

# PayTo Agreements in ANZ Transactive - Global

PayTo:

- A new, digital modernization of merchant-initiated real-time payments
- Underpins the innovation of direct-debit payments
- The ability to authorise, pause, resume, edit and cancel all agreements
- 24/7
- Secure authorization in ANZ Transactive – Global with final approval required by security device operator
- Transactions via the New Payments Platform (NPP)

After a merchant has setup a PayTo Agreement with you for a one-off or recurring payment for goods and services, it will be available to review and approve in ANZ Transactive - Global.

To be able to view, approve, decline or manage PayTo Agreements, you will need to have PayTo Agreements entitled to your profile.

Once you have been entitled by an administrator, ANZ recommends that you set up email and in-channel notifications for when a PayTo Agreement is pending authorisation or when it is modified, paused or cancelled.

To setup notifications, click on your username in the top right-hand corner, then Notifications and Alerts and switch on your preferred notification options.

Then click Save to confirm.

You will now be alerted when a PayTo Agreement requires your approval after being set up or modified, or when it is paused or cancelled by a merchant/biller.

To action a pending agreement, click on Payments, then PayTo Agreements.

Locate the relevant agreement. It will have a Pending Approval status.

When you click on the agreement you have the options to Authorise or Decline.

To approve an agreement, click Authorise and then Authorise again. If you are the final approver, you will need to digitally sign the PayTo Agreement with your security device.

To Pause an active agreement, click on the agreement and click Pause on the Control Bar.

Read the acknowledgement and select "I understand" to confirm that you consent to the conditions of pausing an agreement.

Then click Pause Agreement.

To resume a paused agreement, click on the desired agreement and click Resume, then click Resume Agreement.

In the PayTo Agreement screen, you will notice the status of the actioned Agreement has reverted to Active.

To cancel an active agreement, click on the agreement and click Cancel.

Read the acknowledgement and select "I understand" to consent to the conditions of cancelling an agreement.

Then click Cancel Agreement and click Yes, Cancel the Agreement.

You cannot reactivate a cancelled PayTo Agreement. Once cancelled, your merchant can no longer debit payments from your account for the terminated agreement. Information relating to the cancelled mandate will remain in the Agreement History.

To edit an agreement, click on the relevant agreement, then click Edit.

Change the Payment Reference or linked debit account from the drop-down menu.

Then click Submit.

After the edited PayTo Agreement has been authorised, the changes will take effect.

**For more information on PayTo Agreements in ANZ Transactive – Global, visit ANZ Digital Services Help.**

[Help.online.anz.com](https://help.online.anz.com)