



Payments that **keep business moving.**

PayTo is a new, efficient way for payer customers to **pre-authorise real-time payments from bank accounts.**



PayTo is set to **modernise the way** bank accounts are used for payments and will underpin innovation in the sector for years to come.

PayTo is the **smart** way to do business with **real-time, reliable** payments that help business run that little bit **smoother.**

- ✓ Receive real-time account validation, fund verification, and notifications at various stages of payment
- ✓ Can be supported by APIs to deliver a more seamless process
- ✓ Receive notifications when a PayTo agreement is paused, changed or cancelled
- ✓ Centralised, secure storage of PayTo agreements which are readily accessible
- ✓ PayTo agreements contain information and data to support easy reconciliation

PayTo's **fast and secure** payments **keep money moving 24/7.**

PayTo is being developed by New Payments Platform Australia and the financial services industry and is planned to commence rolling-out from mid-2022.

PayTo is an initiative from the New Payments Platform (NPP); fast payments infrastructure built by the Australian financial services sector. ©2021 NPP Australia Limited. ABN 68 601 428 737 All rights reserved.