The Playbook *for Fast-Moving Finance Teams*

Inside this document:
How to remove the operational bottlenecks holding up your payment systems.

Trusted by:
Sharesies | Remitly | Finpower | Stables

ARE YOUR PAYMENT PROCESSES STUCK IN THE DARK AGES?

This is affecting your staff, your users and your profits

Modern businesses move fast, but their payment infrastructure often doesn't.

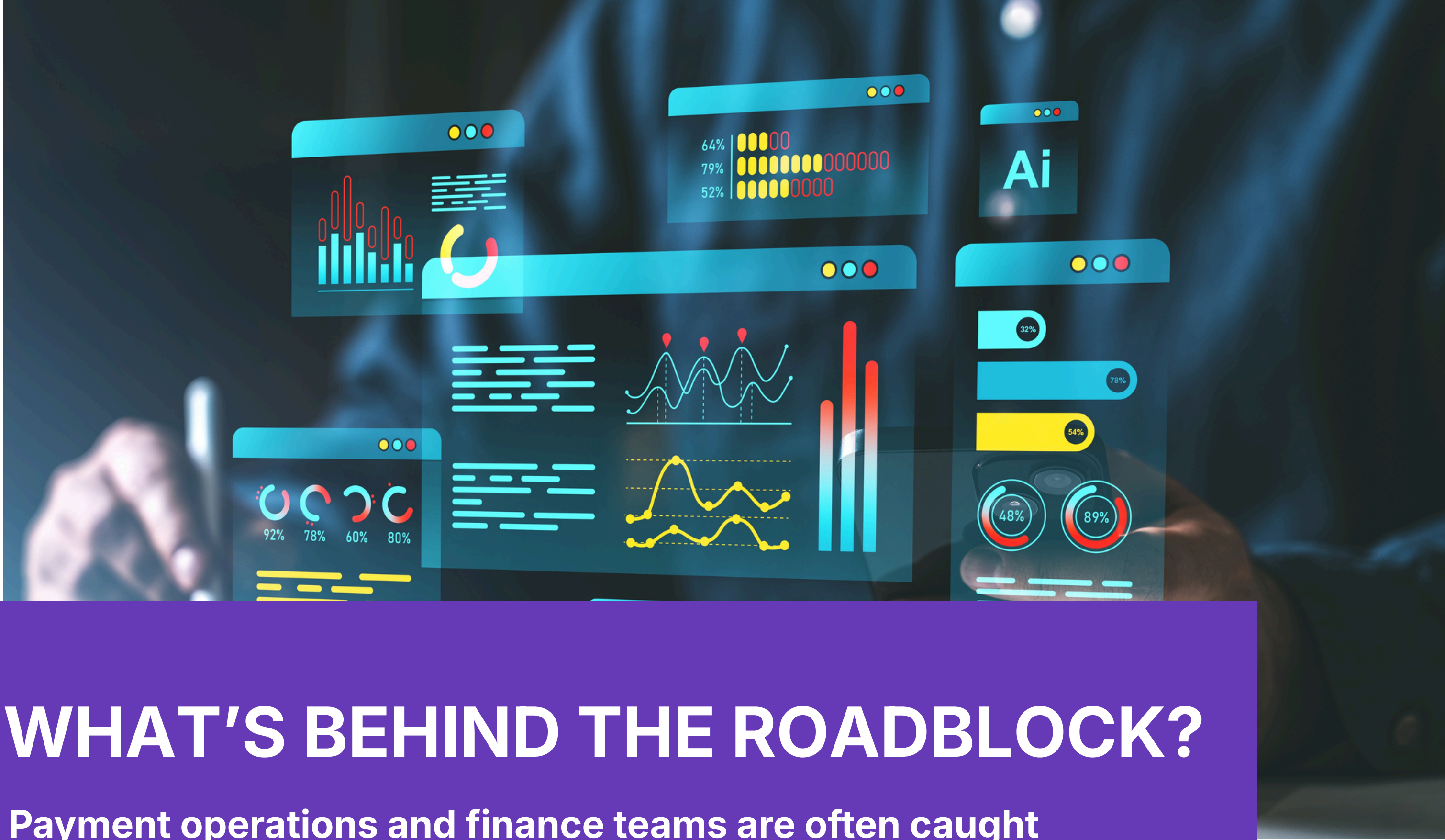
Dated payment architecture can quietly undermine operational performance, even in organisations that have optimised technology stacks elsewhere in the business.

One of the main culprits is batch processing. If your business is stuck on this pre-digital legacy system, payments initiated outside business hours sit in a queue, waiting for a processing cycle that could be days away. In a world where instant settlement is possible and also expected, this kind of delay impacts customer experience, cash flow and reputation.

