



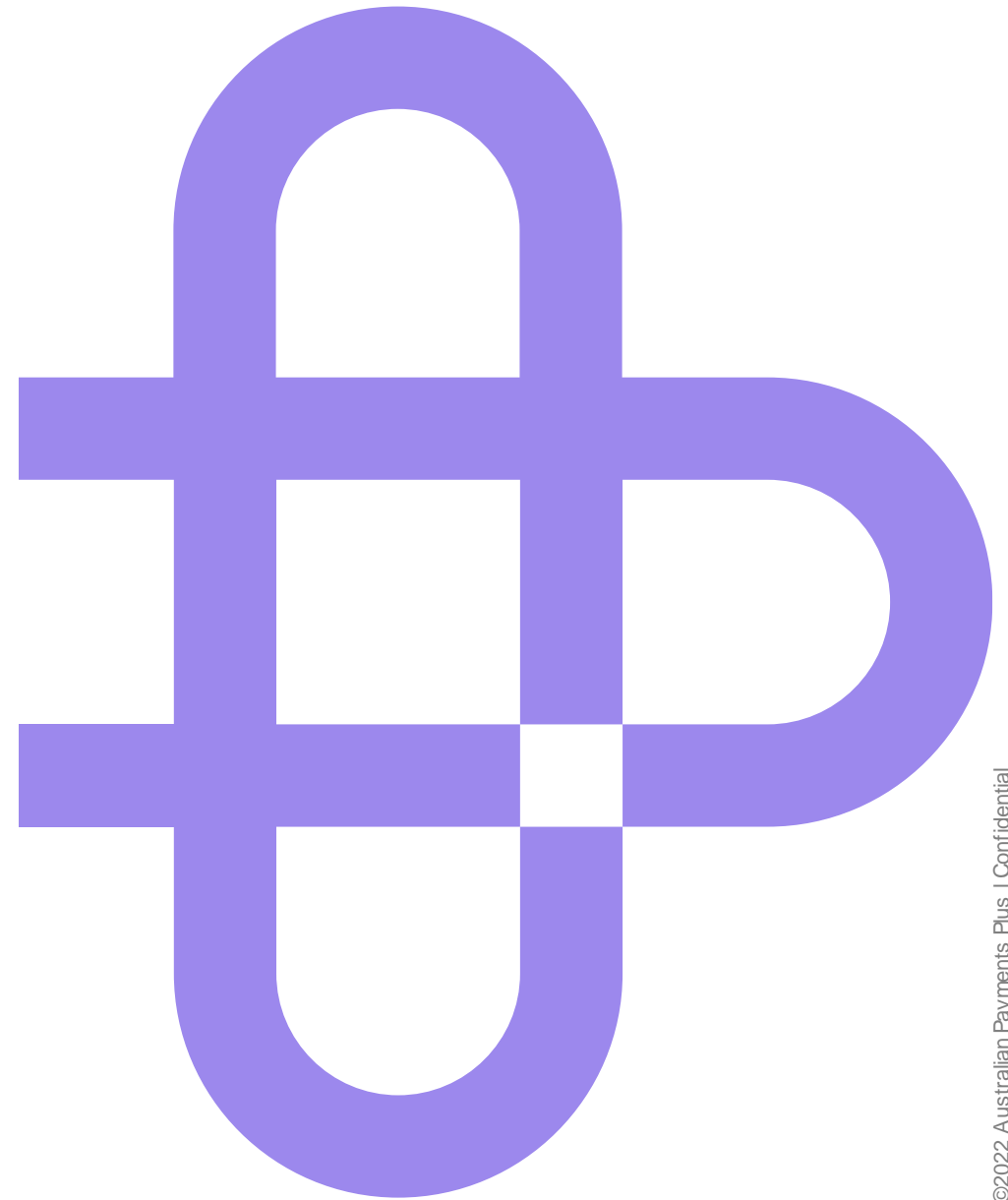
Australian  
Payments  
Plus



# PayTo for Initiators

## Customer Experience Guide

payto@auspayplus.com.au  
January 2024



# Contents

[View All Prototypes in Figma](#)

Section	Description	Page
<a href="#">General Recommendations</a>		5
<a href="#">First-time Use</a>	<ul style="list-style-type: none"><li>• Example customer journeys</li><li>• Recommendations</li></ul>	10
<a href="#">Ongoing Use</a>	<ul style="list-style-type: none"><li>• Example customer journeys</li><li>• Recommendations</li></ul>	29
<a href="#">Exception Scenarios</a>	<ul style="list-style-type: none"><li>• PayID doesn't exist</li><li>• Account doesn't support PayTo</li><li>• Authorisation request expired</li><li>• Agreement declined by customer</li><li>• Insufficient funds</li><li>• Limit too low</li><li>• Agreement paused by customer</li></ul>	36
<a href="#">Other Scenarios</a>	<ul style="list-style-type: none"><li>• Cancel PayTo agreement</li><li>• Reauthorise PayTo agreement</li></ul>	55
<a href="#">Appendix</a>	<ul style="list-style-type: none"><li>• List of all customer journeys</li></ul>	63

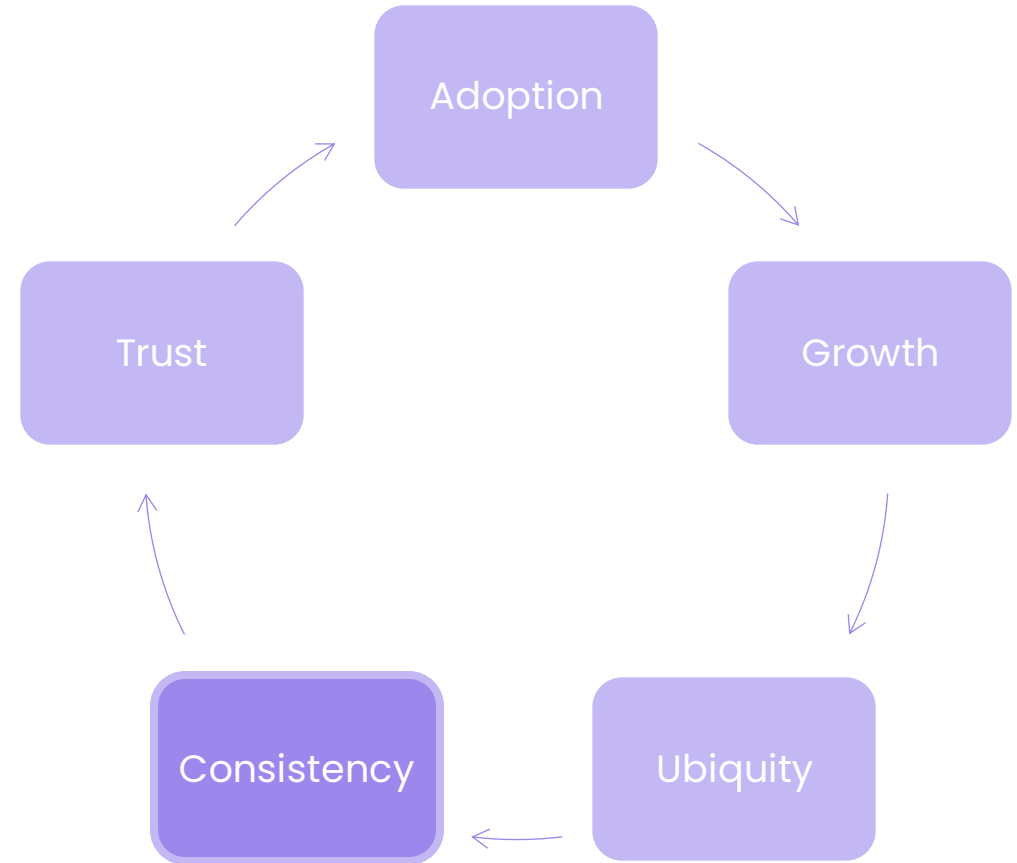
# Purpose

## Creating a consistent customer experience

PayTo's successful adoption relies upon an intuitive, consistent customer experience.

This Guide sets out the design recommendations we believe will achieve this.

The recommendations - with a couple of exceptions - are not mandatory. AP+ acknowledges that business contexts vary heavily, so the guide avoids prescribing. Instead, we encourage you to use the recommendations as guardrails for your own payment experiences.



Flywheel of growth for PayTo

# How to use this guide

## Read it with other documents, not by itself

Read the CX Guide alongside:

- NPP Procedures, Volume 6
- NPP Back Office Design Considerations, 2.3
- PayTo Implementation Guide, Volume 3
- CX Requirements and Guidelines (for Payer Bank)

## Read it as a guardrail, not a rule-book

With a couple of exceptions, the recommendations are principles rather than prescriptions. Do not design in blatant contravention to what is described but do account for your own business circumstances.

## Read it as a work-in-progress, not a stone-etched tablet

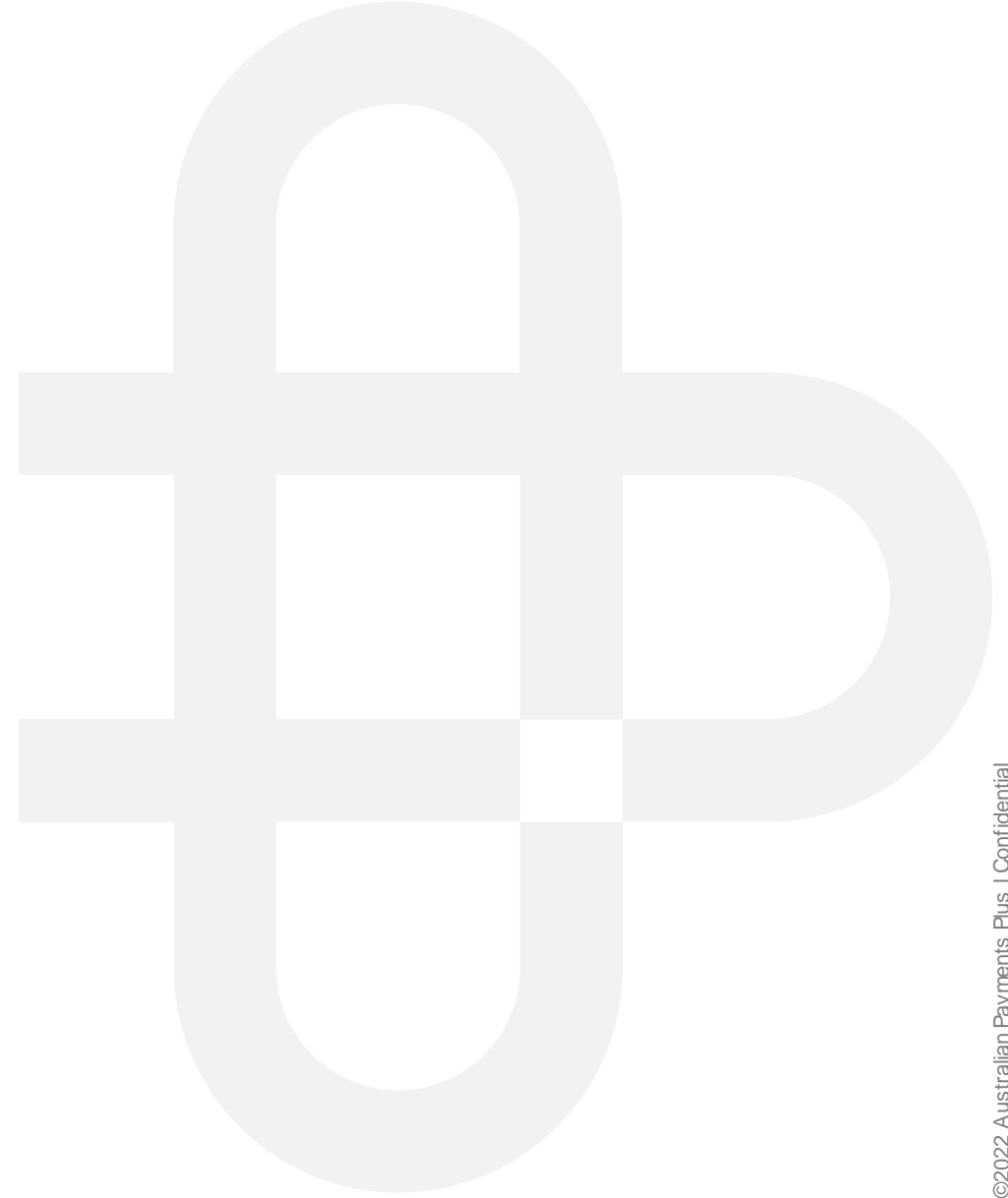
There's lots we don't know. There are many scenarios we considered but did not design for. This Guide will be updated and improved over time, and we're interested in your ongoing feedback to help us improve it.

We hope this Guide will serve as the start of a discussion about great customer experience, not the end of it.

## Feedback is welcome!

Please email [payto@auspayplus.com.au](mailto:payto@auspayplus.com.au) for comments, suggestions or additions

# General recommendations



General recommendations

# Summary

## Recommendation

## Example Customer Journey(s)

Make PayTo the primary branding

All

Use modals or in-line components, not browser re-directs

All

Ensure customers have access to the required support

All

## General recommendations

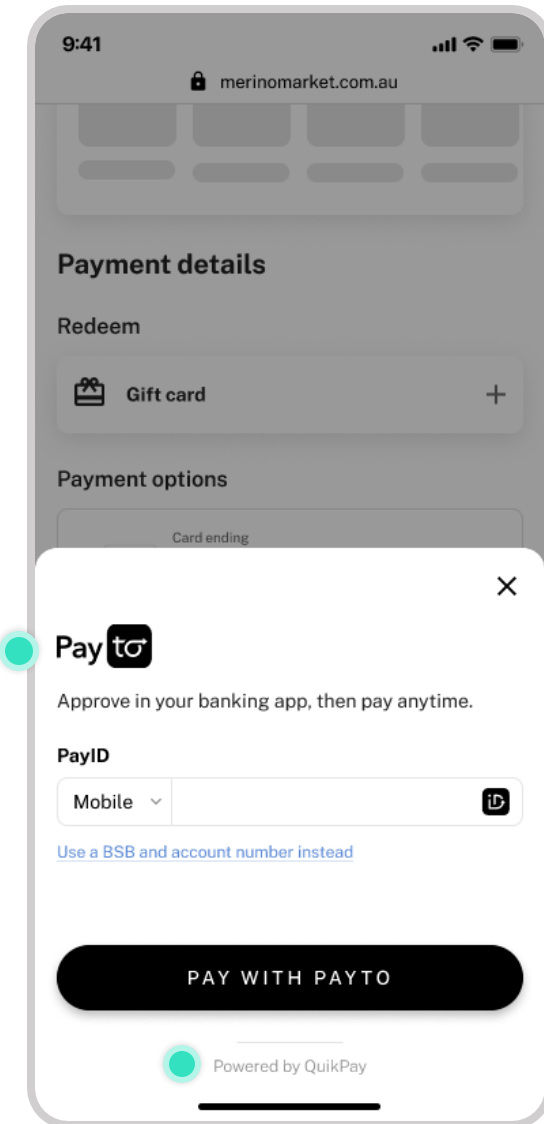
# Make PayTo the primary branding

## CX Recommendation

Use PayTo's logo as the name and primary branding for the payment option (see [PayTo Brand Portal](#)). The PSP can be referenced further down the page if required.

## Value

Using PayTo branding creates consistency for customers. Consistency creates trust, in turn creating greater adoption.



PayTo as primary brand

## General recommendations

# Use modals or in-line components, not browser re-directs

## CX Recommendation

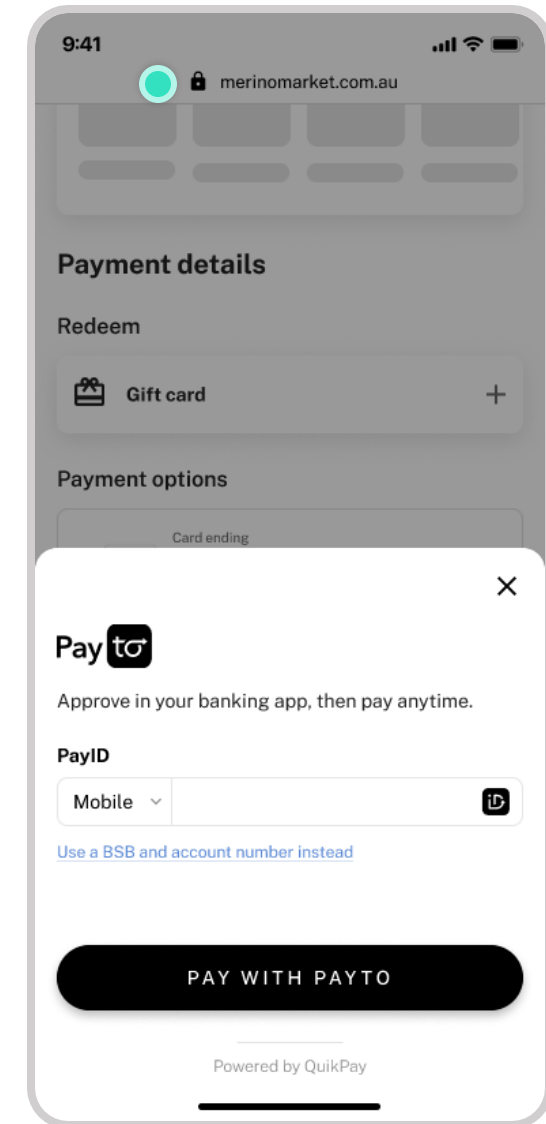
PayTo has out-of-flow authorisation in the banking app, so customers are required to switch applications to approve agreements.

Therefore, the payment journey should stay within the merchant environment until the customer needs to approve the agreement.

Merchants should use either modal pop-ups or in-line components to setup a PayTo agreement, but not a browser re-direct.

## Value

Keeping the payment journey in the same browser window creates a more consistent experience.



PayTo in the merchant environment



## General recommendations

# Ensure customers have access to the required support

## CX Recommendation

As a new payment option, customers may have difficulty using PayTo. Clear FAQs, training for customer support teams, and thoughtful explanatory text will help customers learn faster.

Review the PayTo User Portal for materials published by AP+.

## Value

Investing in customer support will increase conversion and customer satisfaction.

Have you checked that your bank account details are correct?

11:35 AM

Were you able to find the PayTo agreement section in your internet banking?

11:35 AM

Are you able to search your bank's website for FAQ's related to PayTo?

11:35 AM

Do you have multiple bank accounts? Is it possible the agreement was sent to a different account?

11:35 AM

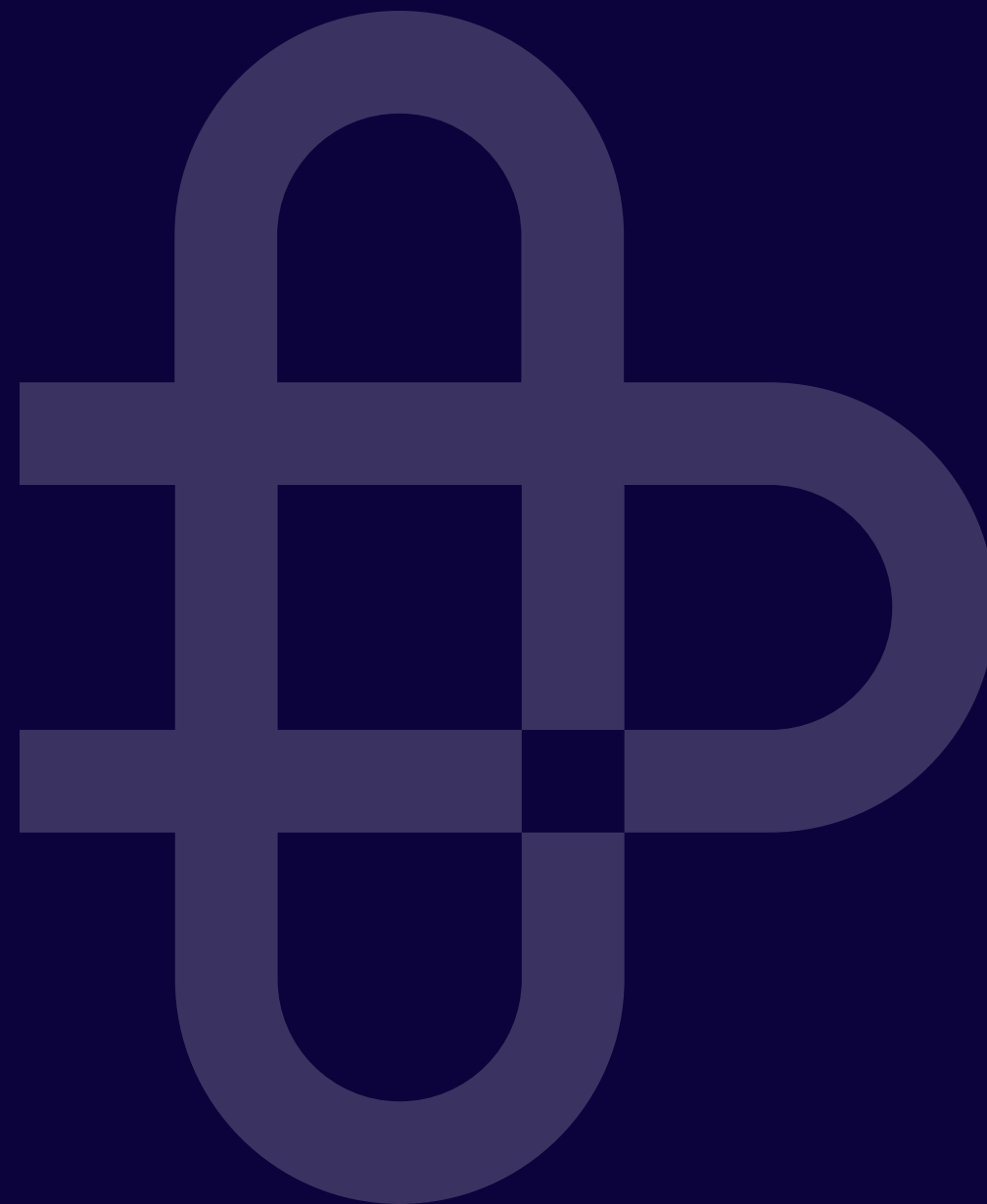
Is there another payment method you could use?

