

The Smart Solution to Secondary Prepayment with MeterPay (PAYG)

Smart Metering Prepayment Schemes

Meterix Limited

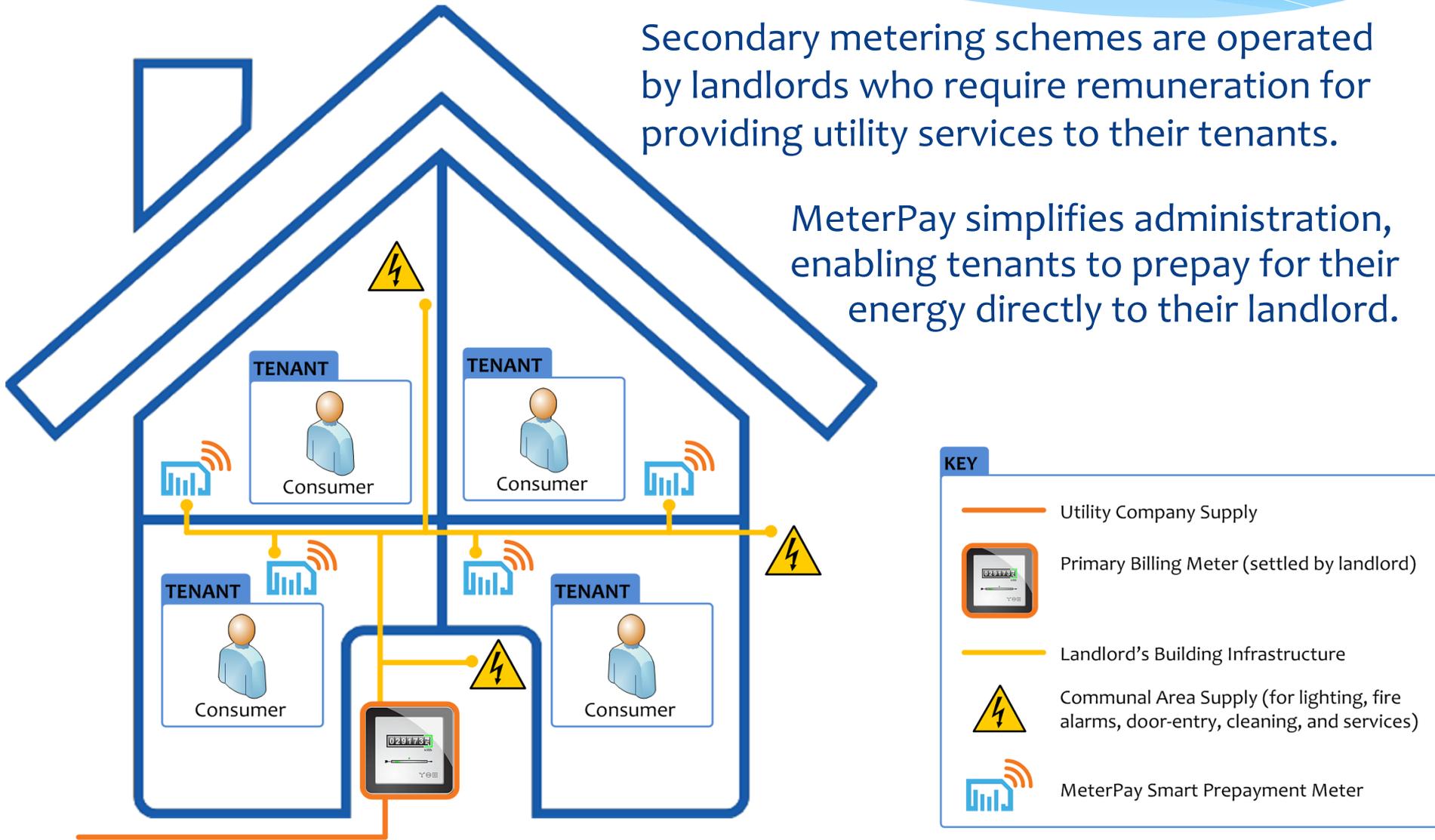
March 2016



Secondary Metering Schemes

Secondary metering schemes are operated by landlords who require remuneration for providing utility services to their tenants.

MeterPay simplifies administration, enabling tenants to prepay for their energy directly to their landlord.



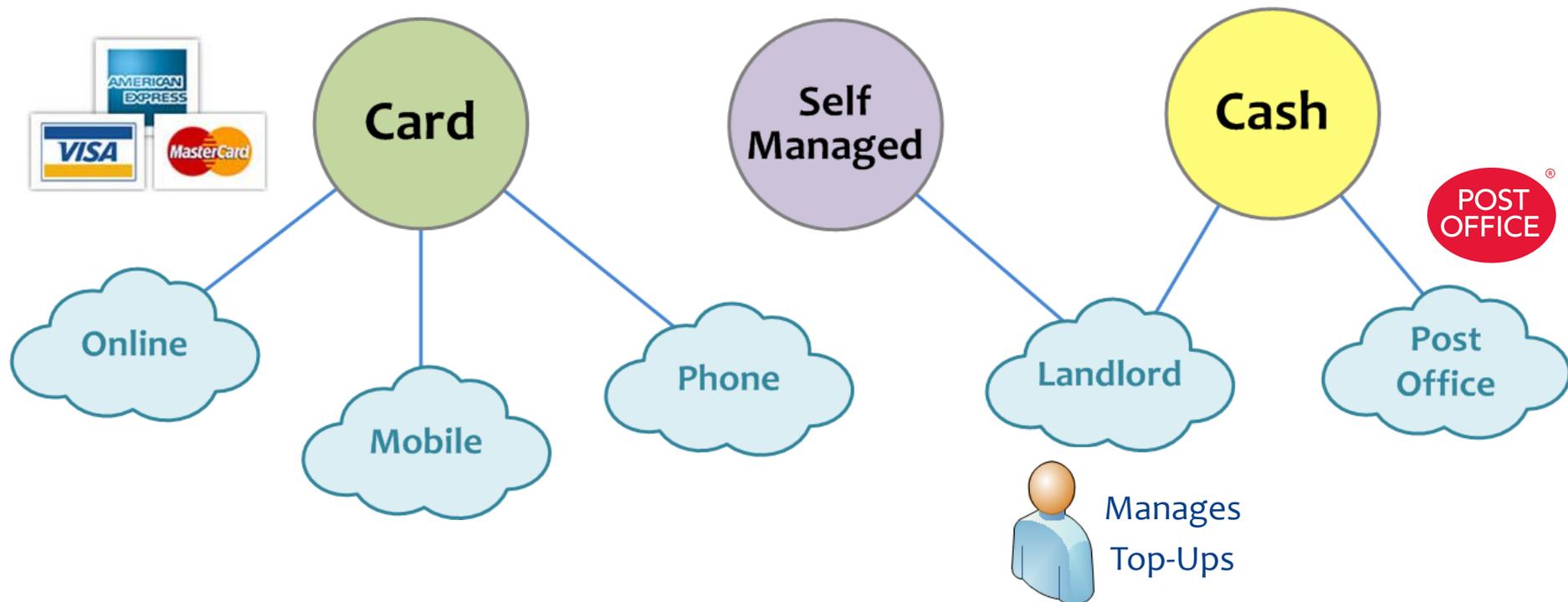
Smart Prepayment (PAYG)

