

Moving from BPAY to PayTo

With LEAP Online Payments, PayTo replaces BPAY for payments made directly from a client's bank account. It provides a simpler payment experience for clients while making it easier for your firm to receive and reconcile payments.

Benefits of PayTo

● No need to share bank details

Your firm's destination account is securely set within LEAP Online Payments, so you don't need to send bank details to clients or ask them to enter them.

● Exact payments

The payment amount is set within LEAP Online Payments, so clients cannot underpay or overpay.

● Easier for clients to pay you

Unlike BPAY or EFT, clients don't need to enter your bank details, a lengthy BPAY reference number or the payment amount. They simply use their PayID or BSB and account number.

● Easier reconciliation

Exact payment amounts and no mis-keyed reference numbers mean fewer discrepancies to investigate and easier reconciliation.

How PayTo works for your clients

A simple four-step process

Select PayTo

Amount owing
\$1,500.00*
to Star Lawyers

Enter payment details

Card

BSB

Account number

Use PayID instead

Your PayID is secure and does not need to be added to the terms and conditions of your financial services provider unlike Star Lawyers.

First Name

Last Name

Email Address

Billing Address

Can't find your address? [Edit manually](#)

Continue with PayTo

Review in banking

PayTo agreement

Payee
Star Lawyers

Payment amount
\$1,500.00

From
Everyday Account - 4821

Authorise

Example only - bank screens vary

- 1 Select PayTo**
At checkout, your client enters their PayID or their BSB and account number.
- 2 Open the PayTo agreement**
Their bank will usually send a notification prompting them to open the agreement. The experience may vary slightly between banks.
- 3 Review and authorise**
Your client reviews your firm's details, the payment amount and agreement, then authorises securely through their bank.
- 4 Payment processed**
The payment is processed from the nominated bank account and LEAP Online Payments automatically emails the client a receipt.

Frequently asked questions

How much does PayTo cost?

PayTo transactions cost \$1.85 + GST, including payment processing and automatic bookkeeping within LEAP - the same transaction cost as BPAY with RapidPay.

Which banks support PayTo?

PayTo is supported by most Australian banks and financial institutions. Some accounts may not be eligible.

Does PayTo have a payment limit?

Yes. Limits are set by the client's bank. Many major Australian banks allow PayTo transactions up to \$25,000, while some have higher or lower limits.

What if my client has not used PayTo before?

We will provide a simple PayTo explainer to guide clients through their first payment. Once they have used PayTo, the process will be familiar.

I used BPAY for property settlement transactions. What do I do now?

RapidPay and LEAP Online Payments are designed to help firms get paid and are not designed for property settlement transactions. For property settlements, we recommend using Secureexchange, which provides a secure way to request, share and verify bank account details and supports larger funds transfers. For more information, contact the Secureexchange sales team on 1800 738 524.

LEAP Online Payments