11:35 AM

Example customer support

# First-time Use

- Example customer journeys
- Recommendations



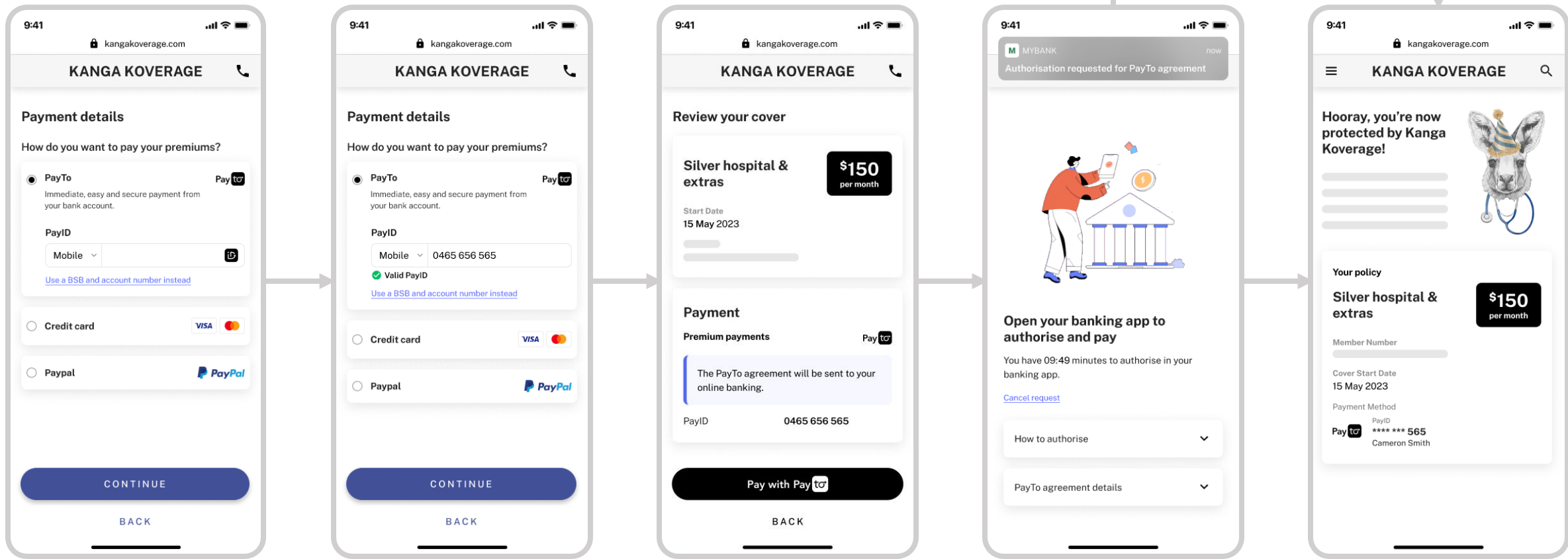
First-time use

# Example Customer Journeys

Customer Journey	PayTo Agreement Type	Full Prototype
Buying health insurance	Periodic, fixed amount	<a href="#">Link</a>
Signing up for meal subscription	Periodic, variable amount	<a href="#">Link</a>
Buying groceries	Ad hoc, variable amount	<a href="#">Link</a>
Buying plane tickets	One-off, fixed amount	<a href="#">Link</a>

First-time use    Periodic, fixed amount     View Prototype

# Journey: Buying health insurance



Authorise PayTo agreement in banking channel (see [Authorising agreement](#))

Select PayTo

Enter PayID

Review selections

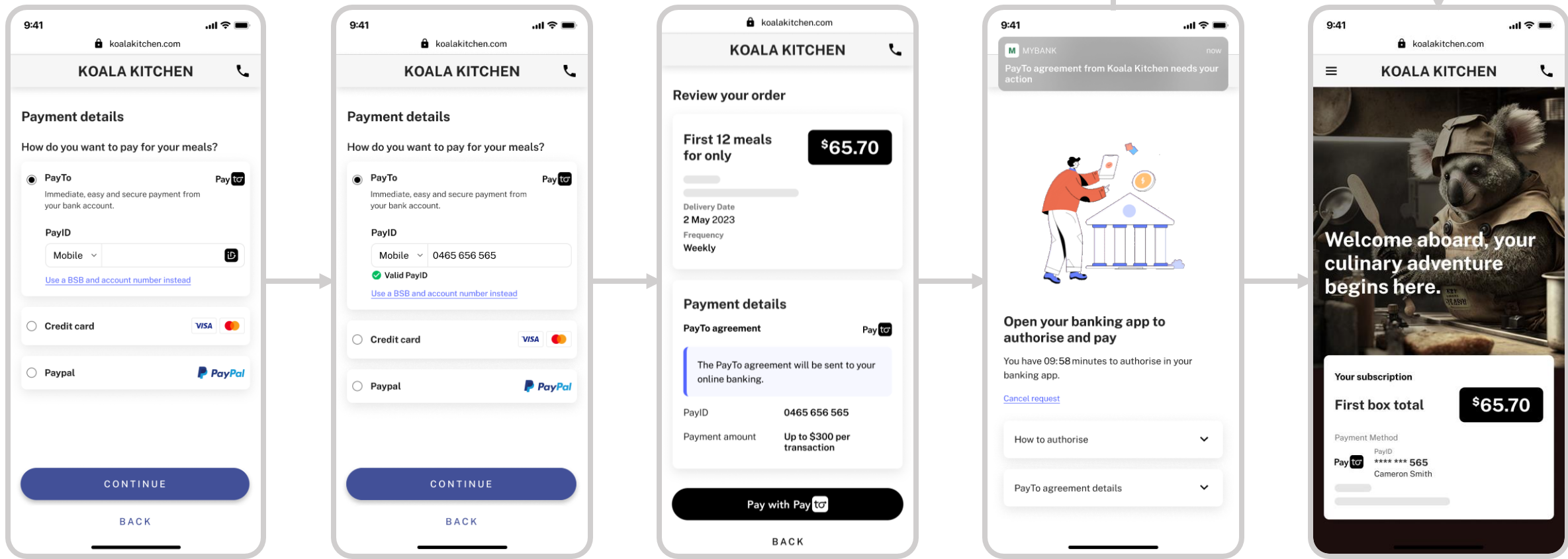
Open your banking app

Order confirmation

First-time use    Periodic, variable amount     View Prototype

# Journey: Signing up for meal subscription

Authorise PayTo agreement in banking channel  
(see [Authorising agreement](#))



Select PayTo

Enter PayID

Review selections

Open your banking app

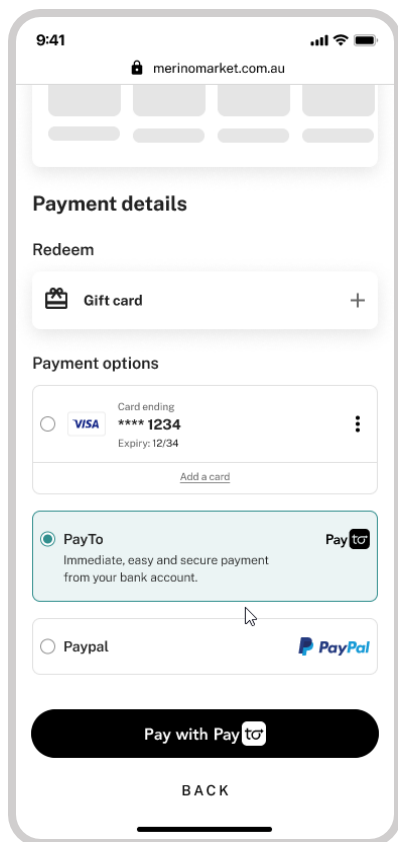
Order confirmation

First-time use

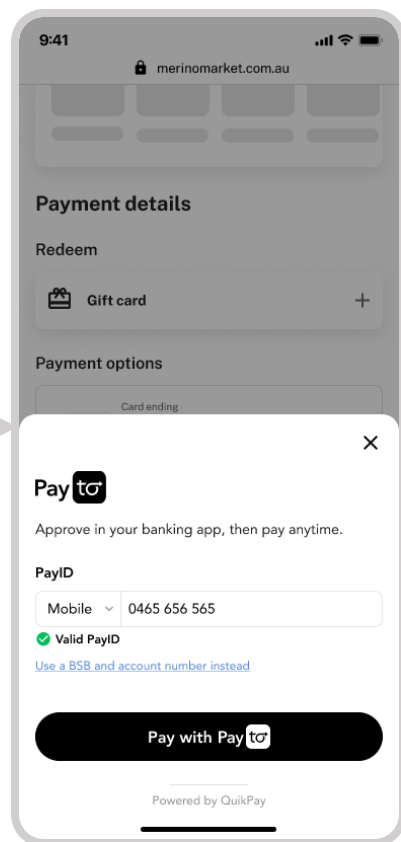
Ad hoc, variable amount

 View Prototype

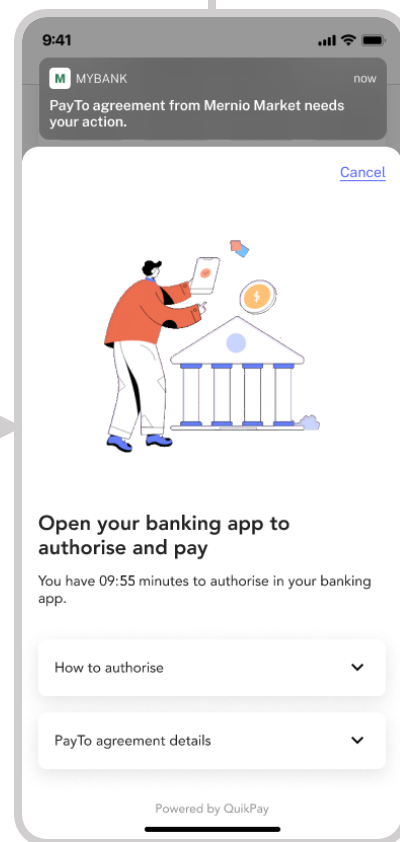
# Journey: Buying groceries



Select PayTo

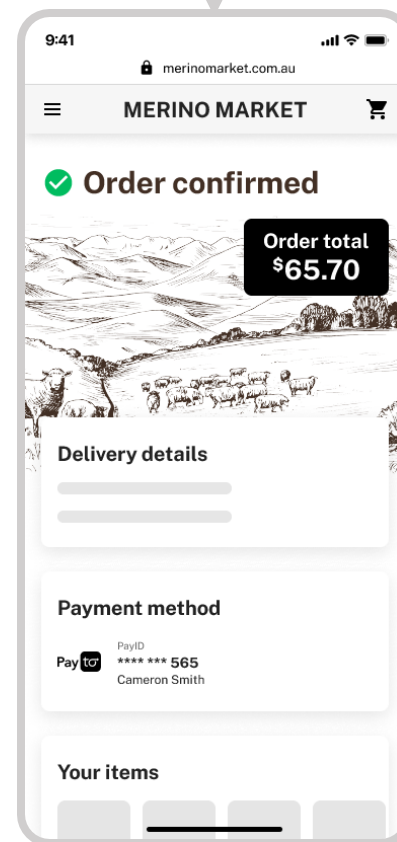


Enter PayID



Open your banking app

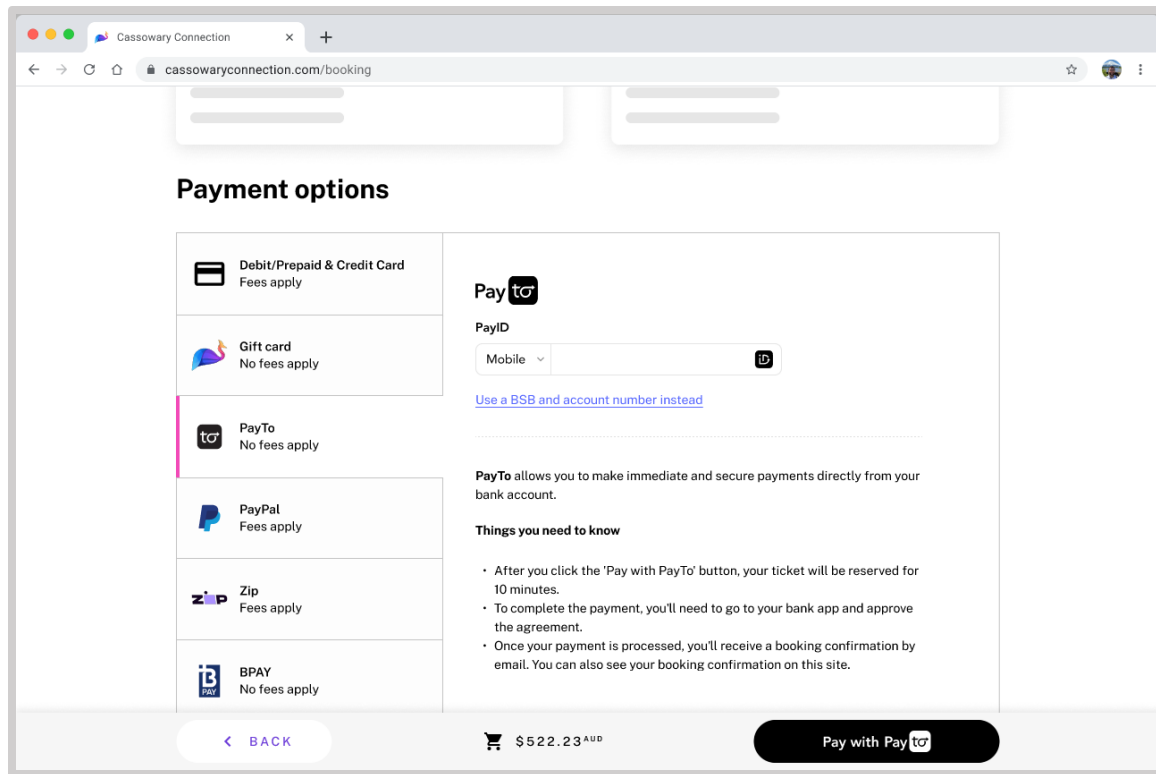
Authorise PayTo agreement in banking channel (see [Authorising agreement](#))



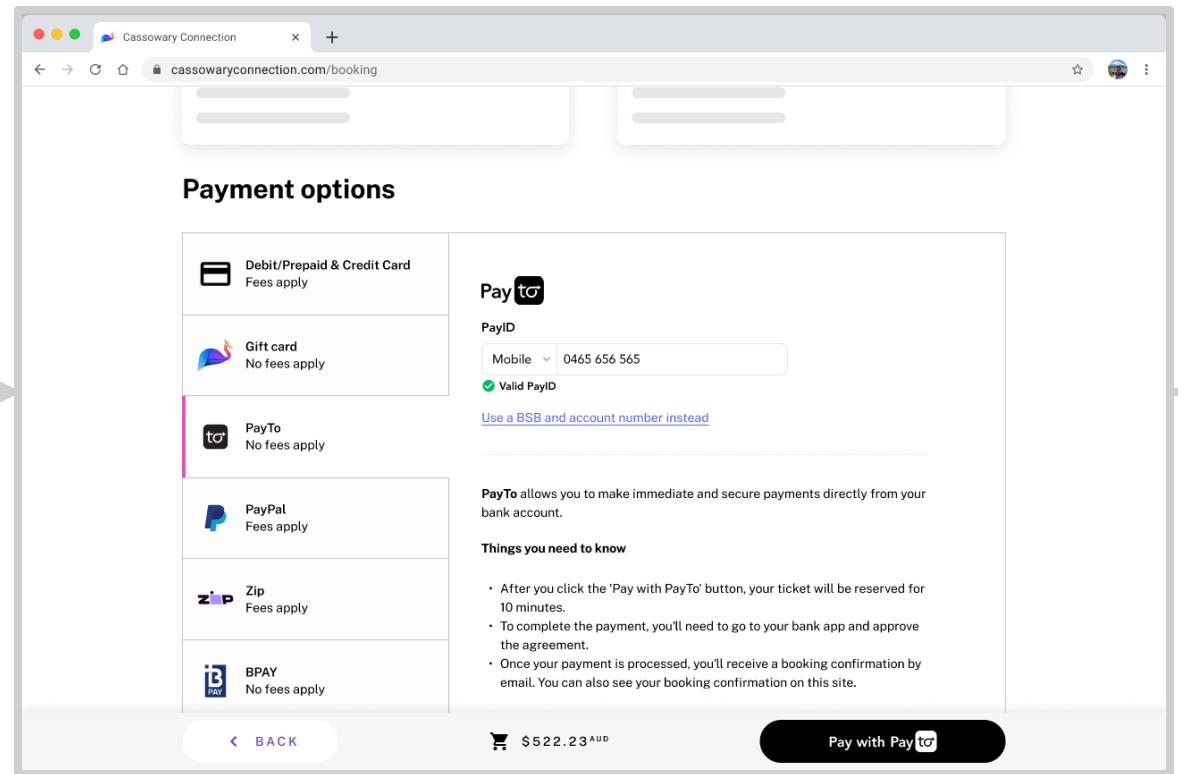
Order confirmation

First-time use    One-off, fixed amount     View Prototype

# Journey: Buying plane tickets (1/2)



Select PayTo

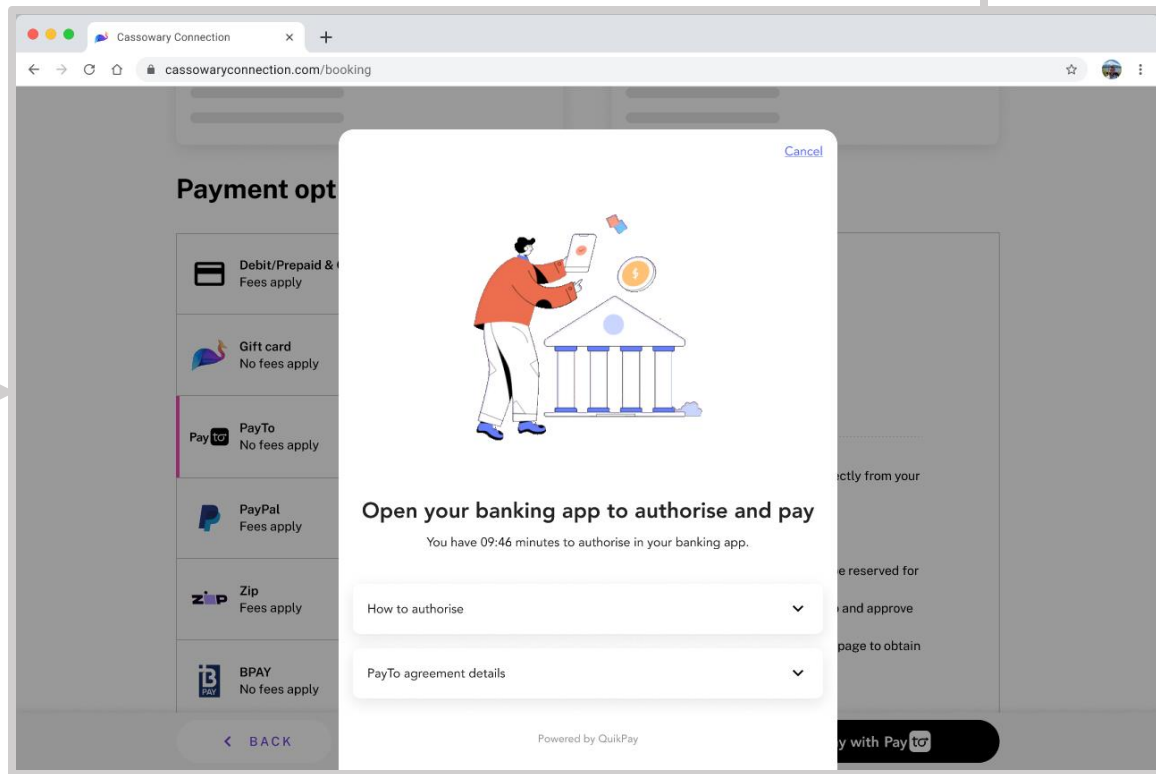


Enter PayID

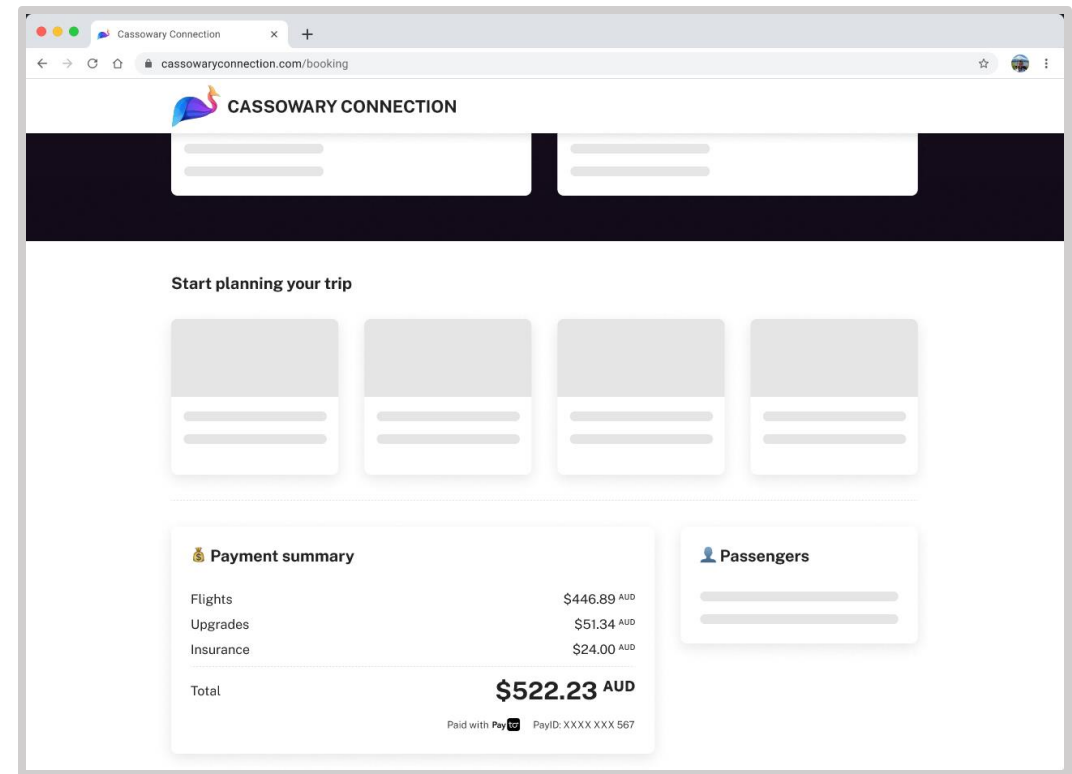
First-time use   One-off, fixed amount   [View Prototype](#)