A solution already exists through the New Payments Platform (NPP). As reported by Australian Payments Plus[1], almost $7 billion is transferred between accounts almost instantly via the NPP every single day, and this figure is growing at 22% year on year.

The NPP is live, proven and operating at scale to support dozens of businesses, 24 hours a day, 7 days a week. Integrating this technology ‘soon’ is not a viable plan when your competitors are already leveraging it to eliminate financial friction points for clients and in-house teams.

Playbook insight: The payment rails that power real-time transfers are only effective if your workflows and systems are built to keep the pace.



WHAT'S BEHIND THE ROADBLOCK?

Payment operations and finance teams are often caught between two realities.

On the one hand, customer expectations have already shifted toward real-time payments. They want to see their funds settled instantly, and they want automatic reconciliation. If something does go wrong, businesses and customers expect to know about it straight away.

The holdup is caused by internal workflows built for batch processing. Other areas of the business are upgraded, but implementing new payment technology is left on the 'to-do list', either because of the cost or because nobody has quantified exactly how much legacy systems and manually intensive tasks are costing the business.

The attitude when it comes to the business's digital payment solutions may be 'if it ain't broke, don't fix it'. But this means financial reporting is slow, and errors are harder to identify and resolve.

The fallout? Financial officers are frustrated, and users are jumping ship to the competition.

Almost $7 billion moves through the NPP every day. If your payment operations are still running on batch processing, that gap is costing you money, staff productivity and clients.

Where does your payment setup stand?

Most businesses sitting at levels 1 and 2 of the table below don't realise how much payment operations are holding up productivity and cash flow.

Level 1:
Batch-based Payments

Processing transfers in cycles with manual reconciliation means slower settlement and higher admin effort.

Level 2:
Partially automated

If some processes are automated but others are fragmented, the result is inconsistent performance, patchy data and operational blind spots.

Level 3:
Integrated Payments

A solution that leverages purpose-made APIs reduces manual handling, boosts efficiency and improves financial control.

Level 4:
Always-on Payments

An optimised solution runs 24/7 with automated reconciliation, delivering faster operations and a better customer experience.

The good news: moving up the maturity curve doesn't require a ground-up rebuild. Your organisation doesn’t have to build a faster payments solution from scratch.

Monoova delivers a ‘plug and play’ API that introduces real-time payments, data-rich transfers, automatic reconciliation and so much more. The result is a faster-moving service and a competitive edge.

THE FUTURE OF PAYMENTS IS ALREADY HERE

From batch dependency to real-time transfers

Smart businesses are transforming their payment stack with the help of Monoova's unique, API-driven solution.

Built specifically to automate how businesses receive, manage and pay funds, our technology offers the largest array of payment rails by any non-bank payment service provider in Australia.

Organisations that use Monoova can accept funds via NPP, PayTo, PayID, Direct Entry, BPAY, cards and cross-border transfers, all in real time. With a single integration, they:

- Eliminate the batch dependencies, manual handoffs and reconciliation overhead that slow payment cycles down
- Reduce time spent on manual reconciliation and improve reporting accuracy for financial controllers and financial admin teams.

The operational difference

Monoova's platform helps alleviate the setbacks and delays caused by outdated payment infrastructure.

Workflows that previously required manual intervention, from payment matching to exception handling, are automated end-to-end. Fragmented systems that once required separate processes for different payment types are consolidated into one compliant, configurable platform.

Connect to Monoova and your business will gain access to every major payment rail in Australia, with the automation, visibility and compliance controls to match. The result is less time spent managing payments, and greater clarity and speed for all stakeholders.

Monoova by the numbers

71%	**9M+**	**$190B+**	**Over 10% of Australians**
of Australia's PayTo transaction value is handled by Monoova	PayIDs created	in transactions processed since inception	transact through Monoova's clients

finPOWER: Lending operations, accelerated

Real-time payment workflows for modern lenders

The challenge

- Payment timing is critical for lenders competing on customer experience.
- Batch-based disbursement systems can delay loan funds by hours or days after approval, leaving borrowers waiting.
- Legacy payment processes create significant reconciliation workloads for operations teams.

How Monoova closes the gap

- Real-time loan disbursements through modern payment rails.
- Faster repayment and collections processing.
- Automated reconciliation and payment matching.
- Real-time visibility across every transaction.

Powering lending

finPOWER integrated Monoova to provide lenders with end-to-end payment automation across their lending workflows. Through a single compliant integration, lenders can automate disbursements, repayments and collections while eliminating the manual effort associated with batch processing.

"Payments had to be fully integrated, real time, and maintain a single source of truth within finPOWER Connect. The relationship with Monoova has ensured delivery for our lenders."

