

NPP Superannuation Payments

Guidance for third parties

Version 2.0



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Amendment history

Version	Date	Comments
1.0	22 November 2019	Published
2.0	13 May 2025	Updates to document design, NPP logo and content to include Payday super changes

NPP Superannuation Payments Guidance

The NPP uses the ISO 20022 payment messaging standard, which provides a set of comprehensive xml formatted messages, rich in both structured and unstructured data.

Corporates, government and third parties that want to initiate a payment by instructing an NPP participating financial institution (FI) to process an NPP payment to a beneficiary party, either from their own account or from a customer's account (where customer authorisation and the relevant agreement from the processing financial institution is in place¹), can do so in a variety of ways:

- Using an ISO 20022 payment initiation message (what is known as an NPP pain.001 message).²
- An alternative file format as agreed with the financial institution processing the file; or
- Via an API hosted by the processing financial institution

The guidance provided below is specific to the NPP pain.001 message and does not cater for other forms of proprietary customer to FI payment initiation. NPP FIs' acceptance of pain.001 messages from 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. As per the terms and conditions above, nothing in this document should be construed as a representation or warranty by NPPA or any NPP participating FI in relation to payment services offered by NPP participating FIs.

Categories of NPP payments

Just as a BECS Direct Entry record identifies the transaction code of the payment instruction, ISO 20022 messages use category purpose codes that identify the type of payment being made. AP+ has defined the use of specific category purpose codes for NPP messages for certain types of payments. This can be populated at the time the payment instruction is provided to the financial institution.

NPP ISO 20022 Superannuation guidance:

The following guidance outlines the data elements of the NPP message that may be populated when paying a Superannuation payment on the NPP. The identification of the payment as a superannuation payment enables adherence to the SuperStream legislative requirements and facilitates future data opportunities.

AP+ is seeking to have the NPP incorporated as an approved payment method within the SuperStream Data and Payment Standards. Currently the NPP is not a prescribed payment option under the SuperStream Data and Payment Standards and can only be used for SuperStream payments under agreement between the sender and receiver.¹ AP+'s focus is on creating a consistent, standardised approach to superannuation payments being processed on the NPP. Critical to this is ensuring that the NPP message contains specific data elements in a structured way and that NPP participating financial institutions can receive a superannuation payment with those specified data elements (primarily the PRN), which can then be used to reconcile the payment with the SuperStream reporting.

AP+ requires that the following elements are populated in the payment instruction to ensure the correct reporting of Superannuation payments and contributions.

¹ For details on the approved payment method for SuperStream: [SuperStream standard | ATO Software Developers](#) – Schedule 3 - Data and Payment Standards - payment methods

Pain.001 element name	Value
End to End ID	Payment Reference Number (PRN)
Category Purpose	PENS ²
Creditor Reference	Payment Reference Number (PRN)
Instructed Amount	Amount

In addition, there are optional fields that could be populated in a payment instruction to support further business processing. These fields can be used with the NPP's CAT-SCT service, which is an enhanced version of the basic service (Single Credit Transfer – SCT). These elements are as following:

Pain.001 element name	Value	Guidance
Ultimate Creditor – Organisation ID	Unique Superannuation Identifier (USI) number for the superannuation fund.	
Ultimate Creditor – Organisation Scheme Name	USI	
Purpose	REFU	To identify a payment as a super refund. To be available in 2027.
Referred Document Information – Related Date	The date which the employer makes a payment to their employee (i.e. the Qualifying Earnings Date)	To support Payday super changes. To be available in 2027.
Referred Document Information – Type – Proprietary	PAYROLL DATE	To support Payday super changes. To be available in 2027.

AP+ recommend contacting your financial institution to confirm implementation requirements for the NPP pain.001 message or alternative proprietary payment initiation arrangements.

Implementation of NPP message usage guidelines

NPP participating financial institutions are obliged to **receive** NPP messages with additional defined data elements for superannuation payments. Further enhancements for additional data to support Payday super is expected to be delivered by financial institutions in 2027.

Financial institutions can choose whether or not to support **sending** these payment message types according to the needs of their customer base and their individual commercial offerings, and according to agreements being reached between organisations sending and receiving these payments as per the ATO SuperStream guidance.

² This field is to be populated if a payment is made using NPP via the CAT-SCT service.

AP+ will periodically review and update the defined data elements contained within this document for superannuation payments. AP+ will also consider developing additional message usage guidelines for other payment types in the future according to market demand. Further details regarding the NPP message usage guidelines will be made available on the AP+ website at <https://www.auspayplus.com.au/>.