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# **NPP Payment Initiation messages**

Technical guidance for  
third parties

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ABN: 68 601 428 737

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## NPP Payment Initiation messages

### Technical guidance for bank corporate/government customers and their vendors

An NPP Payment is a technical message sent between two connected NPP Financial Institutions (**NPP FI**) via the NPP network using an ISO20022 pacs.008 - FI to FI Customer Credit Transfer (**Clearing Request**) xml message, which is settled in the RBA's Fast Settlement Service to complete the transaction. NPP Participants and their sponsored financial institutions (**FIs**) may offer payment services that enable corporate and government payer customers to provide instructions for Clearing Requests in the ISO20022 pain.001 - Customer Credit Transfer Initiation message format (pain.001). A pain.001 typically specifies the information required for a Clearing Request to be constructed and submitted for processing on the NPP platform.

NPP FIs' acceptance of pain.001 messages from such corporate and government payer customers is proprietary. The guidelines provided in this document are based on publicly available ISO message schema guidance, and are subject to any additional proprietary requirements FIs may determine necessary or appropriate. Nothing in this document should be construed as a representation or warranty by NPPA or any NPP participating FI in relation to corporate or government payment services offered by NPP participating FIs.

The Customer Credit Transfer Initiation message is used to provide details of the debtor, creditor, remittance information, and any other instructions required to process a payment. The debtor (or 'Payer') details relate to the customer's account held with the NPP FI, while the creditor (or 'Payee') details may be a BSB and account number or a PayID registered with the NPP Addressing Service such as a Telephone number, Australian Business Number, Organisation name or Email address.

*Note: Details about the use of the Addressing Service and the PayID identifiers listed above in any pain.001 - Customer Credit Transfer Initiation message must be agreed with the NPP participating FI prior to submitting any messages.*

Elements in the pain.001 (Customer Credit Transfer Initiation) message may have a specific usage defined in the NPP pacs.008 (Clearing Request) message. The preferred version of the ISO20022 message definition is pain.001.001.06.

This guidance is provided for banking corporate or government Payer customers to consider with the aim of achieving straight through NPP processing of their payments and highlights fields which:

1. Need to be provided by the Payer customer in order to address a payment to a registered PayID (Telephone number, Australian Business Number, Organisation name or Email address) using the NPP Addressing Service
2. Are Mandatory or Removed elements for NPP usage, including:
  - a) **mandatory** elements that are required for an NPP payment; and
  - b) removed elements that are **not** used for an NPP payment.

*Note: This Guidance is based on the data elements required for a native NPP single credit transfer message. Further guidance, including any data elements used specifically by any NPP overlays, are available from your NPP FI.*



NPP ISO 2022 pain.001 guidance:

Field Name	pain.001 Message Element	Comments
Message Identification	/CstmrCdtTrfInitt/GrpHdr/MsgId	Guidance to be provided by NPP FI
Number of Transactions	/CstmrCdtTrfInitt/GrpHdr/NbOfTxes or /CstmrCdtTrfInitt/PmtInf/NbOfTxes	Guidance to be provided by NPP FI
Payment Method	/CstmrCdtTrfInitt/PmtInf/PmtInfId	Fixed Value: TRF
Service Level	/CstmrCdtTrfInitt/PmtInf/PmtTpInf/SvcLvl or /CstmrCdtTrfInitt/PmtInf/CdtTrfTxInf/PmtTpInf/SvcLvl	Guidance to be provided by NPP FI  (note <Cd> option is not allowed in <SvcLvl> unless agreed with NPP FI)
End to End Identification	/CstmrCdtTrfInitt/PmtInf/CdtTrfTxInf/PmtId/EndToEndId	A customer reference that must be passed on in the end-to-end chain. In the event that no reference was given, 'NOTPROVIDED' must be used.
Instructed Amount	/Document/CstmrCdtTrfInitt/PmtInf/CdtTrfTxInf/Amt/InstdAmt	Must be AUD unless agreed with NPP FI
Instruction Identification	/CstmrCdtTrfInitt/PmtInf/CdtTrfTxInf/PmtId/InstrId	Guidance to be provided by NPP FI
Debtor Name	/CstmrCdtTrfInitt/PsmtInf/Dbtr/Nm /CstmrCdtTrfInitt/PmtInf/Dbtr/CtctDtls/Nm	Payer Name – required. Usage for both fields may differ -to be agreed with NPP FI
Debtor Account Identification	/CstmrCdtTrfInitt/PmtInf/DbtrAcct/Id  The following elements have specific NPP usage  /CstmrCdtTrfInitt/PmtInf/DbtrAcct/Id/Othr/Id  /CstmrCdtTrfInitt/PmtInf/DbtrAcct/Id/Othr/SchmeNm/Cd  /CstmrCdtTrfInitt/PmtInf/DbtrAcct/Id/Othr/Issr	Mandatory  /Othr/Id = Account number with BSB prefix  /Othr/SchmeNm/Cd = BBAN - To represent Australian Bank-State-Branch Code (BSB) identification  /Othr/ Issr = 6 digit BSB number
Debtor Agent	/CstmrCdtTrfInitt/PmtInf/DbtrAgt	Mandatory Usage must be agreed with the NPP FI



