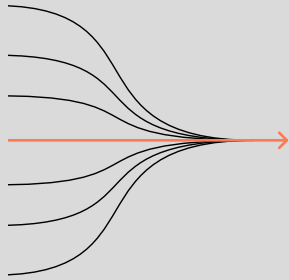




PayTo can be used for in-app and e-commerce transactions

With PayTo, customers can use their bank account as a payment method for online purchases, to fund digital wallets and buy now pay later payments.



An integrated, digital solution for merchants and businesses to initiate payments directly from their customer's bank account in real-time. PayTo can be used for one-off, ad hoc or frequent 'account on file' payments.



Real-time payments processing, supported by APIs

With real-time funds availability check and notification of payment outcomes, have confidence that funds have been received before goods are sent or services provided.



Build a better relationship with customers

PayTo allows customers to use their money to get what they need in life and have greater visibility and control over payments from their bank account.



Fast and secure payments

With PayTo, accounts are validated in real-time and customers use their bank's existing secure authentication practices to authorise PayTo agreements.



Data-rich payments support simpler reconciliation

PayTo agreements contain information and data that you won't get with a card transaction, supporting easy matching and reconciliation.



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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