

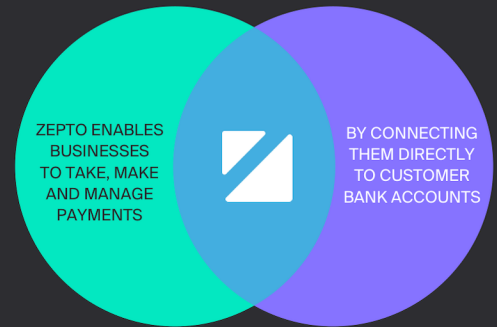
# Unlock the future of payments



## 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

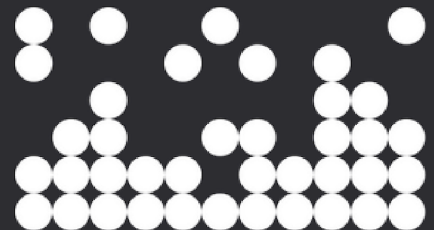
Zepto can transform back-office operations through enriched embedded data enabling automatic reconciliation, and programmatic insights.

### 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

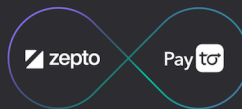
## NPP real-time payments

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



### 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.



### 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.

### STORED VALUE

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.

## 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.