PayTo (AUSTRALIA ONLY)
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Partner managed payment page

Accept PayTo Payments (Australia only)

You will need to ensure your application is subscribed to our PayTo Event Webhooks by providing us a single webhook URL for us to post the web messages to. We will then share a secret key unique to your business and this will allow your application to be notified of the result of the transaction and whether there is a change in status of the PayTo agreement

Software Service

Cart checkout

Collect required fields to create payer record and PayTo agreement:

- ***FamilyorBusinessName***
- ***GivenName***
- ***Email***
- ***PayID type:***
  - ***Email address***
  - ***Telephone Number***
  - ***Australian Business Number***
  - ***Australian Bank Account number***

Create payer record:
POST Add a new Payer

Create PayTo Agreement:
POST Agreement Create

End user is notified by their banking app to review PayTo agreement and accept or decline PayTo agreement.

End user accepts PayTo agreement

End user declines PayTo agreement

Webhook event notification triggered to notify you of event and status

OPTIONAL - Confirm status of PayTo agreement:
GET Agreement Lookup

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Continue to submit payment:
POST Payment Submit

Application to manage re-attempt of checkout flow by redirecting user to beginning for checkout

Webhook event notification triggered to notify you of payment event status

OPTIONAL - Confirm status of payment:
GET Payment Lookup

For future payment requests depending on the PayTo agreement variables set and the status of the agreement, you may contiue to submit payment requests via the steps below OR you may need to create a new PayTo agreement

Trigger next payment:
POST Payment Submit

If the payer has suspended or cancelled the PayTo agreement, you would have recieved this notification via webhook.

- ***If the PayTo agreement was suspended, you can contact the payer to re-activate the agreement before requesting a POST Payment Submit or capture payment via a new HPP.***
- ***If PayTo agreement was cancelled, you will need to capture payment via a new HPP, it is not possible to re-active a cancelled PayTo agreement.***

PayTo Payment event webhook to identify result of payment

If successful, transaction statuscode: C - Cleared or P - Pending

If unsuccessful, transaction statuscode: R - Rejected

Payment flow complete - Funds to be settled as per business rules

Payment flow complete. Application to manage collection of failed attempt

For future payment requests, follow the same steps as above.