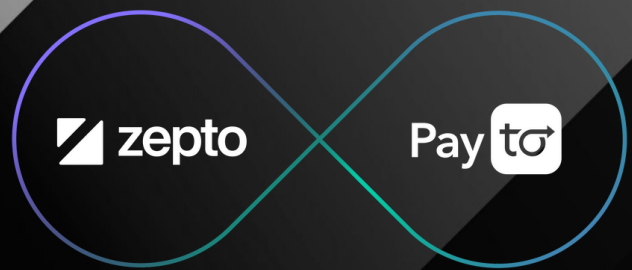


A BETTER WAY TO PAY



PayTo lets consumers pay for things using nothing more than a bank account.

With PayTo, businesses can confidently collect payments directly from their customers' bank accounts, and have those payments settle and reconcile **instantly 24-7-365.**

PayTo offers the set-and-forget benefits of direct debits and cards, with a decreased risk of missed payments and fraud.

PayTo is revolutionising how Australians use their bank accounts to pay for things, and how businesses streamline their payment flows and processes.

THE PAYTO ADVANTAGE

01 **Always On**

Payments are cleared and settled in real time, all the time.

02 **Secure**

Identities and accounts are verified. Payments underpinned by consent.

03 **Rich data**

Enables real-time reconciliation at any time.

04 **Visibility**

Control, flexibility and security for consumers.

Available funds verification and payment reliability for merchants.

05 **Digital**

No more paperwork. Digital agreements stored centrally.

WHY CHOOSE ZEPTO FOR PAYTO?

Our direct connection to Australia's real-time payment rails for PayTo is your connection to a better way to pay. As a Connected Institution [CI] on the New Payments Platform (NPP)*, Zepto is unhindered by the limitations that come with connecting to the underlying payments infrastructure through a 3rd-party.

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A BETTER WAY TO PAY



BENEFITS FOR BUSINESS

- 01** Increase successful payment collection with rich data and automation.
- 02** Eliminate collection dishonours with real-time available funds confirmation
- 03** 100% digital experience reduces back-office and reconciliation busywork.
- 04** The superior customer experience of seamless, real-time, in-app payments.
- 05** Visibility when a customer pauses, changes or cancels a PayTo agreement.

BENEFITS FOR CONSUMERS

- 01** Pay bills and make purchases directly from their bank account.
- 02** PayTo agreements can be easily moved between accounts and banks.
- 03** Easily set-up agreements using either a PayID or a BSB/account number.
- 04** Manage agreements within the security of your online or mobile banking.
- 05** Full control to set up, pause or cancel a PayTo agreement as desired.

PAYTO IN ACTION

Designed for seamless digital payment experiences, PayTo supports single retail purchases, recurring transactions like premiums, memberships, subscriptions or loan repayments, as well as instant digital wallet top-ups.

WHY EMBRACE PAYTO?

Money moves seamlessly between bank accounts with consent, consumers have more visibility and control over their payments, and the annoying and costly friction points of traditional direct debit are a thing of the past.

Speak to Zepto today about our PayTo advantages and give your business and your customers the world class account-to-account payment experience they deserve.

*NPP is the national infrastructure and authority supporting real-time data-rich payments for the Australian digital economy. A Connected Institution is an organisation that is connected directly to the NPP to initiate payments with participating financial institutions and merchants. The name Zepto and associated logo are registered trademarks of Zepto Payments Pty Ltd (ACN: 604 057 598) AFSL 541011. The information in this document is general in nature and does not take into account your personal circumstances or needs, please consider our [Product Disclosure Statement](#) and if the information is right for you before acquiring the product or service. PayTo is a registered trademarks of NPP Australia Limited.