**Public consultation on NPP capabilities questions – response document**

**This document is provided to assist respondents in submitting their feedback to the public consultation on NPP capabilities. It is intended to be used in conjunction with the full consultation paper, which outlines the context and key questions for consideration.**

**Making a submission**

AP+ is undertaking a public consultation seeking input and views from stakeholders and end users of account-to-account payments on their needs for the future capability of the New Payments Platform (**NPP**), Australia’s real-time payments infrastructure. This includes understanding the payment needs and requirements of end users such as businesses and government and other key stakeholders or intermediaries involved in payments such as organisations that process payments on behalf of end users.

Written submissions, or enquiries in relation to this consultation, can be made by via email consultations@auspayplus.com.au

There is no requirement or expectation that written submissions will include responses to all the questions contained in this consultation paper. Respondents are welcome to provide feedback to all or only parts of this consultation and the questions posed.

Submissions provided by email should be in a separate document, in Word or RTF format. Any submissions in PDF format must also be accompanied by a version in either Word or RTF format.

Please include the name of the person or organisation providing the response and contact details.

Closing date for submissions: Thursday, 31 July 2025

**What happens to submissions**

Consultation responses will be read by AP+ staff working on or involved in the development of NPP capabilities. The consultation findings will be used by AP+ and NPP participating members to inform the future roadmap development for the NPP, in particular the capabilities required to support the movement of payments currently made on legacy payments infrastructure over to the NPP.

**Submissions confidentiality**

Responses to this consultation will be treated as confidential and only used for the purpose of this consultation.

AP+ may disclose findings from this consultation only on an aggregated or anonymised basis.

**Questions on bulk payments**

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| **Identifying use cases and service features** | 1. What particular use cases would you be interested in using the new bulk payments service for? 2. What specific service features would be of the most value to you and why? What aspects of the end user experience would be considered critical?   For example,account validation, fast notification of rejected payments, speed of processing, ability to incorporate additional data into the payment message |
| **Understanding processing requirements for bulk payments** | 1. What specific operational processes need to be considered for bulk processing? For example, end of day and/or month end processes 2. Are there any specific considerations that need to be accommodated for peak processing periods, such as Easter and Christmas? For example, are there time critical or regulatory requirements in which funds need to be received? |
| **Processing times** | If there are extended processing times (e.g. 1 hour instead of being processed in real-time):   1. What would be your expected or preferred processing time for these payments (please give a timeframe and reason why)? For example, within 30 minutes, 30-60 minutes, 1-2 hours 2. If payments within a particular batch get processed at different speeds, how would you like to be provided with updates on the payment status. For example, would it be as they occur or as a single consolidated response once all payments in the batch have been completed? 3. Would you need the ability to recall your payment while it is still being processed, i.e. if the payment hasn’t been paid to the payee account yet? 4. Are there other considerations or requirements that would need to be taken into account if there are extended processing times? |
| **Exceptions and payment returns** | 1. Is there any specific data that could be contained within the payment message that would assist with more streamlined processing? For example, original transaction ID number or customer reference number. 2. Are there any other requirements related to exception processes that should be considered in designing bulk payment processing? |
| **Dealing with incidents and outages and associated contingency arrangements** | 1. Are there any specific considerations that need to be considered when thinking about the impact of outages or incidents on the processing of payments?  For example:  * is there specific information that needs to be available during an incident or outage? * is there an order of priority for processing payments following an outage or incident (such as chronological order or a different order according to urgency of the payment or use case)? |

**Questions on capability enhancements on the NPP**

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| Development of a standard Payment Instruction format | 1. What use cases would need to be supported in a standard payment instruction? 2. What features would be required in a standard payment instruction to support end-to-end processing and operations such as reconciliation and error handling?   Consider various aspects such as:   * 1. Would you have a need to include both debit and credit transactions in a single instruction?   2. Would you want the format to be file-based or API, or do you see a need for both?   3. Do you require an acknowledgement after submission of your payment instruction?  1. What would be the benefits of having a standardised payment instruction format for NPP payments?   Considering aspects like costs, processing, implementation, maintenance and customer experience.   1. What potential risks or impacts do you foresee if a standardised payment instruction for NPP payments *was not* available? |
| **Use of batch booking functionality** | 1. How relevant would batch booking be for your organisation?   What use cases or scenarios, if any, would this functionality support?   1. Which business processes might be influenced or impacted by batch booking?   For example, consider areas such as validation, authorisation, reconciliation, or others relevant to your operations.   1. What are your preferences or requirements when it comes to reporting? What are your expectations or requirements regarding consolidated information versus individual transaction details? Consider any intra-day notifications you might receive for debits and credits to your account, and end-of-day reporting. |
| **Use of trace accounts in payment returns** | 1. Does your organisation currently use trace accounts for returned payments?   If so, in what scenarios or use cases are they used, and why are they important for your operations?   1. If trace accounts were not supported for NPP payments, what would the impact be for your organisation? Are there alternate approaches you would consider for handling returned payments in this context? |
| **Other capability enhancements** | 1. Are there any additional capability enhancements to the NPP that would benefit your organisation?   Please describe any features, functions or improvements not already covered that would support your operations or enable certain use cases.   1. Are there any specific data requirements for your particular industry or to support any specific use cases, for example superannuation, payroll and tax payments? |