Authorise PayTo agreement in banking channel (see [Authorising agreement](#))

# Journey: Buying plane tickets (2/2)



Open your banking app



Order confirmation



First-time use

# Recommendations Summary

Recommendation	Agreement Type(s)
Use PayID as the default option for selecting an account	All
Validate PayID at the earliest opportunity	All
Use in-line validation of BSB	All
Require 'Account Name' input when using BSB and account number, not PayID	All
Display a loading indicator when waiting for PayTo agreement creation	All
Direct customer to authorise the agreement in online banking	All
Allow customers to resend the authorisation request	All
Present the payment method as PayTo in the payment confirmation screen	All
Take payment automatically following authorisation	All
Set a limit that will accommodate <98% of baskets	Ad hoc
Don't describe the agreement as 'ad hoc' in the checkout flow	Ad hoc

First-time use

# Use PayID as the default option for selecting an account

## CX Recommendation

During payment option selection, make PayID the default option, whilst providing an option to switch to BSB and account number.

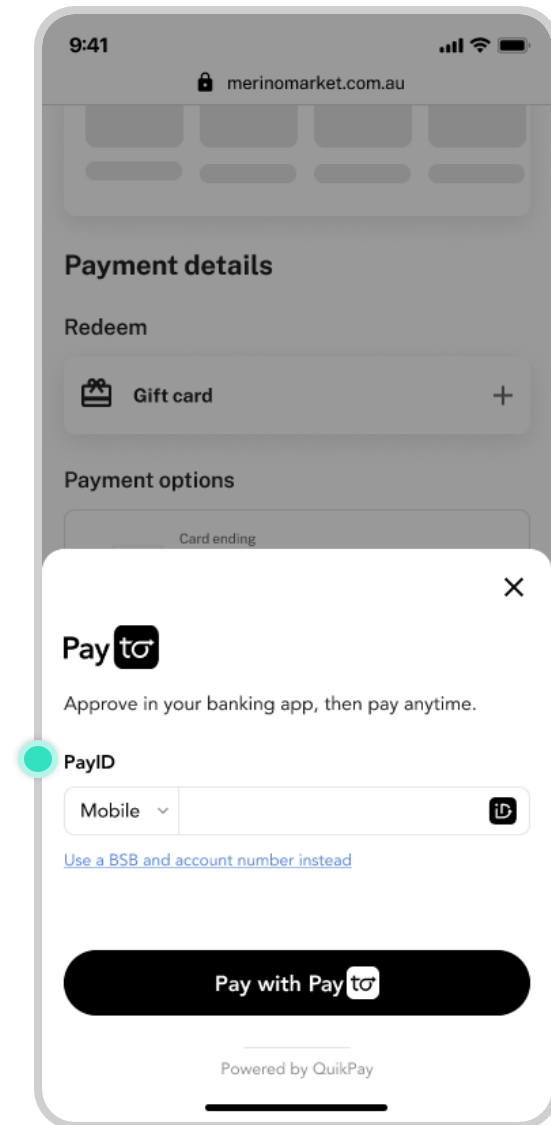
PayTo should be presented as the primary brand, with PayID only appearing after the decision to use PayTo has been made.

Preselect mobile number as the PayID type.

## Value

PayID is easier to remember than BSB and account number and enables in-line validation.

Defaulting to mobile number, the most common PayID type, reduces the number of decisions for most users.



PayID is the default option

First-time use

# Validate PayID at the earliest opportunity


## CX Recommendation

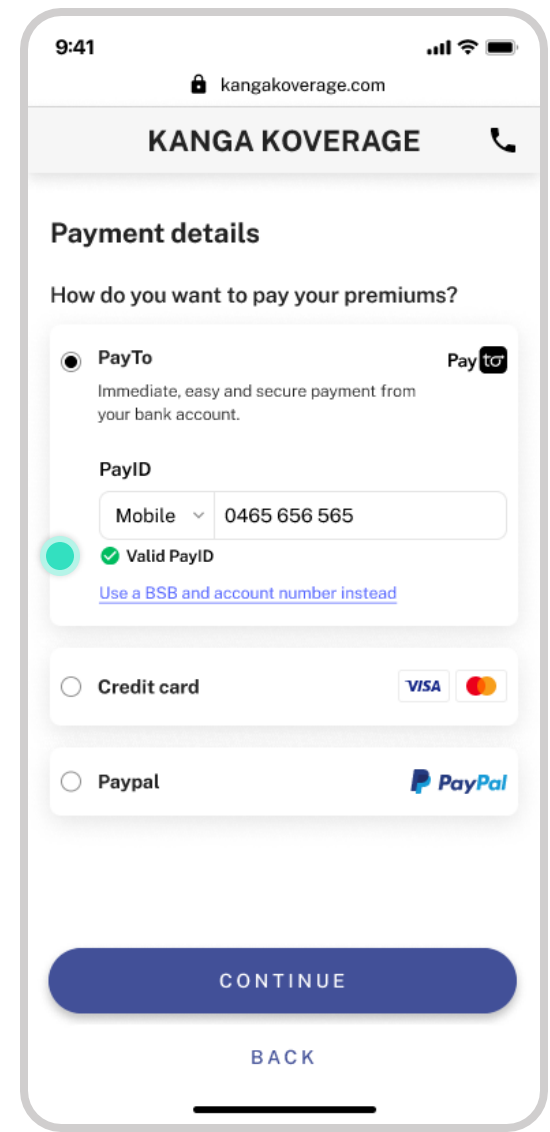
When the customer enters their PayID, give immediate feedback whether the entry is valid or invalid.

Do not display the associated name (e.g. 'PayID for Cameron Smith') because doing so will increase the risk of illegitimate enumeration attacks.

## Value

Immediate, visual feedback increases confidence in the checkout process.

 See NPP Procedures 5.4 for rules on PayID lookups



'Valid PayID'

First-time use

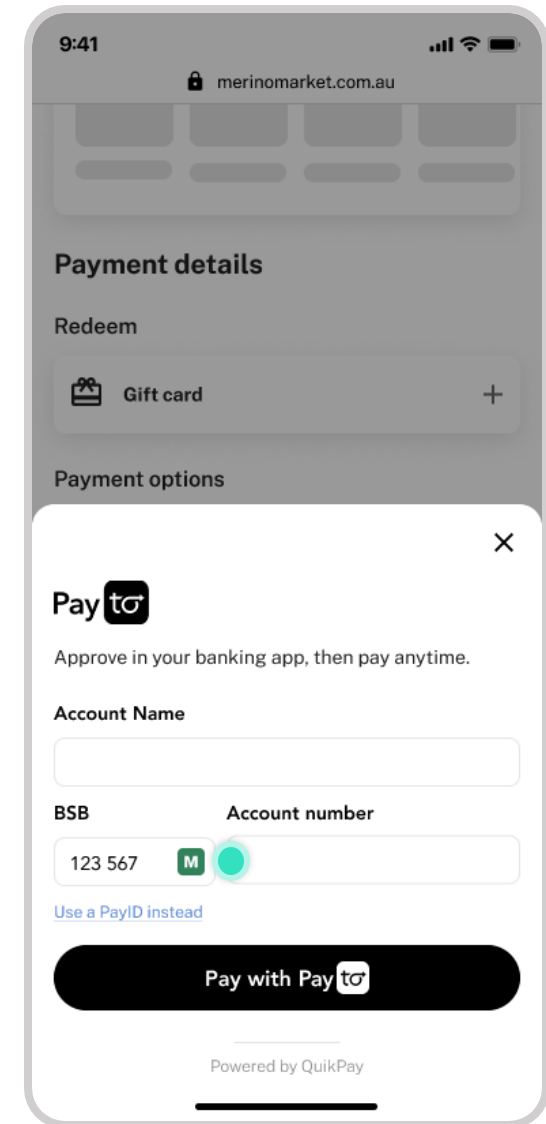
# Use in-line validation of BSB

## CX Recommendation

When the customer enters their BSB, use a BSB lookup to indicate the bank of the address.

## Value

Immediate, visual feedback confirming the bank increases confidence in the checkout process.



Bank logo ('M') in input field

First-time use

# Require 'Account Name' input when using BSB and account number, not PayID

## CX Recommendation

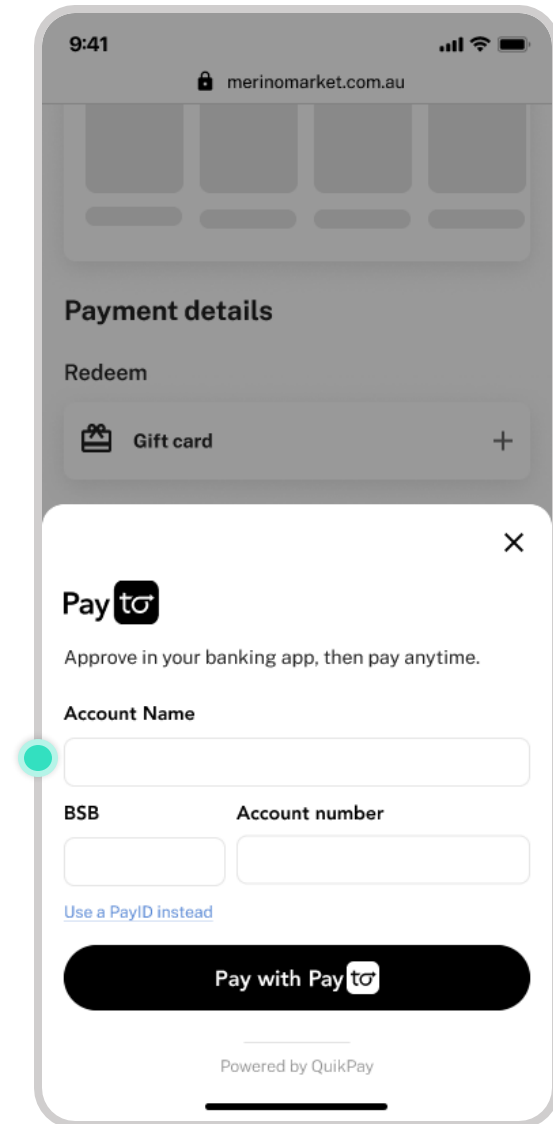
Debtor Account Name is a mandatory field in a mandate request.

If the customer elects to use BSB and account number to identify their account, there should be an 'account name' input field.

If the customer elects to use PayID, the initiator can use the output of the PayID lookup to populate the Debtor Account Name. An additional input field is not required.

## Value

Reducing the number of fields when using PayID will increase conversion.



The screenshot shows a mobile app interface for a payment modal. At the top, the status bar shows the time 9:41, signal strength, Wi-Fi, and battery. The browser address bar shows 'merinomarket.com.au'. Below the address bar, there are four placeholder boxes for payment methods. The 'Payment details' section is visible, with a 'Redeem' section containing a 'Gift card' option with a plus sign. A modal window is open, displaying the 'Pay to' logo and the text 'Approve in your banking app, then pay anytime.' The modal contains three input fields: 'Account Name', 'BSB', and 'Account number'. The 'Account Name' field is highlighted with a green circle. Below the input fields, there is a link 'Use a PayID instead' and a large black button labeled 'Pay with Pay to'. At the bottom of the modal, it says 'Powered by QuikPay'.

'Account Name' field when using BSB and account number

First-time use

# Display a loading indicator when waiting for PayTo agreement creation

## CX Recommendation

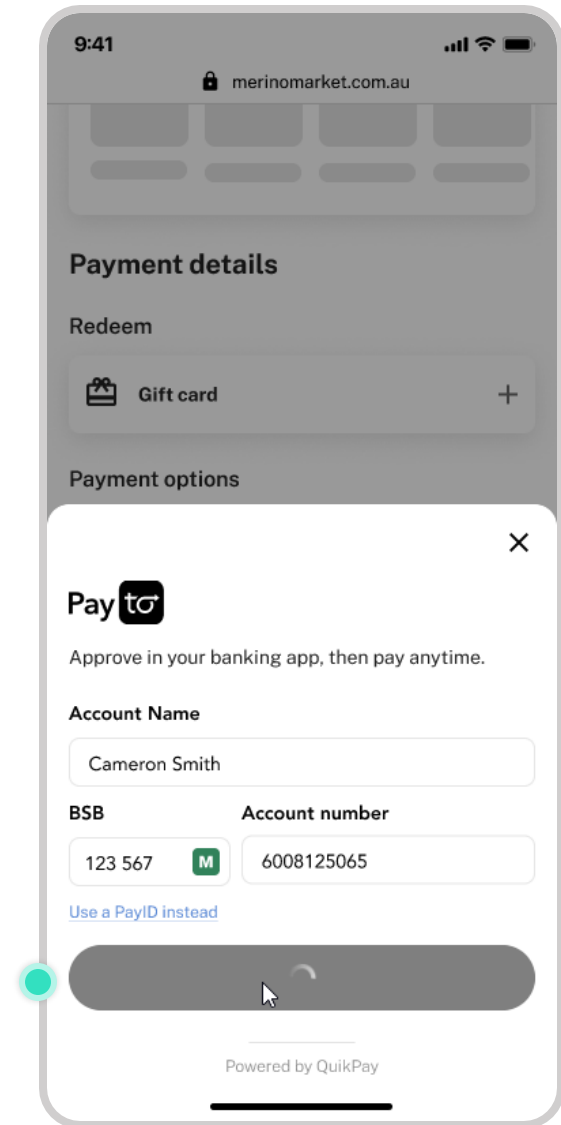
Following submission, PayTo agreements will take an average of 7 seconds<sup>1</sup> to appear in mobile banking or online banking<sup>2</sup>. Use a loading indicator for ~2 seconds to fill some of this time.

<sup>1</sup> Based on Jan-24 production data

<sup>2</sup> The Service Level Agreement allows up to 30 seconds (NPP Procedures 2.10)

## Value

Immediate, visual feedback showing the customer's progress, increases confidence in the checkout process.



Loading indicator

First-time use

# Direct the customer to authorise the agreement in online banking

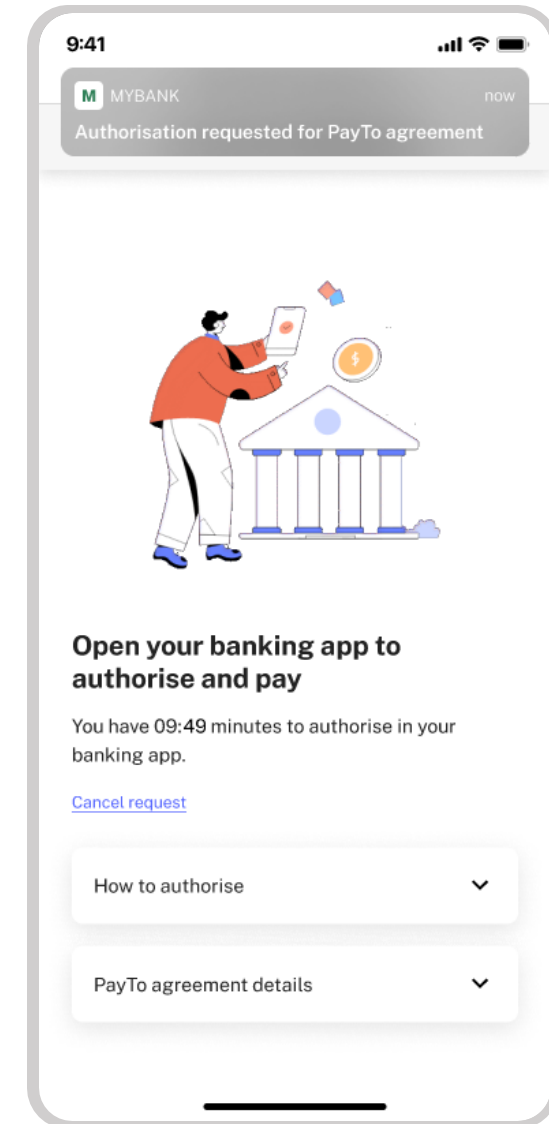
## CX Recommendation

Customers must navigate to their mobile or online banking to authorise an agreement. It's important to communicate this clearly. Possible cues are:

- The wording of the page title (e.g., “One last step...”)
- An illustration that includes bank elements
- A loading button that indicates that the website is waiting for something to happen
- A waiting icon
- A short, animated time limit for authorisation
- Animation showing switching to a banking app

## Value

It's unusual for a checkout process to require out-of-flow authorisation. Being very clear on this point will reduce drop-off and increase payment conversion.



Open your banking app

First-time use

# Allow customers to resend the authorisation request

## CX Recommendation

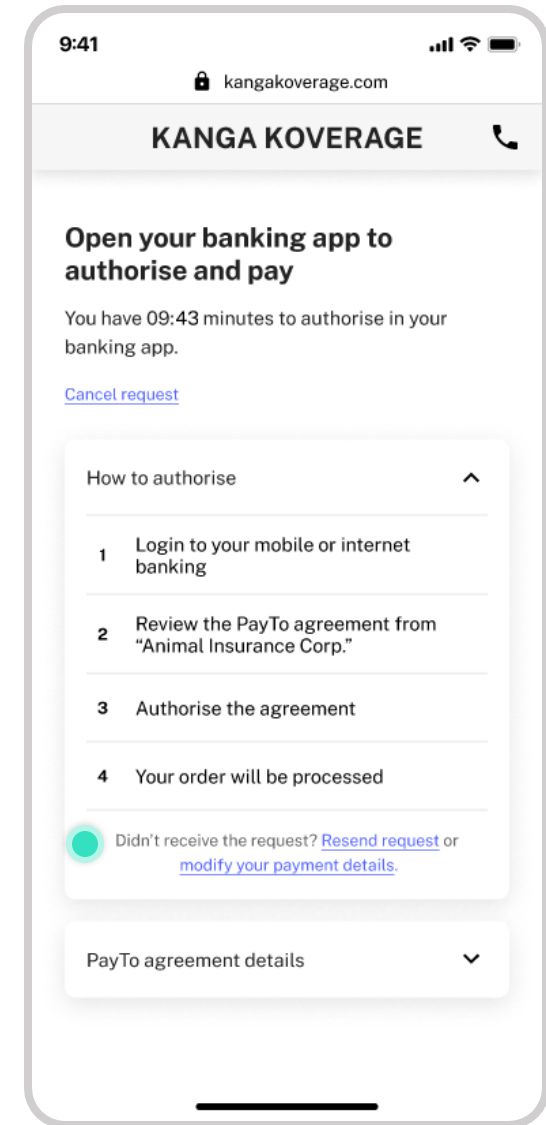
Allow customers to resend the authorisation request.

Technically, the request should be recalled first and a new one sent.

Consider adding a time lag before offering resend (e.g., 60 seconds), because customers may not have received the original request.

