

PayTo for superannuation



Supporting fast, efficient super payments

A fast and secure way for employers to make real-time super contribution payments, helping you meet your payday super obligations

What is PayTo®?

PayTo is a secure payment method that lets you authorise the payment of employer super contributions directly from your business bank account.

Why use PayTo for super contributions?

PayTo can help you meet your payday super obligations by making super contribution payments fast, simple and efficient. It can also help reduce administration, improve payment certainty and help support compliance by enabling payments to be made within required timeframes.



FAST PAYMENTS

PayTo payments are processed in real-time, reducing the time taken for payments to move from employers to super funds.



EASY TO MANAGE

Once set up, PayTo can reduce the need for approval of every super contribution payment, making super contributions easy to manage.



PAYMENT STATUS CONFIRMATION

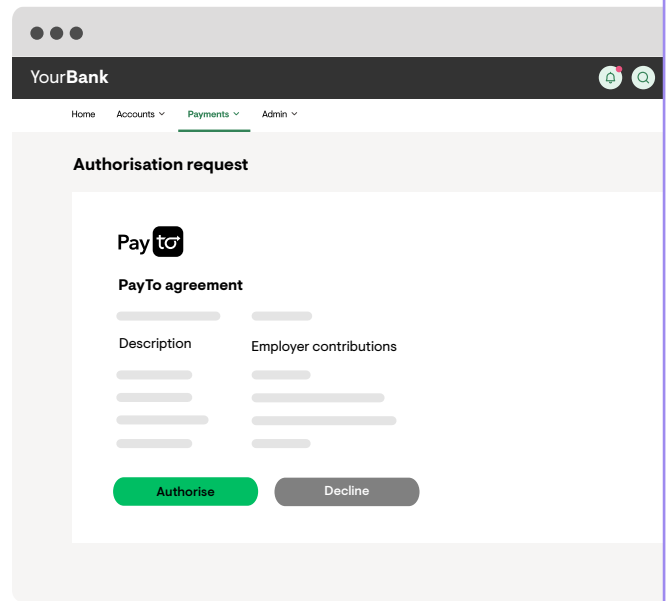
Receive immediate notification when a payment cannot be processed, enabling fast resolution of payment issues.



HOW IT WORKS

Your superannuation provider may contact you about getting started with PayTo.

- 1. CHECK YOUR ACCOUNT IS PAYTO-ENABLED**
Speak to your bank or payment service provider to confirm your business bank account is PayTo-enabled.
- 2. A PAYTO AGREEMENT IS CREATED**
Your superannuation provider will create a PayTo agreement. The agreement will include all relevant payment terms such as amount, purpose, and frequency.
- 3. YOU REVIEW AND AUTHORISE**
The agreement will appear in your online banking for you to review and authorise before any money can be debited.
- 4. PAYMENTS ARE INITIATED**
Once authorised, super contribution payments can be debited from your bank account according to the payment terms you have authorised.

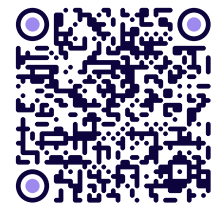


How the PayTo agreement is set up



Ready to get started with real-time super payments?

To learn more about real-time super payments enabled by PayTo, speak to your superannuation provider.



[Learn more](#)

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