

# NPP payment initiation messages

Technical guidance for  
corporates, government and third  
parties

Version 2.0

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## Document control

### Amendment history

| Version | Date             | Comments                               |
|---------|------------------|--|
| 1.0     | 22 November 2019 | Published                              |
| 2.0     | 20 May 2025      | Update to design, NPP logo and content |

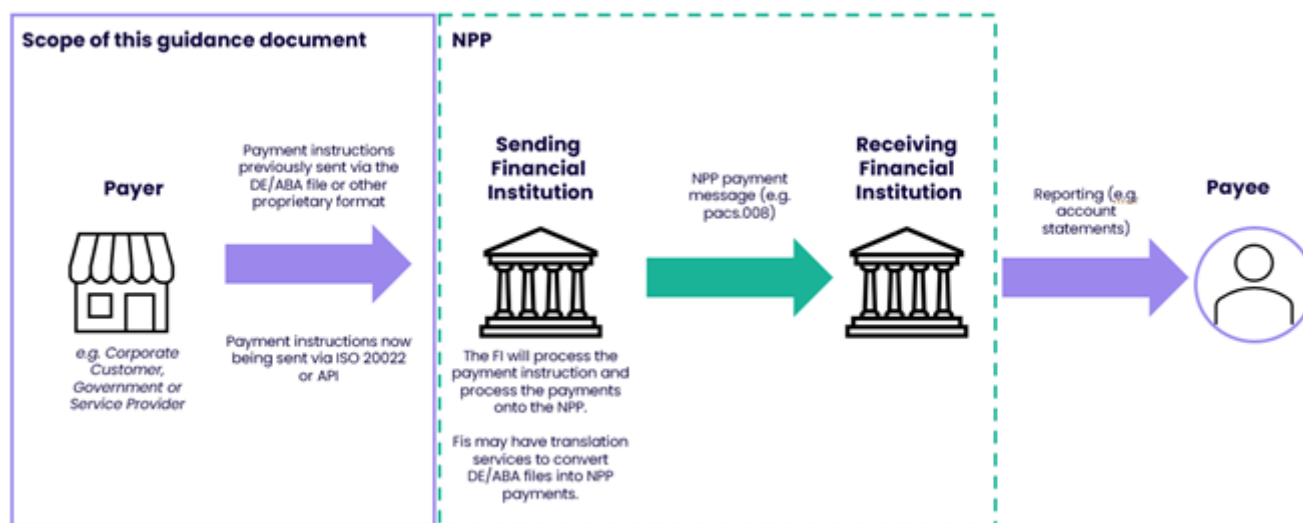
## Background

The NPP uses ISO 20022, which is a global standard for financial messages communications. It provides a consistent language and structure for the exchange of payments as a set of comprehensive xml formatted messages.

An NPP payment is processed between two connected NPP Financial Institutions (**NPP FI**) via the NPP network. This is done via a pacs.008 message (FI to FI Customer Credit Transfer (**Clearing Request**), which is settled in the RBA's Fast Settlement Service.

NPP Participants and their sponsored financial institutions (**FIs**) may offer payment services that enable corporate and government payer customers to provide their payment instructions in a 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 customers is proprietary and at their discretion. 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 above terms and conditions, 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.



## Technical guidance

The pain.001 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 registered PayID such as a telephone number, Australian Business Number, organisation name or email address.

This guidance is provided for a corporate or government payer customer to consider when populating their pain.001 payment instruction with the aim of achieving straight through NPP processing of their payments. It highlights fields that:

1. need to be provided by the Payer customer in order to address a payment to a registered PayID
2. mandatory elements that are required for an NPP payment; and
3. removed elements that are **not** used for an NPP payment.

The following assumptions and conditions should be considered when using this guidance:

- This guidance is based on the mapping to the versions of the pain.001 message as specified. The guidance will be updated as required as newer versions of the pain.001 message are adopted for use;
- This guidance is based on data elements required for a NPP single credit transfer message. Any further guidance, including any data elements used specifically by any NPP overlays or additional fields that your financial institution may require, are available from your NPP FI;

## NPP ISO 20022 pain.001 guidance

| Field Name                           | pain.001 Message Element (V6 - pain.001.001.06)   | Guidance   |
|--------------------------------------|---|--|
| <b>Message Identification</b>        | /CstmrCdtTrfInitn/GrpHdr/MsgId  | Guidance to be provided by NPP FI  |
| <b>Number of Transactions</b>        | /CstmrCdtTrfInitn/GrpHdr/NbOfTxS or<br>/CstmrCdtTrfInitn/PmtInf/NbOfTxS                             | Guidance to be provided by NPP FI  |
| <b>Payment Method</b>                | /CstmrCdtTrfInitn/PmtInf/PmtInfId   | Fixed Value: TRF   |
| <b>Service Level</b>                 | /CstmrCdtTrfInitn/PmtInf/PmtTpInf/SvcLvl or<br>/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtTpInf/SvcLvl | Guidance to be provided by NPP FI (note <Cd> option is not allowed in <SvcLvl> unless agreed with NPP FI)  |
| <b>End to End Identification</b>     | /CstmrCdtTrfInitn/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, then populate with 'NOTPROVIDED'. |
| <b>Instructed Amount</b>             | /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt/InstAmt   | Must be AUD unless agreed with NPP FI  |
| <b>Instruction Identification</b>    | /CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtId/InstrId  | Guidance to be provided by NPP FI  |
| <b>Debtor Name</b>                   | /CstmrCdtTrfInitn/PmtInf/Dbtr/Nm<br>/CstmrCdtTrfInitn/PmtInf/Dbtr/CtctDtls/Nm                       | Mandatory<br>Payer Name. Usage for both fields may differ - to be agreed with NPP FI   |
| <b>Debtor Account Identification</b> | /CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id  | Mandatory  |
|                                      | The following elements have specific NPP usage:<br><br>CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Othr/Id  | Account number with BSB prefix   |
|                                      | /CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Othr/SchemaNm/Cd   | BBAN - To represent Australian Bank-State-Branch Code (BSB) identification   |
|                                      | CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Othr/Issr   | 6 digit BSB number   |
| <b>Debtor Agent</b>                  | /CstmrCdtTrfInitn/PmtInf/DbtrAgt  | Mandatory<br>Usage must be agreed with the NPP FI  |

