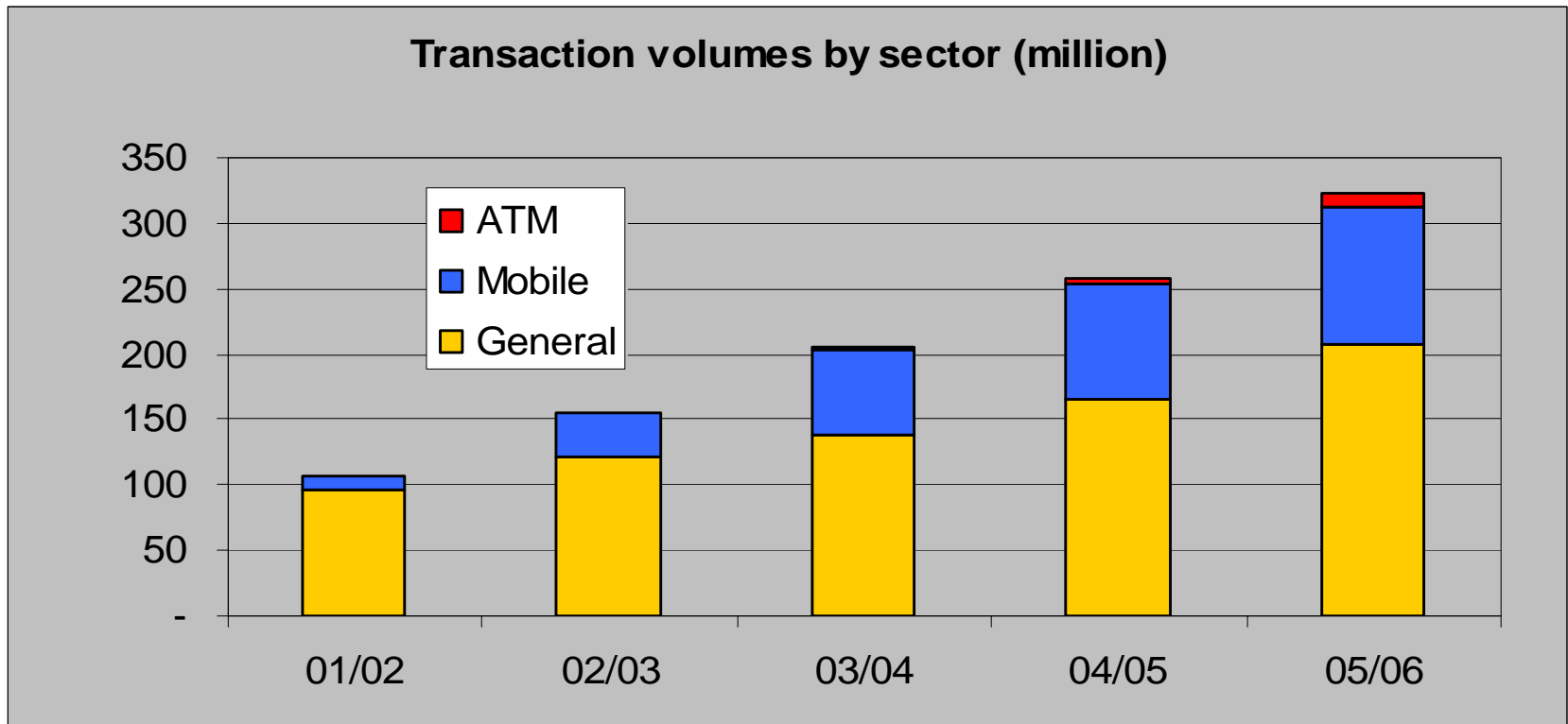


For the year ended March each year

# Operations review



## Strong growth in all sectors

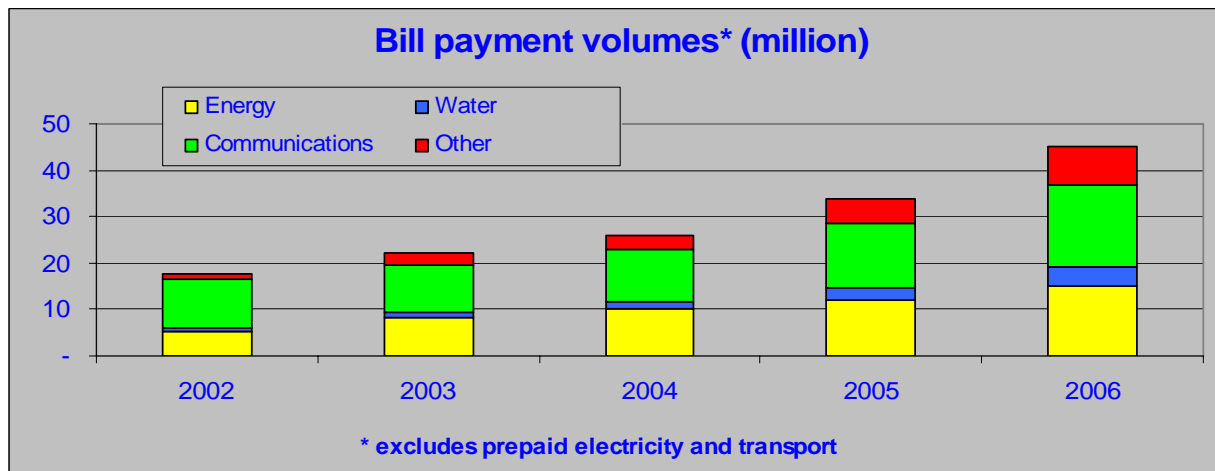


For the year ended March each year

# Sector and market review

## Bill and general payments

- ◆ Energy prepay – growth driven by:
  - Improved quality of the retail network and signage
  - The effect of domestic energy price increases and average price per transaction remaining broadly the same
  - Continued growth will be provided by access to the East Midlands electricity region this year, dependent on the roll-out of new prepayment key meters
- ◆ Bill payment migration from Post Office/banks
  - TV licensing contract win will help current year growth



