



Real-time
payments:
the new customer
experience
battleground
for enterprises



In today's competitive landscape, customer experience (CX) isn't just a differentiator – it's key to driving growth.

According to KPMG, Australian consumers are more sensitive to changes in perceived customer experience, reporting swings of +/-4% compared to a global average of around +/-2%. For Australian businesses, this means that customer experience isn't just a 'nice-to-have', it could be the factor that gives you the competitive edge.

One of the opportunities KPMG identified was the role technology and innovation can play to elevate customer experiences. Businesses that get customer experience right and embed technology strategically can identify the right moments that deliver the most customer benefit.

For example:

Look at how your business approaches the payment experience. Creating a seamless, real-time experience with the latest technology – particularly if you're a business with a large customer base and repeat payments – might make all the difference in retaining customers and building customer lifetime value.



The opportunity

Real-time payments don't just deliver speed and efficiencies; they also open up an exciting new opportunity – **the ability to position real-time payments as a core pillar of customer experience.**

However, when it comes to the current real-time payment options, not all solutions are created equal. Some are best suited for one-off payments, whereas others are purpose-built for enterprise-scale recurring transactions.

As CX continues to shape customer loyalty and business growth, integrating real-time payment solutions into your payment strategy is becoming increasingly important.



The New Payments Platform (NPP) landscape

Australia's real-time payments¹ are powered by the NPP, a national payments infrastructure that is designed to enable fast, and secure payments, 24/7.

Three key services built on the NPP are:

- **PayTo®** – digital, pre-authorised PayTo agreements that enable real-time payments from eligible accounts¹
- **Osko®** – fast payments between eligible accounts
- **PayID®** – payments that can be made and received by using a unique identifier such as a phone number, email, or ABN (instead of a BSB and account number)

To be eligible for these services, both the payer's and payee's account must be enabled to send and receive NPP payments. For Osko transactions, both accounts need to have additional enablement for sending and receiving Osko payments.

PayID and PayTo are registered trade marks of NPP Australia Ltd ABN 68 601 428 737.
Osko is a registered trade mark of BPAY Pty Ltd ABN 69 079 137 518.

PayTo for business. Available through Australia's number one transaction bank²

PayTo for business, available to ANZ Institutional customers, is a real-time payment¹ solution designed to meet the complex needs of enterprise organisations managing one-off, ad hoc, and recurring payments from eligible accounts.³

Designed with customer experience in mind, PayTo for business can simplify payments for businesses and their customers.



How PayTo may benefit businesses



Improved reconciliation capabilities

PayTo empowers businesses with enriched data and reference information that supports improved reconciliation processes—giving businesses the flexibility to streamline operations their way.

When used strategically, this data can help to deliver a transparent, streamlined experience for their customers and improve financial process efficiencies for the business.



Potential to enhance customer experience and build loyalty

PayTo allows businesses to offer their customers a fast, simple and convenient way to pay, powered by modern payment technologies. These features may help enhance customer experience and brand perception which, in turn, could encourage repeat engagement.

When implemented strategically, fast payment processing through PayTo could also help to streamline operations and manage customer payments more efficiently. The ability to access funds and process refunds sooner (compared with direct debit) may enable businesses to resolve payments issues faster. This added speed can support a smoother experience for businesses and their customers.



Create a consistent payment experience

For businesses, PayTo's interoperability enables a consistent and streamlined payment experience across industries and use cases.



Improve customer trust with additional levels of authorisation

With PayTo, payers will need to authorise payments through their banking app or channel after reviewing key details such as the name of the payee, the amount, and the frequency of the payments. This additional step provides payers with greater transparency and control over their recurring payments, helping to build trust.



Assistance with cash flow management

PayTo payments are processed in real-time, making funds available sooner and giving businesses improved transparency over its current cash position.¹ This may be leveraged to support better liquidity management and assist with financial planning.



Identify dishonoured payments sooner

Unlike direct debit where dishonoured payments can take days to surface, PayTo typically provides a payment outcome to the initiating party (the biller or merchant) shortly after the payment has been attempted to be processed, indicating whether the payment has been accepted or rejected.⁴ This can help to streamline processes that rely on payment verification, reduce related delays, promptly alert customers if funds are unavailable, and contribute to a more efficient experience for both businesses and their customers.