## Value

Consumers might accidentally decline an agreement or want to resend if they missed the notification. Resending the request gives them more control over the process.



Resend request



First-time use

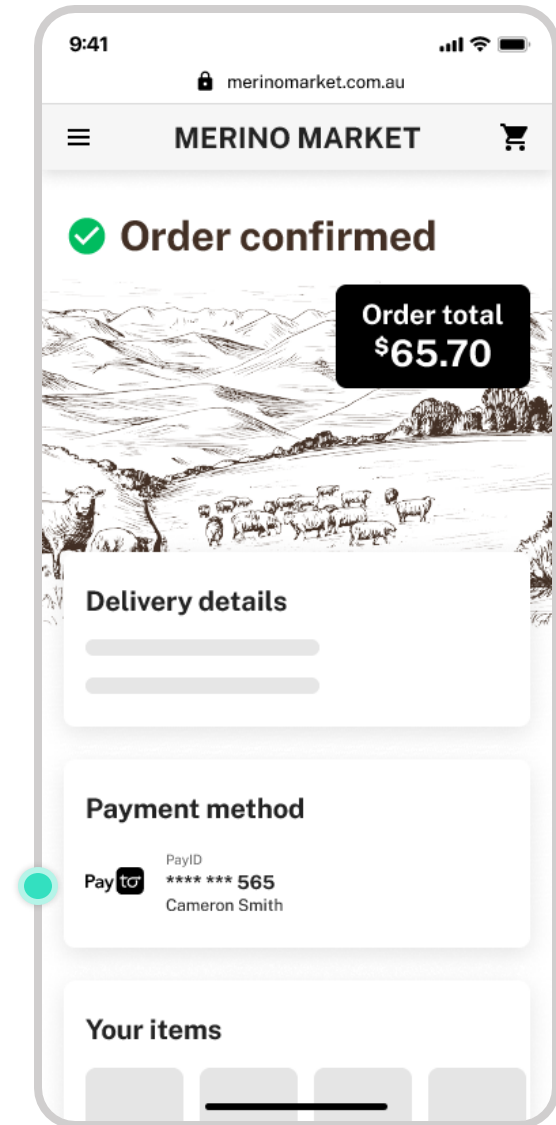
# Present the payment method as PayTo in the payment confirmation screen

## CX Recommendation

Use the PayTo logo and masked PayID/account details in the payment confirmation screen.

## Value

Presenting the branded payment method reinforces the brand to customers and creates trust in this new payment method.



PayTo branding on payment confirmation

First-time use

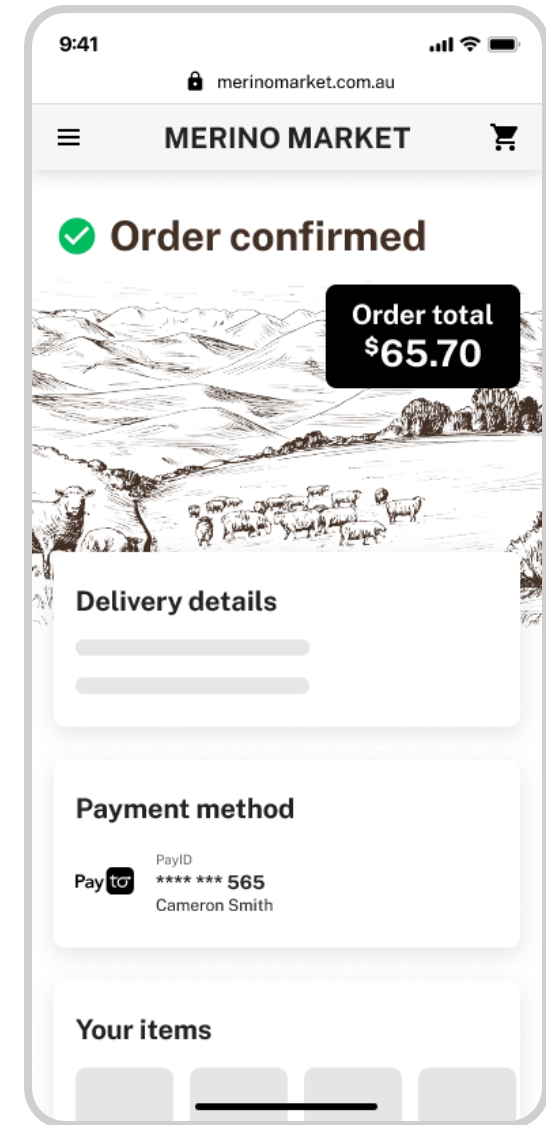
# Take payment automatically following authorisation

## CX Recommendation

Once the customer has authorised the PayTo agreement, request payment immediately.

## Value

Customers do not make the distinction between agreement authorisation and payment. Therefore, the two should be treated as one action in the customer journey.



Order confirmation

First-time use

Ad hoc agreements

# Set a limit that will accommodate ~98% of baskets

## CX Recommendation

Do not give customers choice over agreement limits or mention them in the checkout. Instead, select a limit which will satisfy ~98% of basket sizes.

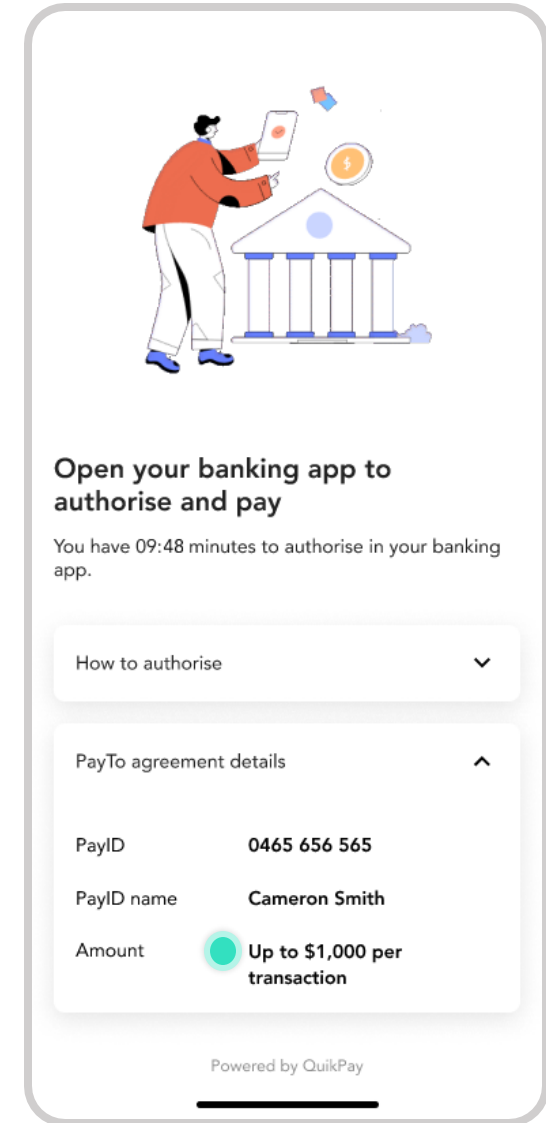
If the customer wants to modify their limit later, they can do so via the 'Manage payment options' page or similar.

If the basket exceeds the default limit, the limit should be exactly equal to the basket size (see '[Limit too low](#)').

## Value

Making a choice for the customer on the agreement limit reduces cognitive load and simplifies checkout.

Maintaining a default limit reduces operational complexity for merchants.



Upper limit is already chosen

First-time use

Ad hoc agreements

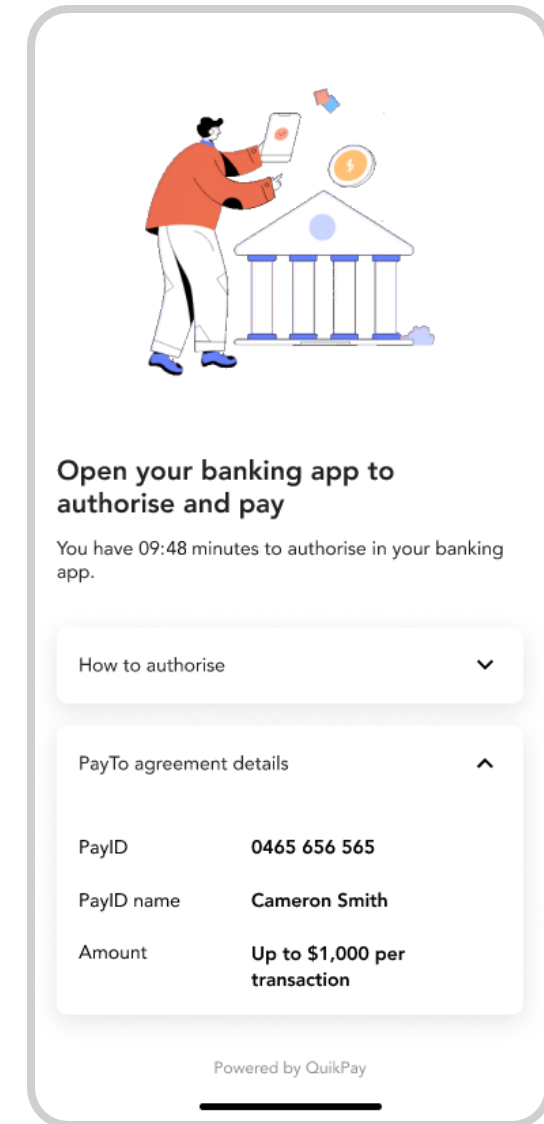
# Don't describe the agreement as 'ad hoc' in the checkout flow

## CX Recommendation

When describing the PayTo agreement, do not describe the frequency as 'ad hoc'. The PayTo agreement should implicitly be presented as an ongoing authority.

## Value

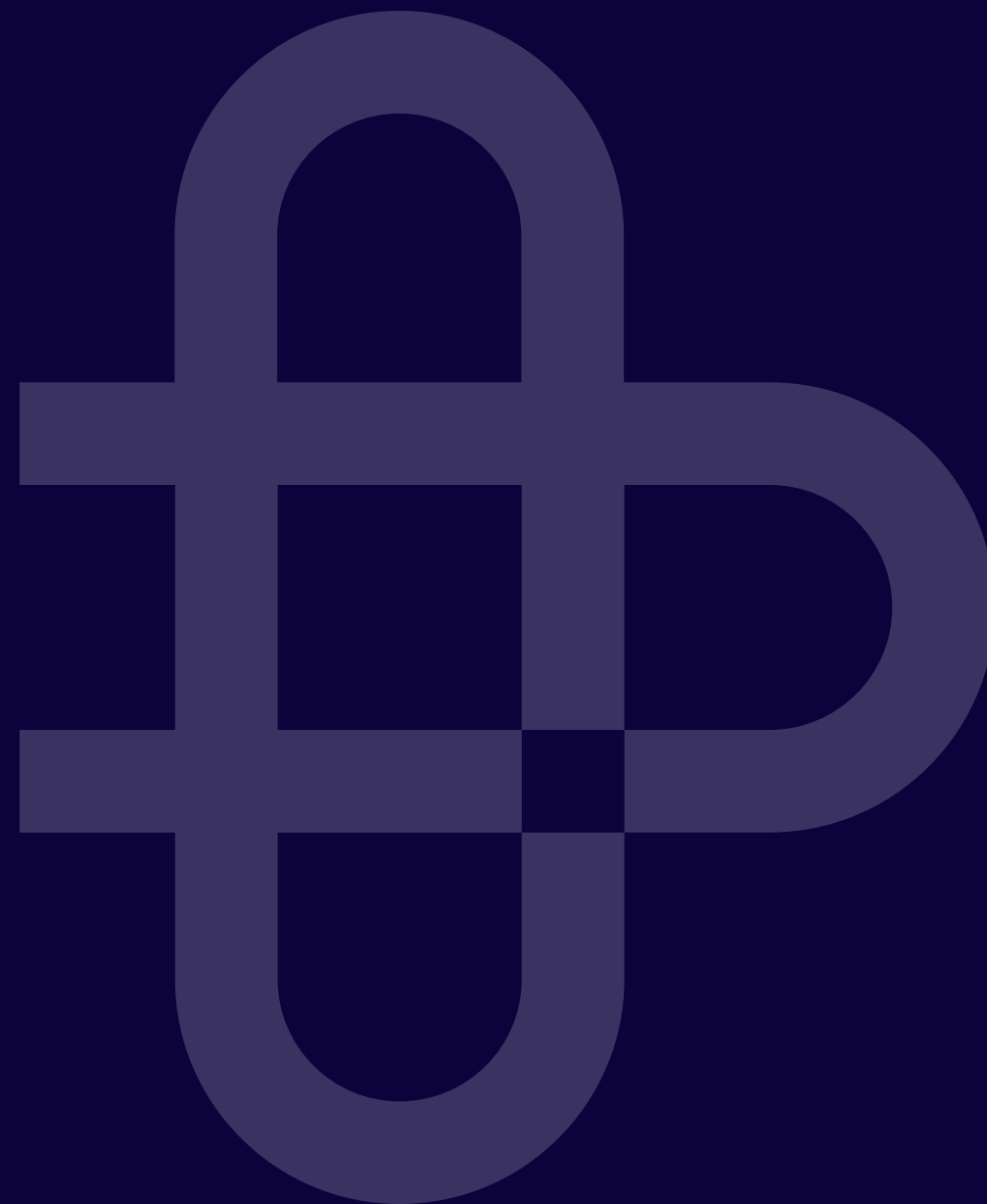
Customers did not understand 'ad hoc' in the checkout flow during customer testing. Presenting more information here creates confusion, not clarity.



No mention of payment frequency

# Ongoing use

- Example customer journeys
- Recommendations



Ongoing use

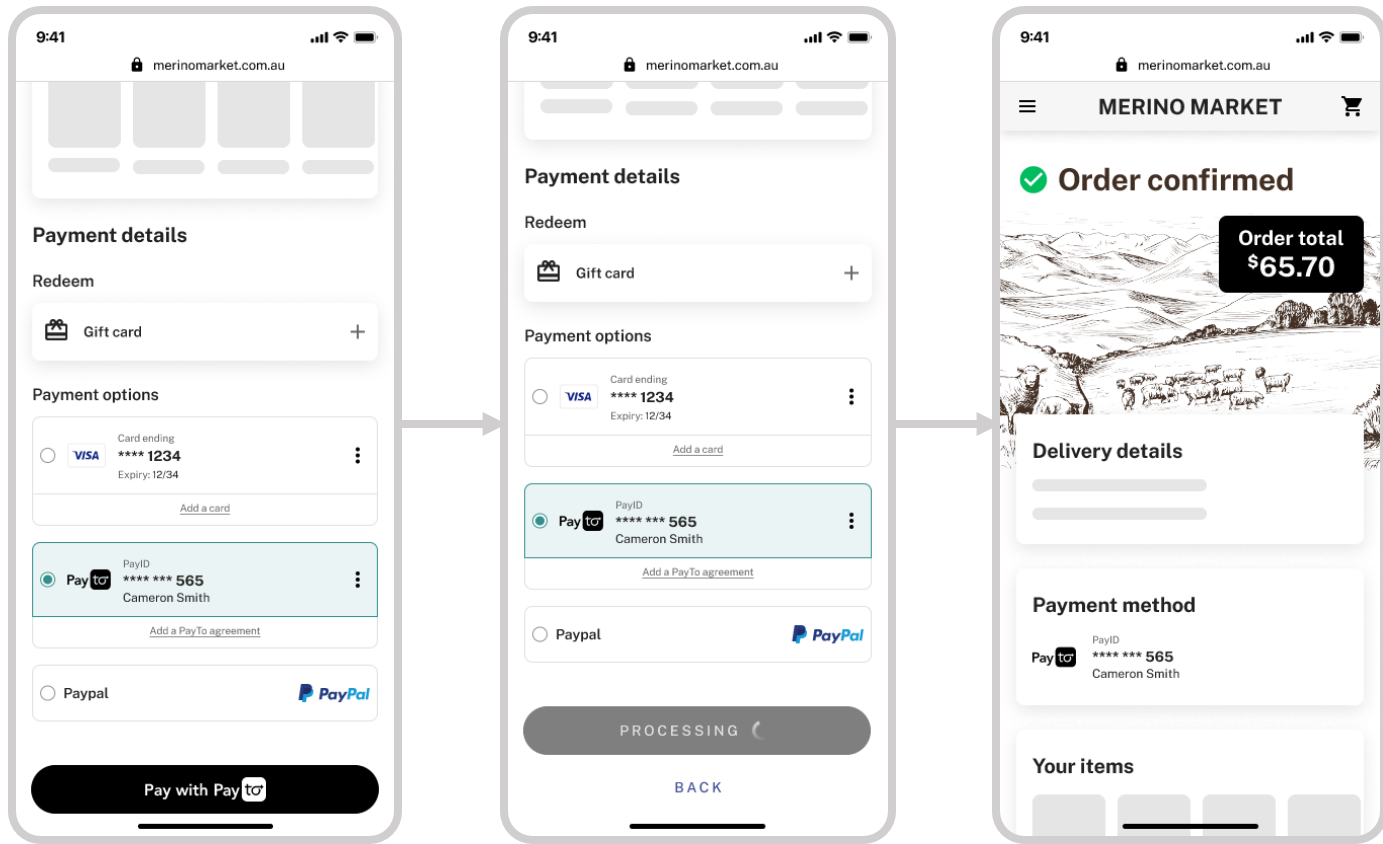
# Example Customer Journeys

Customer Journey	Agreement Type	Full Prototype
Buying groceries	Ad hoc, variable amount	<a href="#">Link</a>

Note: Signing up for meal subscription or buying health insurance do not require customer interaction for ongoing use.

Ongoing use    Ad hoc, variable amount     View Prototype

# Journey: Buying groceries



Select PayTo

Processing ⌚

Order confirmation

Ongoing use

# Recommendations Summary

## Recommendation

## PayTo Agreement Type(s)

---

Present a stored PayTo agreement the same way as a card-on-file

Ad hoc

---

Give customers the option to cancel the PayTo agreement

All

---

Clearly explain the payment amount

Variable amount

---



Ongoing use

Ad hoc

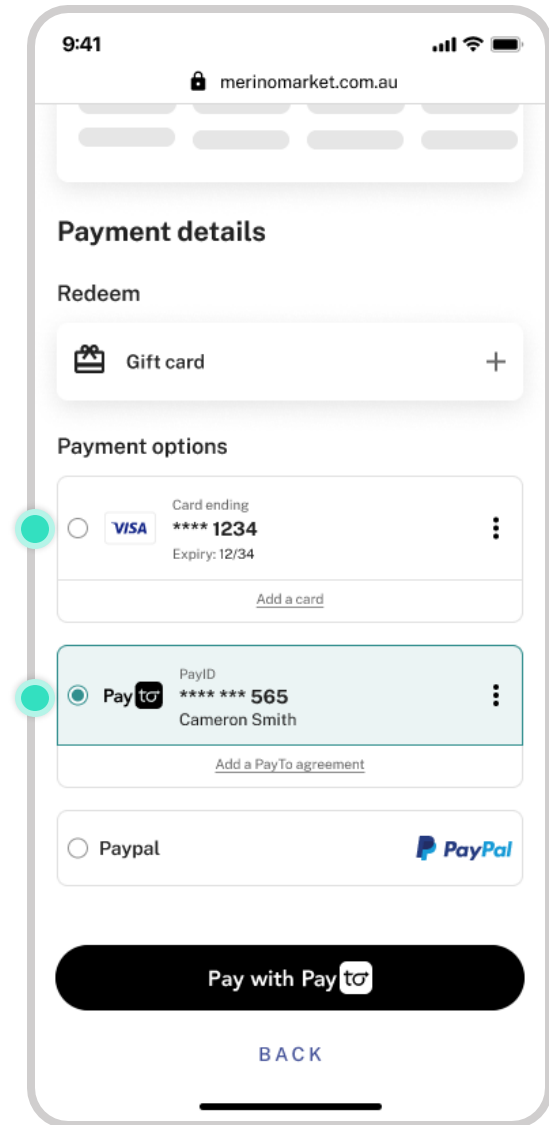
# Present a stored PayTo agreement the same way as a card-on-file

## CX Recommendation

A stored PayTo agreement should be displayed and accessed the same way as a card-on-file in the payment option list.

## Value

Using a familiar UX pattern reduces the learning curve for customers.



