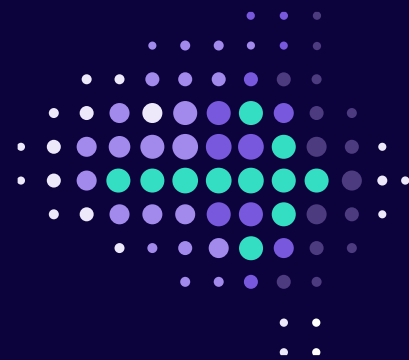


# PayTo, secure payments from your bank account



PayTo® helps businesses run smoother with real-time notifications, processing, and easy reconciliation.

For customers, PayTo gives them more visibility and control over their money, as payments are authorised and managed in the security of their online banking.

## HOW IT WORKS

Once businesses offer PayTo, a PayTo agreement for one-off, ad hoc or regular payments can be set up

### 1. SET UP A PAYTO AGREEMENT WITH CUSTOMERS

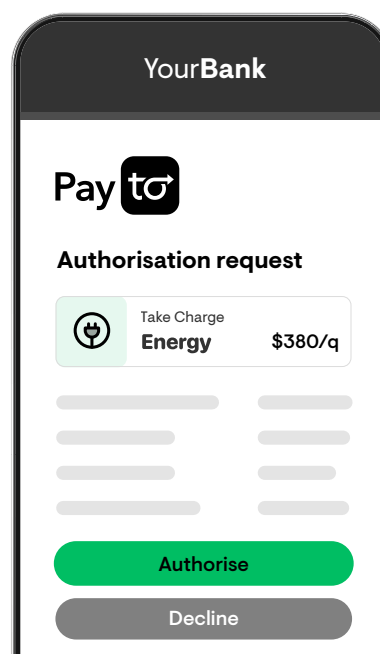
Customers can use their PayID® (mobile number or email address), or BSB and account number to create an agreement.

### 2. CUSTOMERS AUTHORISE THE AGREEMENT

PayTo lets customers authorise their agreements in the security of their online banking.

### 3. RECEIVE PAYMENTS FAST\*

Once the agreement has been authorised, businesses will receive payments fast according to the payment terms authorised by customers.



## Key customer benefits



### MORE CONTROL AND VISIBILITY

Agreements are authorised in customers' online banking before any money can come out of their account, so they can be in control of how much money can be debited. Agreements can also be viewed and managed in one secure place.



### SECURITY

The same level of security that protects existing bank account payments also protects PayTo payments.



### EASY SETUP

Customers can use their PayID, or BSB and account number to create a PayTo agreement. There's no need to download another app.



### FAST PAYMENTS

Payments are processed fast 24/7\*, which can help customers stay on top of their money.

## PayTo streamlines the way businesses gets paid



### REAL-TIME SIGN-UP AND VERIFICATION

Businesses can verify customers' account and take the first payment in real-time.



### FAST PAYMENTS

Payments are processed fast, which means no pending transactions, giving businesses and customers confidence that payments won't be delayed\*.



### REAL-TIME NOTIFICATIONS

Businesses get notified if a payment succeeds or fails, or when customers pause or cancel their agreement, so they can take immediate steps to retain their business.



### REDUCE FRAUD & UNAUTHORISED PAYMENTS

More confidence in payments as customers must authorise agreements in their online banking.



### IMPROVE PAYMENT RECONCILIATION

PayTo agreements contain more information to support easy matching and reconciliation in accounting and customer management systems.



### CENTRALISED & SECURE STORAGE

PayTo agreements are stored digitally and are readily accessible, helping to reduce administrative burden and overheads.

## PayTo can be used across many use cases to help improve and simplify payments between businesses and customers

### AN ALTERNATIVE TO DIRECT DEBIT

PayTo gives customers an easy and secure way to manage regular payments, like utility bills, insurance premiums, rental payments, gym memberships, or subscription services.

### AN INTEGRATED PAYMENT SOLUTION

PayTo can be used for in-app and eCommerce transactions for one-off, ad hoc or account-on-file payments, where customers previously needed a card.

### PAYTO FOR BUSINESS PAYMENTS

PayTo can help businesses streamline payments for outsourced functions like payroll and accounts payable. It also makes reconciliation easy as rich data can be embedded in payments.



### NEXT STEPS

**Contact your financial institution or payment service provider to find out more.**

\* Some payments may be held for additional security checks. Speak to your financial institution or payment service provider for more information.

PayID and PayTo are registered trade marks of NPP Australia Limited ABN 68 601 428 737.

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