# Sector and market review



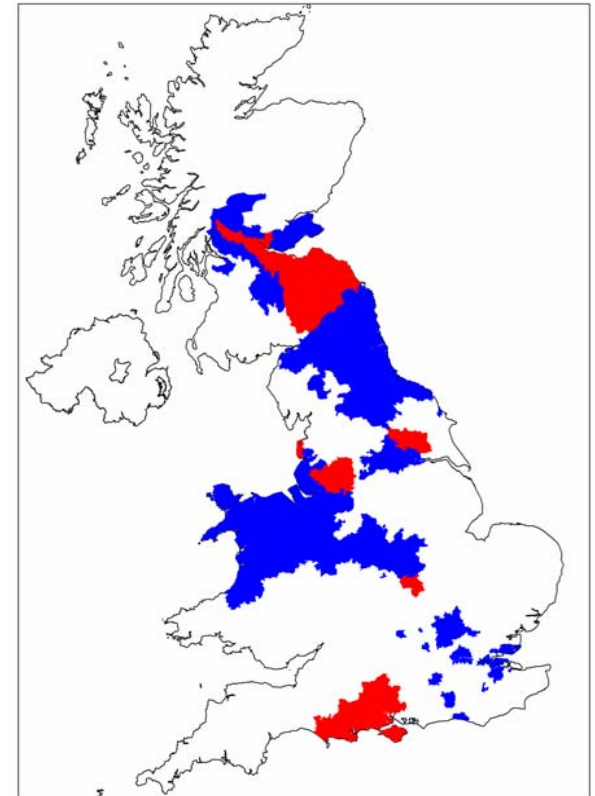
## Bill and general payment cont...

### ◆ Transport

- Strong sales drive in signing up new operators (the 5 major operators signed up)
- Developing further smart technologies to enable more sales
- Successful implementation in Manchester (SystemOne)

### ◆ Money transfer ~ Western Union

- Development nearing completion
- Pilot and rollout to commence shortly, with the aim of enabling 500 agents this year



◆ Additions during 05/06

◆ Additions during 04/05



# Sector and market review

## Mobile

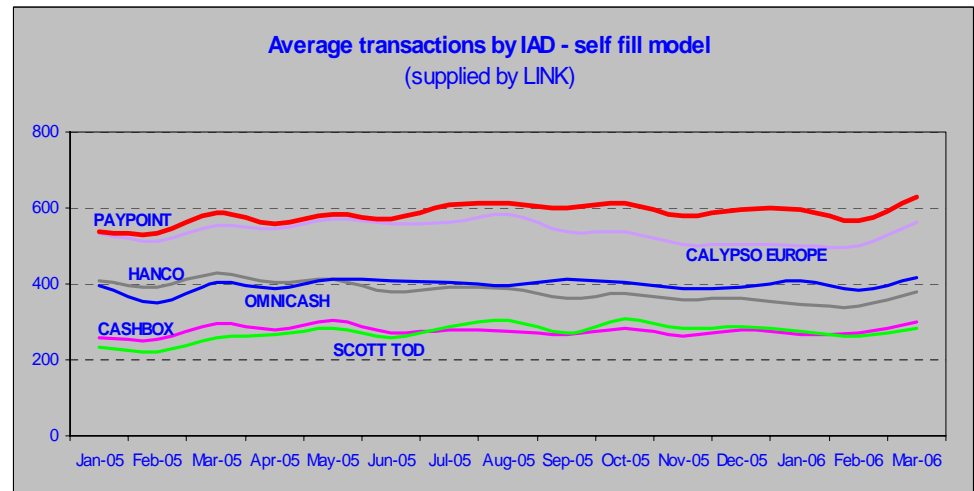
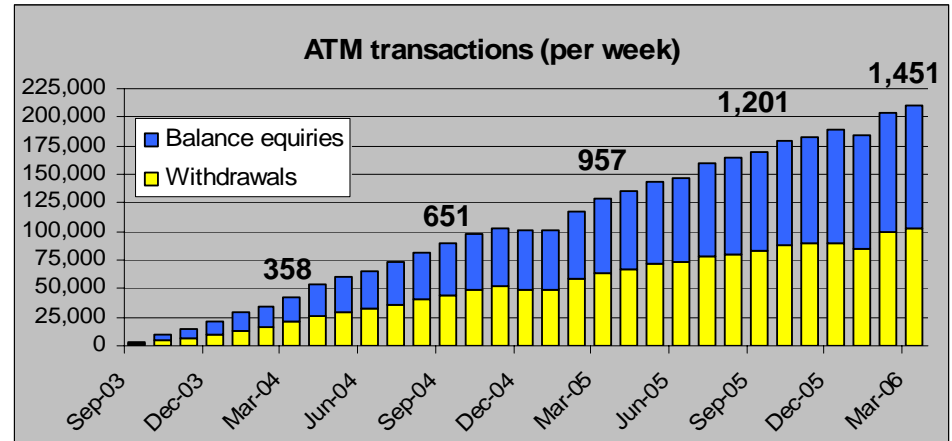
- ◆ Continued market growth – now mainly linked to Average Revenue Per User (ARPU)
  