Select PayTo

Ongoing use

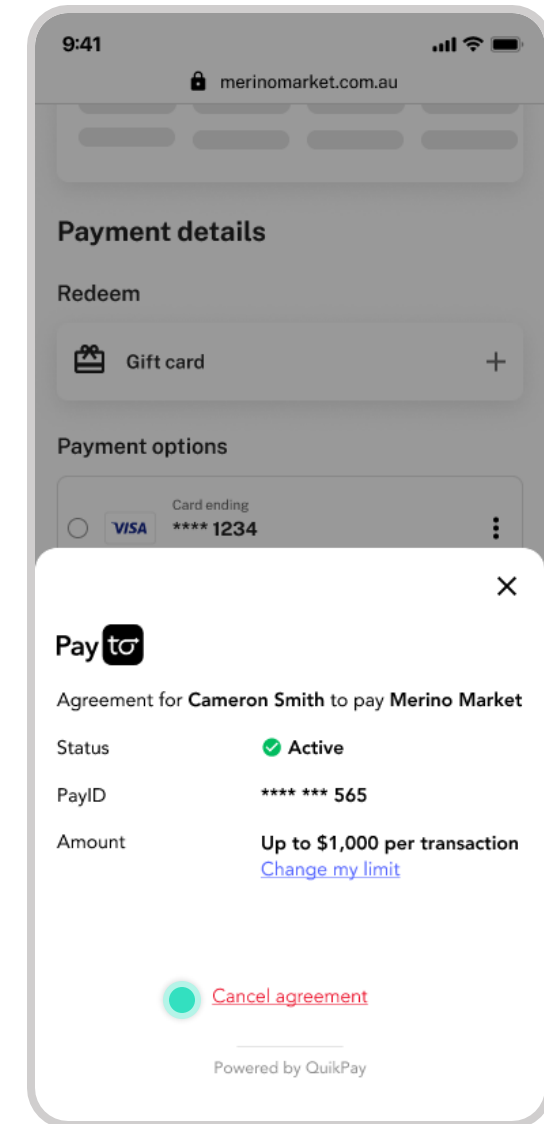
# Give customers the option to cancel the PayTo agreement

## CX Recommendation

Within a 'Manage payment options' or 'View details' screen, give customers the option to cancel the PayTo agreement, analogously to removing a card-on-file.

## Value

Though customers can do so from their online banking, exposing the option in the merchant environment will increase trust between the customer and merchant.



Cancel agreement

Ongoing use

Variable amount

# Clearly explain the payment amount

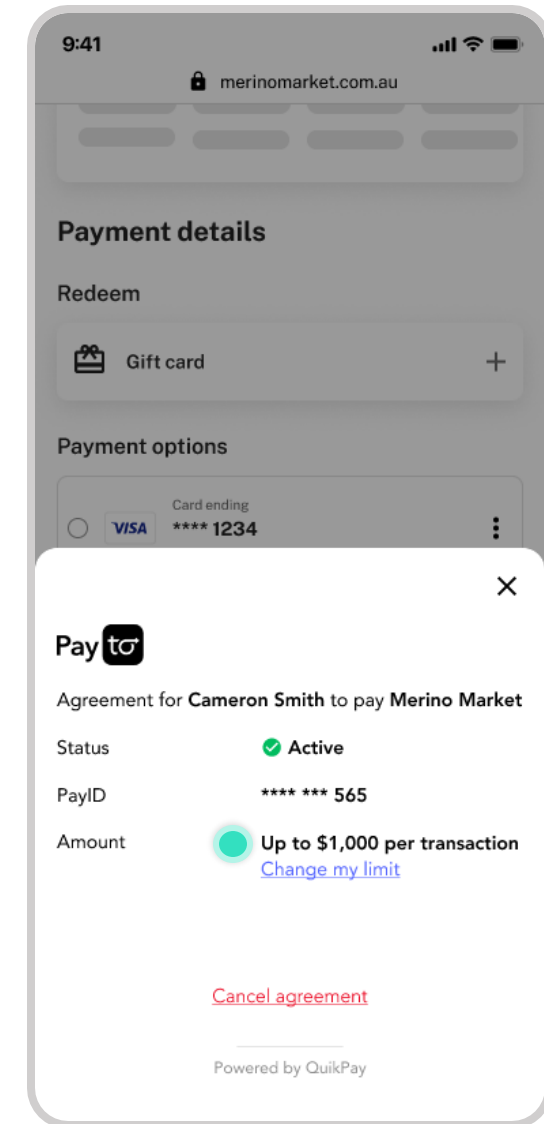
## CX Recommendation

When referencing payment amount:

- Describe if there is a limit (e.g., 'No limit' or 'up to \$1,000...' or '\$1,000 limit...')
- Clarify that it is 'per transaction'
- Show whether the amount is variable
- Explain the factors affecting the amount (e.g., 'varies based on your selection')

## Value

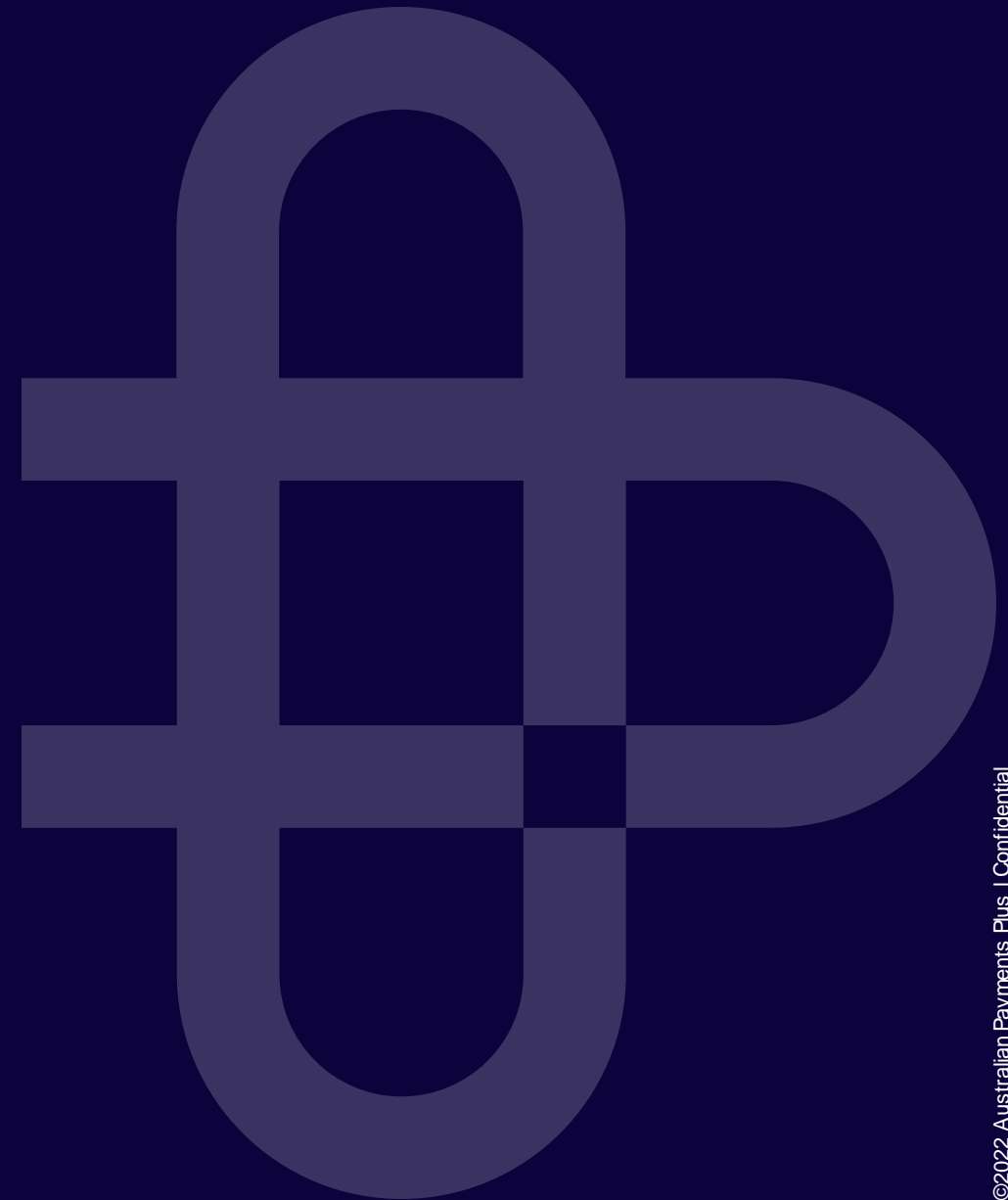
Explaining the payment amount will mitigate the risk of bill shock on subsequent payments. It helps the customer understand their outgoing payments better.



'Up to \$1,000 per transaction'

# Exception Scenarios

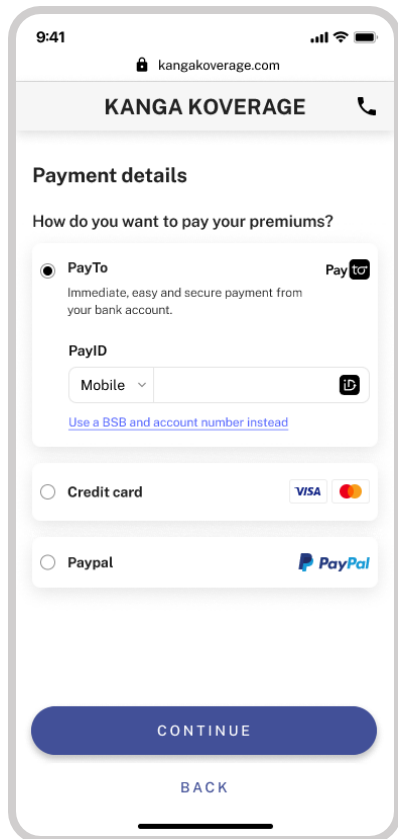
- Agreement setup errors
  - PayID doesn't exist
  - Account doesn't support PayTo
  - Authorisation request expired
  - Agreement declined by customer
- Payment errors
  - Insufficient funds
  - Limit too low
  - Agreement paused by customer



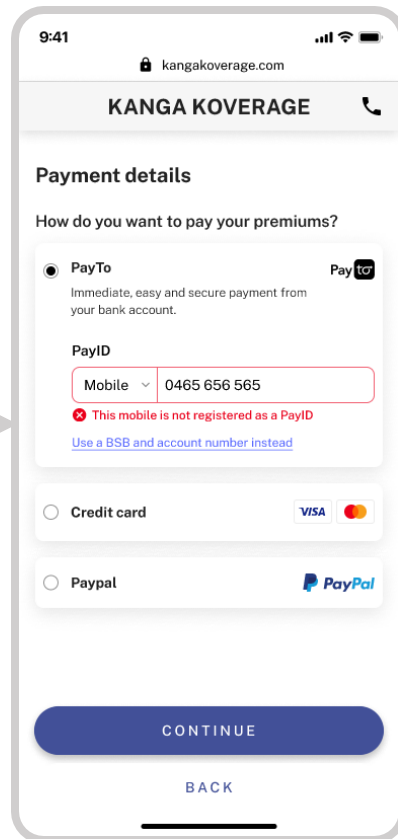
PayID doesn't exist

 View Prototype

# Exception: PayID doesn't exist



Select PayTo

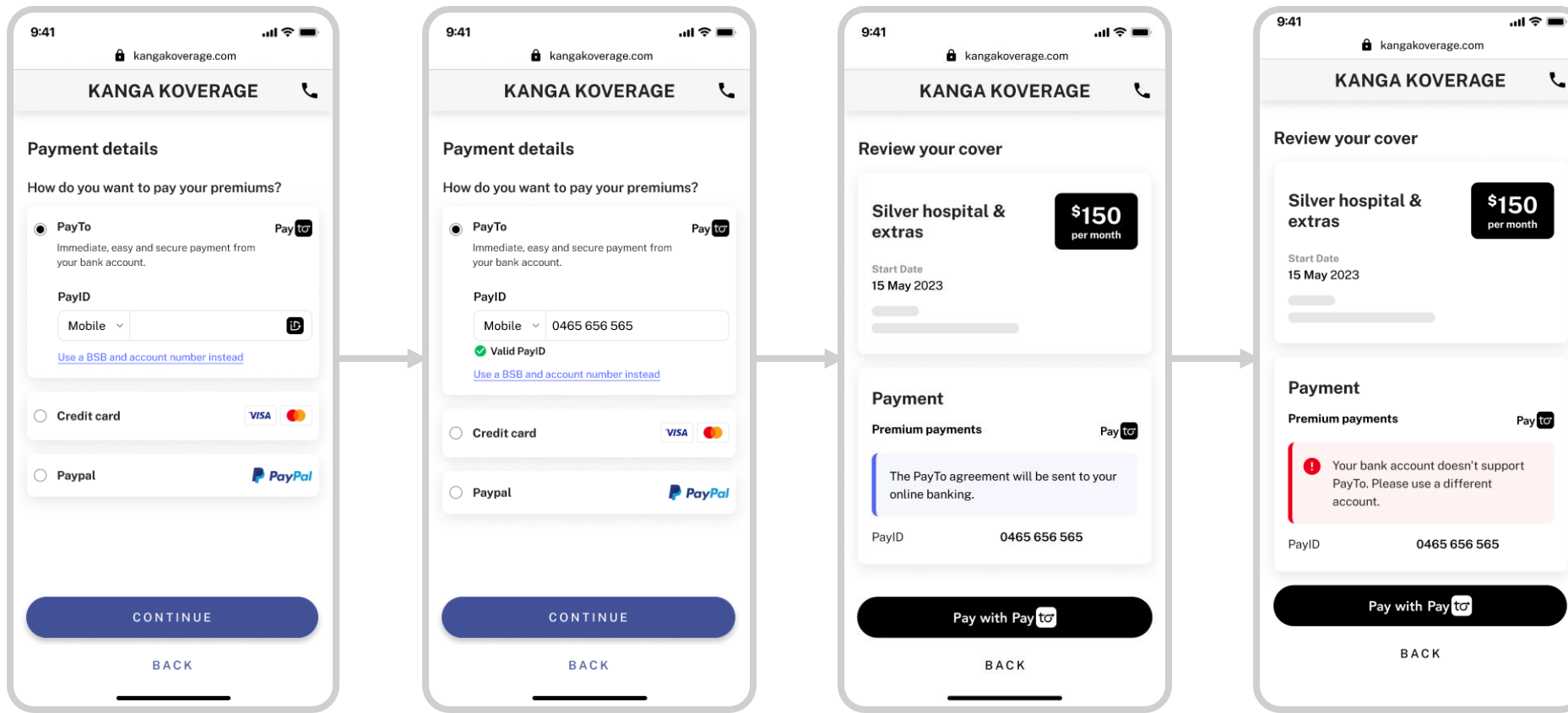


**Error:** PayID doesn't exist

Account doesn't support PayTo

 View Prototype

# Exception: Account doesn't support PayTo



Select PayTo

Enter PayID

Review selections

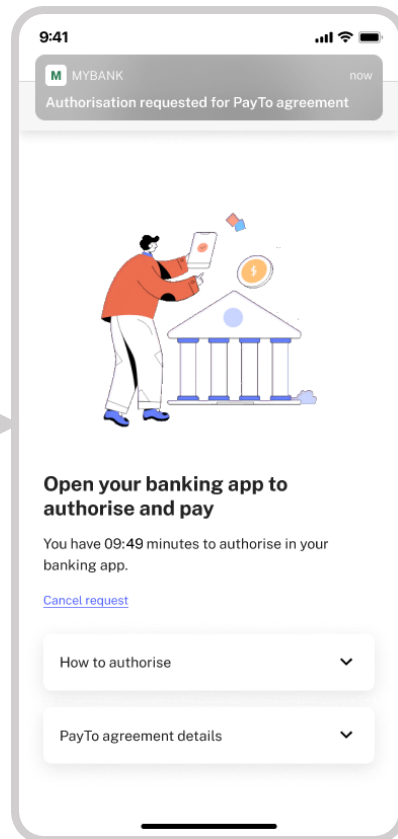
**Error:** Account doesn't support PayTo

Authorisation request expired


 View Prototype

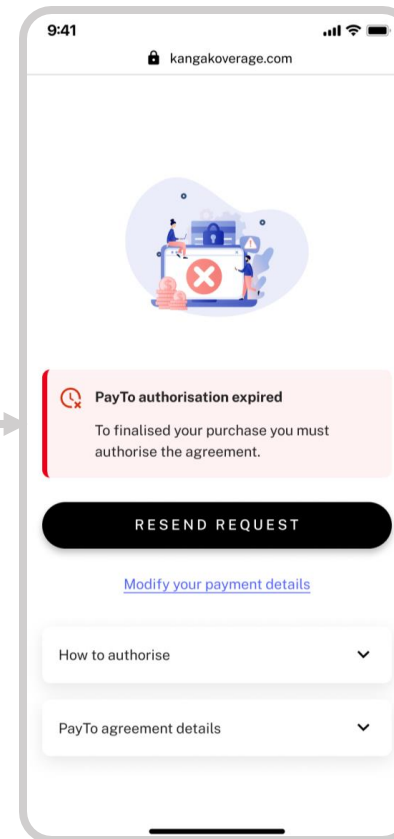
# Exception: Authorisation request expired

Select PayTo, Enter PayID,  
Review Selections  
(See First-time use: Buying  
health insurance)



Enter PayID

Time limit expires 



**Error:** Authorisation request expired

Authorisation request expired

# Expired: Let customers resend or modify payment details

## 🔗 CX Recommendation

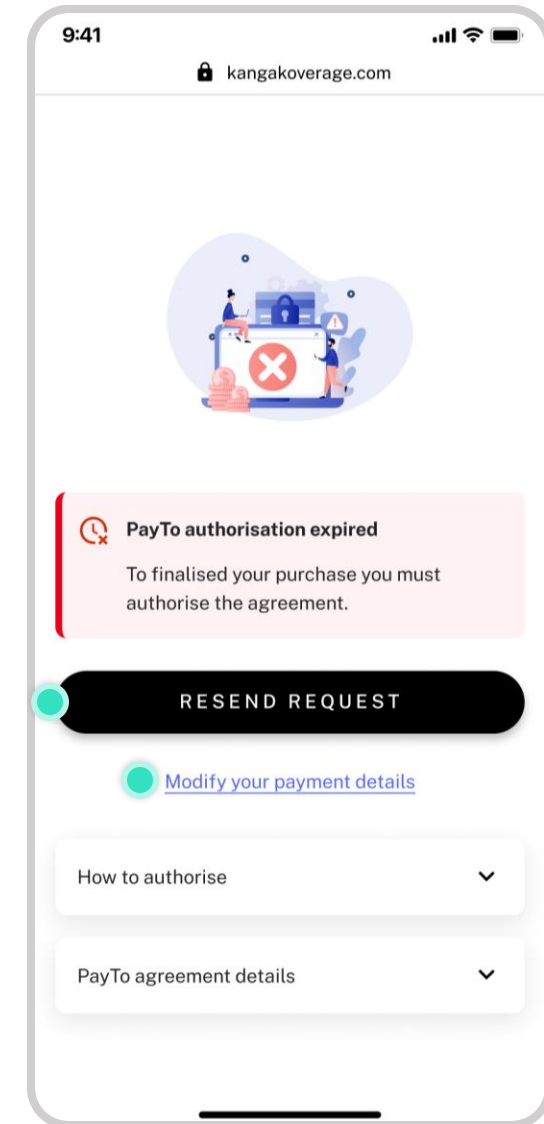
The two most common reasons for an expired request are:

1. The customer could not find the authorisation request in their banking app; or
2. The customer sent the request to the wrong account/PayID

Therefore, offer options to resend or modify payment details.

## ★★ Value

Making the most common next actions clearly available will help customers troubleshoot without contacting customer support.



Authorisation request expired



Authorisation request expired

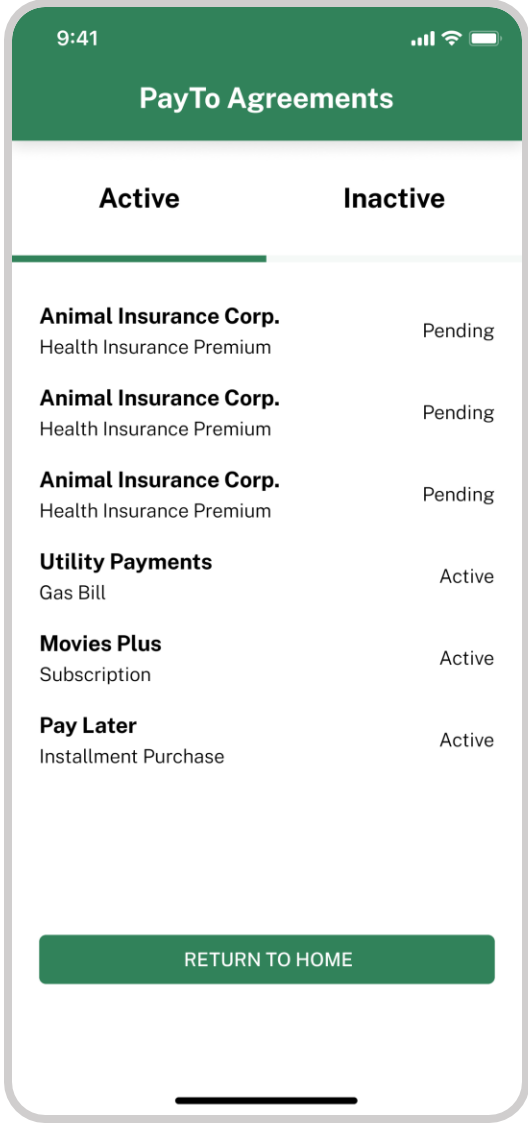
# Expired: Recall the authorisation request before sending a new request

### CX Recommendation

Recall the expired authorisation request immediately before sending a new request.

