monoova

THE PLAYBOOK FOR SCALING YOUR PAYMENTS

Designing Systems That Don't Break at Growth

Inside this document:

- 1–2 day payment delays
- Legacy rails limiting scale
- Manual reconciliation processes
- Modernise payments without building from scratch

Unlock Faster Payments

ARE YOUR COMPANY PAYMENT SYSTEMS STUCK IN DARK AGES?

Legacy infrastructure costs time and money

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.

YOUR ENGINEERS≠ FINTECH EXPERTS

Most payment infrastructure is out of date and under-prioritised.

The gap between what finance teams need from a payment layer and what legacy systems can deliver is widening.

Three constraints appear consistently for organisations that are scaling:

X Payment logic
is tightly coupled to old ways of working that are error-prone and labour-intensive.

X Batch settlement
can hold up the implementation of modern payment solutions.

X Payment logic
is tightly coupled to old ways of working that are error-prone and labour-intensive.

The finance team feels the frustration of these issues (and customers are taking note as well), but businesses often fail to quantify the cost of slow processing and manual reconciliation. As a result, upgrades are de-prioritised.

What Monoova changes

Monoova hands engineering teams an **API-driven payment layer** that brings financial function into the future and prevents the need for in-house development.

Through a single integration, our platform enables real-time payment acceptance and disbursement across every major Australian rail, including **NPP, PayTo, PayID, Direct Entry, BPAY, cards and cross-border**. This is a proven solution that already works.

The businesses that connect with Monoova:

- Replace batch settlement with per-transaction, real-time processing
- Decouple payment logic from legacy systems via a clean API layer
- Support scalable transaction orchestration without in-house payment infrastructure builds
- Reduce the time from payment feature design to production deployment

Monoova is the faster path to modern payment infrastructure, without the 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.

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.

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.

PAYMENT SPEED CHANGES EVERYTHING

Poweringalean, high-performing finance operation

When payment systems are created to match the speed and efficiency of real-time rails, the inefficiencies of batch processing stop being a problem and the organisation is better placed to scale.

- 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.

Engineering teams need to ask:

Do we have the capabilities to improve our payment systems in house?

More importantly:

How much time and money is our business losing because of legacy payment processing?

A plug and play API provides a modern solution that can be up and running in a matter of days.

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.

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 engineering and operations teams a payment layer that behaves like the infrastructure they build everything else on: configurable, reliable and always running.

Monoova is the faster path to modern payment infrastructure, without the rebuild.

MONOOVA: A MARKET LEADER

make money move

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

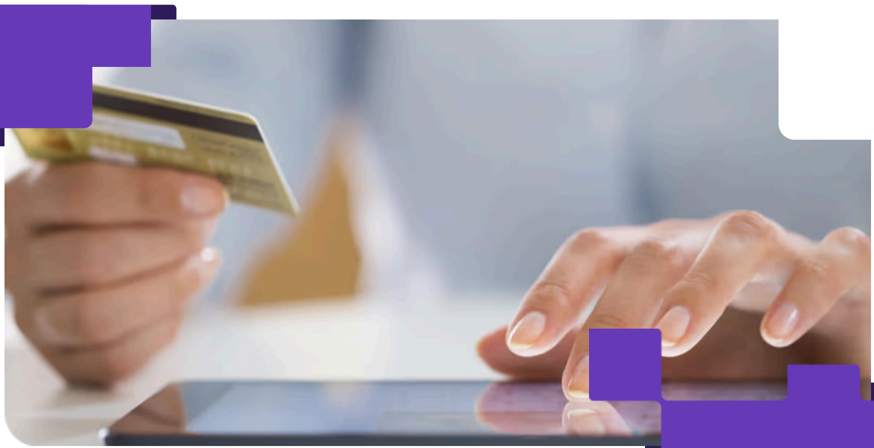
Swift

VISA

mastercard

71%	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

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 payment system hasn't been updated in years and still runs on batch cycles, tightly coupled legacy logic and manual exception handling, it is a constraint on every product decision that touches money.

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