- ◆ PayPoint market share gains
  - Driven by terminal and epos growth combined with new signage
  - Market share now 27% (last year 23%)
  - e-vouchers particularly suited to convenience channel, hence higher share of 34%
  
- ◆ One remaining retailer to migrate volume from terminal to epos

# Sector and market review

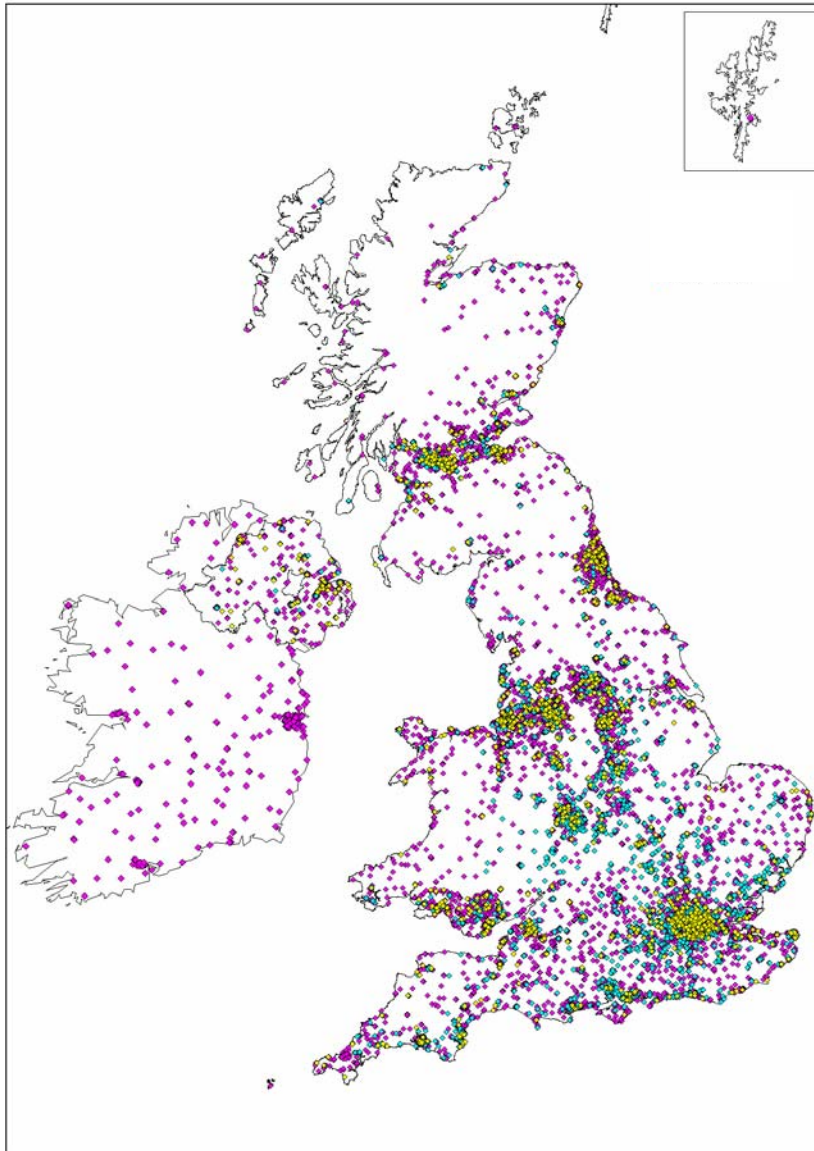


## ATMs

- ◆ Surcharge self replenishment model
- ◆ Achieved on average 50 new sites per month, with net growth of 40
- ◆ 1,530 ATM sites live at 25 May; initial target remains at 2,000
- ◆ Average transactions per ATM is 600 per month



# Retail review



- ◆ 15,296 PayPoint terminal outlets (March 2006)
- ◆ Successfully rolled out 3,200 (net 2,200) agents over the past 12 months
- ◆ Continuing to rollout agents to create a network of over 17,000 by April 2007
- ◆ Continued strong demand with churn 7.6% per annum
- ◆ All first generation terminals have now been replaced by T2 providing greater efficiency and capability

