



Please call your VCFO on 1800 1800 98 to discuss



PAYTO

PayTo is a new, digital way for merchants and businesses to initiate real-time payments from their customers' bank accounts. Developed by the Australian Financial Services Industry, PayTo is a modern alternative to Direct Debit and BPay. PayTo's accuracy and instant payment means your business can run that little bit smoother with your payments received that little bit faster. PayTo is a smarter, faster, and more secure way to make and received payments.

PayTo will deliver tangible benefits to businesses who use the service to initiate real-time payments.

- Real-time account validation when a PayTo agreement is created
- Real-time funds verification at the time of payment
- Real-time notification of payment outcomes
- Can be supported by APIs to deliver a seamless process
- PayTo agreements contain information and data to support easy reconciliation
- Notifications when a PayTo agreement is paused, changed, or cancelled
- Centralised, secure storage of PayTo agreements which are readily accessible

For more information, speak to Pacific Accounting or visit payto.com.au and nppa.com.au

PAYTO

NPPA

MINIMUM WAGE INCREASE

Most minimum wages under an award were increased from the first full pay period on or after 1st July 2022. However, some awards in the aviation, hospitality and tourist industries will increase from the first full pay period on or after 1st October 2022. The following are the affected awards:

Aviation

- Air Pilots Awards
- Aircraft Cabin Crew Award
- Airline Operations – Ground Staff Award
- Airport Employees Award
- Airservices Australia Enterprise Award 2016

Hospitality

- Hospitality Industry (General) Award
- Registered and Licensed Clubs Award
- Restaurant Industry Award

Tourism

- Alpine Resorts Award
- Marine Tourism and Charter Vessels Award

BANNING SINGLE USE PLASTIC (NSW)

The NSW Governments ban on single-use plastic items will commence on 1st November 2022. This state government initiative will prevent 2.7 billion items of plastic from entering the environment in NSW over the next 20 years. It is important to prepare your staff of the changes that you will be making, and to inform customers of the ban.

In addition to the ban on light weight plastic bags that was introduced on 1st of June 2022, the following will be banned from sale and from providing to your customers:

- Single-use plastic straws*, stirrers, and cutlery
- Single-use plastic plates, bowls*, and cotton buds
- Expanded polystyrene foodware (such as clamshell containers, cups, plates, and bowls)
- Rinse-off personal care products containing plastic microbeads

*some exemptions apply

For more information and resources, please visit [NSW Government](#)

NSW GOV

SPOTLIGHT ON: THE COVE DINING



One of our favourite clients, is also one of our favourite places to lunch!

We love the food and the friendly service at The Cove Dining in Abbotsford. Enjoy a glass of prosecco on the veranda with your Pumpkin Ravioli or Penne Al Ragu. The Burgers are also a must or try the Trout & Greens for a lighter healthier choice.

We've worked with owner Mirko for many years now and his passion for food and his customer is clear with the following he has gained with the locals. He can help you organise your next event or group booking with delicious Italian-style set-menus, or a sophisticated High Tea.

Open 7 days a week from 7am, visit The Cove Dining for breakfast, lunch or Coffee and sweet treat!

CALL: 02 9713 7896

[EMAIL](#)

[WEBSITE](#)

OCTOBER KEY DATES

- 3 October – Public Holiday (ACT, NSW, QLD & SA)
- 21 October – September monthly Activity Statement lodgement & payment due
- 28 October – Lodge and pay 1Qtr Activity Statement*
- 28 October – Make Super Guarantee Contributions for 1Qtr**
- *Extensions apply for lodgements made by a registered BAS Agent or via the portal
- **Employers who do not pay the minimum contribution for 1Qtr by this date, must pay the Super guarantee charge and lodge a Super guarantee charge statement by this date

TALK TO US



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