### Value

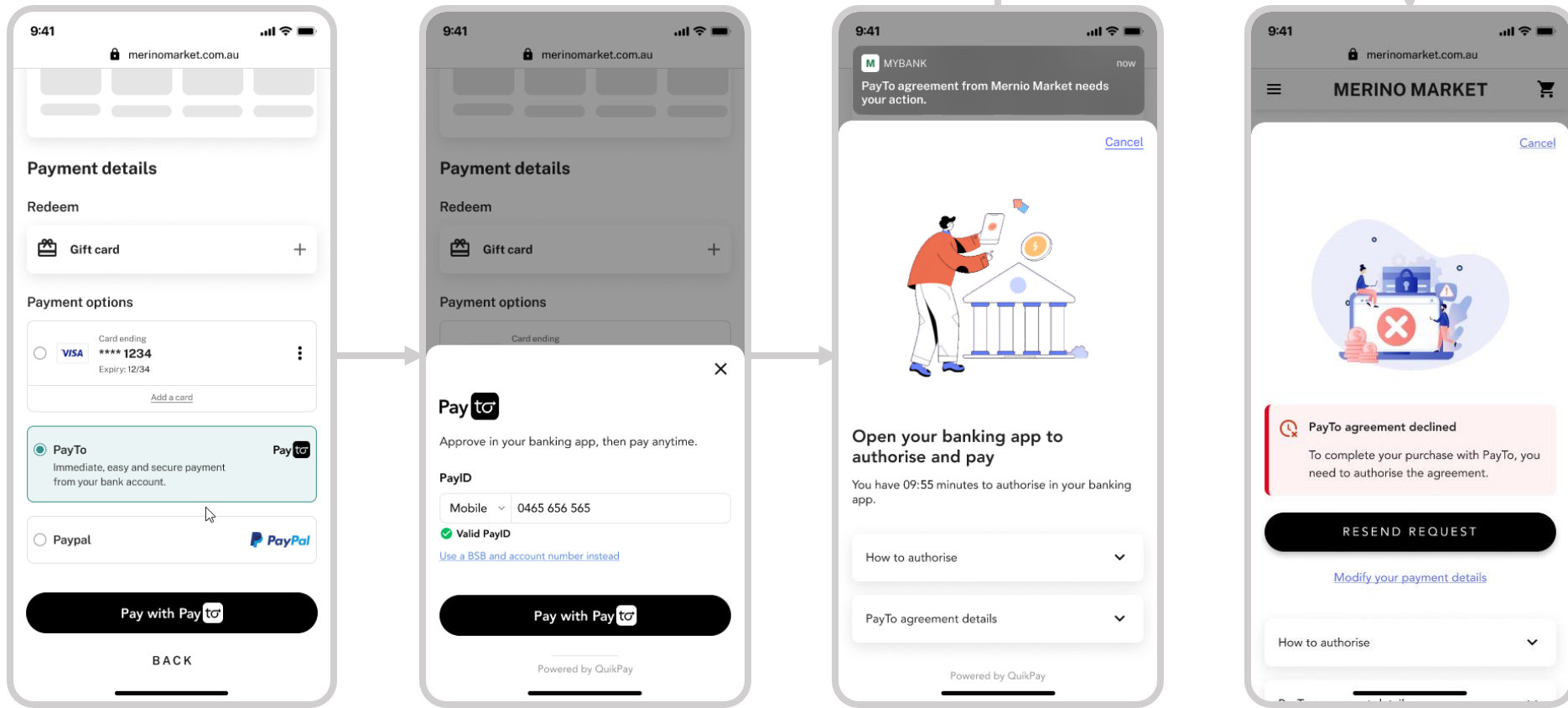
One active request in the customer’s online banking makes it clear which request the customer needs to interact with. Conversely, two requests (one expired, one active) is confusing.



Do not send a new request without cancelling the prior request

Agreement declined by customer [View Prototype](#)

# Exception: Agreement declined by customer



Agreement **declined** by customer in online banking

Select PayTo

Enter PayID

Open your banking app

**Error:** Agreement declined by customer

Agreement declined by customer

# Agreement Declined: Use a descriptive error message

## CX Recommendation

Explain to the customer that payment was not taken because the agreement was declined.

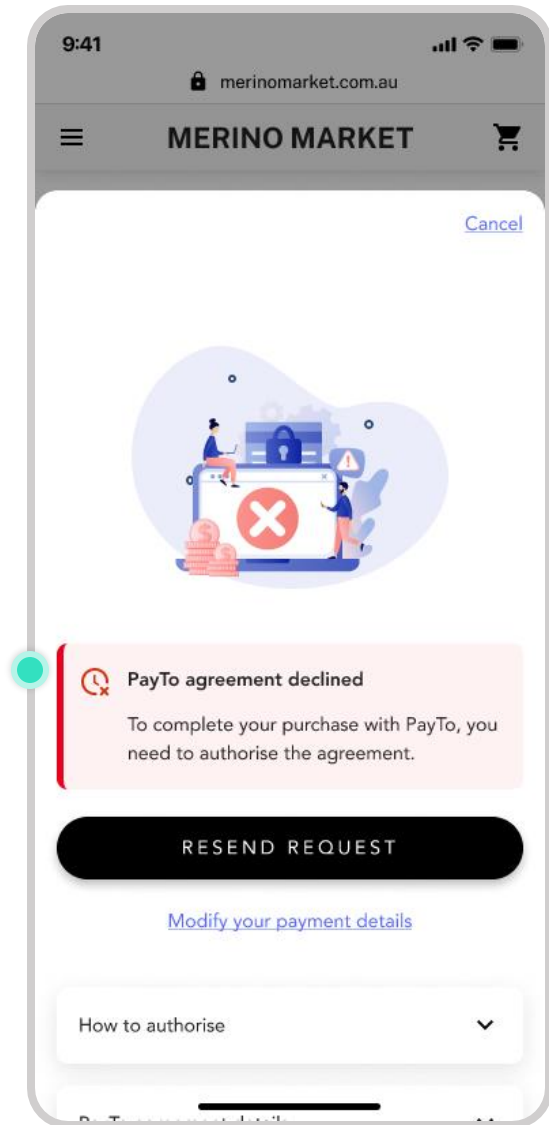
Example copy:

### **PayTo Agreement declined**

To complete your purchase with PayTo, you need to authorise the agreement.

## Value

This error message has been tested to be useful and clear to customers.



'PayTo agreement declined'

Agreement declined by customer

# Agreement Declined: Give customers options to resend, modify or return to payment options after decline

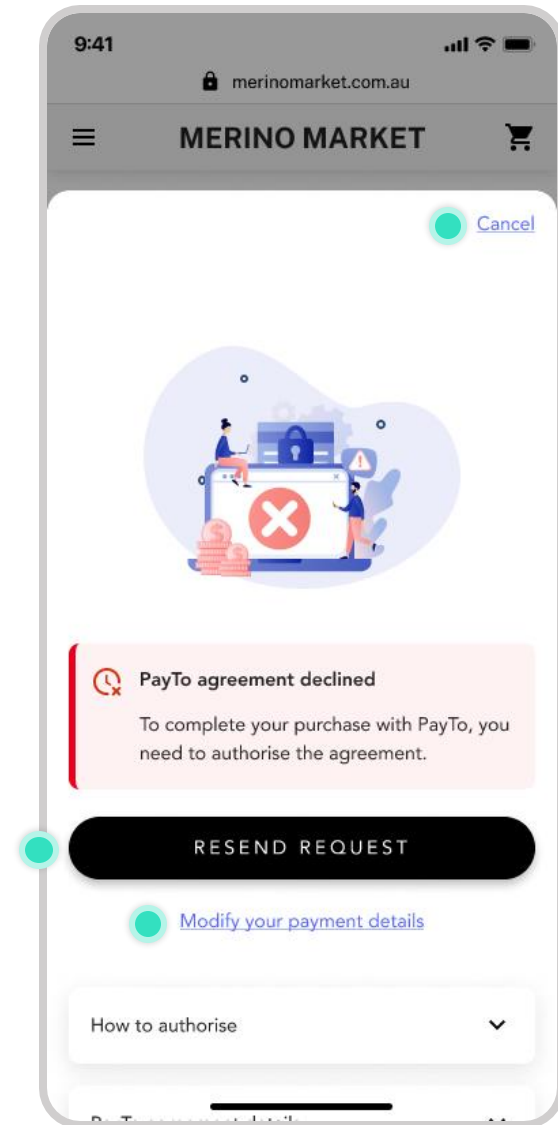
## CX Recommendation

When showing the error message, give customers the options to:

- Resend the agreement request (if they have accidentally declined);
- Modify agreement details (if they wish to use a different account); or
- Return to payment options (if they wish to use a different payment option).

## Value

The main objective of the merchant is to complete checkout. These three options give customers all the tools required to successfully complete.



'PayTo agreement declined'

Agreement declined by customer

# Agreement Declined: Notify the customer using out-of-channel communication

## CX Recommendation

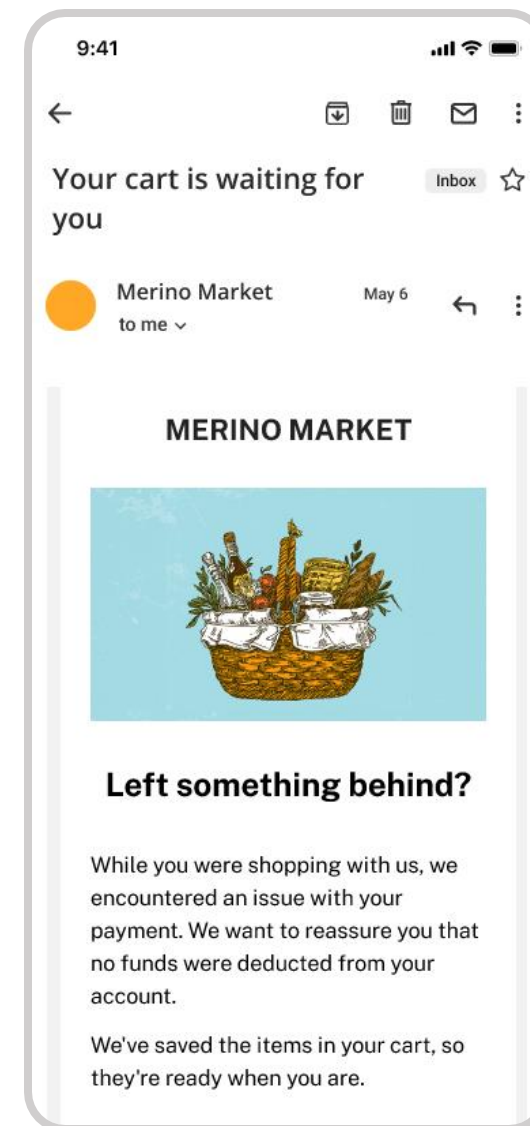
Use an out-of-channel communication such as SMS, email or push notification to acknowledge that the agreement has been declined and checkout is not complete.

It may be substituted by or included in an 'abandoned checkout' message.

## Value

Customers may not navigate back to the merchant environment after declining the agreement.

Following up with out-of-channel communications can help convert more customers.

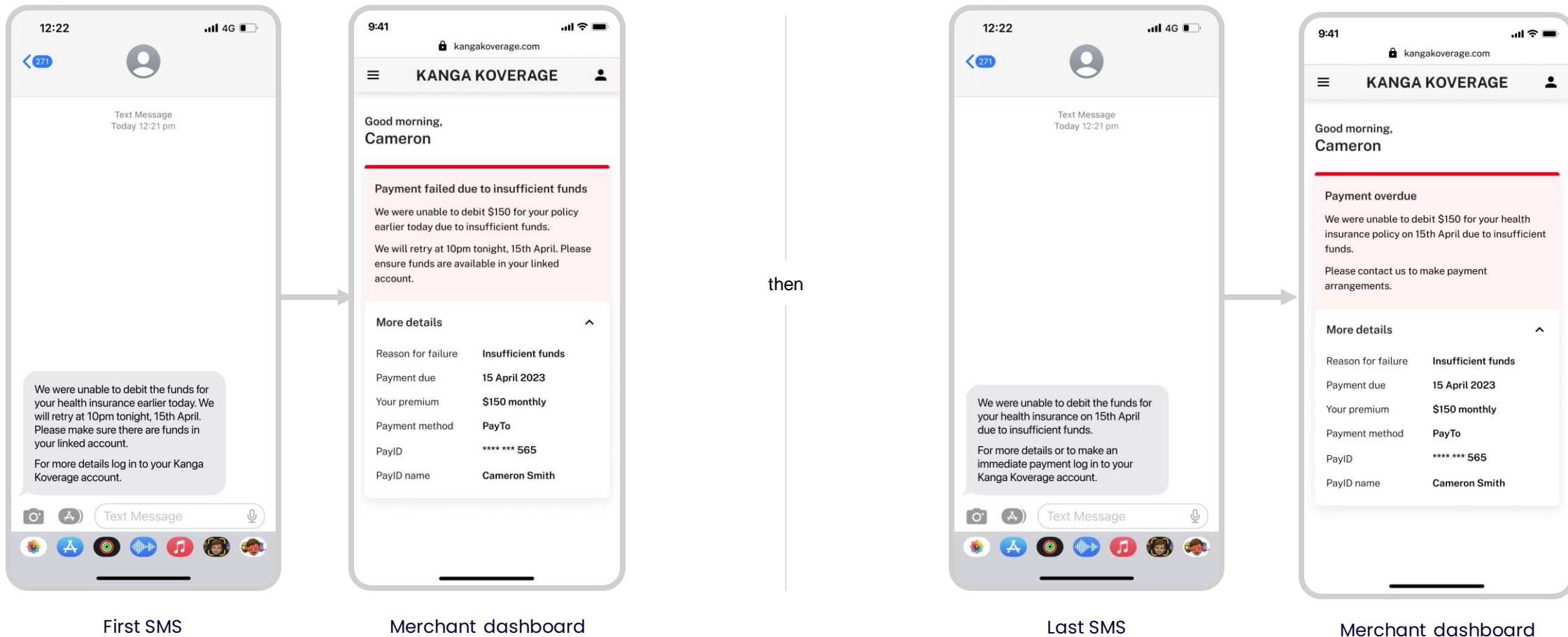


**Note:** Scenario assumes agreement has been setup and first debit processed successfully. There are insufficient funds on a subsequent debit.

Insufficient funds

 View Prototype

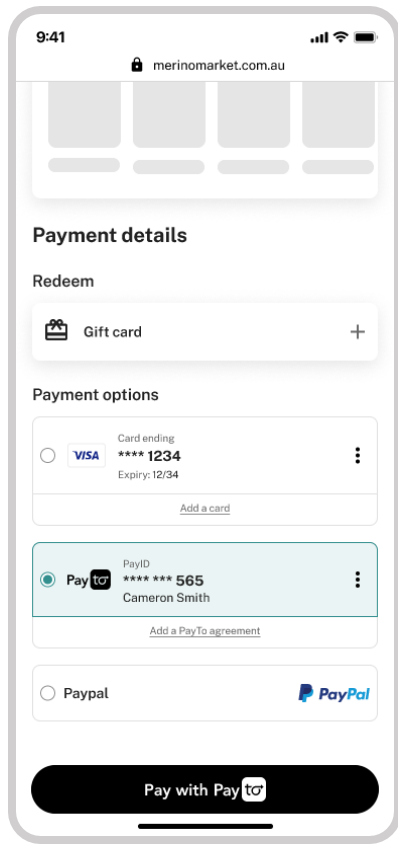
## Exception: Insufficient funds (Health Insurance)



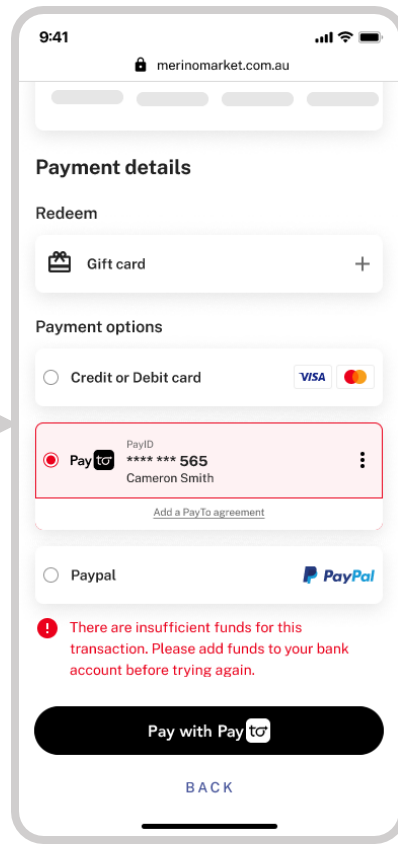
Insufficient funds

 View Prototype

# Exception: Insufficient funds (Buying Groceries)



Select PayTo



**Error:** Insufficient funds

## Insufficient funds

# Insufficient Funds: Do not present as an error; immediately request increased limit

## CX Recommendation

When the PayTo agreement limit is too low for checkout, do not trigger a payment initiation. It will fail.

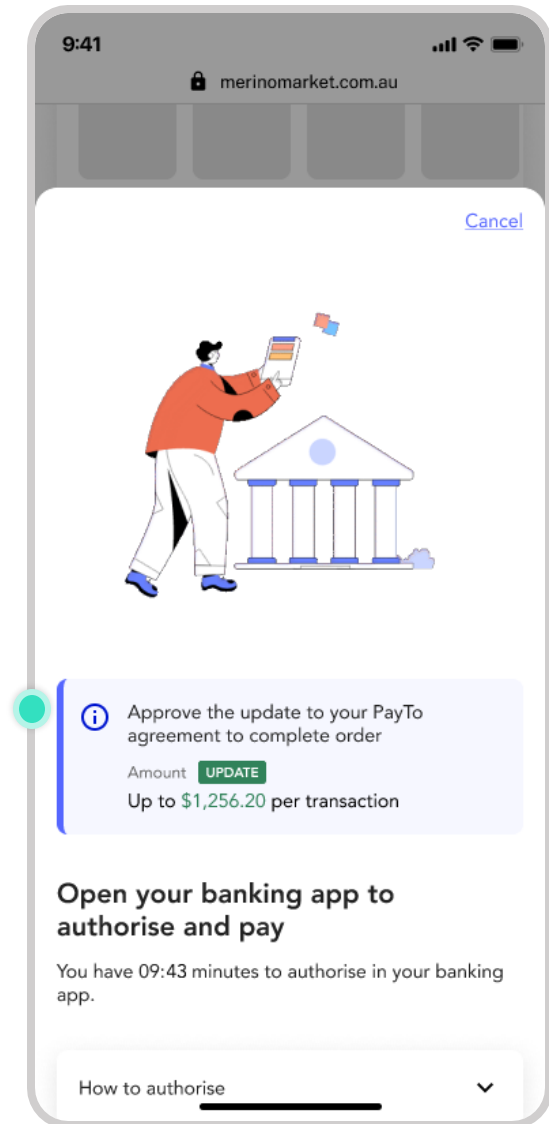
Instead, submit an agreement amendment request to increase the maximum amount of the agreement to the checkout amount.

The re-authorisation journey should be consistent with the initial authorise journey.

## Value

If a customer is attempting to checkout with PayTo, they have implied that they want the limit to accommodate the checkout. There is no additional value in showing an error state first, it is unnecessary friction during checkout.

The customer is already familiar with the 'Open your banking app to authorise and pay' screen from first-time use.



Approve updated limit



Insufficient funds

Periodic agreements

# Insufficient Funds: Notify the customer to make funds available

## CX Recommendation

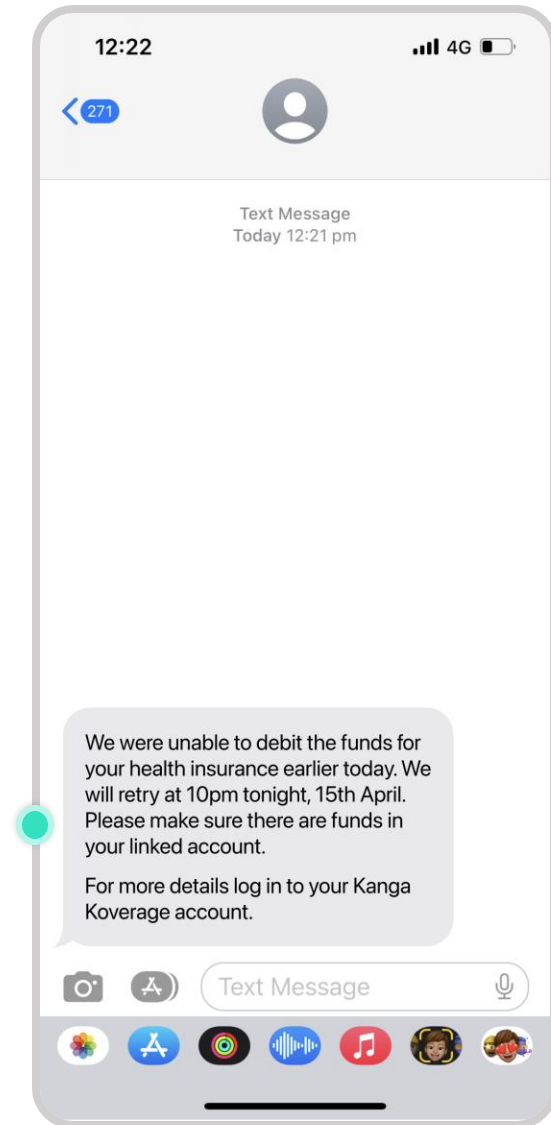
Merchants have a maximum of 5 attempts to debit funds from their customer's account on the due date of a recurring PayTo agreement.

