

Streamline the way your business gets paid



Made possible by PayTo

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

1. SET UP A PAYTO AGREEMENT

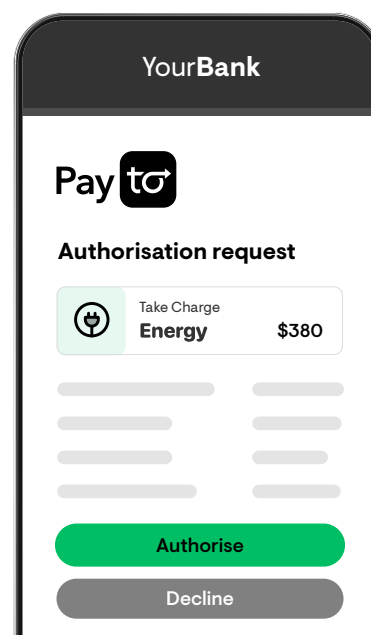
Customers can create a PayTo agreement for one-off, ad hoc or regular payments, using their PayID® (mobile number or email address), or BSB and account number.

2. CUSTOMERS AUTHORISE THE AGREEMENT

The agreement will include all relevant payment terms such as amount, purpose, and frequency. It will appear in customers' online banking for them to review and authorise.

3. RECEIVE PAYMENTS FAST*

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



Key customer benefits



MORE VISIBILITY AND CONTROL

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.



SECURE PAYMENT METHOD

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 means no pending transactions, giving customers confidence their payments won't be delayed.

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

PayTo streamlines the way businesses get paid



REAL-TIME SIGN-UP AND VERIFICATION

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



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.



FAST PAYMENTS

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



REDUCE FRAUD & UNAUTHORISED PAYMENTS

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



IMPROVE PAYMENT RECONCILIATION

More information can be embedded in PayTo agreements, helping with easy matching and reconciliation in accounting, banking or customer management systems. Agreements are also stored digitally and readily accessible.

PayTo provides a broad, scalable and secure solution for both customer and business payments

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.

PAYTO FOR BUSINESS PAYMENTS

PayTo can help businesses streamline payments for outsourced functions like payroll and accounts payable.



NEXT STEPS

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

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