- * Smart Meter technology allows landlords to manage their prepayment (Pay-as-you-Go) scheme online.
- * Smart Meters stay connected with MeterPay through the mobile data network.
- * After consumers complete top-up payments, credit is delivered to the smart meter in real time.
- * Reduced management burden compared to coin/card-based prepayment schemes.
- * Improved security (anti-tamper) with alarm based alerts to eliminate fraud.
- * Automated meter reading, tariff management and deployment.

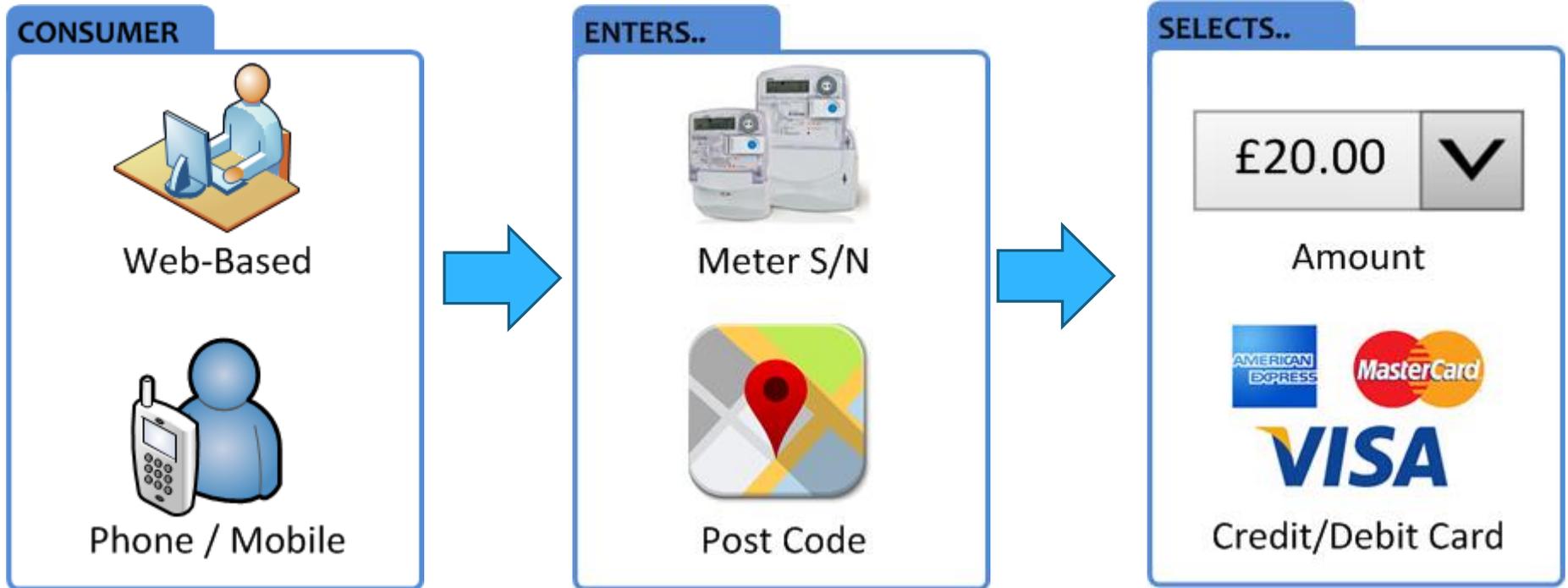


Consumer's Payment Options

- * Consumers can make a payment using a credit/debit card online (including mobile devices) or through an automated telephone payment line.
- * Alternatively, landlords can manage available credit levels of MeterPay smart meters within their scheme, optionally collecting cash from their tenants.
- * Consumers can top-up with cash through Post Office counters (Q3 2016).



Card Top-Up Process



* Consumers top-up credit conveniently and securely using a credit/debit card online or by phone.