Lee Slattery
finPOWER, General Manager

Operational outcomes

- Automated reconciliation
- Auditable payment records at every stage
- Instant visibility across payment activity
- Reduced manual touchpoints
- Faster movement of funds
- Lower operational overheads

FROM THE FAST-MOVING FINANCE TEAM PLAYBOOK

Monoova provides the underlying infrastructure that helps lenders move funds faster, automate operations and scale efficiently without building a purpose-built payments solution.

Remitly: Payment rails for global money transfers

Faster domestic settlement for cross-border remittance

The challenge

- Global remittance platforms often face transfer delays on the domestic leg.
- Funds may arrive in Australia quickly, but legacy infrastructure slows final settlement.
- Lack of consistency impacts customer experience and becomes a critical issue.

How Monoova closes the gap

- PayTo implementation for real-time settlement.
- Domestic fund settlements are aligned with global transfer speeds.
- Reduced lag between initiation and fund arrival.

Picking up the pace

For Remitly, which serves more than 7 million customers and processed over $54 billion USD in remittances in 2024, delays in Australia's domestic payment infrastructure created an operational bottleneck that needed solving.

"Monoova has absolutely met our criteria and has been a really great business to collaborate with on this project. They know the payments landscape in Australia"

Kym Whitford
Head of Asia Pacific, Remitly

Monoova provides access to all major domestic rails:

- NPP & PayID
- Direct Entry & BPAY
- SWIFT & FX (24 currencies)
- Virtual accounts for better tracking
- Automated reconciliation

FROM THE FAST-MOVING FINANCE TEAM PLAYBOOK

Seamless cross-border payments side-step domestic bottlenecks, without the need for a total payments stack rebuild.

Stables: Clever cost management

stables

Payment infrastructure for lean, high-performing finance operations

The challenge

- Digital asset platforms need to connect crypto products with real-world payments.
- Customers expect fast, reliable movement of funds.
- Building payment infrastructure in-house can be technical and resource-intensive.
- Fast-growing fintechs need to scale without creating a complex back-office operation.

How Monoova closes the gap

- Plug-and-play payment infrastructure.
- Reliable payment processing supported by easy-to-use APIs.
- Reduced operational complexity and administration overheads.
- Responsive local support from payments specialists.

Keeping crypto stable

Stables enables customers to send, spend and earn stablecoins from a single balance, helping bridge the gap between digital assets and everyday spending. By integrating Monoova's payment infrastructure, this provider was able to launch quickly while maintaining a lean backend finance operation.

"The tangible cost benefits we've seen from using Monoova is the ability of our backend finance team to be able to run fairly lean because we know that Monoova is so competent and so capable."

David Nichols
Co-founder and CRO
Stables

Operational outcomes:

- Seamless onboarding and integration
- Reliable payment processing from day one
- Reduced administration overheads
- A leaner finance team structure
- Access to knowledgeable local support when required

FROM THE FAST-MOVING FINANCE TEAM PLAYBOOK

Innovation moves faster when payment infrastructure handles the complexity behind the scenes.

Sharesies: From top-up to trade, without the wait

Real-time funding for a better investing experience

The challenge

- Investors expect to access funds and trade immediately.
- Delays between deposits and available balances can lead to missed opportunities and customer frustration.
- As investment platforms scale, manual reconciliation is increasingly complex.
- Payment experiences need to keep pace with the speed of modern investing.

How Monoova closes the gap

- Real-time deposits and fund transfers.
- Automated reconciliation and payment matching.
- Near real-time wallet funding.
- Faster access to funds for investors.

From top up to trade without delay

With more than 920,000 customers across Australia and NZ, Sharesies needed a payment experience that matched the speed and simplicity of its investing platform.

By integrating Monoova's payments infrastructure, Sharesies automated fund transfers and reconciliation, giving customers smoother, faster transation capabilities.

"Enabling our customers to fund their Sharesies Wallet at speed and at reduced cost is a priority for us. The Monoova team has been great to work with in unlocking round-ups and fast deposits for customers."

Wade Ranford
Australia Country Manager
Sharesies

Operational outcomes:

- Instant deposit processing
- Automatic wallet funding
- No manual payment matching
- Reduced reconciliation workloads
- Faster access to investment opportunities

FROM THE FAST-MOVING FINANCE TEAM PLAYBOOK

Automating reconciliation and fund matching delivers immediate operational gains while creating a faster, more seamless customer experience without requiring a full system rebuild.

PAYMENT SPEED CHANGES EVERYTHING

Powering a lean, high-performing finance operation

Implementing real-time payment infrastructure upgrades operations, not just technology.

When payment workflows are aligned with real-time rails, the compounding inefficiencies of batch processing stop being a problem and:

- Manual reconciliation shrinks because matching happens automatically.
- Settlement cycles compress because funds move when they are supposed to, not when the next processing window opens.
- Exception handling decreases because automated workflows catch and resolve issues before they reach a human inbox.
- Operational throughput increases because the team is no longer the bottleneck.