| Field Name                                   | pain.001 Message Element (V6 - pain.001.001.06)  | Guidance  |
|--|--|---|
| <b>Creditor Name</b>                         | /CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrNm  | Mandatory<br>Payee Name. Usage to be agreed with the NPP FI.  |
| <b>Creditor Account Identification</b>       | /CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcctId  | Conditionally mandatory<br>Must be used unless using PayID  |
|  | The following elements have specific NPP usage:  |   |
|  | /CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcctId/OthrId   | Account number with BSB prefix  |
|  | /CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcctId/Othr/SchmeNm/Cd  | BBAN - To represent Australian Bank-State-Branch Code (BSB) identification  |
|  | /CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcctId/Othr/Issr  | 6-digit BSB number  |
| <b>Creditor Agent</b>                        | /CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAgt   | Optional<br>Subject to NPP FI's requirements  |
| <b>Creditor Account Proxy Identification</b> | <b>V6:</b><br>/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/CctDtls/EmailAdr<br><b>V9 to V12 – pain001:</b><br>/CstmrCdtTrfInitn/PmtInf/DbtrAgtAcct/PrxyId | Conditionally mandatory<br>Must be used unless BSB/Account Number (Creditor Account Identifier) is used<br><br>The following structure applies for the PayID types below: <ul style="list-style-type: none"> <li><b>Telephone number:</b> <math>\wedge\{[0-9]\{1,3\}-[1-9]\{1,1\}[0-9]\{1,29\}\}</math></li> <li><b>Email address:</b> (Maximum of 256 characters) <math>\wedge\{[a-z0-9!#\\$\%&amp;'*+/=?\wedge\_`{}~\-\-]+(?:\.[a-z09!#\\$\%&amp;'*+/=?\wedge\_`{}~\-\-]+)*@(?:[a-z0-9](?:[a-z0-9]*[a-z0-9])?\.\.)+[a-z0-9](?:[a-z0-9]*[a-z0-9])?\}\}</math></li> <li><b>Australian Business Number:</b> <math>\wedge\{(\wedge\{9\}) (\wedge\{11\})\}\}</math></li> <li><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>\wedge\{[-\wedge\_`{}~\-\-][-\wedge\_`{}~\-\-]\{0,254\}[-\wedge\_`{}~\-\-]\}</math></li> </ul> |
| <b>Creditor Account Proxy Type</b>           | <b>V6:</b><br>/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/CctDtls/Othr   | Conditionally mandatory<br>Must be used when the PayID is used. <ul style="list-style-type: none"> <li><b>Telephone number:</b> /TELI,</li> <li><b>Email address:</b> /EMAL</li> </ul>  |

| Field Name                                 | pain.001 Message Element (V6 - pain.001.001.06)                      | Guidance   |
|--|--|--|
|  | <b>V9 to V12:</b><br>/CstmrCdtTrfInitn/PmtInf/DbtrAgtAcct/Prxy/Tp/Cd | <ul style="list-style-type: none"> <li><b>Australian Business Number:</b> /AUBN</li> <li><b>Organisation identifier:</b> /ORGN.</li> </ul>                         |
| <b>Unstructured Remittance Information</b> | /CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Ustrd                    | Optional<br>Free format remittance information to be sent to the Payee. Limited to maximum of 280 characters of text (2 x140 characters). To be agreed with NPP FI |
| <b>Creditor Reference</b>                  | /CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Ref      | Optional<br>Used to populate values for the Payee for payments such as super, tax and payroll  |

The following fields are not typically used in NPP messages for the single credit transfer service, however, if there is a need or requirement, please discuss with your NPP FI.

| Field Name                          | ISO tag           |
|-------------------------------------|-------------------|
| <b>Authorisation</b>                | <Authstn>         |
| <b>Pooling Adjustment Date</b>      | <PoolgAdjstmntDt> |
| <b>IBAN</b>                         | <IBAN>            |
| <b>Debtor Agent Account</b>         | <DbtrAgtAcct>     |
| <b>Cheque Instruction</b>           | <ChqlInstr>       |
| <b>Intermediary Agent 1</b>         | <IntrmyAgt1>      |
| <b>Intermediary Agent 1 Account</b> | <IntrmyAgt1Acct>  |
| <b>Intermediary Agent 2</b>         | <IntrmyAgt2>      |
| <b>Intermediary Agent 2 Account</b> | <IntrmyAgt2Acct>  |
| <b>Intermediary Agent 3</b>         | <IntrmyAgt3>      |
| <b>Intermediary Agent 3 Account</b> | <IntrmyAgt3Acct>  |