How Leading Businesses Manage Payment Flows at Scale

What worked at 100 transactions doesn't work at 10,000.

Inside this document:

- Why batch processing, manual reconciliation, and fragmented systems don't scale
- How these limitations slow down growing businesses
- Real examples of reducing operational and reconciliation risk
- Ways to enable faster payments and smoother financial operations

GET THE PLAYBOOK

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DOES YOUR BUSINESS HAVE THE RIGHT FINANCIAL FOUNDATIONS FOR GROWTH?

You can’t move forward if you’re stuck in the past

Scaling an organisation puts payment infrastructure under pressure in ways that aren't always visible until something breaks.

When it comes to financial transactions, businesses that experience growth issues are often held up when:

- Batch settlement cycles of one to two days delay access to funds for businesses and their clients.
- Manual reconciliation processes can’t accommodate large jumps in transaction volume.
- Fragmented payment channels create data gaps finance teams can't resolve without pressing pause on other activities.
- End-of-day reporting fails to provide the real-time data leaders need to make confident decisions.

The gap between what modern payment rails make possible and what legacy workflows actually deliver is where scaling businesses lose ground.

THE STRUCTURAL PROBLEM MOST FINANCE TEAMS ARE STILL WORKING AROUND

Over 30% of account-to-account payments in Australia now flow through NPP rails, but the businesses that are failing to achieve their growth targets usually have finance operations that still run on workflows designed for a batch-based world.

Legacy systems slow things down because:

- Reconciliation depends on delayed settlement data
- Intraday visibility is patchy or nonexistent
- Payment activity across different channels sits in different systems, and assembling a complete picture requires manual effort that compounds as volume grows

The result: Structural tension that hinders growth.

Real-time rails move money in seconds, but if finance teams are still waiting on settlement windows to understand what has cleared, chasing references to match transactions and operating without the continuous visibility modern payment infrastructure can provide, the path to growth will be slow.

Almost $7 billion moves through the NPP every day.
If your payment operations are still running on batch processing, that gap is holding back your growth.

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

Remitly: Payment rails for global money transfers

Faster domesticsettlementforcross-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.

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.

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

Real-time fundingforabetter 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.

WHAT CHANGES WHEN PAYMENT INFRASTRUCTURE IS BUILT FOR SCALE

Powering a lean, high performing finance operation

Having payment workflows properly aligned with real-time rails has the following benefits for organisations in growth mode:

- Compounding inefficiencies of batch processing stop accumulating.
- Manual reconciliation shrinks thanks to automated matching.
- 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.
- The finance team stops being the bottleneck to growth and positive customer experience.

Business leaders need to ask:

What is staying on batch processing is costing right now: in finance team hours, in cash flow slowdowns, in the gap between what modern payment rails are capable of and what we are actually delivering?

More importantly:

How long until we switch to infrastructure that matches the speed and accuracy required to scale?

Real-time infrastructure removes the manual overhead that holds scaling businesses back, replacing it with payment workflows that run automatically, accurately, and at whatever volume the business demands.

Built for the way payments actually work today

Customers expect real-time payments, and the businesses that can't offer this are being left behind.

Monoova's platform is built to make fast payments and automated reconciliation achievable for almost any business. A clean API layer sits over every major Australian payment rail, giving engineering teams programmable, real-time payment behaviour without the need to build or maintain the underlying infrastructure.

Three core capabilities drive the difference:

API-driven integration: Monoova's API connects to existing systems without a ground-up rebuild. Security and compliance are built in, not bolted on. The integration surface is designed to be stable, versioned and production-ready.

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: Automated reconciliation is enabled through structured transaction metadata, unique virtual account identifiers and real-time updates via API and webhooks. This ensures payments are accurately matched as they occur, reducing errors and removing the need for manual intervention.

Together, these capabilities give finance and operations teams what batch infrastructure has never been able to deliver: a payment environment that keeps pace with the business, not one that holds it back.

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.

New Payments Platform

PayTo

PayID

BPAY

Osko BY BPAY

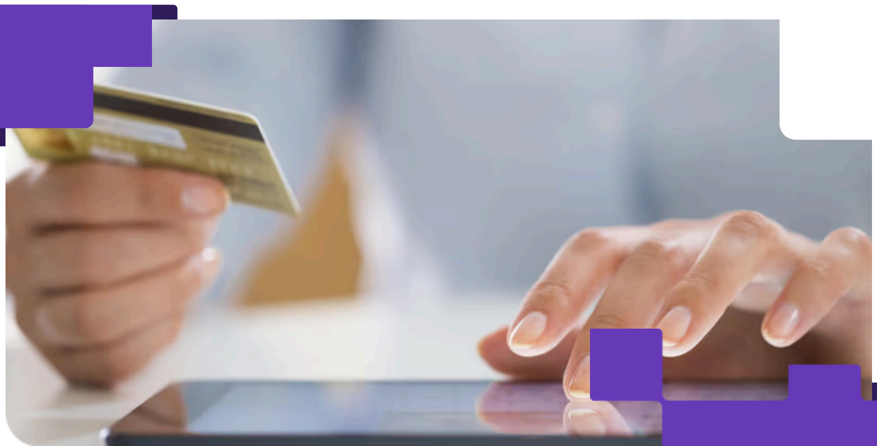
Swift

VISA

mastercard

71%	**$190B+**	**9M+**
of Australia's PayTo transaction value	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, it's impossible to grow at speed without compromising on costs or customer experience.

Monoova helps scaling businesses 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

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