



Mandatory Compliance Requirements

The NPP Regulations and NPP Procedures establish the standards and requirements that apply, as conditions of participation and connection to the NPP. Particular requirements which are fundamental to the integrity, availability, resilience or performance of the NPP may be designated by the Board to be Mandatory Compliance Requirements.

Please note that all capitalised terms in this document have the same meaning as those given in the NPP Regulations.

Mandatory Compliance Requirement	Date of designation	Brief Description	Category	Effective Compliance Date
Eligible payments - International Funds Transfer Instruction (IFTI) Payments	9 September 2020	Obligation on Payer Participant to ensure that each NPP Payment that is an IFTI Payment includes an International Payments Business Service code in the header of the pacs.008 Clearing Request.	Category A (Integrity)	30 September 2020
IFTI Payments	9 September 2020	Obligation for NPP Participants to join the IFTI Payments business service and be able to receive IFTI Payments.	Category A (Integrity)	1 December 2023 for NPP Participants 30 April 2024 for Identified Institutions
Technical requirements	28 November 2019	Obligation to comply with technical, connectivity and security requirements.	Category A (Integrity)	1 January 2020
PayID® Alias resolution	28 November 2019	Obligation to support Alias resolution of all Alias Identifier Types.	Category A (Integrity)	1 January 2020
Availability	28 November 2019	Obligation to meet Service Availability targets.	Category B (Operational)	4 December 2020
Resilience	28 November 2019	Obligation to meet resiliency requirements.	Category B (Operational)	4 December 2020
Activation of Business Reference Data Tables	28 November 2019	Obligation to meet Business Reference Data Table activation requirements.	Category B (Operational)	4 December 2020
Category Purpose Code Payments	17 October 2019	Payee Participants are obliged to receive and pass any Clearing Requests that include a category purpose code and specified data	Category A (Integrity)	9 April 2021

Mandatory Compliance Requirement	Date of designation	Brief Description	Category	Effective Compliance Date
		element for superannuation, payroll, tax and e-invoicing payment types in its entirety to Payee Customers.		
Mandate Creation, Authorisation, Maintenance, Amendment, Suspension, Cancellation and Porting	17 October 2019	Minimum debtor requirements for the Mandated Payments Service including the obligation to: (i) receive Mandate Creation Requests; (ii) deliver a Mandate Creation Request to the Payer Customer in near real time for authorisation in accordance with the 'Mandate Authorisation Standards' and the NPP Procedures; and (iii) provide a facility to enable Payer Customers to view their mandates and to give instructions to suspend, cancel or make permitted amendments to a mandate.	Category A (Integrity)	30 June 2022
Mandate Payment Initiation Requests and Mandate Payment Processing	17 October 2019	Minimum debtor requirements for the Mandated Payments Service including the obligation to receive and respond to Mandated Payment Initiation instructions.	Category A (Integrity)	30 June 2022

Mandatory Compliance Requirement	Date of designation	Brief Description	Category	Effective Compliance Date
Preventing use of Addressing Service Data for Fraudulent Purposes	12 September 2019	Requirement to have technical controls in place to enforce session and daily limits on key Addressing Service end user functions, being “registration” and “lookup” activity.	Category A (Integrity)	11 December 2019
Preventing use of Addressing Service Data for Fraudulent Purposes	19 July 2022	Requirement for Initiating Participants to have technical controls in place to enforce session and daily limits on key Addressing Service end user functions in connection with PayTo® operations.	Category A (Integrity)	30 June 2023
Mandate Porting initiation and finalisation obligations for Payer Participants	14 October 2021	The current Payer Participant must facilitate the initiation of Mandate porting on request of a Payer Customer, and the new Payer Participant must provide the Payer Customer with a facility to use their Porting ID to finalise Mandate porting.	Category A (Integrity)	6 December 2026
Payment Message Auto Replay	22 August 2023	Requirement for NPP Participants in the case of a replay to confirm the Settlement status have the capability to automatically replay Clearing Requests at sufficient volume relative to transaction volumes	Category A (Integrity)	6 December 2024

