

# PayTo Scheduler



Set and forget recurring collections

## Automated PayTo schedules

**Say goodbye to manually triggering recurring PayTo payments by scheduling recurring payments in advance.**

Eliminate the administrative burden of maintaining a schedule and let Monoova do the heavy lifting for you. Monoova's API integration initiates the payment according to your schedule, complying with the conditions of the agreement, and all without interrupting your customer experience.

- Add schedules to existing PayTo agreements
- Customers maintain control over PayTo agreements
- Control your schedules, including pausing, resuming, or cancelling
- Automatic updating of schedules when the agreement status changes or the agreement is updated
- Receive payment status notifications via Monoova



"The key benefit of PayTo is that cash flow component. When you do card payments it's real-time status, but the funds arrive sometime later. With PayTo you send through the request, you receive and approve PayTo transactions, you get the funding within the next couple seconds or so. **That flow of funds is crucial for any business.**"

**Tony Chan, CEO, wagepay**

## What is PayTo?

PayTo is a digital agreement between a merchant and their customer, enabling real-time payments with a low fixed fee and automated reconciliation via Monoova. PayTo validates sufficient funds in customer accounts before withdrawals to prevent overdrafts, protecting your customer experience.

Customers maintain control over their PayTo agreements from within their banking apps, providing a trusted, secure, and convenient payment method.