Credit Delivery Tracking



DELIVERY

Payment Event



ZMMW-NZIX-ODRM-YJHK

2015-07-12 12:36:22 E GBP1.00 ▶ Cash Applied

TQ1 1JH 52152095 P Demo C

Refresh Tracking Status



Credit Delivery

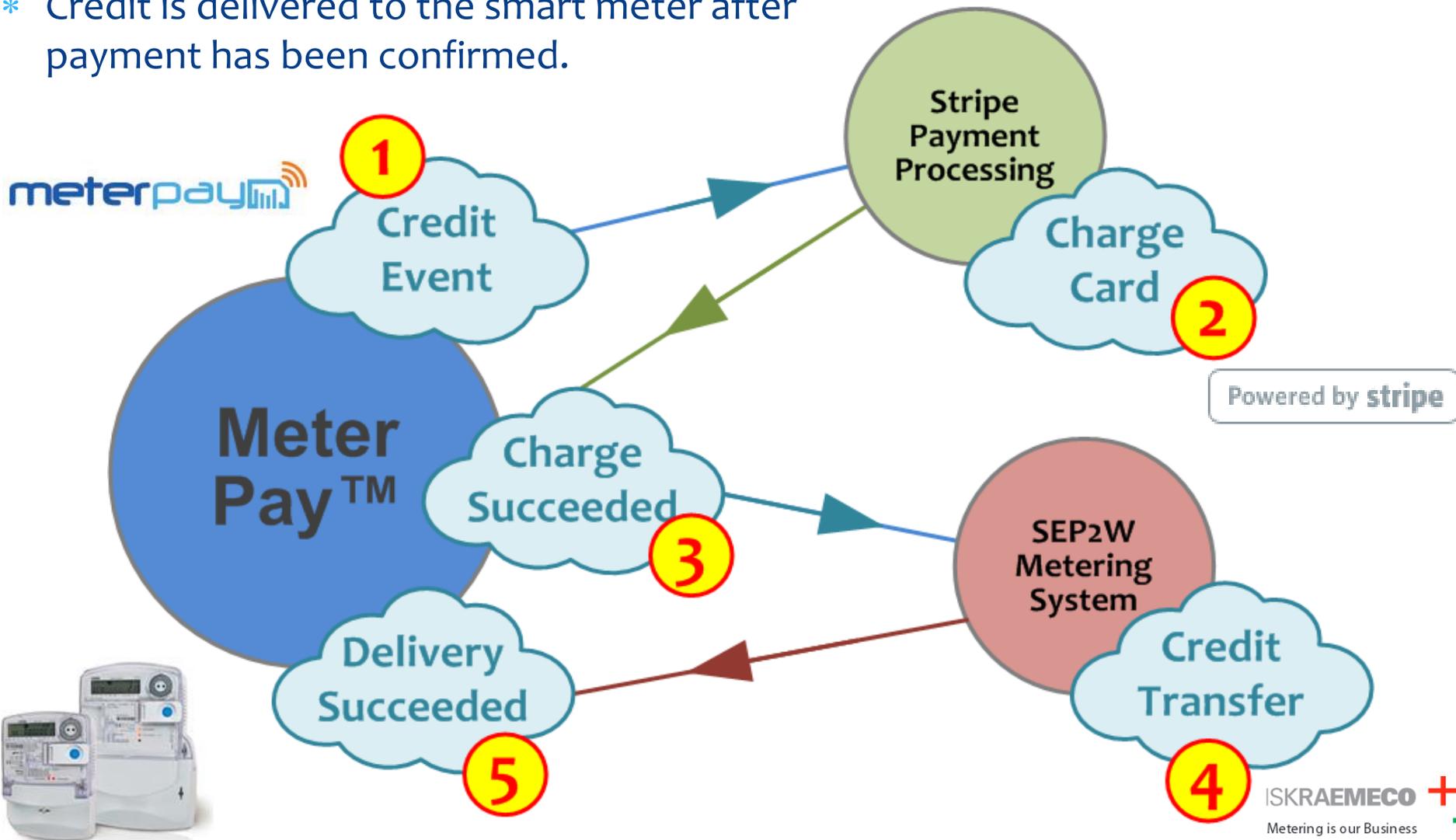
2015-07-12 12:36:23 90000072 Succeeded



- * After the payment is approved, the consumer is given a tracking reference number to track real-time delivery of credit.

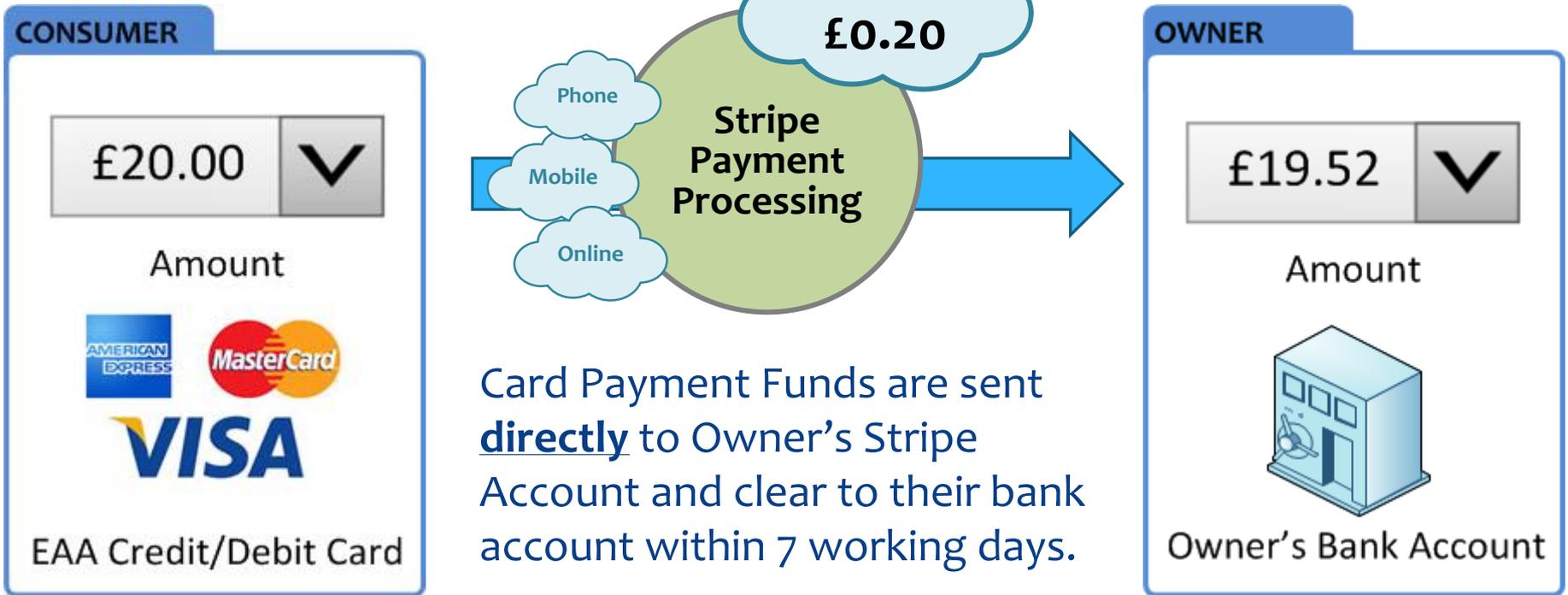
Credit Transfer Flow

* Credit is delivered to the smart meter after payment has been confirmed.



