

Australian Payments Plus and Thoughtworks Join Forces to Accelerate PayTo Adoption with Award Winning Customer-centric Design

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SYDNEY--(BUSINESS WIRE)-- **Thoughtworks** (NASDAQ: TWKS), a global technology consultancy that integrates strategy, design and engineering, joined Australian Payments Plus (AP+), Australia's domestic payments organization operating the BPAY, eftpos and NPP payment schemes), to develop new **customer experience** (CX) industry guidelines for PayTo.

PayTo is the latest innovation from AP+, providing a fast and secure way to move funds between bank accounts instantly. PayTo can be used for everyday transactions such as utility bills, flight bookings, subscriptions and digital wallet top-ups.

This is the third time Thoughtworks has partnered with **AP+ to bring together CX guidelines**. This partnership furthers AP+'s efforts to shape the future of payments in Australia by effectively responding to bold new technologies and shifting customer needs.

Thoughtworks played a pivotal role in supporting AP+'s goal of ensuring the widespread adoption of PayTo across Australia. The new industry CX guidelines have served as a key element to supporting the adoption of PayTo.

"AP+ was delighted to partner with Thoughtworks to deliver best-in-class CX guidelines to encourage take up of PayTo among merchants and billers. Having clarity of the end-user journey was important in helping users understand how best to offer the service to their customers," said Katrina Stuart of Australian Payments Plus.

Thoughtworks designed the PayTo CX guideline for merchants and billers as a comprehensive, easy-to-follow

blueprint that provides instructions on how to implement and present the payment solution to customers. This ensures a consistent and confident customer experience. As of today, more than 90% of retail banking transaction accounts have enabled PayTo across Australian financial institutions.

Ian Kelsall, product principal for BFSI and Fintech, Thoughtworks Australia said, “Thoughtworks has been a long term partner for NPPA and now Australia Payments Plus. We have helped them bring the vision of PayTo to life by developing guidelines that enable consumers, banks, merchants and payment service providers to adopt this industry standard further transforming the future of Australia's payment sector.”

AP+ and Thoughtworks’ PayTo CX guidelines were recently recognized with a 2024 **Good Design Award** winner accolade in Australia, in the Digital Design - Interface category. The Australian Good Design Awards, the country's oldest and most prestigious international awards for design and innovation, celebrate the transformative power of design in solving complex business, environmental and societal challenges. Their evaluation process focuses on three core criteria: Good design, design innovation, and design impact, ensuring that each winner demonstrates outstanding design quality and effectiveness. This is the second year in a row that Thoughtworks has been honored by The Australian Good Design Awards.

“The award is a testament to AP+’s approach in offering invaluable tools for businesses seeking to deliver great customer experiences. Thoughtworks prioritized user-friendliness, accessibility and consistency alongside the innovative use of UI design templates and generative AI. This approach provides practical demonstrations and ensures faster time to market. By adopting these CX guidelines, businesses can quickly create engaging, inclusive and seamless customer journeys that foster trust and loyalty,” said **Nic Smythe**, director of customer experience, product and design, Thoughtworks APAC.

Supporting resources:

- Read the **client story on Australian Payments Plus and Thoughtworks** .
- Learn more about **Thoughtworks customer experience and products** .
- Keep up with Thoughtworks news by visiting the company's **website** .
- Follow us on **X** (formerly Twitter) and **LinkedIn** .

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About Australian Payments Plus

Australian Payments Plus is the new organization that brings together Australia’s three domestic payment organizations, BPAY Group, eftpos and NPP Australia into one entity. Australian Payments Plus which strives to deliver world-leading innovation, excellence in delivery, and customer experiences that delight and inspire us to

build a better, stronger and more prosperous Australia.

AP+ shareholders include Adyen Australia Pty Limited, ANZ, ASL, Bank of Queensland Limited, Bendigo and Adelaide Bank Limited, CBA, Citigroup Pty Limited, Coles Group Limited, Cuscal Limited, EFTEX Pty Limited, First Data Network Australia Limited trading as Fiserv, HSBC Bank Australia Limited, ING Bank (Australia) Limited, Indue Limited, Macquarie Bank Limited, NAB, PayPal, Suncorp Metway Limited, Tyro Payments Limited, WBC, Windcave Pty Limited, Wise Australia Pty Limited, Woolworths Group Limited and WorldPay.

See <http://www.auspayplus.com.au> for more information.

About Thoughtworks

Thoughtworks is a global technology consultancy that integrates strategy, design and engineering to drive digital innovation. We are over 10,500 Thoughtworkers strong across 48 offices in 19 countries. For 30+ years, we've delivered extraordinary impact together with our clients by helping them solve complex business problems with technology as the differentiator.

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