Monoova's clients each faced a version of the same problem, with payment infrastructure that could not keep pace with their operations, their customers' expectations, or their growth. The solution was the same: automating payment workflows through real-time rails and removing the need for time-consuming manual data entry and reconciliation, without the need for in-house development.

Operations executives need to ask themselves:

How much is staying on batch processing and legacy systems costing in terms of admin team time, cash-flow slowdowns, and lost opportunities?

More importantly:

How long until we switch to better infrastructure that matches the high-speed, highly accurate benchmarks set by our competitors?

Real-time infrastructure takes the manual work out of running payments and facilitates real-time transactions, saving your organisation time and money.

Built for the way payments actually work today

Monoova's real-time payment solutions address the operational challenges that batch infrastructure creates by improving speed, security and efficiency across every transaction.

By powering instant payments, automating reconciliation and enabling seamless financial interactions, Monoova removes the friction that slows operations teams down and costs businesses money.

Three core capabilities drive the difference:

API-driven innovation: Monoova's flexible API integrates seamlessly with existing payment systems. Security and compliance are built in, not bolted on.

Real-time payments: Leveraging NPP and PayTo, Monoova facilitates instant, 24/7 payments, eliminating the delays and inefficiencies of traditional batch systems. Whether the use case is lending, remittance, investment platforms, or payroll, the infrastructure performs the same way: fast, reliable, and always on.

Advanced reconciliation: Monoova's Automatcher for Reconciliation automates transaction matching via virtual accounts with unique BSBs and PayIDs, ensuring accuracy, reducing errors, and lowering the operational cost of keeping the books clean.

One API. Instant payments, automated reconciliation and full compliance. Access a built-in solution that opens the door to payment efficiency and scale.

MONOOVA: A MARKET LEADER

Monoova is driving the adoption of cutting-edge payment technologies across Australia. The numbers reflect what operations teams using the platform have already discovered: this is infrastructure that performs at scale.

Leading in PayTo: Monoova handles *71% of Australia's PayTo* transaction value and 56% of the active PayTo mandate market share.

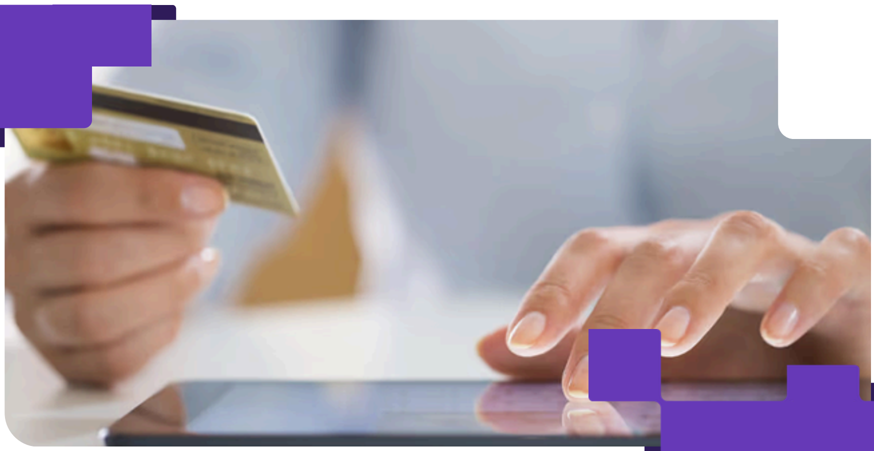
Expanding PayID usage: Monoova is responsible for over 23% of Australia's PayIDs, making transactions safer and more user-friendly by linking payments to phone numbers or email addresses rather than BSB and account number combinations.

These metrics reflect the breadth of businesses across fintech, lending, remittance, and investment that have moved their payment operations onto Monoova's platform, and stayed there.

When more than two-thirds of Australia's PayTo value runs through one provider, your operations teams can be confident you are building on infrastructure that the market has already stress-tested.

71%	$190B+	9M+
of Australia's PayTo transaction value	in transactions processed since inception	PayIDs created

The numbers above reflect the breadth of businesses across fintech, lending, remittance, and investment that have shifted payment operations onto Monoova's platform and stayed there.



YOUR PAYMENT OPERATIONS ARE ONLY AS FAST AS YOUR INFRASTRUCTURE

If your team is still managing batch delays, manual reconciliation, and payment exceptions, the cost is real, even when it's invisible on a balance sheet.

Monoova helps operations teams move to real-time, without the complexity.

Talk to our team today.

hello@monoova.com

www.monoova.com

1300 656 157

linkedin.com/company/monoova

1. *https://www.auspayplus.com.au/an-update-on-the-move-to-npp-2*