Beneficiary Reconciliation Flow

Online merchant payment services are provided by Stripe.



Card Payment Funds are sent **directly** to Owner's Stripe Account and clear to their bank account within 7 working days.

* European Economic Area includes 52 countries at 1.4% + 20p fee.

* Other card origins processed for 2.9% + 20p fee.

Financial Settlement



- * Instant setup for new/existing Stripe merchant accounts.
- * International prepayment schemes available (23 countries).
- * Stripe accepts credit/debit card payment from any country and currency.
- * Settlement (with 7 days) to any bank account based in these countries.
- * Commission rates vary by transaction volume and currency/destination.

CURRENT

Australia	Belgium <small>BETA</small>
Canada	France <small>BETA</small>
Denmark	Germany <small>BETA</small>
Finland	Italy <small>BETA</small>
Ireland	Luxembourg <small>BETA</small>
Norway	Netherlands <small>BETA</small>
Sweden	Spain <small>BETA</small>
United Kingdom	Japan <small>PRIVATE BETA</small>
United States	Mexico <small>PRIVATE BETA</small>
Austria <small>BETA</small>	Switzerland <small>PRIVATE BETA</small>

FUTURE

Brazil	Singapore
Hong Kong	New Zealand

MeterPay Concepts



SCENARIO



Financial Benefactor



Multiple Users
with **Owner** role

DEPLOYMENT



Metering Place

DEPLOYMENT



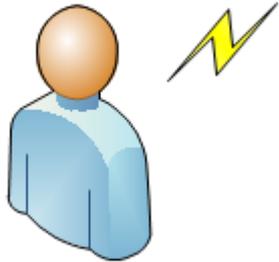
Metering Place

- * **Scenario's** represent a single financial benefactor of payments for energy credits (i.e. the landlord).
- * Multiple users can be assigned the **Owner** role within the scenario.
- * Multiple Deployments supported within each Scenario.

MeterPay System Roles



CONSUMER



End User of Energy

- * Tenants are assigned to a Metering Point through the **Consumer** role.

OWNER



Scheme Operator

- * Landlords are assigned the **Owner** role.
- * Many users can be many **Owner's**.

PARTNER



Technical Management

- * **MeterPay Partners** provide sales, installation and customer services to their clients.

Consumer Functions

CONSUMER



End User of Energy

- * View their assigned Meter Point, Smart Meter and read current available credit.
- * Payment link to online purchase of top-up credit.

METER POINT



[TRACK DELIVERY](#) [ADD CREDIT](#)

[HOME](#) ▾

[ABOUT US](#)

[SERVICES](#)

[TECHNOLOGY](#)

[CONTACT](#)



[My Meter](#)

[My Recharge](#)

[My Credits](#)

My Meter



Old Brewery Works



TQ1 1JH



Active

Meter Point	Meter	Serial Number	Assigned Tariff	Status	Actions
Lab 3-Phase	ISKRAEMECO MT382	52127865	Prepayment	Active ▶ £39.69	

Consumer - MeterPay Recharge

CONSUMER



End User of Energy

- * Automated smart meter top-up feature.
- * Level /Amount is selected with authorised card.
- * E-mail notifications sent to Consumer when due.

AUTO-RECHARGE

The screenshot shows the MeterPay website interface for the 'AUTO-RECHARGE' section. At the top right, there are links for 'TRACK DELIVERY' and 'ADD CREDIT'. The navigation menu includes 'HOME', 'ABOUT US', 'SERVICES', 'TECHNOLOGY', and 'CONTACT'. The main content area is titled 'My Recharge' and features three panels:

- Recharge Level:** Set to £ 3.00. Description: "When your Available Credit falls below this level we will Recharge your meter."
- Recharge Amount:** Set to £ 10.00. Description: "We will Recharge your Meter with this amount of credit amount."
- Payment Card:** Set to 4242 (Last 4). Description: "We will use the Visa Credit Card ending in 4242 to take the payment."

A 'Disable Auto-Recharge' link with a gear icon is located in the top right corner of the main content area.

Consumer - Payment History

CONSUMER



End User of Energy

- * Search/Query their Credit Top-Up history.
- * Download/Email printable/csv report.



CREDITS HISTORY

meterpay TRACK DELIVERY ADD CREDIT

HOME ABOUT US SERVICES TECHNOLOGY CONTACT

Credit Events

Meter Place: Old Brewery Works | Meter Point: Lab 3-Phase | From Date: From Date | To Date: To Date | Action: Clear Search

Successful Credits Only

Details Summary Reports

2015-07-07 16:40:11

£5.00 Charge Accepted: Old Brewery Works [TQ1 1JH] - Lab 3-Phase

Charge was accepted by banking system and delivery job was submitted.

Charge ID: ch_16LyB3AhxBctf2pVOI4gYkTI | Delivery Event: 95000060
 Event ID: evt_16LyB5AhxBctf2pVz2FG11UW | Meter S/N: 52127865
 Status: Succeeded | Job: 90000058 Failed

2015-06-23 17:30:13

£10.00 Cash Applied: Old Brewery Works [TQ1 1JH] - Lab 3-Phase

Cash Payment was applied successfully.