PayTo case studies



From claims to care: PayTo's role in healthcare

For one of ANZ's leading healthcare clients, enhancing customer experience and efficiency were central drivers for adopting PayTo. Managing millions of patient interactions and transactions each year, the provider needed a solution that could scale its ability to manage a large online payment volume load while also reducing costs and improving transparency.

By implementing PayTo across its network of healthcare brands, this provider was able to:

- Lower processing costs by reducing reliance on card-based payments.
- Offer patients greater choice in how they pay.
- Enhance trust and transparency with patient-authorized payment agreements that provide patients with greater visibility and control.

Since launch, ANZ's client has already seen promising early adoption of PayTo, with a growing number of transactions shifting to the platform. As patients become more familiar with the benefits, usage is expected to continue rising.

This was the first time ANZ had implemented PayTo for a client in the healthcare sector, demonstrating how real-time payments could enhance both the patient experience and operational efficiency. For the client, it also opened the door to broader adoption of digital payments across its wider medical services.

Superannuation payments, supercharged with PayTo

ANZ is developing advanced superannuation payment capabilities to help employers meet upcoming Payday Super requirements, leveraging PayTo and the NPP. Incorporating PayTo into superannuation contributions will enable employers to make their payments using secure, real-time payment methods.¹ This innovation will support employers, funds, and administrators in becoming future-ready to deliver faster, more seamless member experiences, reflecting ANZ's commitment to helping businesses adapt as regulatory and customer expectations evolve.





Payment expertise you can trust

ANZ has been serving Australian businesses and customers for the past 197 years.

We were the first major Australian bank to launch a PayTo service for biller customers. By developing the technology to support PayTo internally, we have developed a strong digital foundation to support real-time payments across APAC, reinforcing ANZ's position as a trusted partner in driving payments innovation.¹

With PayTo, we want to share our expertise with your business, so you can benefit from a new era of real-time payments.

For more information on how PayTo can support your business and customers, or to integrate PayTo into your business, please contact your ANZ Relationship Manager, Account Manager or paytoforbusiness@anz.com.



Important information

For the latest forms, rates and terms for our banking solutions, please visit anz.com/institutional/solutions/important-resources/.

This communication is published by Australia and New Zealand Banking Group Limited ABN 11 005 357 522 ("ANZ") in Australia, holder of Australian Financial Services Licence Number 234527.

This communication is solely for informational purposes and nothing contained within is intended to be a recommendation, invitation, solicitation or offer by ANZ to you to sell, or buy, receive or provide any product or service. It is based on information available at the time of publication. While this communication has been prepared in good faith, ANZ makes no representation or warranty as to its accuracy or completeness and accepts no liability for its use. This communication has been prepared without taking into account your specific objectives, financial situation or the needs of any person, and ANZ in no way provides any financial, legal, taxation or investment advice to you in connection with any product or service discussed in this communication. You should seek independent advice and independently verify the accuracy of the information contained in this communication. ANZ recommends reading the relevant terms and conditions which are available from your ANZ relationship manager before deciding whether to acquire or hold any product or service.

The products and services described in this communication may not be available in all countries and are subject to applicable offer documents and terms. This communication may not be reproduced or distributed and may be restricted by law in certain jurisdictions. Recipients must inform themselves of, and observe, all relevant restrictions.

- 1 Real-time payments have fast clearance times with most payments expected to appear in accounts within 30 seconds of reaching the payer bank. ANZ processes PayTo payments 24 hours a day, 7 days a week. Payments may be subject to security screening or service disruptions (including by the payer bank) which may impact processing times and availability.
- 2 Ranked no. 1 in the Transaction Banking Relationship Strength Index in the Coalition Greenwich Voice of Client Australia Large Corporate & Institutional Transactional Banking Study, 2025.
- 3 PayTo operates via the NPP, the real-time payments infrastructure used by ANZ and other participating financial institutions to send and receive fast payments between eligible accounts. To be eligible for PayTo, the payer and the payee's account must be enabled to receive NPP payments.
- 4 PayTo payment outcomes may be subject to service disruptions including by the payer or initiating party (the biller or merchant) which may impact processing times and availability.

© Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and/or used under licence. "ANZ", ANZ's logo and ANZ's colour blue are trade marks of ANZ.