

Welcome to PayTo.



What is PayTo?

PayTo is a fast and secure payment option which allows you to make one-off or recurring payments in real time. PayTo gives you greater control over payments from your bank account with the ability to view and manage PayTo agreements in mobile and internet banking.

What can you do with PayTo?

If a merchant or business offers PayTo, you will be able to:

- Make automatic payments for recurring bills that were typically paid through direct debit*
- Choose either your BSB and account number or your PayID to make payments
- Make online or 'in-App' purchases directly from your bank account rather than from your card

What digital platform is PayTo available in?

PayTo is available in Internet Banking. It will be available in the Mobile Banking App from early 2023.

How can I manage my PayTo agreements?

You will be able to perform the following actions in Internet Banking:

- View your PayTo agreements
- Authorise or decline a new or amended PayTo agreement
- Cancel, Pause or Resume a PayTo agreement
- Update the BSB and account or PayID linked to your PayTo agreement

Where in Internet Banking can I find my PayTo agreements?

1. Log into Internet Banking on the [Beyond Bank website](#)
2. In the top navigation, select Transfer/Pay, then PayTo agreements

From here, you can select an agreement you want to view, or action based on the status the agreement is in.

What do the different PayTo agreement statuses mean?

A PayTo agreement can have a range of different statuses. Refer to the table below for details on what they mean:

Status	Meaning
Active	This PayTo agreement is active.
Action required	This PayTo agreement requires your attention. This means you either need to authorise or decline the agreement, or the changes to it.
Paused By Customer	The PayTo agreement has been Paused by you. You can choose to resume or cancel this agreement.
Paused By Initiator	This PayTo agreement has been Paused by the Merchant or Payment provider. You may need to contact them to understand why this is the case.
Paused - Review Required	This PayTo agreement has been Paused because it requires you or Beyond Bank to review the details of the agreement before it can be resumed.
Authorisation Timed-out	This PayTo agreement required action by a certain date and this time has now passed. You may need to contact the Merchant or Payment provider to reissue the agreement.
Cancelled	This PayTo agreement has been cancelled.

*PayTo is a modern alternative to direct debits and does not replace direct debits.