



Payments that keep business moving

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 a new, digital way for businesses to initiate real-time payments from customers' bank accounts.



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

- ✓ Real-time account validation when a PayTo agreement is created
- ✓ Real-time funds verification at the time of payment
- ✓ PayTo agreements contain information and data to support easy reconciliation
- ✓ Can be supported by APIs to deliver a seamless process
- ✓ Notifications when a PayTo agreement is paused, changed or cancelled will help maintain customer relationships
- ✓ Centralised, secure storage of PayTo agreements which are readily accessible



PayTo helps businesses thrive in a digital economy with fast, reliable and secure payments that keep money moving 24/7.

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

The NPP is fast payments infrastructure built by the Australian financial services sector.
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