

## **New Payments Platform** A new era in payments

The New Payments Platform (NPP) is the biggest payments initiative ever undertaken in Australia. Thanks to our deep involvement in this project, Cuscal clients will be among the first to offer their customers immediate, convenient and data-rich payments around the clock.

# New Payments Platform

## Australia's New Payments Platform

The New Payments Platform (NPP) is being developed via industry collaboration to support fast, versatile and data rich payments between Australian financial institutions, consumers and businesses. It will revolutionise the payments experience.

The infrastructure will also support 'overlay' services that can be independently developed to offer consumers innovative and ground-breaking payment experiences.

Ultimately the NPP is about promoting competition, driving innovation and meeting the evolving needs of all Australians in the digital age and beyond.

Cuscal is playing an important role alongside Australia's major financial institutions as an architect of the NPP. At the same time our dedicated NPP technical, product and marketing experts will ensure our clients are among the first to offer their customers immediate, convenient and assured payments around the clock.

## Your gateway to the NPP

Cuscal will offer simple and cost-effective access to the NPP, as well as closed-loop payments through our 'On-Us' processing.

Our flexible Agency Model offers tailored services and support for individual clients and their Banking System Providers. Clients can leverage a range of business opportunities and technical capabilities, including Cuscal's redi2PAY mobile application.

## Bringing together great minds

As well as offering a cost effective and neutral access point to the NPP, Cuscal is working with clients and industry partners to develop and offer payments options that will be truly first-of-their-kind.

Our Partner Program brings together like minds and creates a community where NPP-related products and services can be brainstormed and developed with a view to giving birth to winning 'disruptive' technology and business models.

Members of this program come from a broad spectrum of industries including developers, startup entrepreneurs and Banking System Providers.

## A unique approach

Cuscal's Authorised Deposit-Taking Institution (ADI) licence, Exchange Settlements Account assets and payment processing capabilities mean we can offer clients a multi-layered approach to building customer-centric products and services. We provide a platform-based service with economies of scale and flexibility for our clients to control and design their own customer experiences.

Our shareholders and company structure make us the most significant 'non-competitive' or neutral entry point into the NPP. As a result, clients do not have to expose their data to competitors or third parties.

Payments are our core business. We are proud to enjoy a unique market position as the only independent ADI-licensed wholesale payments company to deliver banking capabilities and payments solutions across the entire spectrum of the payments value chain.

Thanks to NPP, payments will become a seamless, integral part of our lives – as easy and instantaneous as sending a text message. The opportunities this will create for our clients are already materialising, with more to follow as we progress towards launch. And Cuscal is right in the thick of it.

**Adrian Lovney,**  
**General Manager, Product & Service**  
**Cuscal**

## For more information

If you would like more information about NPP, please contact Cuscal CallDirect on 1300 650 501 or email [calldirect@cuscal.com.au](mailto:calldirect@cuscal.com.au).