Cash Payment ID: cash_NMNBMGU2ZGQ00DK0 | Delivery Event: 95000034
 Reference: Testing SC | Meter S/N: 52127865
 Status: Succeeded | Job: 90000034 Delivered

PRINTABLE REPORT

meterpay Report Date: 2015-07-14 Generated on MeterPay.net

Report Details: Currency: GBP

Report Criteria: Meter Place: Old Brewery Works, Meter Point: Lab 3-Phase, From Date: ALL, To Date: ALL

MeterPay Credit Report

Date / Time	Reference Number	Description	Status	Payments	Cash	Credit
2015-07-07 16:40	YTU2-2KE1-002H-0000	TQ1 1JH - Old Brewery Works - Lab 3-Phase	Charge Accepted	£5.00	£0.00	£5.00
2015-06-23 17:30	0000-0022-0020-0000	TQ1 1JH - Old Brewery Works - Lab 3-Phase	Cash Applied	£0.00	£10.00	£10.00
2015-06-21 00:07	2000-Y22M-002E-122C	TQ1 1JH - Old Brewery Works - Lab 3-Phase	Cash Applied	£0.00	£1.00	£1.00
2015-06-20 22:57	0020-002M-002F-102D	TQ1 1JH - Old Brewery Works - Lab 3-Phase	Cash Applied	£0.00	£1.00	£1.00
2015-06-19 09:35	0000-Y22M-002E-122C	TQ1 1JH - Old Brewery Works - Lab 3-Phase	Cash Applied	£0.00	£50.00	£50.00
2015-06-18 17:10	0020-002M-002F-102D	TQ1 1JH - Old Brewery Works - Lab 3-Phase	Charge Accepted	£5.00	£0.00	£5.00
2015-06-14 09:50	0020-002M-002F-102D	TQ1 1JH - Old Brewery Works - Lab 3-Phase	Cash Applied	£0.00	£1.00	£1.00
2015-05-21 22:10	0020-002M-002F-102D	TQ1 1JH - Old Brewery Works - Lab 3-Phase	Charge Accepted	£5.00	£0.00	£5.00
2015-05-21 19:55	0020-002M-002F-102D	TQ1 1JH - Old Brewery Works - Lab 3-Phase	Charge Accepted	£5.00	£0.00	£5.00
2015-05-21 18:30	0020-002M-002F-102D	TQ1 1JH - Old Brewery Works - Lab 3-Phase	Charge Accepted	£5.00	£0.00	£5.00
2015-05-21 10:10	0020-002M-002F-102D	TQ1 1JH - Old Brewery Works - Lab 3-Phase	Charge Accepted	£5.00	£0.00	£5.00
REPORT TOTALS:				£30.00	£63.00	£93.00

SUMMARY

Details Summary Reports

Successful Credits: 11
MeterPay successfully processed 11 Credit Events.

Credit Value: £93.00
The successful credits had a total value of £93.00.

Online Payment: £30.00
£30.00 of these credits were made by Online Payment.

Cash Payment: £63.00
£63.00 of these credits were added as Cash Payments.

Consumer – Consumption Charts

CONSUMER

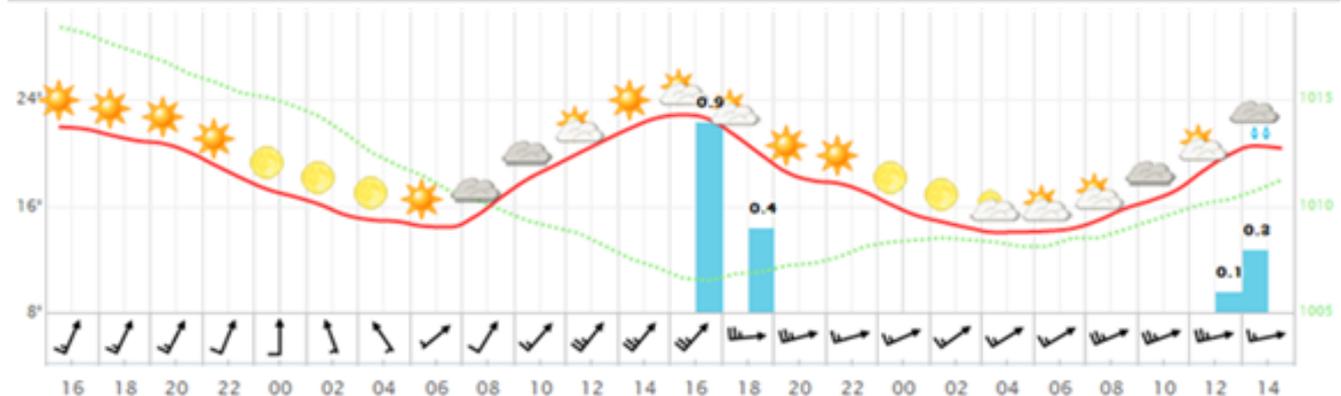
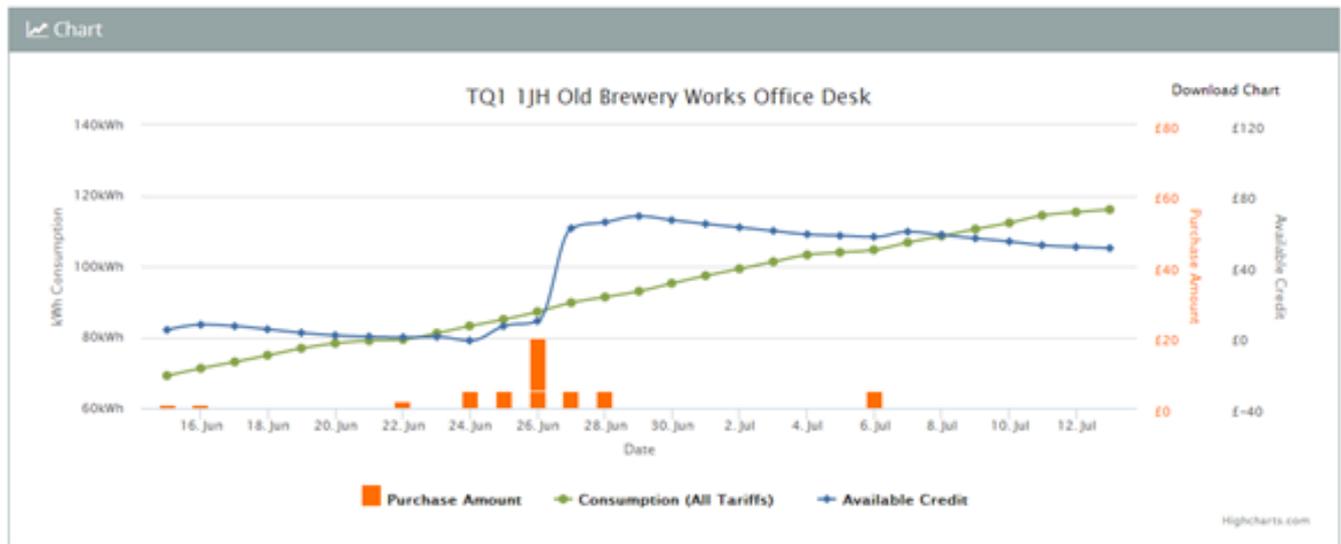


End User of Energy

- * Generate and drill-down to detailed consumption charts.
- * Download/Print PDF format.
- * Climate data analysis (Q4 2016)



CHARTS



Owner Functions

OWNER



Scheme Operator

- * MeterPay **Owners** have access to Consumer functions with management rights to Metering Places.

