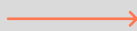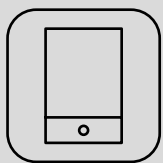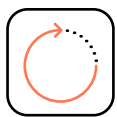# Pay to

Use PayTo with QR codes for frictionless real-time payments

Businesses can use PayTo together with QR codes to transform the customer experience for frequent or ad-hoc payments

Businesses can develop better customer experiences by using QR codes to set up new PayTo agreements, and to initiate real-time payments.

QR codes can be used to provide a quick and easy way to set up a new PayTo agreement, by pre-populating data from the customer and merchant.

PayTo can be integrated with loyalty apps and use a QR code for one-step checkout instore or online.

Billers can use a QR code to make it easy for customers to pay in real-time directly from their bank account.

Rich data including payee and payer references can be stored in a PayTo agreement to support easy matching and reconciliation.

24 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.

New Payments Platform