Before the final debit request,

- Notify the customer of the payment failure (error code: AM04) to give them time to add funds to their account.
- Provide the exact timing for the final request in the notification.

## Value

Providing customers with the exact timing for the final debit request increases the likelihood of them having sufficient funds available.



Initial SMS

Insufficient funds

Ad hoc agreements

# Insufficient Funds: Use a descriptive, in-line error message

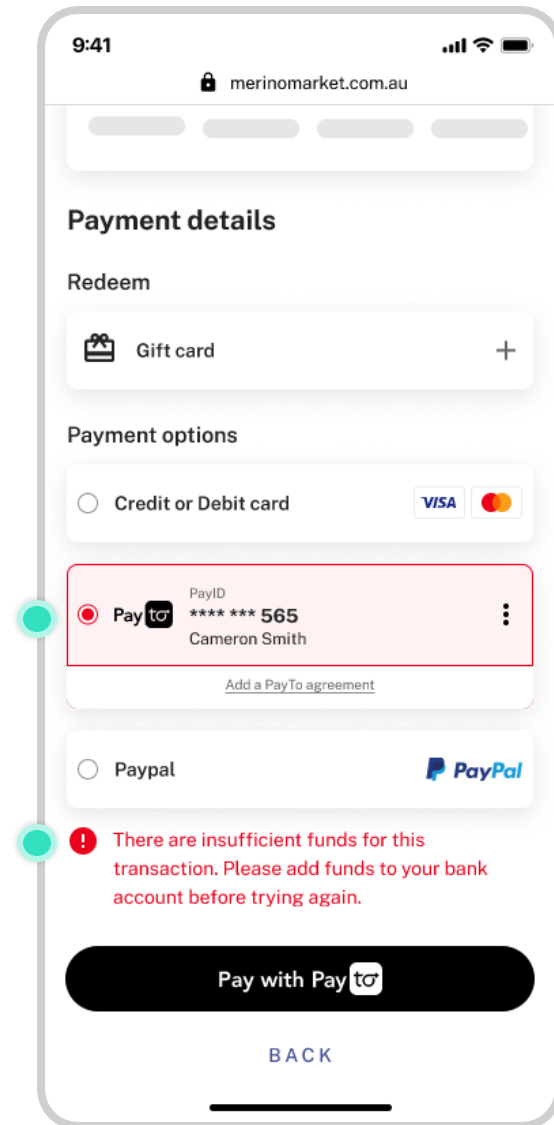
## CX Recommendation

In the event of insufficient funds:

- Tell the customer what went wrong; and
- Help them understand what to do before trying again.

## Value

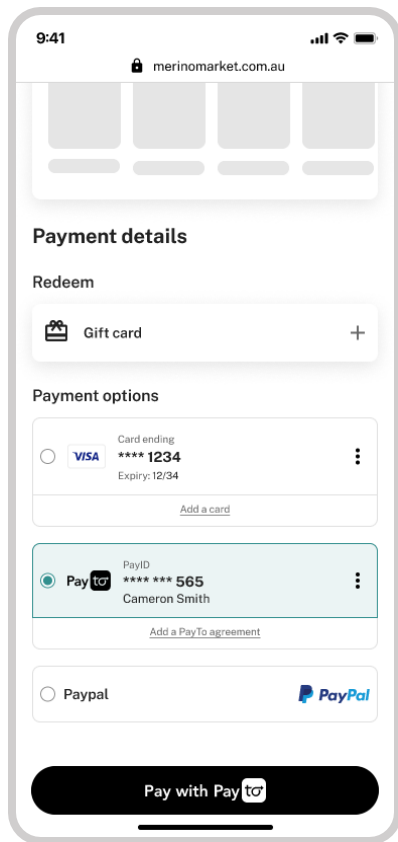
This error message has been tested to be useful and clear to customers.



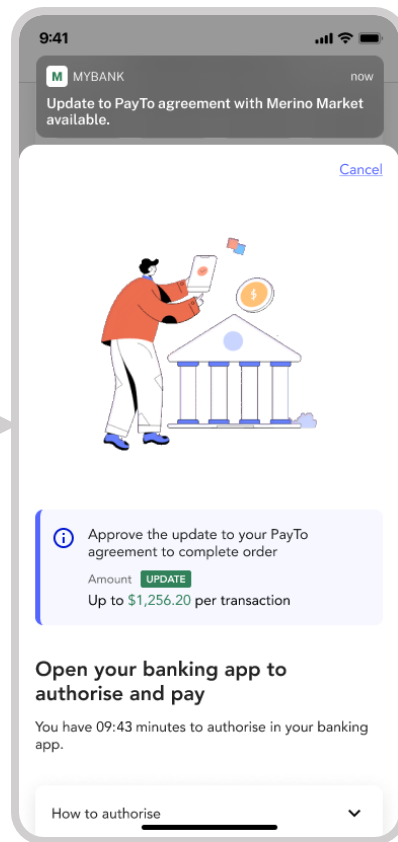
'There are insufficient funds for this transaction...'

Limit too low  View Prototype

# Exception: Limit too low

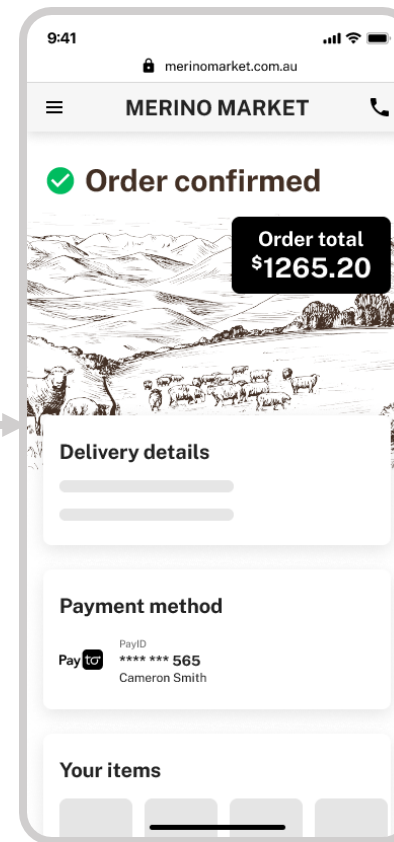


Select PayTo



Approve updated limit

Authorise PayTo agreement in banking channel (see [Authorising agreement](#))

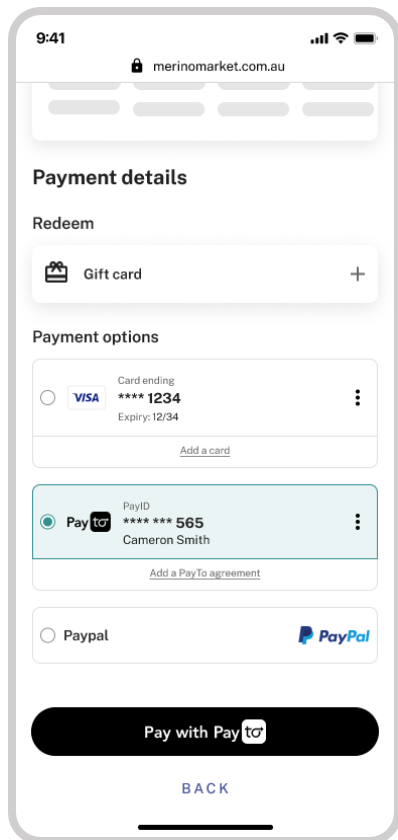


Order confirmation

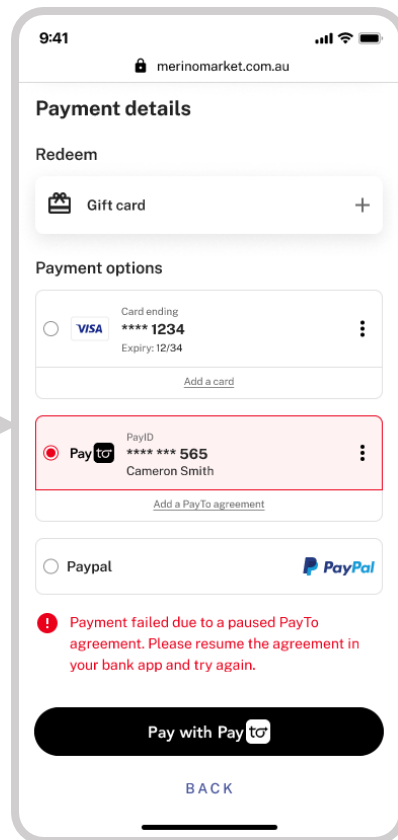
Agreement paused by customer

 View Prototype

# Exception: Agreement paused by customer

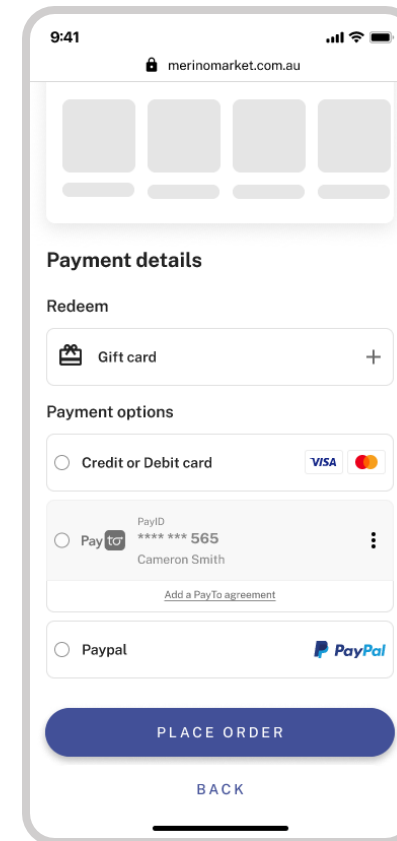


Select PayTo

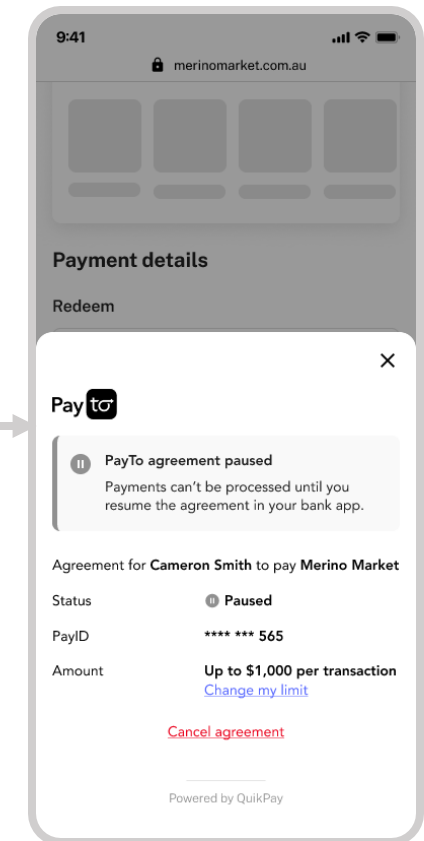


**Error:** Agreement paused by customer

OR



Select PayTo  
(option greyed-out)



Detailed view

Agreement paused by customer

# Paused agreement: Use a descriptive, in-line error message

## CX Recommendation

In the event of a paused agreement:

- Explain to the customer that their PayTo agreement is paused;
- Remind them that they can resume the agreement in their online banking.

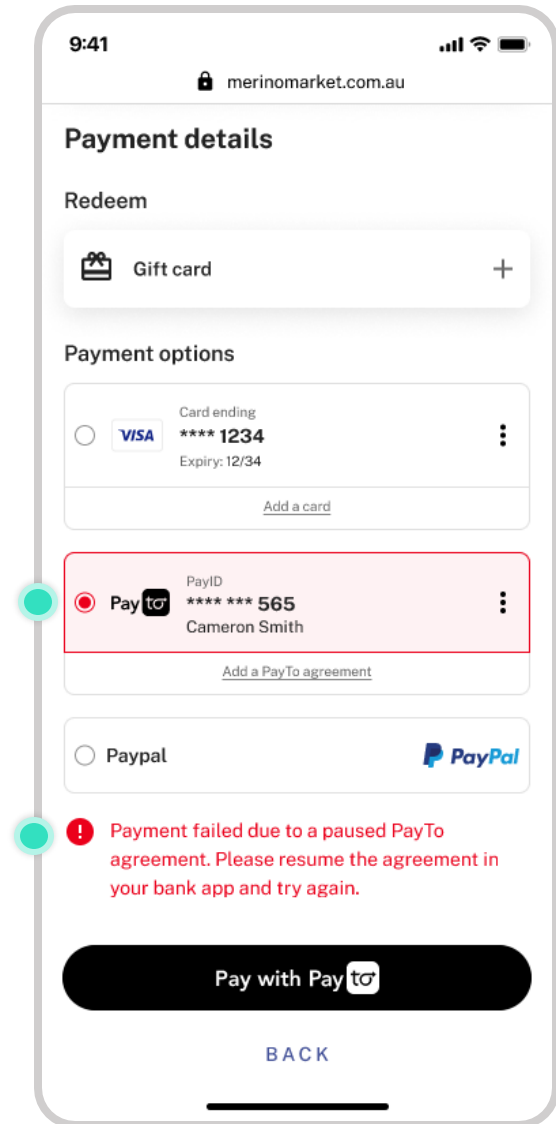
For example:

Payment failed due to a paused PayTo agreement.  
Please resume the agreement in your bank app and try again.

If possible, refresh the page to remove the error message if the customer unpauses the agreement.

## Value

This error message has been tested to be useful and clear to customers.



'Payment failed due to a paused PayTo agreement'

Agreement paused by customer

# Paused agreement: Give further context in the detailed view

## CX Recommendation

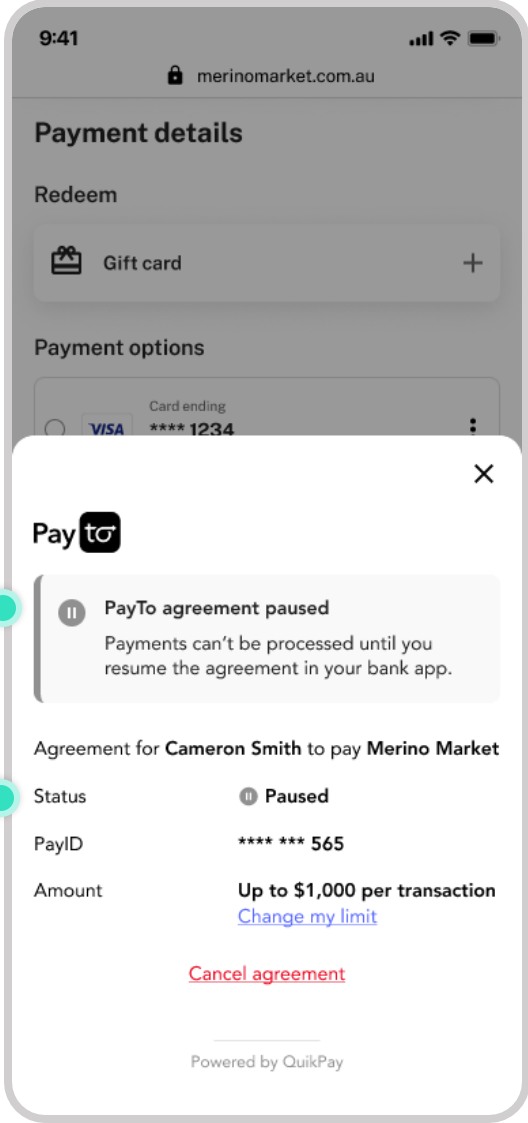
Example copy:

**PayTo agreement paused**

Payments can't be processed until you resume the agreement in your bank app.

## Value

Pausing an agreement is a unique feature, with no exact analogy in card payments. customers need explanatory copy to understand the feature and what they should do.



Detailed view

# Other Scenarios

- Cancel PayTo agreement
- Reauthorise PayTo agreement

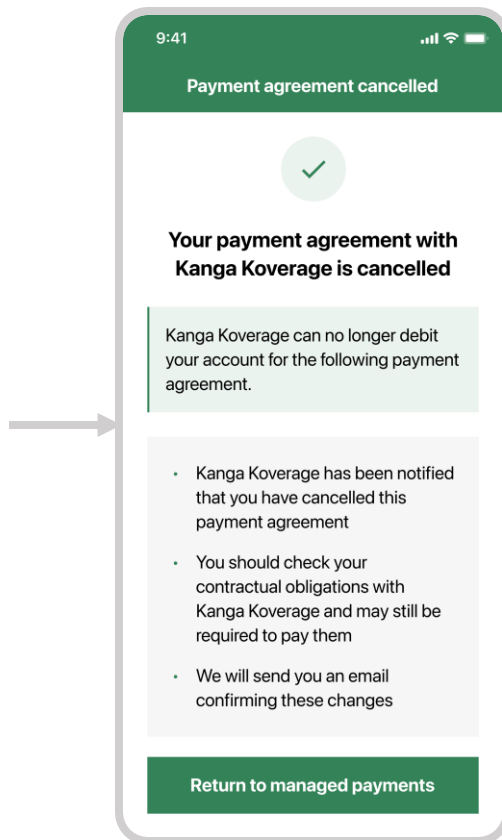


**Note:** Agreements can always be cancelled in the customer's banking app. There should also be an option to cancel in the merchant environment because customers will expect it.

[Cancel](#) [View Prototype](#)

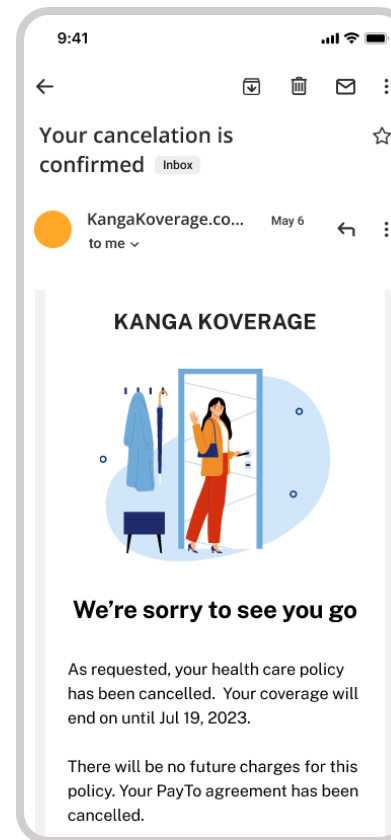
# Journey: Cancelling health insurance


Customer cancels PayTo agreement in their banking app  
(See 3.7 of Bank CX Guide)



Confirm cancellation  
(Banking app)

then



Cancellation email from Kanga Coverage 





Cancellation email

Cancel

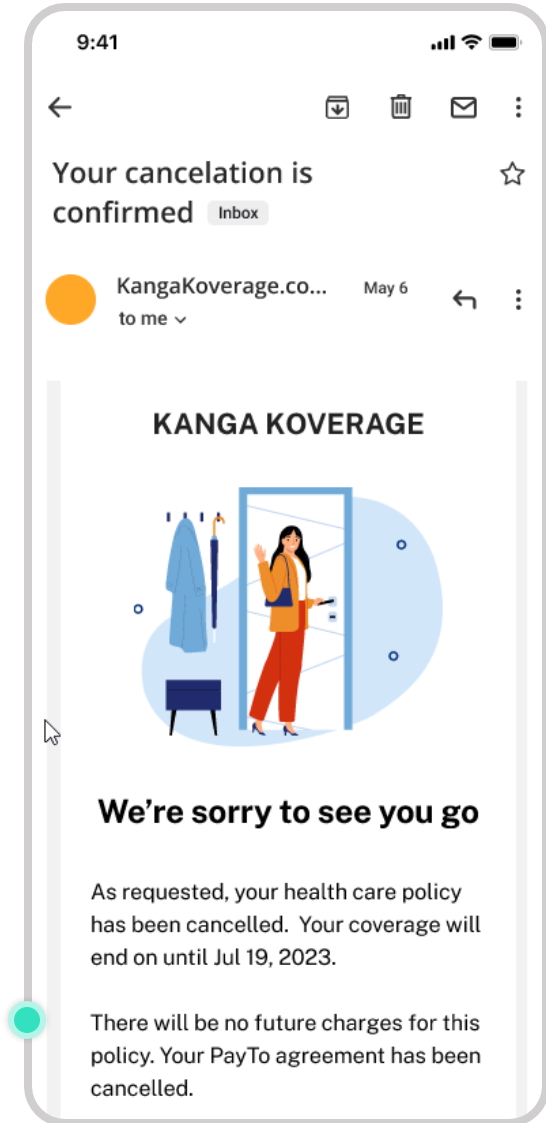
# Notify customers when agreement is cancelled

## CX Recommendation

When confirming that a service or product is cancelled, notify the customer that their PayTo agreement is also cancelled.

## Value

Clear notifications to customers create trust.

