

## Pay with Bank | guide

PayTo is a new Australian bank payment method that allows customers to pay instantly from their bank account. It's faster than traditional bank transfers with same-day or next-day settlement and enhanced security through bank authentication.

### Here's how PayTo works:

- When a customer chooses "Pay with Bank | PayTo" via the agent's customer payment link, they enter their bank account information, which triggers an authority (PayTo mandate) to debit their bank account.
- The customer will then receive a notification to approve the payment via their internet or mobile banking app.
- In their app, they will be able to view and authorise the payment. The customer will have *15 minutes* to complete authorisation before the authority expires. When the customer completes authorisation, the funds will be successfully transacted.
- Once the payment is processed, the merchant will be able to view in their payment history. Funds settle next business day.

Make a one-off card payment.

Your Details

Customer Name\*

Customer Email\*

Contact Number\*

Payment Details

Payment Amount\*

\$ 0.00

Departure Date (Only applicable for Slice Pay) 📅

dd / mm / yyyy

Customer Reference\* 📄

Pay with  Pay

OR

Pay by Credit / Debit Card  
Select the button and enter card details.

Pay with Card |   

or

Real-time payment by Bank account

Pay with Bank | 

Secure payment processing by:  
TravelPay™ tōy 555 ZarPay Pty Ltd t/o TravelPay - ABN 63 056 801 942



### Fee Information

For details about any fees paid by customers when using PayTo, agents should refer to their **Cost of Acceptance statement**, which outlines all applicable fees and charges.



### Important Disclaimer

PayTo is a new bank technology currently being rolled out across Australian financial institutions. As implementation continues, some banks, bank account types, and transaction limits may apply. If a customer needs more details, they will need to contact their bank.