PAYTO A REAL-TIME REVOLUTION

zepto

PayTo® is a modern way to pre-authorise and collect payments from bank accounts, and have them settle in real time — all the time — like an always-on, instant direct debit.

As a directly Connected Institution (CI) on the NPP for PayTo, Zepto is your direct connection to the real-time payments revolution.

CERTAINTY

With PayTo, customer account details are verified in real time, consent for your withdrawals is pre-established, collections and settlement happen in real time, too.

CHALLENGING CARDS

As a real-time alternative, PayTo delivers the set-and-forget benefits of direct debits and cards with a decreased risk of missed payments and fraud.

PayTo can be used for scheduled recurring payments, as well as one-off and ad-hoc payments.

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PAYTO FEATURES

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

Secure
Identities and accounts are verified. Payments are underpinned by consent.

Rich data
Enables real-time reconciliation at any time.

Visibility
Control, flexibility and security for consumers. Available funds verification and payment reliability for merchants.

Digital
No more manual paperwork. Digital agreements are stored centrally.

WHY CHOOSE ZEPTO FOR PAYTO?

Zepto's 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 additional intermediaries.

PAYTO A REAL-TIME PAYMENTS REVOLUTION

Benefits for business

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

Benefits for consumers

- Pay bills and make purchases directly from their bank account
- PayTo agreements can be easily moved between accounts and banks
- Easily set-up agreements using either a PayID or a BSB/account number
- Manage agreements within the security of your online or mobile banking
- 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.

> At Wpay we continue to look for payment solutions that provide customers choice and help make their lives easier.
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> With their Direct Connection to the NPP payment rails, Zepto was the obvious choice for us when looking for a PayTo partner.
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> **Paul Monnington**
> **Managing Director, Wpay**

*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.

https://zepto.com.au/solutions/payto

#ABetterWayToPay