

The way to
pay





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Trying to get paid can be a headache.

So that's why we've developed MYOB PayBy – a group of products and services that makes getting paid and making a payment pain free, so you can get on with what you do best: focusing on the work you love.

With over 25 years of experience from start-ups to large enterprises, we've developed smart, secure payment solutions for your business and clients.

If you have any questions give us a call on **1300 303 742** or chat to us online. We also have extended support hours because we know running a business is never 9-5.





Fraud management

Our sophisticated fraud tools manage risk and fight current as well as next-gen fraudsters.

We use a centralised fraud management engine, which minimises fraud occurrences from payment card processing. And we've also got real-time interception and rejection of payment transactions prior to submission with the banking acquirer.

Rest assured that your business information is safe and secure with our top-level compliance (PCI DSS v3.2 Level 1 compliance).



Protect your business

We all do our best to protect ourselves and our businesses from malicious fraudsters, but then there's fraud that sometimes just can't be anticipated. Our protection is designed for all types of payments and all kinds of situations.

We have superior risk mitigation for businesses that are susceptible to payment card fraud, and advanced AI techniques are in place for real-time interception and rejection of payment transactions prior to submission. Our fraud security takes care of the payment protection before any problems arise.

16M credit cards circulating in Australia.

Credit Card Statistics, Finder.com, July 2017



Australians spend **\$25B** on their credit cards every month.

Credit Card Statistics, Finder.com, July 2017



Gateway services

Get paid faster by providing your customers with a way to pay at the click of a button. Our gateway services let you start accepting real-time credit card payments via your website, shopping cart or bill payment receivables.

Collect more information about each transaction such as product details, transaction amount, customer details and the transaction result, with our customisable and secure checkout options for your website.

All of our gateway services are secure PCI Compliant Infrastructure, which will give you the peace of mind to process online orders, invoices or statements.



Merchant service facility

Our merchant service facilities have top-notch security, are simple to use and even easier to set up. Data encryption, fraud monitoring and industry-leading security standards mean you and your customers are protected every step of the way.

We work with all major banks, and that gives us added benefits from competitive transaction rates and quick settlements. Giving your customers convenient and easy options to pay is great for business. Every business is different, so we offer a range of merchant services to meet your needs.



Invoice payments

Not only can customers pay securely from your invoice, but you can also track its status so you'll be able to keep on top of who owes what, and even who's opened your invoice. Which means you can confidently chase up any unpaid invoices with ease.

By invoicing with our invoice payments system, invoices get paid 4x faster*. Funds are settled in your bank account as fast as the next day – so you'll be able to get onto the next big thing in your business quicker. Easy as that.

*Invoices paid through MYOB average 9 days. Based on data for invoices paid using MYOB between Jun 2017 and Oct 2017.



Phone payments

Give your customers the option to pay invoices securely over the phone. Full customisation includes a modern VOIP platform that can be scripted to suit your business needs, and enabling a range of payments options. Plus, you'll get a professional voiceover to ensure your image and customer experience is top notch.

Accepting all major cards including VISA, MasterCard, AMEX and Diners Club, payments are submitted to the Australian banking network for processing and real-time authorisation via our secure payment processing engine.

Average
payment time
for an Australian
business is
14.6 days late.

Payment times, Finder.com, Aug 2017





World class payment services and solutions that are simple and secure.

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