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






# Financial review

George Earle

Finance Director

# Strong volume driven top line growth

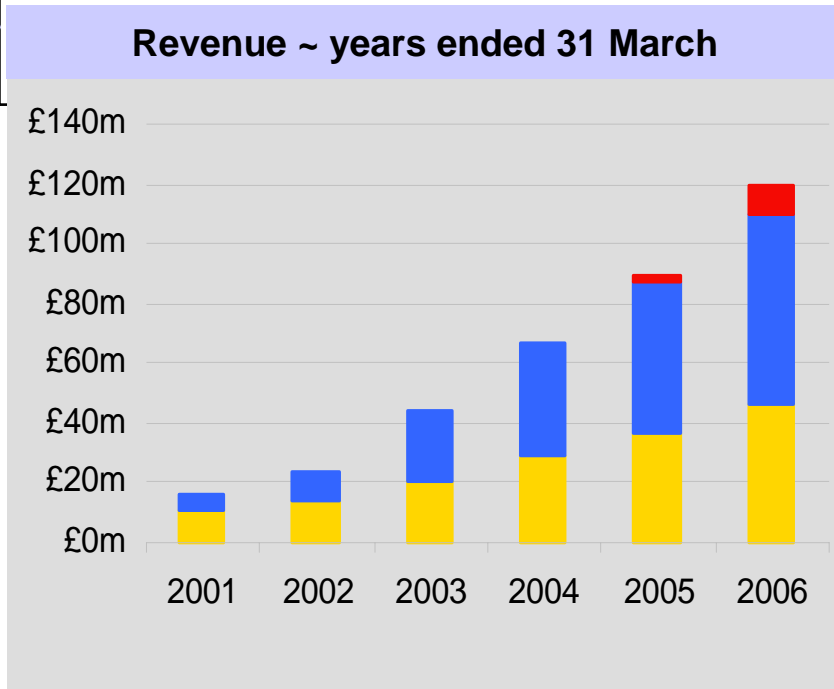
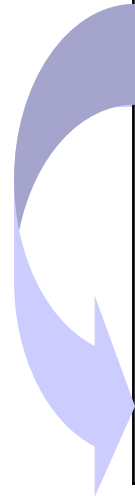


<b>£000</b>	<b>05/06</b>	<b>04/05</b>		<b>% Increase</b>
Revenue	119,968	89,054		35%
Cost of sales	83,409	61,332		36%
Gross profit	<u>36,559</u>	<u>27,722</u>		32%
<i>Gross margin</i>	<i>30%</i>	<i>31 %</i>		

# Net revenue CAGR 33%



£000	05/06	04/05		% Increase
<b>Revenue</b>	<b>119,968</b>	<b>89,054</b>	▲	<b>35%</b>
Cost of sales	83,409	61,332	▲	36%
Gross profit	36,559	27,722	▲	32%
<i>Gross margin</i>	30%	31%		



- Irish mobile top-ups
- Agent commission
- Net revenue

**Net revenue  
CAGR 33%**

# Revenue growth driven by volume



£000	05/06	04/05		% Increase
<b>Revenue</b>	<b>119,968</b>	<b>89,054</b>	▲	<b>35%</b>
Cost of sales	83,409	61,332	▲	36%
Gross profit	36,559	27,722	▲	32%
<i>Gross margin</i>	30%	31%		

<b>Revenue</b>	<b>£000</b>
<b>04/05</b>	<b>89,054</b>
Agent Commission	13,210
Irish mobile top-ups	8,487
Other volume	7,965
Mix/price	479
Other	773
<b>05/06</b>	<b>119,968</b>



# Gross profit increased by 32%

£000	05/06	04/05		% Increase
Revenue	119,968	89,054	▲	35%
<b>Cost of sales</b>	<b><u>83,409</u></b>	<b><u>61,332</u></b>	▲	<b>36%</b>
Gross profit	<u>36,559</u>	<u>27,722</u>	▲	32%
<i>Gross margin</i>	30%	31%		



<b>Cost of sales</b>	<b>05/06</b>	<b>04/05</b>	<b>Change</b>
	<b>£000</b>	<b>£000</b>	<b>%</b>
Commissions payable	63,558	50,348	26
Depreciation	2,320	1,801	29
Irish mobile top-ups	10,297	1,810	469
Other	7,234	7,373	(2)
	<u>83,409</u>	<u>61,332</u>	<u>36</u>

# Operational gearing improves net margins



£000	05/06	04/05		% Increase
Net revenue	46,113	36,896	▲	25%
Operating profit*	19,311	12,037	▲	60%
<i>Operating margin*</i>	42%	33 %	▲	
Interest	1,036	598	▲	
Profit before tax*	20,347	12,635	▲	61%
Tax	(3,440)	(2,215)	▲	
Profit after tax*	16,907	10,420	▲	62%

