Get started with PayTo

PayTo with Ezidebit allows businesses like yours to accept real-time payments from your customers via the New Payments Platform (NPP) - a first for the financial technology industry.

PayTo is perfect for

- ✓ One off or recurring payments, such as deposits and ongoing subscriptions or memberships
- ✓ Real-time notifications of changes to payment agreements
- ✓ Processing refunds in real-time
- ✓ Improving business cash flow
- ✓ Up to the minute real-time reporting for accurate forecasting
- ✓ Businesses that enjoy using the latest technology and being industry leaders

Health & Fitness   Medical   Childcare   Hair & Beauty

Insurance   Real Estate   Alternative Finance

How does PayTo work?

1. Your customer fills in a short online form requiring minimal information and agrees to the payment amount, frequency and length of time. They can choose to provide their bank account details or use PayID, if they have this set up.

2. They receive a notification from their banking app, advising they have a PayTo Agreement pending.

3. Your customer views the agreement details in their banking app and clicks 'authorise'. Your system receives a notification to confirm that the PayTo Agreement is live!

4. You can now submit payment requests to deduct payments seamlessly and automatically from your customer's account. You can schedule payments in advance allowing Ezidebit to take the hard work out of payment processing

Why choose PayTo?

Set up your customers in 90 seconds or less - Signing up your customers is quick and easy. No lengthy forms, no waiting delays for approvals.

Fast and secure payments - PayTo is a real-time payment service that allows businesses to take secure payments from bank accounts in a matter of seconds, 24 hours a day, 7 days a week.

Improved cash flow - Enjoy same day settlement into your bank account for cleared funds - plus the flexibility of early morning or late at night depending on your preference and business cash flow.

Process instant refunds - Businesses can use PayTo to issue a refund immediately and securely for any PayTo payment - no more waiting multiple business days for the refund to be processed as refunds will be in your payers account within seconds.

Enhanced security - PayTo with Ezidebit uses advanced security measures, including two-factor authentication through your customer's banking app, ensuring transactions are safe and secure.

Stops disputed transactions - Because payment agreements are pre-authorised by payers, disputes related to unauthorised account use become a thing of the past.

Redesigned state-of-the-art API - A new API integration is required to access PayTo or unintegrated merchants can use via a new PayTo portal (available in EziOnline).

Join our Pilot Program.

Want to be one of the first to try this new tech? Find out more about our Pilot Program - pilotprogram@ezidebit.com.au

Ezidebit gets your payments done in one.

ezidebit®
A Global Payments Company