Mandatory Compliance Requirement	Date of designation	Brief Description	Category	Effective Compliance Date
Receiving and responding to Confirmed Data Lookup requests	29 February 2024	Requirement for Payee Participants (as Confirmed Data Holders) to be able to receive and respond to Confirmed Data Record Lookup Requests from the Confirmation of Payee Service	Category A (Integrity)	30 April 2025
Data Requestor technical controls	29 February 2024	Requirement on CoP Data Requestors to have technical controls in place to enforce session and daily limits on CoP Lookups.	Category A (Integrity)	30 April 2025 Or at the time of CoP Payer Participant go-live (if go-live is earlier)
Conducting Confirm Data Record Lookup Requests	22 March 2024	Requirement on Payer Participant (in the capacity of a CoP Data Requestor) to provide a facility to enable its Payer Customers to conduct a Confirmed Data Record Lookup and view the response from the Confirmation of Payee Service.	Category A (Integrity)	30 June 2025 for the major 4 bank Participants. 30 September 2025 for the remainder of Participants and all Identified Institutions.

Change history

Date	Version	Reviewed by	Approved by	Change
19/12/2019	1.0	NPPA	NPPA	N/A
30/03/2020	1.1	NPPA	NPPA	Amended to correct a typographical error. A reference to the porting of a mandate was removed. The ability to port a mandate is not a Mandatory Compliance Requirement.
11/09/2020	2.0	NPPA	NPPA	Amended to include 2 additional Mandatory Compliance Requirements in relation to IFTIs.
26/11/2020	2.1	NPPA	NPPA	Amended to correct a typographical error. The Effective Compliance Date for the Mandatory Compliance Requirement which relates to “Receiving and passing certain NPP business service data to a Payee Customer” was extended to 9 April 2021, not 30 April 2021.
11/03/2021	3.0	NPPA	NPPA	Copied into Governance template. Editorial changes published.

29/04/2021	4.0	NPPA	NPPA	Amended to: (i) reflect the change of Effective Compliance Date for the Mandated Payment Service Mandatory Compliance Requirements from 3 December 2021 to 30 June 2022, as determined by the NPPA Board on 20 April 2021; and (ii) separate the Mandatory Compliance Requirements relating to mandate payment processing from the Mandatory Compliance Requirements relating to mandate management requirements.
14/10/2021	5.0	NPPA	NPPA	Amended to include an additional Mandatory Compliance Requirements in relation to MPS porting

27/07/2022	6.0	NPPA	NPPA	Amended to: (i) reflect the change of Effective Compliance Date for IFTI Payments from 30 September 2020 to 1 December 2023 for NPP Participants and 30 April 2024 for Identified Institutions; (ii) simplify description of Technical Requirements; (iii) simplify description of PayID Alias Resolution; (iv) simplify description of Availability; (v) simplify description of Resilience; (vi) simplify description of Activation of Business Reference Data Tables; (vii) change name of Mandatory Compliance Requirement from Receiving and passing certain NPP business service data to a Payee Customer to Category Purpose Code Payments; (viii) change name of Mandatory Compliance Requirement from Mandated Payments Service – mandate management requirements to Mandate Creation, Authorisation, Maintenance, Amendment, Suspension, Cancellation and Porting; (ix) change name of Mandatory Compliance Requirement to “Mandate Creation, Authorisation; (x) change name of Mandatory Compliance Requirement from Mandated Payments Service – mandate payment processing to Mandate Payment Initiation
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				Requests and Mandate Payment Processing; and (xi) add new Mandatory Compliance Requirement of Preventing Use of Addressing Service Data for Fraudulent Purposes.
13/03/2023	7.0	NPPA	NPPA	Amended to: (i) reflect the change of Effective Compliance Date for the Mandated Payment Service Mandatory Compliance Requirements from 30 June 2023 to 30 June 2024, as determined by the AP+ Board on 20 February 2023.

16 June 2024	8.0	NPPA	NPPA	Amended to: (i) reflect the change of Effective Compliance Date for the Mandated Payment Service Mandatory Compliance Requirements from 30 June 2024 to 30 June 2025, as determined by the AP+ Board.(ii) to include Mandatory Compliance Requirements for Payment Message Auto Replay. (iii) to include Mandatory Compliance Requirement for Receiving and responding to Confirmed Data Record Lookup Requests. (iv)to include Mandatory Compliance Requirement for Data Requestor technical controls and (v) to include Mandatory Compliance Requirement for Conducting Confirmed Data Record Lookup Requests.
22 August 2024	9.0	NPPA	NPPA	Amended to reflect the change of Effective Compliance Date for the Mandate Porting initiation and finalisation obligations for Payer Participants Mandatory Compliance Requirement from 30 June 2025 to 6 December 2026, as determined by the AP+ Board on 29 February 2024