

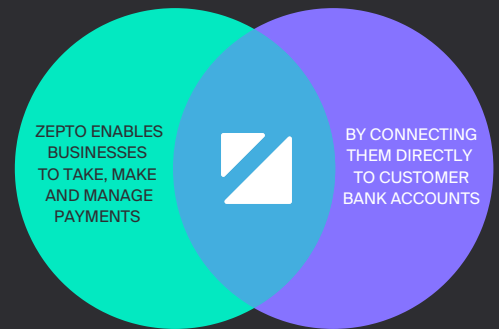
Unlock the future of payments



Enterprise ready real-time account-to-account [A2A] payment solutions

Zepto's real-time payments and rich data strategically enable businesses to create seamless product and payment flows.

Zepto creates the real-time digital payments experience customers expect, and the operational efficiencies businesses need.



Your smarter payments partner

With a Zepto solution, consumers can pay for things using nothing more than their bank accounts.

Businesses can confidently collect and receive data-rich payments directly from their customers' bank accounts, and have them settle and reconcile instantly [24-7-365](tel:24-7-365).

Trusted by



Reliability | scalability | compliance | security | availability

Unlock the power of A2A payments

SUPERSONIC CASHFLOW

Revolutionised speed-to-wallet and cash flow. Zepto powers seamless pay-ins and outs with speed, data and precision.

COST TRANSFORMATION

A Zepto A2A solution can reduce direct and indirect payment costs, reduce failed payments and dishonours, and streamline business processes.

EFFICIENCY & AUTOMATION

Zepto's can transform back-office operations through enriched embedded data enabling automatic reconciliation, and programmatic insights.

CUSTOMER EXPERIENCE

Embed real-time payments into your product offering to create payment experiences your customers actually like.

TRUST & COMPLIANCE

The highest levels of compliance, security, reliability and scalability. Zepto does the heavy lifting, giving you peace of mind.



Accreditations



A better way to pay



Zepto helps businesses

TAKE PAYMENT

Simplify customer-initiated payments and merchant-initiated collections, and receive funds instantly with precision, real-time messaging, settlement and automatic reconciliation.

MAKE PAYMENTS

Pay out and disburse funds instantly anytime – including weekends and public holidays – on real-time payment rails, and take your customer experience to another level.

MANAGE PAYMENTS

Simplify complex payment flows, and programmatically control them through a single API. Put Zepto's granular reporting to work and make better data-led business decisions

Our technology & tools

Zepto's trusted, world-class tech opens up a unique set of access points to Australia's payments infrastructure via connections into:

- [New Payment Platform \(NPP\)](#) - Real Time Payments
- [Bulk Electronic Clearing System \(BECS\)](#) - Direct Entry

NPP real-time payments



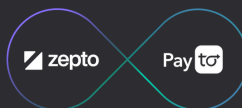
ENTERPRISE PAYID

Zepto's flagship instant-funds transfer product supercharges millions of transactions each day with the unique, industry-first capacity to activate thousands of PayIDs instantaneously.

STORED VALUE From mid-2023

Zepto's digital wallet solution securely holds stored value [digital currency] that maintains value indefinitely, and can be later retrieved, transferred or exchanged for goods and services.

Fast, flexible and data-rich A2A payments 24-7-365



PAYTO

Initiate real-time recurring and one-off payments from your customers' bank accounts. Zepto is directly connected to the NPP for PayTo – your direct connection to a better way to pay.

NPP PAY-OUTS/PAY-INS

Cost-effective, precise transfers and settlement of funds in real time between bank accounts 24-7-365.

BECS 'direct entry' payments

Institutions exchange payments in bulk, 6 times daily on business days

DIRECT DEBIT

Automated enduring consent framework lets you manage digital DDRSAs. Take better control of payment initiation, reduce unauthorised payments, and enjoy the fastest settlement in market.

DIRECT CREDIT

Reliable, versatile bulk electronic payouts and disbursements directly between bank accounts.

HYBRID SOLUTIONS

Zepto's patented auto-switching capability lets you combine traditional direct entry and real-time NPP capabilities.