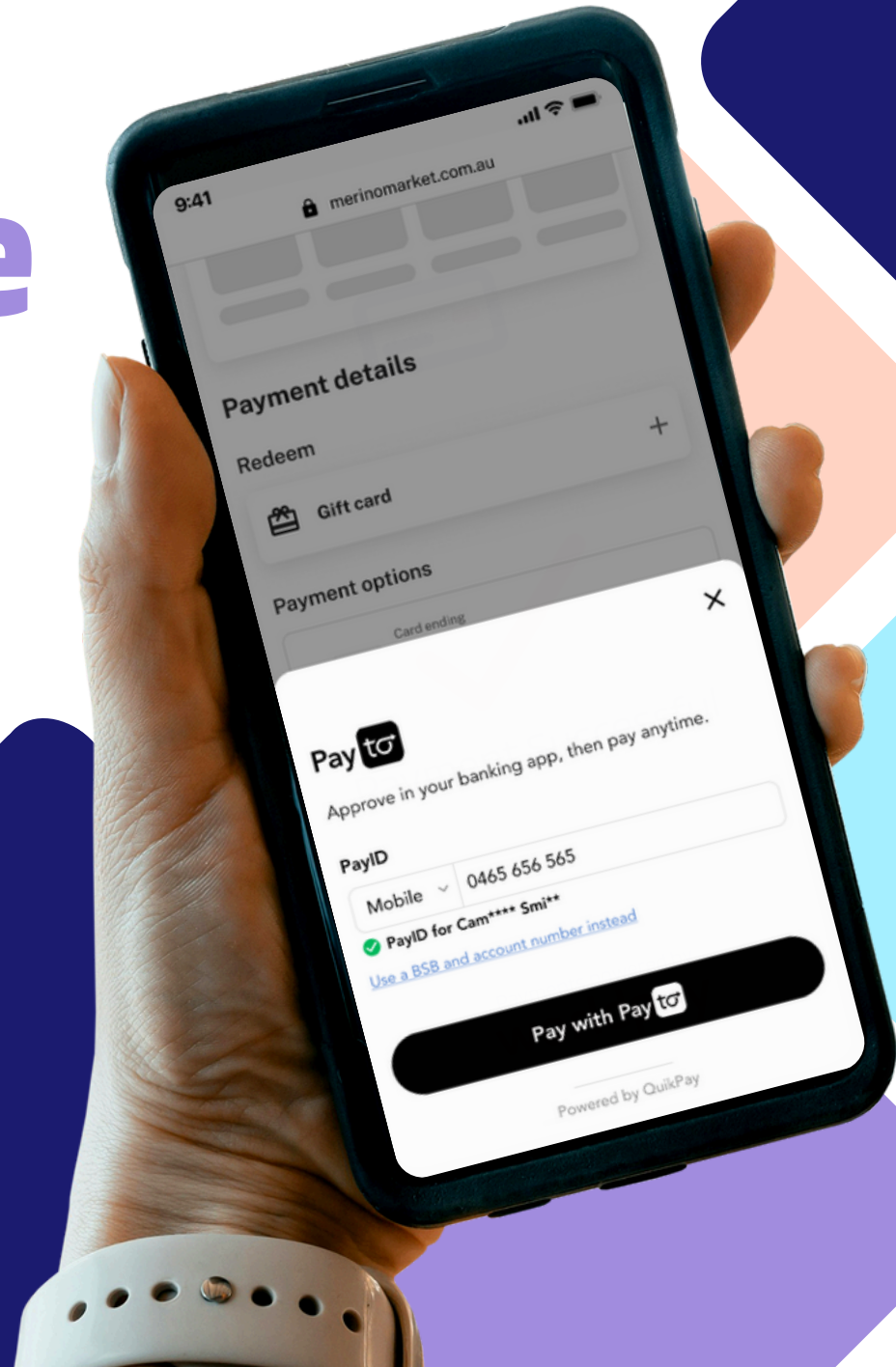


worldpay
for platforms

PayTo

Get real-time

Power a modern, flexible, account-to-account payment experience with PayTo®





Success

Future-proof your payments

PayTo® is more than just a new way to pay, it's the foundation of Australia's next-generation of real-time payments infrastructure.

As the Bulk Electronic Clearing System (BECS) is phased out and the New Payments Platform (NPP) becomes the norm, platforms that adopt PayTo are setting themselves—and their customers up for success.

Worldpay for Platforms delivers a market-leading PayTo solution that helps platforms to modernise payments.



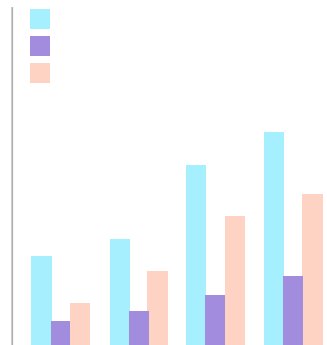
Revolutionising the flow of money

1.63b

The number of NPP transactions in 2024.
Which is a 23% year on year increase.

140m

The number of payments the NPP is now processing each month.