\* Before exceptional items

# Operating costs under control

£000	05/06	04/05		% Increase
Net revenue	46,113	36,896	▲	25%
<b>Operating profit</b>	<b>19,311</b>	<b>12,037</b>	▲	<b>60%</b>
<i>Operating margin</i>	42%	33%		
Interest	<u>1,036</u>	<u>598</u>	▲	
Profit before tax	20,347	12,635	▲	61%
Tax	<u>(3,440)</u>	<u>(2,215)</u>	▲	
Profit after tax	16,907	10,420	▲	62%



<b>Operating profit</b>	<b>£000</b>
<b>04/05</b>	<b>12,037</b>
Increase in gross profit	8,837
Staff costs	(1,526)
Other	(37)
<b>05/06</b>	<b><u>19,311</u></b>



# Strong cash flow

	<b>05/06</b>	<b>04/05</b>
	<b>£000</b>	<b>£000</b>
EBITDA*	21,631	13,838
Change in working capital#	<u>(358)</u>	<u>1,734</u>
Operating cash flow*	21,273	15,572
Capital expenditure	(6,308)	(4,168)
Net investment income	1,036	598
Tax paid	<u>(1,416)</u>	<u>-</u>
Cash flow before dividends*	<u>14,585</u>	<u>12,002</u>

\* Before exceptional items

# Working capital excludes creditors in respect of client cash and exceptional costs



# Net funds increased to £29.3m

	<b>£000</b>
Net funds at start (including client cash* £11.1 million)	25,950
Cash inflow	14,585
Decrease in client cash	(5,524)
Dividends	(5,503)
Movement in loans and leases	<u>(213)</u>
Net funds at end (including client cash* £5.6 million)	<u>29,295</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

- ◆ 2005/06 has been a year of good growth, achieved through our strategy of differentiation
  
- ◆ There are continuing opportunities in our core UK business, with ...
  - strong growth in bill and general payments in a sector where our share is less than 10%
  - the broadening of our product set into new sectors such as transport and money transfer
  - further growth in mobile and ATMs
  
- ◆ We continue to review the opportunities to extend the UK model into other geographies and to extend our range of products
  
- ◆ We have had good trading in the new financial year. Growth is expected to continue during 2006/07



# Q & A

# Appendices



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

# 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** – Kenneth Minton (Chair – Remuneration), Andrew Robb (Chair-Audit), Roger Wood and David Morrison (RIT/Weinstock interests)

# Appendix 2



# Five year trading record

## Appendix 2

# Five year trading record



March year end		2002	2003	2004	2005	2006
Transactions	million	106.3	154.3	204.4	258.5	322.1
Revenue <sup>(1)</sup>	£ million	23.6	43.8	67.1	89.1	120.0
<b>Net revenue<sup>(1,2)</sup></b>	£ million	<b>13.8</b>	<b>20.9</b>	<b>28.6</b>	<b>36.9</b>	<b>46.1</b>
Net revenue per transaction <sup>(2,3)</sup>	p	12.2	12.7	13.3	14.2	14.3
Costs <sup>(4) (5)</sup>	£ million	(14.0)	(16.9)	(20.5)	(23.1)	(24.5)
<b>EBITDA<sup>(1) (5)</sup></b>	£ million	<b>(0.2)</b>	<b>4.0</b>	<b>8.1</b>	<b>13.8</b>	<b>21.6</b>
EBIT <sup>(1) (5)</sup>	£ million	(1.4)	2.7	6.1	12.0	19.3
Profit before taxation <sup>(1) (5)</sup>	£ million	(2.4)	1.8	6.0	12.7	20.3

*(1) Excluding ABTs deferred revenue release*

*(2) Revenue excluding agent commissions, ABTs deferred revenue release and the cost of Irish e-vouchers*

*(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	2002	2003	2004	2005	2006
<b>Operating profit (excluding ABTs deferred revenue release and exception items)</b>	<b>(1.4)</b>	<b>2.7</b>	<b>6.1</b>	<b>12.0</b>	<b>19.3</b>
Exceptional items	-	-	-	(4.6)	-
ABTs deferred revenue release	2.5	6.5	0.1	-	-
<b>Operating profit</b>	<b>1.0</b>	<b>9.2</b>	<b>6.2</b>	<b>7.5</b>	<b>19.3</b>
Adjustments for depreciation on property, plant and	1.2	1.4	2.0	1.8	2.3
<b>Operating cash flows before movements in working capital</b>	<b>2.2</b>	<b>10.5</b>	<b>8.2</b>	<b>9.3</b>	<b>21.6</b>
Movement in working capital	(0.3)	(6.4)	4.3	8.1	(5.9)
<b>Cash generated by operations</b>	<b>1.9</b>	<b>4.1</b>	<b>12.5</b>	<b>17.4</b>	<b>15.7</b>
Corporation tax paid	-	-	-	-	(1.4)
Interest paid	(0.9)	(1.0)	(0.4)	(0.2)	(0.0)
<b>Net cash inflow from operating activities</b>	<b>1.0</b>	<b>3.1</b>	<b>12.1</b>	<b>17.2</b>	<b>14.3</b>
Investment income	0.1	0.1	0.2	0.9	1.1
Purchases of property, plant and equipment	(1.2)	(1.5)	(1.4)	(4.6)	(6.5)
Proceeds on disposal of property, plant and equipment	-	-	0.3	0.4	0.2
<b>Net cash used in investing activities</b>	<b>(1.2)</b>	<b>(1.4)</b>	<b>(0.9)</b>	<b>(3.2)</b>	<b>(5.3)</b>
Financing	1.0	(1.4)	(1.5)	(1.0)	(0.2)
Equity dividends paid and consortium relief	-	-	(0.3)	(0.8)	(5.5)
<b>Net cash used in financing activities</b>	<b>1.0</b>	<b>(1.4)</b>	<b>(1.7)</b>	<b>(1.8)</b>	<b>(5.7)</b>
Net increase in cash and cash equivalents	0.9	0.3	9.4	12.1	3.3
Cash and cash equivalents at beginning of year	3.3	4.1	4.4	13.8	25.9
<b>Cash and cash equivalents at end of year</b>	<b>4.1</b>	<b>4.4</b>	<b>13.8</b>	<b>25.9</b>	<b>29.3</b>