METER PLACES



HOME

ABOUT US

SERVICES

TECHNOLOGY

CONTACT



TRACK DELIVERY ADD CREDIT

Meter Place

Change Meter Place Settings



Meterix House



WC2H 8JH



Active

Meter Point	Meter	Serial Number	Assigned Tariff	Status	Actions
Flat 1 Electric	ISKRA EMECO ME382	12345678	Prepayment Domestic	Supplying	[M] [I] [E] [L]
Flat 2 Electric	ISKRA EMECO ME382	23456789	Prepayment Domestic	Emergency	[M] [I] [E] [L]
Flat 3 Electric	ISKRA EMECO ME382	34567890	Prepayment Domestic	Disconnected	[M] [I] [E] [L]
Flat 4 Electric	ISKRA EMECO ME382	45678901	Prepayment Domestic	Supplying	[M] [I] [E] [L]
Unit 1 Electric (Office)	ISKRA EMECO MT382-AM550	87654321	Prepayment Commercial	Pending	[M] [I] [E] [L]
Unit 2 Electric (Shop)	ISKRA EMECO MT382	98765432	Prepayment Commercial	Supplying	[M] [I] [E] [L]

Add New Meter Point

- * View, Create and Maintain deployments.
- * Meter Places represent buildings / deployments.
- * Meter Points represent supply locations.
- * Assign / Invite user of Meter Point the **Consumer** role.
- * Invite colleagues as **Owner** roles.

Owner - Dashboard

OWNER



Scheme Operator

DASHBOARD

Old Brewery

My Deployments

My Meters

My Tariffs

My Credits

My Accounts

My Events

My Charts



CARDS (£)
50.00

LAST WEEK
0.00

LAST MONTH
30.00

Successful Charges 100%

0 declined charges valuing £0.00



CASH (£)
184.00

LAST WEEK
8.00

LAST MONTH
175.00

Charge to Cash Ratio 27%

73% of your credits were cash payments

Meter Place 1 92%

Meter Place 2 85%

Meter Place 3 64%

Scenario Overview



6 Active Meters

You have 6 active MeterPay smart meters.



No Banking Details

[Click here to setup.](#)



Subscription

Your MeterPay subscriptions are up-to-date.

Old Brewery Works
Demo B



£3.49

Last Seen: 1 hour ago

Available Credit: £3.49

Old Brewery Works
Demo C



£10.73

Last Seen: 1 hour ago

Available Credit: £10.73

Old Brewery Works
Factory 3 Phase



(£41.45)

Last Seen: 1 hour ago

Available Credit: (£41.45)

Old Brewery Works
Lab 3-Phase



£39.65

Last Seen: 1 hour ago

Available Credit: £39.65

Events

mplace.mpldesc - mplace.mplpc

My Credits (Last 60 days)

- * Dashboard feature to view **Scenario** details.
- * Shows Credit, Alarm, Event and Activity Status from single page view.
- * Most Active Meter Points.
- * MeterPay system status updates.

Owner – Meter Functions

OWNER



Scheme Operator

- * Configure MeterPay smart meter alarms, notifications, and log books.



General



M-Bus



Power Failure



Power Quality



Alarms



Communication



Disconnector



Fraud

METERS

Your MeterPay Smart Meters



Manufacturer's Documentation

Iskra Mx382 Smart Electricity Meter for MeterPay

MeterPay support a wide range of Smart Meters and associated technology for Multi-Utility measurement through a technical partnership with Iskraemeco.

Iskraemeco is the industry leader and supplier of energy metering equipment incorporating innovative communication technologies. A world leading company in energy metering systems and services encompassing experience with innovation to satisfy the needs for the electricity, gas and water metering billing markets.

Mx382 Family of Smart Meters

The Mx382 family feature single and polyphase smart electricity meters, based on GSM/GPRS/UMTS communication which provides the most reliable data transmission in smart residential and mid-size commercial environments. This future-proof investment includes:

- M-Bus Supported for Multi-Utility.
- Terminal Cover size options.
- Remote connection/disconnection.
- Extensive anti-tampering features.
- Optional in-house display.
- Secure encrypted communication.
- Photovoltaic friendly design.
- Import/Export energy measurement.

Serial Number	Model	Assigned To	Smart Meter Logs	Warranty Expiration
52127865	ME382-D3	Meterix Park - Timer	[Icons: Bell, Document, M-Bus, Padlock, Power Plug, Lightning Bolt, Heart]	2016-10-16
52152095	ME382-D3	Meterix House - Demo C	[Icons: Bell, Document, M-Bus, Padlock, Power Plug, Lightning Bolt, Heart]	2017-03-23
52152164	ME382-D3	Meterix House - Demo A	[Icons: Bell, Document, M-Bus, Padlock, Power Plug, Lightning Bolt, Heart]	2017-03-23
52152192	ME382-D3	Meterix Demo - Flat 1	[Icons: Bell, Document, M-Bus, Padlock, Power Plug, Lightning Bolt, Heart]	2016-10-16
52152204	ME382-D3	Meterix House - Office Desk	[Icons: Bell, Document, M-Bus, Padlock, Power Plug, Lightning Bolt, Heart]	2017-03-23
52192311	ME382-D3	Meterix Park - Factory 3-Phase	[Icons: Bell, Document, M-Bus, Padlock, Power Plug, Lightning Bolt, Heart]	2017-03-23
66225441	ME382-D3	Meterix House - Demo B	[Icons: Bell, Document, M-Bus, Padlock, Power Plug, Lightning Bolt, Heart]	2016-11-10

- * Hardware warranty expiration dates with extension purchase.
- * Full technical support package.

