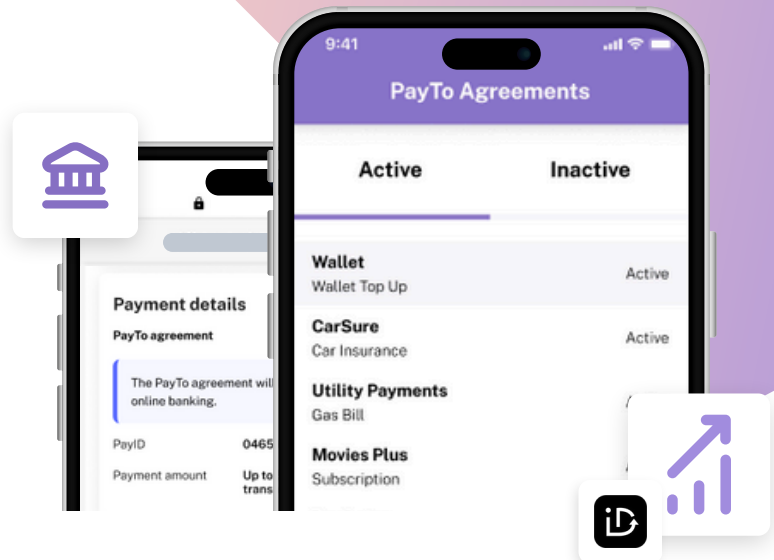


# The smarter way to pay and get paid



PayTo® is a modern, real-time alternative to direct debit that **enables secure account-to-account payments**. Customers authorise and manage agreements directly within their banking app, giving them greater control and visibility.

## Key benefit

### For merchant



#### Real-time sign-up and verification

- Instantly verifies accounts and takes the first payment
- Get notified of failed payments or paused/cancelled agreements
- Take immediate action to retain customers



#### Fast payments

- Payments processed 24/7 – no pending delays
  - Confidently manage cash flow
  - \*Some payments may be held for security checks
- \* Speak to your financial institution for more information.



#### Improve processes

- Agreements carry embedded info for easier reconciliation
- Streamlines accounting, banking and customer systems
- Agreements are digital and easily accessible

### For payers



#### More visibility and control

- Customers approve PayTo® agreements via their banking app
- No money is debited until they give consent
- Agreements can be viewed and managed in one secure place



#### Secure payment method



- Same security level as regular bank payments
- No sensitive card data required
- Payment details only shared with the authorised business



#### Easy setup

- Set up using PayID® or BSB and account number
- Authorised directly in the customer's banking app
- No extra app downloads required

# PayTo® vs Direct Debit

	Feature	PayTo®	Direct Debit
<b>For you</b> 	Payment speed	Real-time, 24/7	1–3 business days
	Setup process	Instant agreement and verification	Manual mandate process
	Payment success rate	Higher (verified upfront)	Prone to failures and rejections
	Reconciliation	Rich data, supports automation	Often manual matching
	Admin effort	Fewer support calls	More failed payment follow-ups
<b>For your customers</b> 	Authorisation	Via banking app	Paper/digital form or indirect
	Visibility and control	Can view, pause, or cancel in app	Must contact business/bank
	Data privacy	No sharing of card or account info	Sensitive info often stored
	Confidence and security	Familiar, secure, bank-backed	Can feel outdated or less transparent

## Want to learn more?

Visit: [platforms.worldpay.com/en](https://platforms.worldpay.com/en)