## Appendix 2

# Balance sheet



March year end £'m	2004	2005	2006
<b>Non-current assets</b>			
Property, plant and equipment	2.2	4.6	8.9
Deferred tax asset	3.6	1.4	1.2
	5.8	6.0	10.1
<b>Current assets</b>			
Inventories	0.0	0.5	1.1
Trade and other receivables	7.0	7.8	12.1
Cash and cash equivalents <sup>(1)</sup>	13.8	25.9	29.3
	20.9	34.2	42.5
<b>Total assets</b>	26.7	40.2	52.6
<b>Current liabilities</b>			
Trade and other payables	14.7	22.8	21.4
Current tax liabilities	-	0.0	2.0
Obligations under finance leases	0.9	0.2	0.1
	15.6	22.9	23.4
<b>Non-current liabilities</b>	0.3	0.3	0.3
<b>Net assets</b>	<b>10.8</b>	<b>16.9</b>	<b>28.9</b>
<b>Equity</b>			
Share capital	14.4	0.2	0.2
Share premium account	23.9	24.0	24.0
Capital redemption reserve	-	14.2	14.2
Share option and SIP reserve	-	0.2	0.7
Retained earnings	(27.5)	(21.7)	(10.3)
<b>Total equity attributable to equity holders of the parent company</b>	<b>10.8</b>	<b>16.9</b>	<b>28.9</b>

<sup>(1)</sup> 2006 cash at bank and in hand includes Client funds of £5.6m (2005: £11.1m)

# Appendix 3



## Background information on PayPoint



# PayPoint overview

- ◆ Branded cash payment collection network
- ◆ Founded in 1996 by client investors; listed in September 2004
- ◆ The UK and Ireland's market leader:
  - ◆ Prepay transactions (energy, mobile and transport)
  - ◆ Convenience cash payment collection
  - ◆ Smart payment technology
- ◆ 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
  - ◆ Imitated but not matched
- ◆ Business model drives large marginal contribution per transaction through to profit and cash



# Our business and its metrics

## Our business objectives

- ◆ To provide **clients** with a cost effective retail network for their customers to make regular cash payments
- ◆ To provide **consumers** with a nationwide network of convenient local outlets to pay for goods and services
- ◆ To provide **retail agents** with increased levels of customers footfall and commission

## Our business metrics

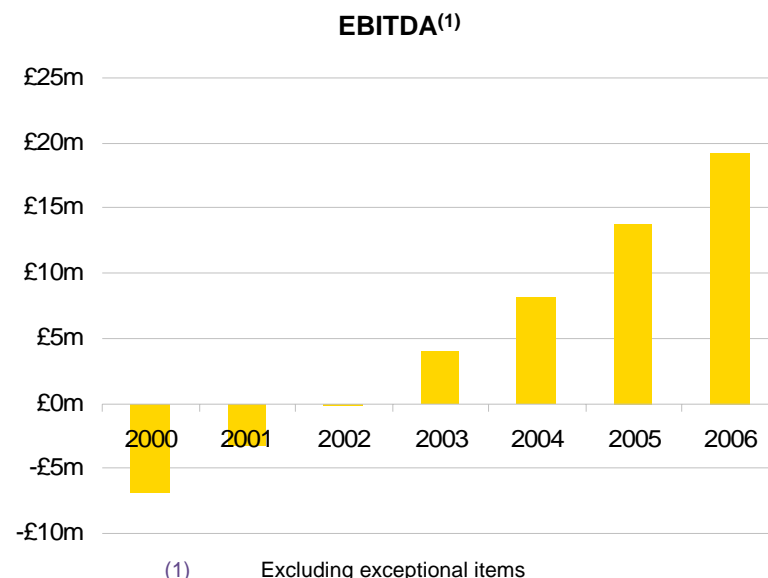
- ◆ 322m annual transactions (2005/06)
- ◆ £3.8 billion payment throughput (2005/06)
- ◆ Over 6m weekly customer transactions
- ◆ £120m turnover, £19m operating profit (2005/06)

