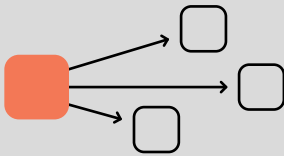




PayTo can be used to support invoicing so businesses get paid faster

By integrating PayTo with invoicing, payment times can be significantly reduced and the end-to-end 'Procure to Pay' process transformed.



PayTo supports straight through processing for businesses when paying their invoices and a more seamless customer experience.



Enhanced cashflow with reduced payment times

Pre-authorized payments are processed in real-time with funds immediately available in the recipient's bank account



Always on availability

PayTo is always available, processing payments 24/7, every day of the year, with no cut off times



Interoperable with PEPPOL

Interoperability with the PEPPOL framework is supported with invoice attributes mapped to the NPP payment message, allowing for faster processing and more efficient reconciliation



Reduced mistakes and fraud

Use of PayID enables simpler addressing and confirmation of payee to help reduce mistaken payments and fraud.



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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