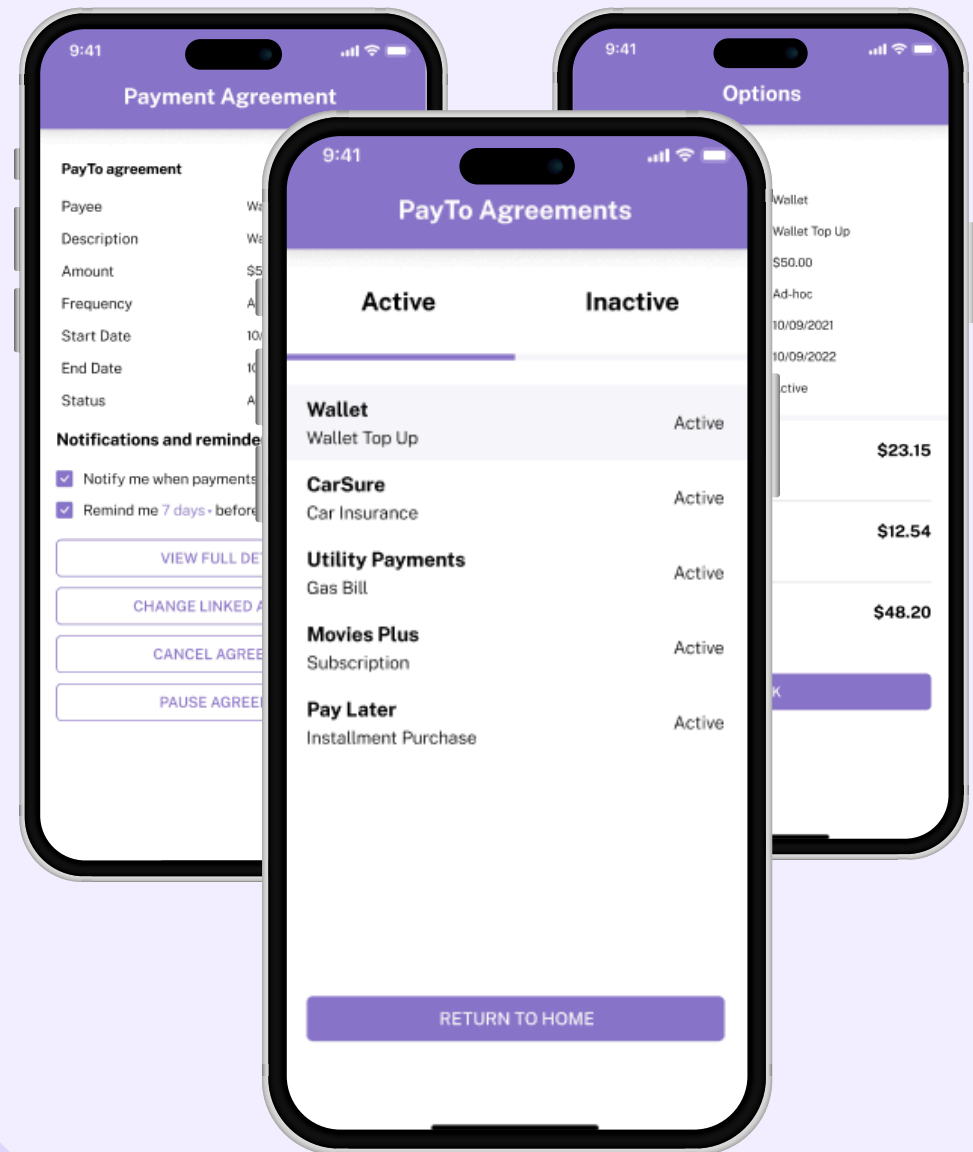
Source: Australian Payments Plus: It's time to move to NPP

What is PayTo?

PayTo is a real-time, account-to-account payment solution

Built on the New Payments Platform (NPP), it allows consumers to authorise and manage payments from their bank accounts, giving them more control and visibility, while enabling businesses to collect funds quickly and securely.

With Worldpay for Platforms, PayTo can be integrated into a full-stack payments solution alongside credit, debit, direct debit, and POS, giving your platform complete flexibility in one embedded offering.



A defining shift in payments

Australia's payment landscape is changing fast.

With BECS sunsetting in Australia, direct debit as we know it is being retired.

