BEYOND 2025 TOMORROW

UNLEASHING OPPORTUNITIES

AI Integration

Presented by

Australian Payments Plus

BEYOND TOMORROW 2025

Fireside chat with
Dr. Brad Jones

AI SUMMARY

- NPP has boosted speed and lowered retail payment costs; Australia leads globally in fast payment uptake.

- Surcharging framework may need reform; current models disadvantage debit users and lack transparency.

- Transition from BECS poses risks; governance gaps and lack of end-user consultation hinder progress.

- Wholesale CBDC and tokenisation offer greater potential than retail CBDC due to stronger public policy case.

Australia's payments future

AI SUMMARY

- NPP enhances business efficiency with real-time payments, data-rich processing, and improved cash visibility.

- Superannuation sector sees major value in NPP for faster contributions and compliance with payday super.

- NSW Government prioritises NPP for real-time support of critical services, cost-efficiency, and citizen choice.

- PayTo delivers better customer control, faster settlement, and stronger trust than traditional direct debits.

Move to NPP:
the power of PayTo

AI SUMMARY

- PayTo enables real-time, secure payments with enhanced customer control and simplified digital authorisation.

- Early adopters report increased efficiency, faster refunds, lower support costs, and improved customer experience.

- Challenges include inconsistent user flows, low public awareness, and limited standardisation across bank apps.

- Strong partnerships and iterative design essential for scaling PayTo and unlocking long-term innovation value.

The eftpos show, with Adrian Lovney: cost, security and identity

AI SUMMARY

- eftpos enables competition and lower costs via merchant choice routing and tokenised debit transactions.

- Greater industry collaboration needed to combat fraud and scams using shared national infrastructure.

- Passkeys and tokenisation improve security, convenience, and customer trust in digital payments globally.

- Digital ID integration with payments enhances fraud control, privacy, and customer-centric transaction experiences.

Think global, build local:
unleashing digital identity

AI SUMMARY

- Fraud, friction and fragmentation are driving urgent need for scalable, secure digital identity solutions.

- Digital ID reduces compliance burden, enhances customer experience, and enables efficient data sharing.

- ConnectID and Interac Verified show value of public-private partnerships and cross-sector collaboration.

- Use cases span tax filing, real estate, age assurance, education, and parental controls in digital platforms.

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PLUS TALKS

What does the future of markets mean for the future of money?

AI SUMMARY

- Tokenised assets and smart contracts enable real-time, risk-free atomic settlement without clearing houses.

- Market infrastructure shifts to decentralised ledgers, removing intermediaries and unlocking cost savings.

- Liquidity pools powered by smart contracts allow 24/7 asset exchange and yield generation on idle capital.

- Future payment systems must integrate with asset ledgers using programmable, tokenised central bank money.

PLUS TALKS

The rise of A-Commerce

AI SUMMARY

- AI will transform financial services through smart customer agents, not internal bank efficiency gains.

- Agent-based commerce (A-Commerce) creates non-human customers that demand seamless, automated financial optimisation.

- Traditional marketing and loyalty strategies fail as agents ignore branding and optimise purely for outcomes.

- Retail finance faces margin collapse as AI agents shift competition to pure price and efficiency.