# Highlights



- **Recognised brand** and high customer satisfaction
- **Market leading position** in energy prepayments and a market leader in retail bill payments
- **Predictable revenues** due to long term contracts with blue chip clients and regular nature of bill payments
- **National coverage** across a broad base of retailers
- **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	2000	2001	2002	2003	2004	2005	2006	CAGR '00 - '06
Ave no of terminals	7,278	7,496	7,922	10,820	10,991	12,253	14,202	11%
Transactions (m)	71.1m	89.5m	106.3m	154.3m	204.5m	258.5m	322.0m	24%
Revenue	£12.9m	£15.8m	£23.6m	£43.8m	£67.1m	£89.1m	£120.0m	40%
EBITDA <sup>(1)</sup>	(£6.9m)	(£3.3m)	(£0.2m)	£4.0m	£8.1m	£13.8m	£21.6m	



**A FAST GROWING HIGHLY PROFITABLE BUSINESS**

# Our development



**Grow  
transaction  
volumes:**

**More Clients**

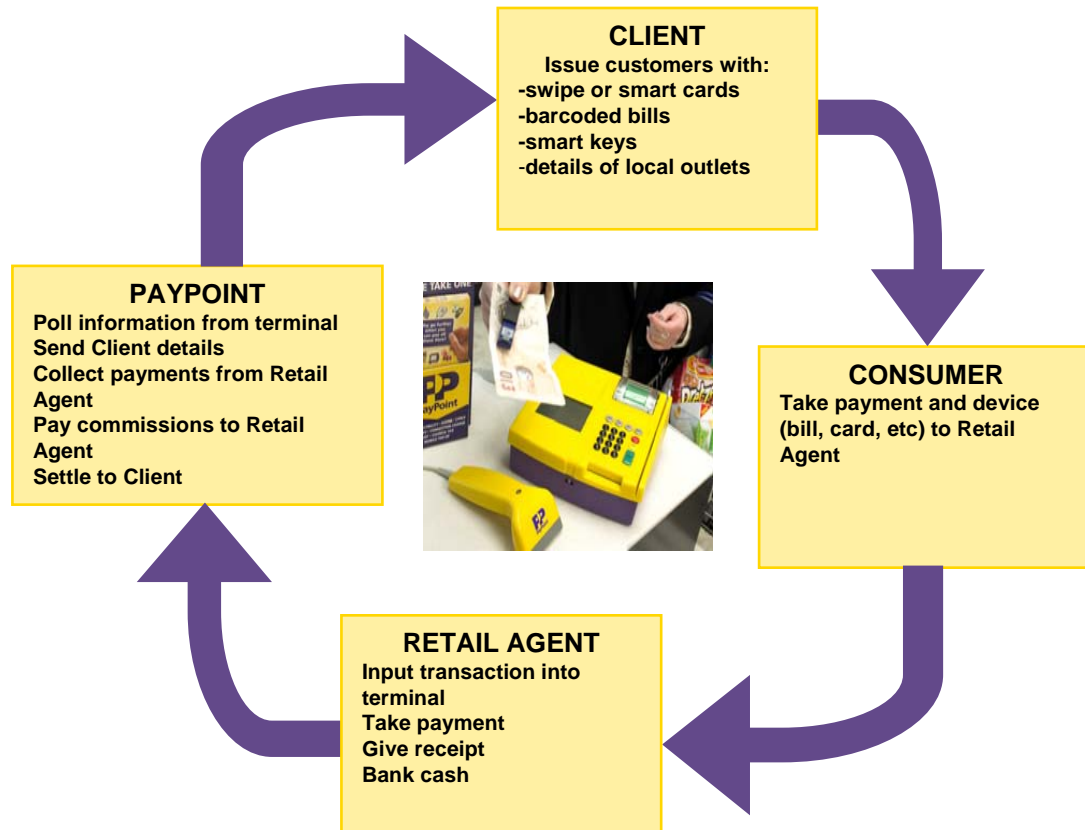
**More  
Services**

**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

**A LEADING UK PAYMENT COLLECTION NETWORK**

# Business overview



## Comprehensive scope

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

# Appendix 3

## The PayPoint network



- 15,296 Retail Agents and 5,080 EPoS connections (2,300 with terminals)
  - commission more than £3,500 per annum per agent
  - footfall (c.340 transactions per week)
- 50% multiple outlets, remainder independent



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

**OVER 95% COVERAGE OF UK HOUSEHOLDS**



# New terminal (T2)

- ◆ The most advanced retail terminal of its type
- ◆ Provides for:
  - faster and better communication links
  - lower cost of operation, 3 x more reliable than T1
  - contact-less smart card capability
  - touch screen
  - chip and pin compliant
  - thermal printer



# Clients



- Many quality clients, many long term contracts, generally 3 – 5 years
- Top 10 clients deliver 75% of transactions