TECHNICAL

Owner - Tariff Management

OWNER

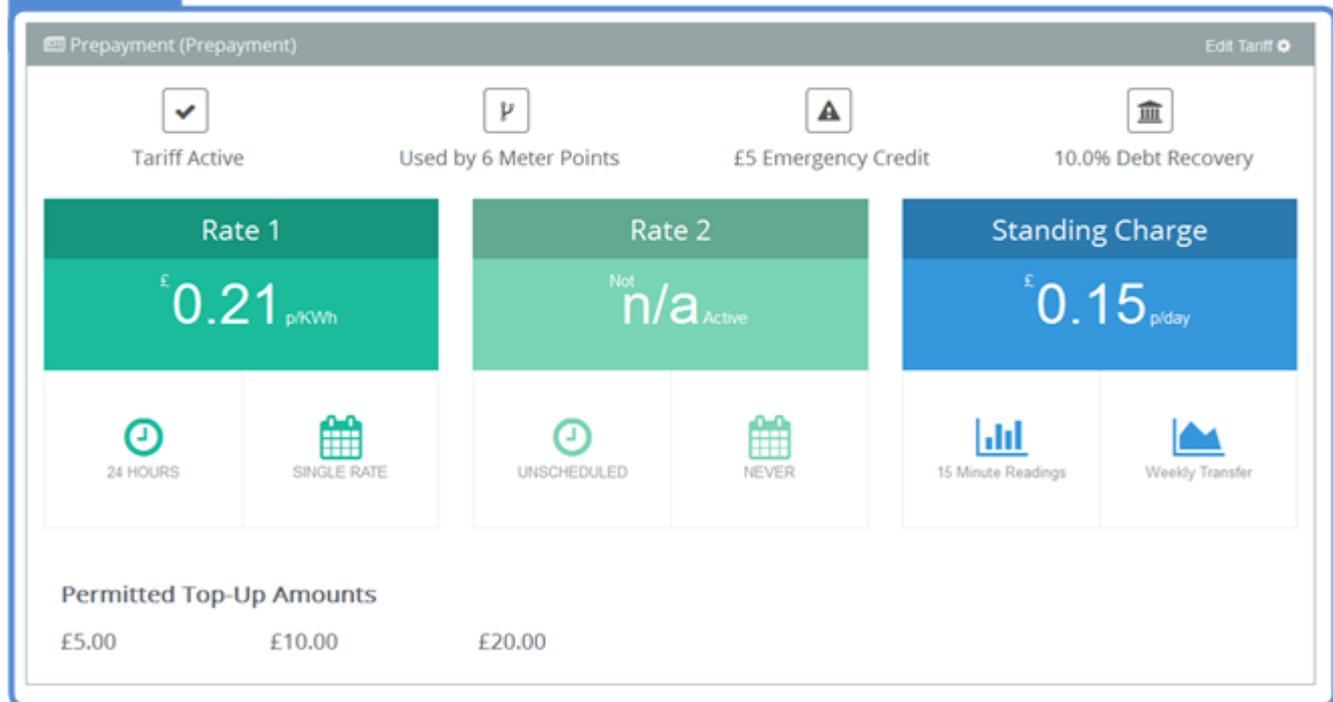


Scheme Operator

- * Single/Dual Rate Prepayment consumption tariffs.
- * Pause Prepayment (landlord supply) between tenancies.
- * Smart Prepayment timer for time-based top-up. (Q2 2016)
- * Remote disconnect/reconnect mode.

- * Configure and assign multiple tariff groups.
- * Immediate or Scheduled deployment.
- * Load Profile recorded every 15 minutes.
- * Automated meter reading.

TARIFFS



Prepayment (Prepayment) Edit Tariff

Tariff Active Used by 6 Meter Points £5 Emergency Credit 10.0% Debt Recovery

Rate 1		Rate 2		Standing Charge	
£ 0.21 p/kWh		Not n/a Active		£ 0.15 p/day	
<input checked="" type="checkbox"/> 24 HOURS	<input checked="" type="checkbox"/> SINGLE RATE	<input checked="" type="checkbox"/> UNSCHEDULED	<input checked="" type="checkbox"/> NEVER	<input checked="" type="checkbox"/> 15 Minute Readings	<input checked="" type="checkbox"/> Weekly Transfer

Permitted Top-Up Amounts

£5.00 £10.00 £20.00

Owner - Debt Management

OWNER



Scheme Operator

- * Create debt ledger entries for consumer accounts.
- * Flexible repayment configuration by Tariff.
- * Reclaim debt from portion of top-up payments or directly through smart meter standing charge.

LEDGER

Ledger Entry

GBP - Ledger Amount

0.00

£

Set to a negative amount to indicate the consumer is in debt.

Description

This ledger description is visible to the consumer.

£

Public: Visible to Consumer.

Your Notes

Your notes are not visible to the consumer.

Private: Your notes relating to this entry.

Go Back

Add Ledger Entry

ACCOUNT

40000024 -

Configure

Assigned	Removed	Meter Point	Recharge	Active	Notes
2015-11-26	2016-03-24	2000	Inactive	Disabled	

Account

PIN

E-Mail

4000

This consumer has a Zero (0) account balance.

Date	Type	Description	Currency	Amount	Action
2016-Feb-01	Debit	Share Of Outstanding Bill £80 To Be Paid	GBP	(£26.67)	
2016-Mar-01	Credit	Account Credit from Transaction: ZGZ	GBP	£25.00	Transaction Details
2016-Mar-23	Credit	Account Credit from Transaction: NWX	GBP	£1.67	Transaction Details
			Total	(£0.00)	
			Account Balance	£0.00	

Owner – Accounts Integration

OWNER



- * Xero Accounting Integration
- * Top-Up credits accounted as Sales transactions.
- * Cost Accounting for card transactional fees.
- * Choice of Cash payment accounting.



XERO

Xero Accounting Integration Configure

Once your Xero integration is configured, Card payments you receive through Stripe and Cash Payments processed through MeterPay will be automatically sent as invoices in Xero. If you would prefer to reconcile manually, you can select the single credits you wish to transact as invoices in Xero.