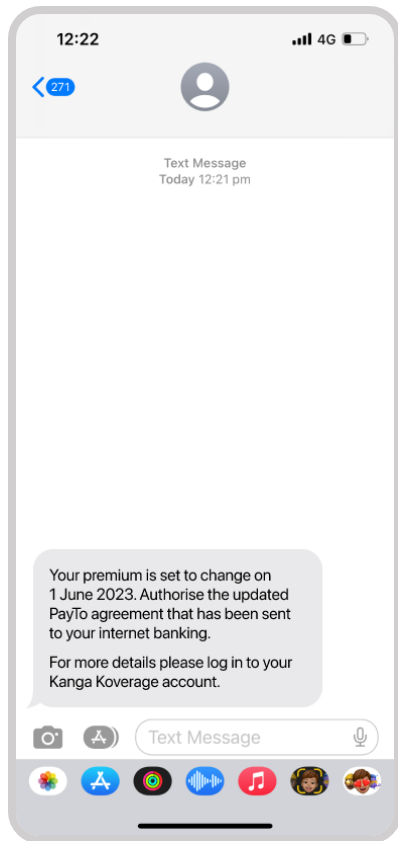


'Your PayTo agreement has been cancelled'

Reauthorise

 View Prototype

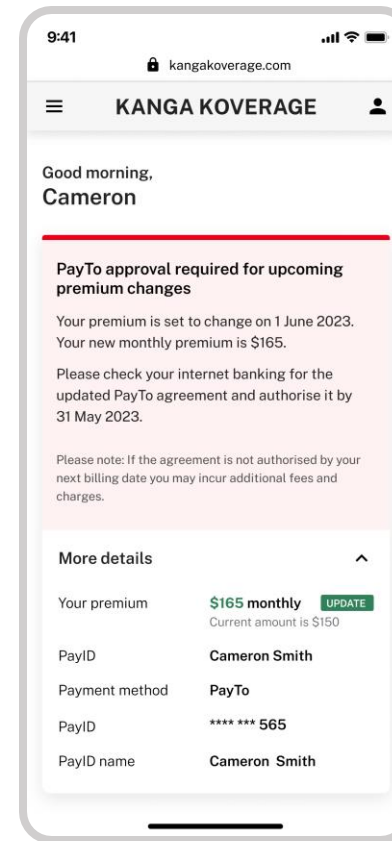
# Journey: Reauthorising health insurance



Reauthorise PayTo agreement in banking channel

Reauthorisation SMS

and



Merchant dashboard

Reauthorise PayTo agreement in banking channel



Reauthorise

# Notify customers about the reauthorisation

## CX Recommendation

When reauthorisation is required, notify the customer along with a reason.

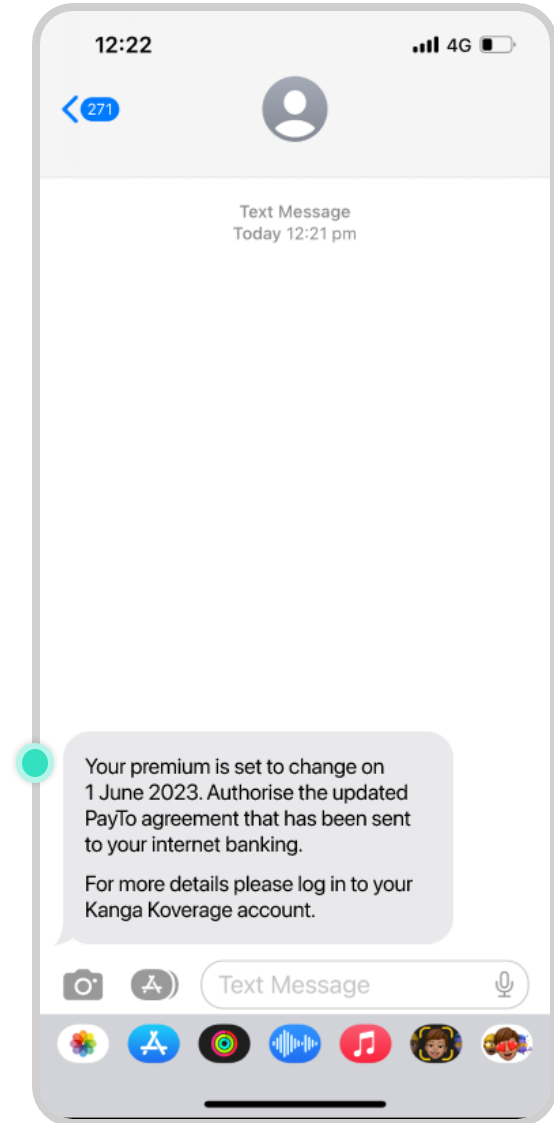
Both merchant and bank should notify customers.

## Value

Clear notifications to customers create trust.



Refer to 3.9 in PayTo Customer Experience Requirements and Guidelines for bank channel guidelines



'Authorise the updated PayTo agreement...'



Reauthorise

# Tailor the notification based on channel

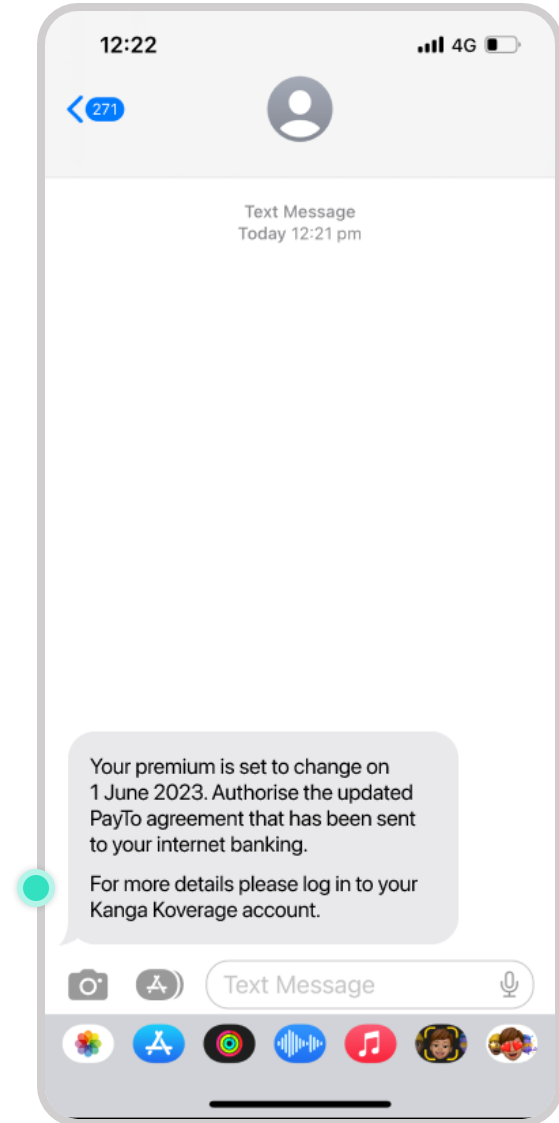
## CX Recommendation

For unauthenticated environments such as mobile SMS, avoid including personally identifiable information (PII) due to security concerns.

For authenticated environment give as much context as possible.

## Value

Including PII in unauthenticated environments increases information security risk and can erode trust with customers.



'For more details please log in to your Kanga Koverage account'



Reauthorise

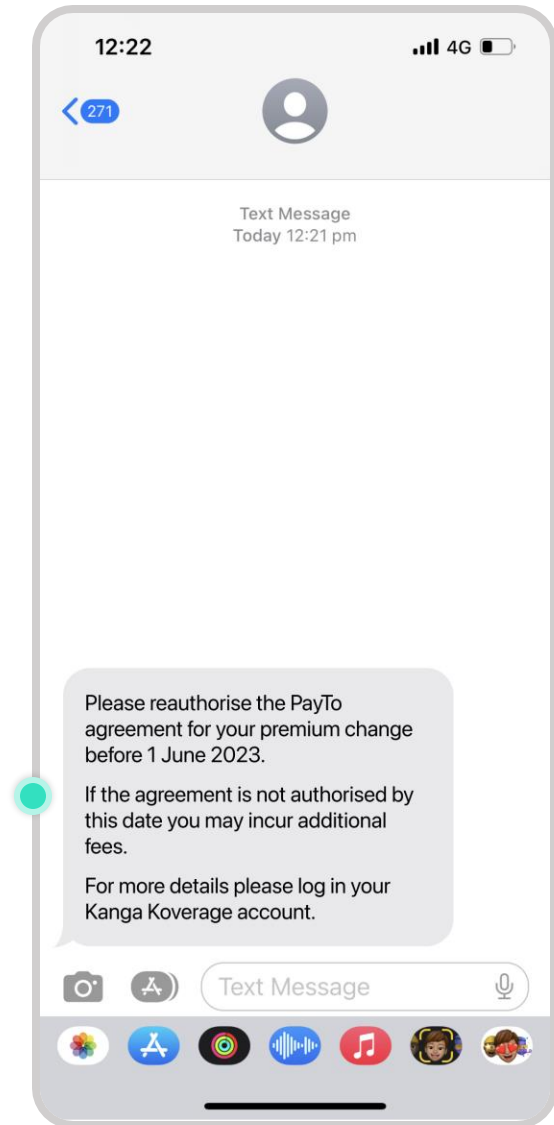
# Send reauthorisation reminders

## CX Recommendation

When reauthorisation is not completed send reminders, noting deadlines and the implications of not reauthorising.

## Value

Reminder notifications can increase the likelihood of completing the reauthorisation and reduce the chances of delays and inadvertent service cancellation.



'If the agreement is not authorised by this date...'



Reauthorise

# Display key changes to the PayTo agreement

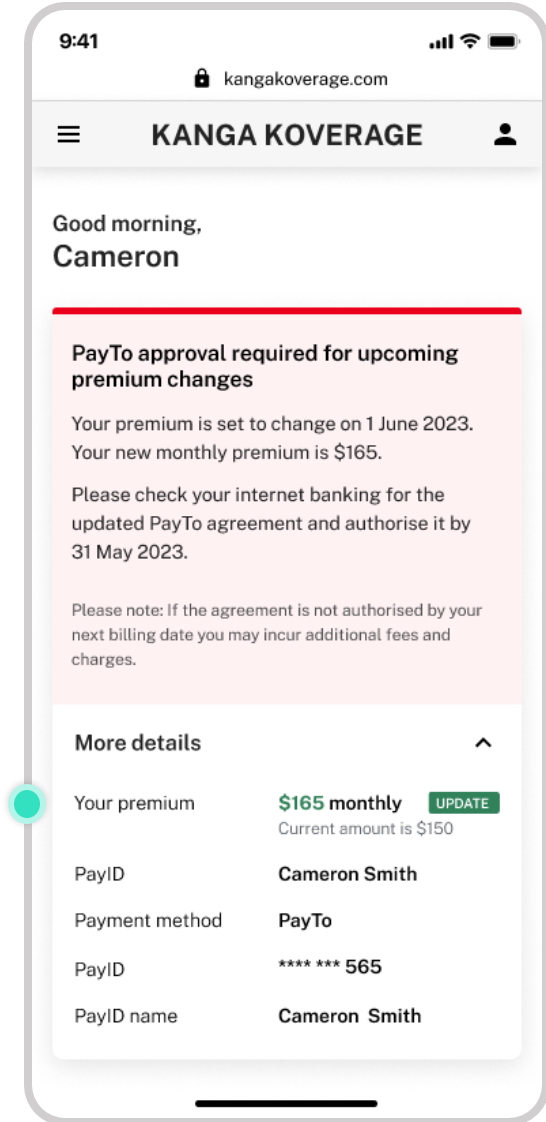
## CX Recommendation

When presenting changes in PayTo agreement to the customers,

- Highlight the changes in agreement through visual cues such as color, typography, and iconography.
- Only display the data that is relevant to the current context or action.
- Establish a clear hierarchy of information.

## Value

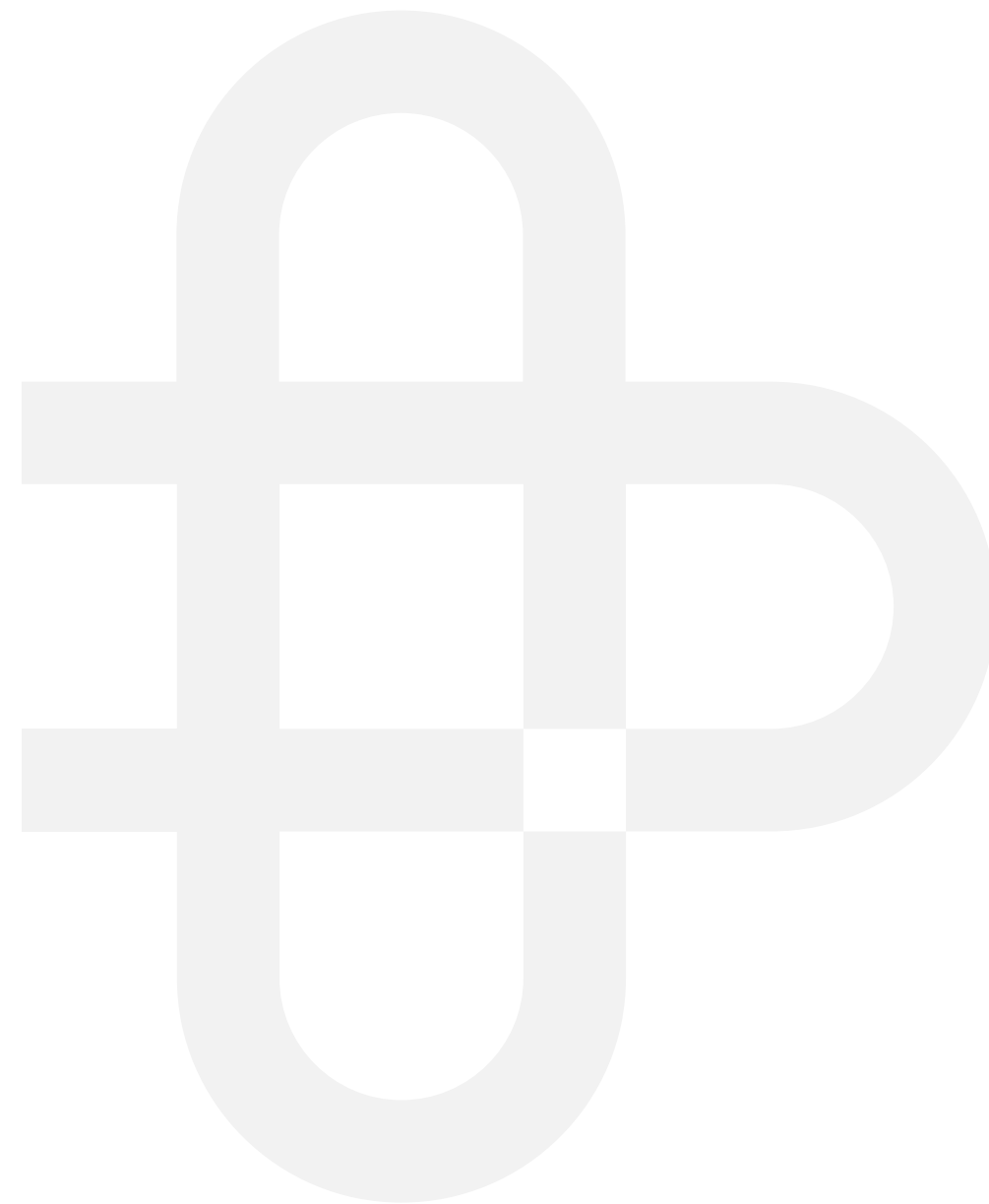
Thoughtful presentation of data reduces cognitive load on customers, helping them act faster.



Merchant dashboard

# Appendix

- List of all customer journeys
- Journey: Approving PayTo agreement
- Related content



# All customer journeys (1/2)

Customer Journey	Example
First-time use	<ul style="list-style-type: none"><li>• <u>Buying health insurance</u></li><li>• <u>Signing up for meal subscription</u></li><li>• <u>Buying groceries</u></li><li>• <u>Buying plane tickets</u></li></ul>
Ongoing use	<ul style="list-style-type: none"><li>• <u>Buying groceries</u></li></ul>
Error: PayID doesn't exist	<ul style="list-style-type: none"><li>• <u>Buying health insurance</u></li></ul>
Error: Account doesn't support PayTo	<ul style="list-style-type: none"><li>• <u>Buying health insurance</u></li></ul>
Error: Authorisation request expired	<ul style="list-style-type: none"><li>• <u>Buying health insurance</u></li></ul>
Error: Insufficient funds	<ul style="list-style-type: none"><li>• <u>Managing health insurance</u></li><li>• <u>Buying groceries</u></li></ul>
Error: Limit too low	<ul style="list-style-type: none"><li>• <u>Buying groceries</u></li></ul>



# All customer journeys (2/2)

## Customer Journey

## Example

---

Error: Agreement paused by customer

- Buying groceries

---

Error: Agreement declined by customer

- Buying groceries

---

Cancel PayTo agreement

- Cancelling health insurance

---

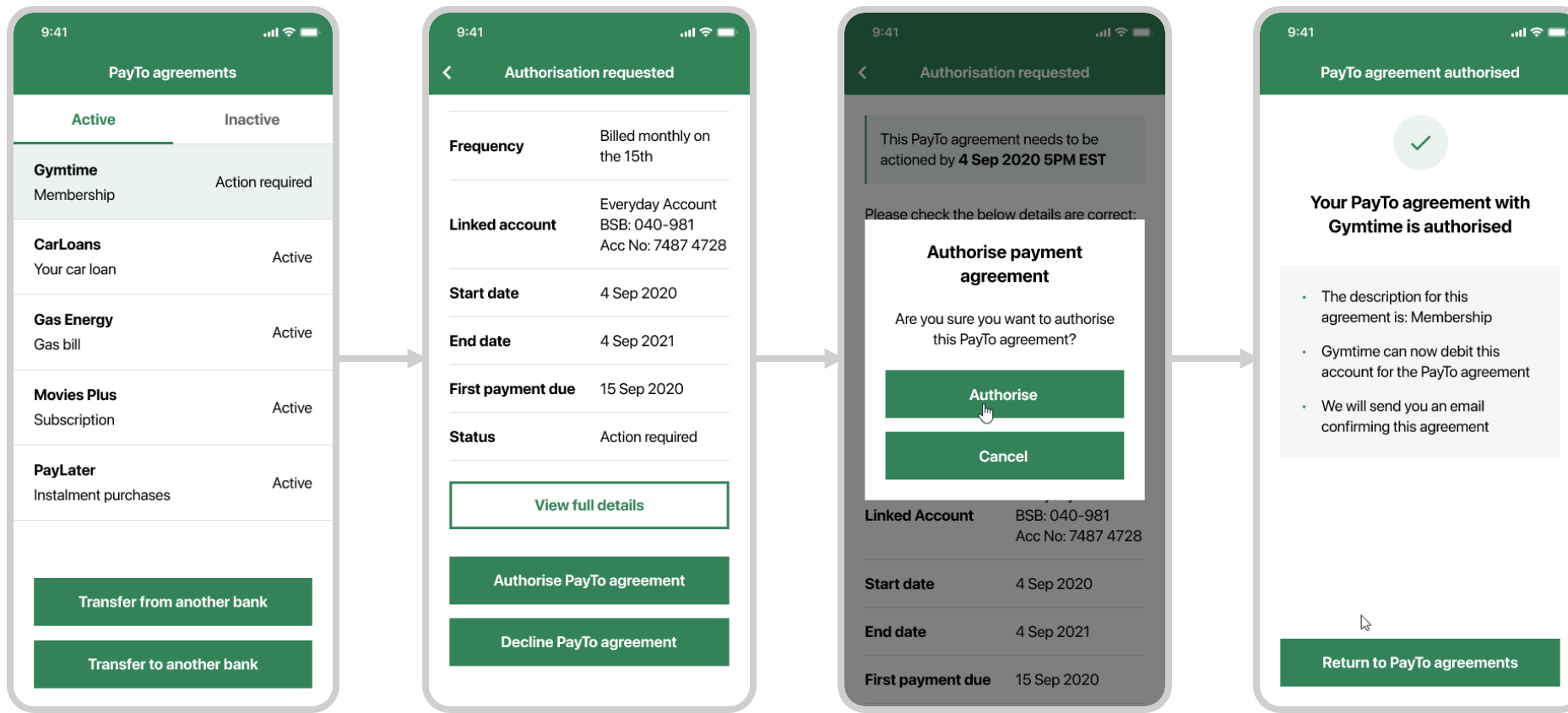
Reauthorise PayTo agreement

- Reauthorising health insurance
-

Authorising agreement

[View Prototype](#)

# Journey: Approving gym membership



Select agreement

Authorise agreement

Confirm authorise

Authorised

# Related Content

Related Content	Description	Link
NPP Procedures Vol 6	Rules about PayTo	<a href="#">Link</a>
Back Office Considerations 2.3	Technical and operational considerations for Participants and Connected Institutions	<a href="#">Link</a>
PayTo Implementation Guide Vol 3	Business guidelines and recommendations for PayTo Users	<a href="#">Link</a>
CX Requirements and Guidelines (for Payer Bank)	Customer experience recommendations for Payer Banks	<a href="#">Link</a>
PayTo Figma Profile	All Figma prototypes	<a href="#">Link</a>

For all other questions, feedback or comments please email [payto@auspayplus.com.au](mailto:payto@auspayplus.com.au)