Energy	Telecoms/Media	Water	Transport	Other
British Gas	BT	O2	TfL (Capita)	AON
EdF (London, SWEB, Seeboard)	Eircom	Orange	Arriva	Leger Holidays
Northern Ireland Electricity	Kingston	“3”	Lothian	Pontins
Npower (Northern, Yorkshire)	NTL	T-Mobile	National Express	Splash Plastic
Phoenix Gas	Telewest	Tesco Mobile	SESTRAN	Intrum Justitia
Powergen (Norweb, Eastern)	Boxclever	Virgin Mobile	North West Water	Littlewoods/Shop Direct
Scottish Power	BBC	Vodafone	Severn Trent	172 Local authorities
Scottish & Southern Energy (SWALEC, Hydro, Southern)	First National	Alpha	South Staffs	493 Housing associations <sup>(1)</sup>
Siemens (for Quantum)	Telco	Icard	South West	57 Credit unions
Bord Gais      ESB	First National	Nomicall	Thames Water	
			Three Valleys	
			Wessex Water	

## HIGH QUALITY AND GROWING CLIENT LIST

*Contain exclusivity provisions*      <sup>(1)</sup> Managed through re-seller agreements

# PayPoint's current markets



## Market size

## Positioning

### Bill & general payments (205m txns in 2005/6)

- 5.7m energy prepayment meters
- 950m transactions p.a. (APACS)
- 16m congestion charges p.a. (TfL)
- 4bn bus journeys per annum

- Market leader in energy prepayments
- PayPoint has retail exclusivity in 9 regions vs Alphyra's sole region (W Midlands)
- Post Office still strong in general payments but ongoing closures
- Retail exclusive for congestion charging

### Mobile top ups (108m txns in 2005/6) (Built from start-up in 2001)

- Over 350m transactions per annum (Mobile Networks)

- Second largest solution provider after e-Pay
- Strong in terminals (v Alphyra, e-Pay, BMS, CardPoint)
- Well positioned in EPoS (vs e-Pay and EPOSS)

### ATMs (8.9m txns in 2005/6) (1,451 installed at 31 March) (Built from start-up in 2003)

- c. 22,500 surcharging cash machines, total of 52,000 in UK (LINK)

- Growing at c.50 new installations per month
- High marginal contribution (c.£2k per ATM p.a.)
- Several commoditised competitors (CardPoint, Moneybox, BankMachine, TRM, Hanco...)

**ACCESS TO HIGH VOLUME MARKETS**

# Core business strategy



- **Grow transaction volumes**
  - optimise retail agent coverage
  - grow client base
  - grow existing and develop new services
  - expand geographic coverage
  
- **Leverage the asset base**
  - brand
  - service differentiation
  - technology/systems and development
  - retail network
  - blue chip clients

**EXPLOIT ECONOMIES OF SCALE OFF FIXED COST BASE**

# Summary



- **Established business with a unique combination of assets**
  - extensive UK national network
  - established brand
  - strong contract portfolio
  - robust and innovative technology
- **Strong competitive positioning**
  - barriers to new entrants
- **Attractive financial model**
  - rapidly growing recurring revenues
  - highly cash generative and growing profits
- **Long term growth potential**
  - existing markets
  - new markets
  - new 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

# Client payment media



**Telewest**

At this late stage it is advisable to make your payment only by Debit / Credit Card or through a Pay Point outlet - further details:

If you a bill, please

### PAYING YOUR TELEPHONE BILL

Payment of this bill should be made NOW by one of the following methods:

**DIRECT DEBIT - EASIER PAYMENT**

You can save money on your telephone bill if you pay by Direct Debit, the convenient and simple way to pay. If you would like to pay any future bills by Direct Debit, call one of our Customer Services staff who will be happy to send you an application form.

**AT A PAYPOINT OUTLET**

Paypoint is the latest method of High Street payment. No charge is made for this service. Take your bill to any PayPoint outlet and make your cash payment (cheques / credit cards not accepted). You will receive a receipt for your payment. You will find it convenient as there are outlets in most High Streets. Look for the distinctive yellow PayPoint logo.

**BY POST**

Please write your telephone account number on the back of your cheque or postal order. Cheques should be made payable to:

*Telewest Communications*  
and sent in the envelope provided together with your payment slip to the following address:  
**Telewest Communications, P.O.Box 10103, London E1 8TW**

**CREDIT/ DEBIT CARD**

You can pay your bill by Mastercard (Eurocard), Visa, Switch or Delta using one of the following methods.

1. Simply call us on 150. Please have available your telephone account number and card details. If paying by Switch, you will also need to quote your card issue number.
2. Visit us at the address below and pay with your card in the normal way.
3. Complete both sides and detach the slip, returning it in the envelope provided.

**PAYMENT DIFFICULTIES**

If you are having difficulties paying your bill, then please call our Customer Services Department so that we can suggest ways we may be able to help you. Please quote your account number as shown overleaf.

**CUSTOMER SERVICES DEPARTMENT**

Customer Services are available to take your call 8.30am to 8.30pm Monday - Friday and 8.30am - 5.30pm Saturday and Sunday. Staff are available to deal with any queries or problems you may have. Simply call us on 150.

Any correspondence should be sent to the following address and

## Appendix 4

# Retailer external signage



# Appendix 4

## POS merchandising



## Appendix 4

# Terminals and ATMs



# Terminal receipts



Congestion Charging



E-TopUp



E Voucher



Utility Payment



Transport Ticketing