Xero Demo £ Currency

Meterix Limited ⚡ Sales: #200

Bank Fees: #404 Stripe Charge

[Manually import A Transaction](#)

INVOICE

Awaiting Payment [Go to MeterPay](#) Email Print PDF 1 Invoice Options

To	Date	Due Date	Invoice #	Reference	Total
us-es@email.com No address Add address	Today	+7 Days	INV-XXXX XXXX-XXXX-XXXX-XXXX		9.51

Amounts are Tax Exclusive

Item Code	Description	Quantity	Unit Price	Disc %	Account	Tax Rate	Amount GBP
	Card payment received for MeterPay Smart Meter SN 52152152 Unit 1, Meterix House, WC2H 9JQ.	1.00	10.00		Sales	No VAT	10.00
	Stripe Commission Charge	1.00	(0.49)		Bank Fees	No VAT	(0.49)
Subtotal							9.51
Total No VAT							0.00
TOTAL							9.51



QuickBooks.



- * Additional accountancy integrations will be developed upon request (Sage/KashFlow/QuickBooks).

Owner – Event Notification

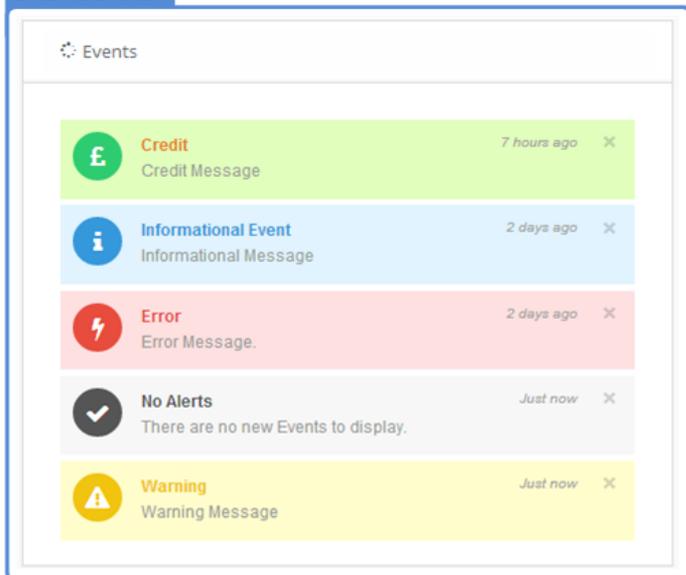
OWNER



Scheme Operator

- * MeterPay records system events for all operations for review.
- * Smart Metering alarms configuration for:
 - * Fraud Detection (anti-tampering).
 - * Power Down supply power disconnection (power cut).
 - * Connectivity diagnostics (mobile signal / network operator).
 - * Watchdog Smart Meter diagnostics alarms.

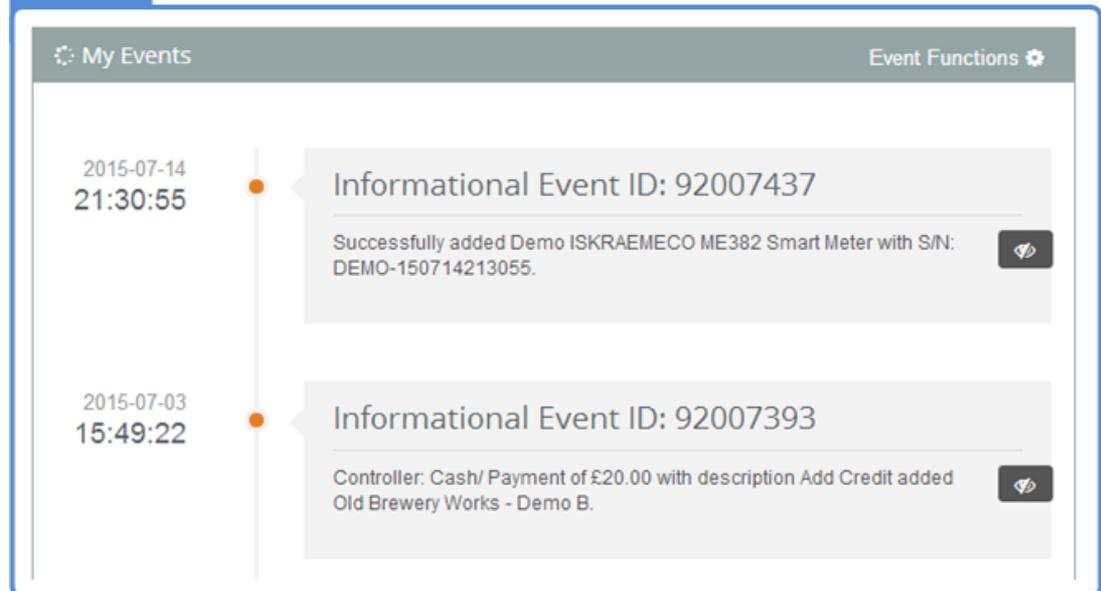
DASHBOARD



Events

- Credit** 7 hours ago 
Credit Message
- Informational Event** 2 days ago 
Informational Message
- Error** 2 days ago 
Error Message.
- No Alerts** Just now 
There are no new Events to display.
- Warning** Just now 
Warning Message

EVENTS



My Events Event Functions 

- 2015-07-14 21:30:55 
Informational Event ID: 92007437
Successfully added Demo ISKRAEMECO ME382 Smart Meter with S/N: DEMO-150714213055. 
- 2015-07-03 15:49:22 
Informational Event ID: 92007393
Controller: Cash/ Payment of £20.00 with description Add Credit added Old Brewery Works - Demo B. 

MeterPay Development Roadmap

- * Continuing development to provide prepayment services for Water, Heat, Gas multi-utility sub-metering (2016).
- * Smart Timer release (Q2 2016).

MULTI-FUEL

MeterPay Smart Meter



Compatible Sub-Meters



SMART TIMER



MeterPay Summary / Demo



- * MeterPay is built on a translation framework to support multi-lingual deployments and handles multi-currency payments.
- * MeterPay is fully brandable and customisable for client request.
- * Take the 'Add Credit' Demo -



<https://demo.meterpay.net/credit>

S/N: 66225441

Post Code: WC2H9JQ



4242 4242 4242 4242 EXP: 11/22 CCV: 123