

A BETTER WAY TO PAY



PayTo is a modern way for businesses to initiate pre-authorized payments from customer bank accounts, and have them settle in real time—like an always-on, instant direct debit.

PayTo offers the set-and-forget benefits of direct debits and cards, with a decreased risk of missed payments and fraud. It is revolutionising how Australians use their bank accounts to pay for things, and how businesses streamline their payment flows and back-office operations.

PayTo can mean no more costly cards and—with our direct connection to Australia's real-time payments infrastructure—fewer intermediaries and less friction. Just a smooth end-to-end, account-to-account [A2A] payment experience from A-to-Zepto.

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.
Designed for in-app experience.

THE BUSINESS ADVANTAGE

- 01** Increase successful payment collection as everything is automated, verified, customer pre-authorized and moves in real-time.
- 02** Real-time confirmation of available funds in customers' bank accounts when a payment is initiated, eliminating dishonours — for good.
- 03** No more paper agreements, drastically reduce back-office admin and reconciliation busywork.
- 04** The superior customer experience of seamless payments without having to leave the merchant's digital environment.
- 05** Visibility when a customer pauses, changes or cancels a PayTo agreement, providing the insight needed to engage timely and maximise payment success.



THE CONSUMER ADVANTAGE

- 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 a payment on the spot using either a PayID or a BSB/account number.
- 04** Manage PayTo agreements from one screen/place within the security of your existing online or mobile banking app.
- 05** Full control to set up, pause or cancel a PayTo agreement as desired.

PayTo in Action

PayTo supports one-off retail purchases, and recurring transactions like premiums, memberships, subscriptions or loan repayments. Designed for digital experience, PayTo allows customers to link their bank accounts to apps and digital wallets—think trading and gaming platforms—enabling real-time account top-ups directly from their bank accounts.

Why switch to PayTo?

PayTo is changing the way businesses and customers connect, engage and transact. Money moves seamlessly between bank accounts with consent, consumers have more visibility and control over when and where their payments are going, and the annoying and costly friction points of traditional direct debit are a thing of the past.

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 directly 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.

Our customers can expect a classic Zepto, light-touch integration, best-in-class payment flows and experience right through their onboarding journey. We have conducted extensive merchant and consumer research to ensure their valuable insights inform our PayTo product roadmap and ultimately deliver the payment experience they expect and value.

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.