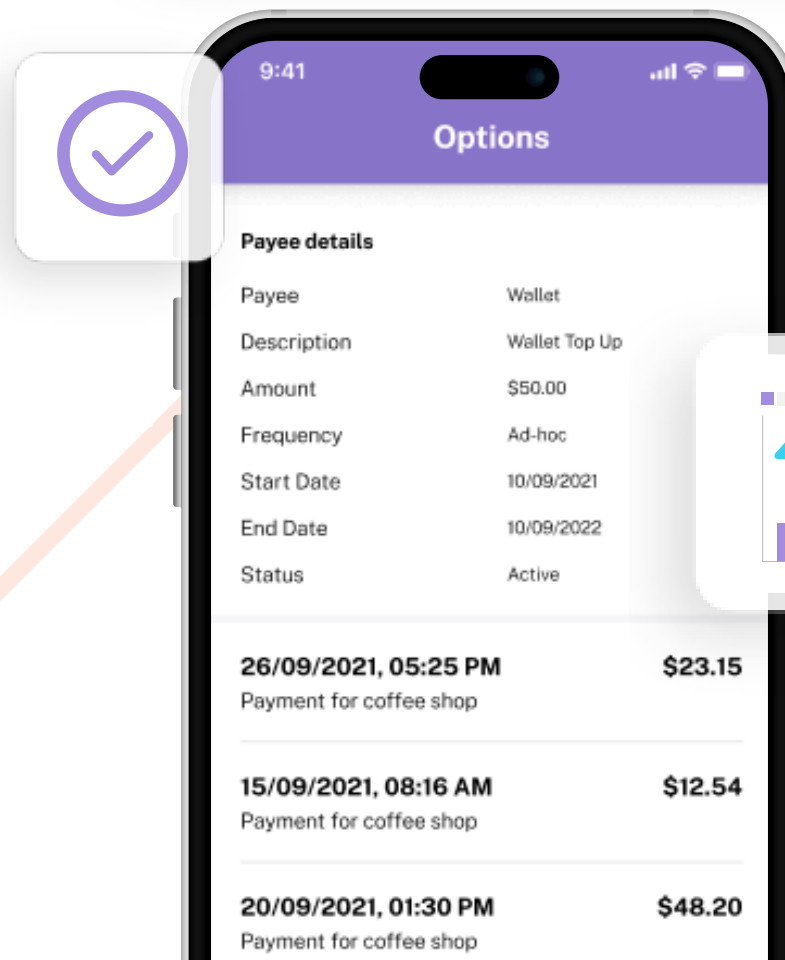
NPP and PayTo are the future, enabling real-time and secure account-to-account payments



PayTo is the future of account-to-account payments in Australia, and we're proud to be leading the way with a truly embedded, partner-first solution.

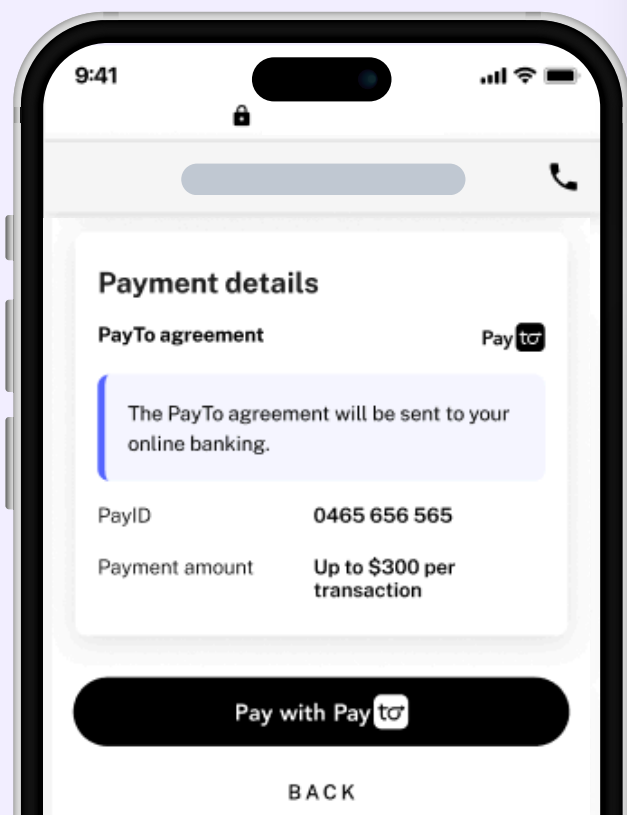


Alison Morris, SVP and GM,
Worldpay for Platforms International



Key benefits of PayTo

Real-time, account-to-account payment, authorised and managed directly in the user's banking app.



Improved cash flow



Funds settle instantly, improving cash inflow and reducing failed transactions.

Reduced dishonours and chargebacks



Pre-authorisation of PayTo agreements reduces payment failures and surprises.

Seamless white-label experience



Integrate PayTo into your platform's experience, under your brand, powered by us.

Ready for the future of payments



Adopt the NPP now and stay ahead of the BECS decommission timeline.

**Worldpay for Platforms makes
it easy for software
companies to embed PayTo
into their offering, quickly,
securely, and at scale.**

One API. Every Payment Type.

Offer PayTo, credit, debit, and POS, all in one embedded, white-label solution that's built for scale.

Ready to launch.

Get live faster with automated onboarding, full compliance support, and real-time payments powered by PayTo.

Simplify payments. Strengthen trust.

PayTo enables merchants to receive payments in real time—no cards, no delays. With pre-authorised agreements and bank-grade security, PayTo minimises fraud and operational overhead while improving cash flow.

Ready to get real-time?

Embed PayTo payments on your platform.

Learn more about how Worldpay for Platforms can help you stay ahead of Australia's payments transformation.

[Get in touch](#)