Field Name	pain.001 Message Element	Comments
<b>Creditor Name</b>	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/Nm	Payee Name – required. Usage to be agreed with the NPP FI.
<b>Creditor Account Identification</b>	<p>/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id</p> <p>The following elements have specific NPP usage</p> <p>/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id</p> <p>/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/SchmeNm/Cd</p> <p>/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/Issr</p>	<p>Mandatory – unless through agreement with the NPP FI the Addressing Service Identifier details are used.</p> <p>/Othr/Id = Account number with BSB prefix</p> <p>/Othr/SchmeNm/Cd = BBAN - To represent Australian Bank-State-Branch Code (BSB) identification</p> <p>/Othr/Issr = 6 digit BSB number</p>
<b>Creditor Agent</b>	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAgt	May be required – subject to NPP FI’s requirements
<b>Payee Identifier Id</b>	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/CtctDtIs/EmailAdr	<p>If through agreement with the NPP FI a payment is being made to an Addressing Service Identifier, the Payee’s Identifier (i.e. their Telephone number, Australian Business Number, Organisation name or Email address) is to be populated in this element using the following structure:</p> <p><b>Telephone Number:</b>  <math>\backslash^{+}[0-9]{1,3}-[1-9]{1,1}[0-9]{1,29}\\$</math></p> <p><b>Email Address:</b>            (Maximum of 256 characters)  <math>\backslash^{(?:[a-z0-9!#\\$\%&amp;!*+/?\^\_{}~]~)+(?:\.[a-z09!#\\$\%&amp;!*+/?\^\_{}~]~)+*@(?:[a-z0-9](?:[a-z0-9]*[a-z0-9])?\.\.)+[a-z0-9](?:[a-z0-9]*[a-z0-9])?)\\$\\$</math></p> <p><b>Australian Business Number:</b>  <math>\backslash^{(\backslash{d}{9}) (\backslash{d}{11})}\\$</math></p> <p><b>Organisation Identifier:</b>            (Maximum of 256 characters in lower case, to be drawn from Printable ASCII (decimal 32-126) and without leading or trailing whitespace. For avoidance of doubt, upper case letters (A-Z, decimal 65-90) are excluded). <math>\backslash^{[!-@[-~][!-@[-~]]{0,254}[!-@[-~]]}\\$</math></p>



Field Name	pain.001 Message Element	Comments
Payee Identifier Type	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/CtctDtls/Othr	If through agreement with the NPP FI a payment is being made to an Addressing Service Identifier, the type of Identifier (i.e. Telephone number, Australian Business Number, Organisation name or Email address) is to be populated in this element using the following structure: Identifier Type code, preceded with "/"; e.g./TELI, /EMAL, /AUBN, /ORGN.
Unstructured Remittance Information	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Ustrd	Optional - Free format remittance information to be sent to the Payee. Initial NPP services limited to maximum of 280 characters of text (2 x140 characters). To be agreed with NPP FI

A list of removed fields in order of appearance in the message is provided below.

**Note:** If intending to use any of the removed fields they must be agreed with your NPP FI, however they may still not be passed through the NPP clearing message.

Authorisation <Authstn>

Pooling Adjustment Date <PoolgAdjstmntDt>

IBAN <IBAN>

Debtor Agent Account <DbtrAgtAcct>

Cheque Instruction <ChqInstr>

Intermediary Agent 1 <IntrmyAgt1>

Intermediary Agent 1 Account <IntrmyAgt1Acct>

Intermediary Agent 2 <IntrmyAgt2>

Intermediary Agent 2 Account <IntrmyAgt2Acct>

Intermediary Agent 3 <IntrmyAgt3>

Intermediary Agent 3 Account <IntrmyAgt3Acct>



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